

RELATIONAL WELLNESS: Corporate America's Business



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Relational Wellness: Corporate America's Business

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Over 90% of all Americans will marry at some point in their lives, yet almost 50% of these relationships end in dissolution

When companies invest in their workers, returns on investment can range between \$1.50 and \$6.85 for every dollar spent

Executive Summary

While traditionally the world of business and the world of relationships have remained disconnected, it is clear they have a major impact on each other. Building relational wellness through healthy marriages and families improves a company's overall financial health, while ignoring these opportunities can decrease a company's profitability.

American trends in marriage and family life are changing rapidly. Over 90% of all Americans will marry at some point in their lives, yet almost 50% of these relationships end in dissolution, and cohabitation is quickly becoming the norm for couples of all ages.

Healthy marriage, however, still confers certain unique benefits on participants. Based on a wealth of academic research, people in succeeding marital relationships tend to have healthier lifestyles, live longer, have more satisfying sexual relationships, have more economic assets, and have children that tend to do better academically and emotionally.

Employees in failing relationships cost employers money. There are substantial productivity declines for workers in failing relationships. These workers often have serious health concerns: increased stress and anxiety, increased rates of depression, and increased rates of substance abuse. These workers directly cost companies in higher healthcare expenditures and indirectly through societal effects of broken families.

Conversely, employees in successful relationships increase profits for their employers. These workers are more stable, more committed to their employer, and are often considered more dependable and motivated. Employees in healthy relationships are also physically healthier, experiencing fewer chronic health problems like stress, anxiety, and depression, saving companies money in overall healthcare expenditures.

When companies invest in the physical and relational wellness of their workers, returns on investment can range between \$1.50 and \$6.85 for every dollar spent on these types of programs.

Relationships are no longer only the realm of clergy, counselors, and EAPs (Employee Assistance Programs). Companies wanting to increase their profitability will do well to realize that business takes place in the boardroom and the family room. It is in every company's best financial interest to understand how marriage and family wellness affect their business and to invest in the promotion of relational wellness.

Corporate America's Business

The owner of a nationwide trucking company laments a sad fact. Every year his HR manager must rehire a new long-haul driver to cover a vacated position. Why did the last driver leave the company? A year on the road had taken its toll on the driver's family life and led to his divorce – first from his wife, then from his employer.

The CEO of a large Midwestern pharmaceutical sales group knows she can not maintain optimum productivity from employees in her distribution center and home office. The cause? Every time one of her employees divorces, she loses at least two years of real productivity.

The principal of a large regional human resources consulting firm sees problems for organizations with employees going through divorce. She notes, "How can we expect people to be productive when they're distracted? When you hire somebody, you're hiring the whole person...and whenever a person is undergoing divorce, that affects their ability to focus and concentrate in their business." (Potts, 1999)



Business and healthy relationships both seek to create positive interactions that will make their partners happy.

Employees with healthy relationships increase the long-term profitability of the companies they serve.



Do these stories strike a chord? Are they familiar to you? Even though business and healthy marriage/family relationships can have major impacts on each other, they are more often thought of as completely separate aspects of life. The business world has typically underestimated the impact and value of relational wellness in affecting financial outcomes for Corporate America. This document, however, will demonstrate how employees with healthy relationships can increase long-term profitability of the companies they serve, and how employees with failing relationships can lead to decreased profitability.

Business and healthy relationships both seek to create positive interactions that will make their partners happy. They both typically use a team approach that involves working toward common goals. In spite of their commonalities and their mutual impact on each other, businesses do not always recognize the value of healthy relationships or invest in the marital health of their employees.

Recent articles in popular media outlets have highlighted some companies' efforts to form bridges between these two worlds to promote the health and well-being of employees' marriage relationships. These companies have argued that supporting these relationships makes good business sense.

This report will examine the intersection of business and relational wellness, and help determine what steps might be taken to foster stronger relationships inside and outside the workplace.

The State of Healthy Relationships in America

The United States has the highest rates of both marriage and divorce in the world. Marriage continues to be the most popular voluntary institution in that over 90% of individuals in our society marry at least once. Annually, there are about 2.3 million marriages and about 1.2 million divorces (U.S. Bureau of the Census, 2003). Each year, about half of all marriages occur between couples where one or both have been married before.

Because almost 50% of marriages will end in divorce, marriage is often seen as a risky decision. Most divorces involve children and more than 1 million children are impacted by their parents' divorce each year. The average age of individuals for first marriage is 27 for men and 25 for women. Most people who get divorced remarry, and the rate of remarriage is higher for younger persons and those without children. The average remarriage age is about 36 years of age for men and 33 years for women.

In our society, the popularity of marriage is decreasing while the popularity of cohabitation is increasing. In 1970, about 68% of our society was married, but today the rate has dropped to about 60%. This rate varies considerably by ethnic group – 63% of Whites are married, 58% of Hispanics, and 42% of African Americans over 18 are married.

The rate of cohabitation has increased dramatically over the last two decades. The number of cohabiting couples has increased 1,000% since 1960 when only 500,000 couples were cohabiting. It is projected that there are now about 5 million couples cohabiting. Some of these are young couples that may get married to each other, but others are divorced persons that are unsure about whether to marry again. Further, research demonstrates that living together is not helpful marriage preparation. Instead, the trends indicate that couples who cohabited prior to marriage actually have lower relationship satisfaction and increased risk of divorce (Waite & Gallagher, 2000).

- *2.3 million marriages a year*
- *1.2 million divorces a year*
- *Most people who divorce get remarried*

- 90% of Americans marry at least once
- The cohabitation rate has risen 1,000% over the past 4 decades

There are a variety of positive benefits associated with happier marriages

The Unique Value of Healthy Marriage

For couples that are married, there are a variety of positive benefits and these benefits increase with happier marriages. Five key characteristics of happily married couples include their increased skills in areas of **communication, flexibility, closeness, personality compatibility, and conflict resolution** (Olson and Olson, 2000). See details in Appendix A.

Finally, researchers have also recently shifted from studying the negative aspects of marriage (abuse, divorce, stepfamily integration issues) to considering the positive benefits of being married. Family scholars Linda Waite and Maggie Gallagher co-authored a book entitled *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially* (2001). This reference is based on original research synthesizing hundreds of cross-disciplinary scientific studies in the fields of psychology, sociology, law, medicine, and economics.

The authors investigate the effects of marriage on a broad cross-section of the American population and summarize their findings on the positive value of marriage. Married people tend to be healthier, live longer, have more wealth and economic assets, and have more satisfying sexual relationships than single or cohabiting individuals. In addition, children generally do better emotionally and academically when they are raised in two-parent families.

Married people have healthier lifestyles

People who are married tend to avoid more harmful and risky behaviors than do single, divorced, or widowed persons. For example, married people have much lower levels of problem drinking associated with car accidents, interpersonal conflict, and depression. In general, married people lead a healthier lifestyle in terms of eating, exercising, and avoiding harmful behaviors.

Married people live longer

Married people live several years longer than do single, divorced, or widowed persons. This is often because they have the emotional support of their partner and more access to good healthcare.

Married people have a more satisfying sexual relationship

Over half (54%) of married males and 43% of married females are very satisfied with their sexual relationship. For cohabiting couples, about 44% of the males and 35% of females are very satisfied. The frequency of sex is also higher in married couples than with cohabiting and dating persons.

Married people have more wealth and economic assets

Because married couples can pool their economic resources, they tend to be wealthier. In fact, the median household net worth for a married couple is \$132,000, as compared to \$35,000 for singles, \$42,275 for widowed individuals, and \$33,670 for divorced individuals.

Children generally do better in a two-parent home

Children from two-parent homes tend to do better emotionally and academically. As teenagers, they are half as likely to drop out of school, they have higher grades, and they are less likely to have an unwed pregnancy. Children from two-parent homes also receive more parental attention (such as supervision, help with schoolwork, and quality time together) than do children from single-parent homes. In fact, children from single-parent homes have a much higher probability of growing up in poverty and experiencing a lower quality of life.

Costs of Decreased Relational Wellness to Your Company

As can be seen from the Waite and Gallagher review, there is overwhelming social science data supporting healthy marriage as an achievable ideal. But the question remains – should relational wellness be the concern of business owners and executives? Moving forward, let us begin to examine the empirically validated research that might convince an accountant, business owner, or CEO to invest in the relationship health of employees. Current research and thinking from the worlds of economics and social sciences highlight two major conclusions:

In general, married people enjoy:

- *better health*
- *longer lives*
- *more satisfying sex*
- *more wealth*
- *children who do better emotionally and academically*



**Employees in positive relationships increase profitability.
Employees in failing relationships decrease profitability.**

Should relational wellness be the concern of business owners and executives? Each divorce costs society over \$25,000.

The 1.2 million annual U.S. divorces cost taxpayers an estimated \$30 billion in federal and state expenditures (Schramm, 2006). Each divorce costs society about \$25,000 to \$30,000 because of the increase in costs of supporting people with housing, food stamps, bankruptcies, problems with youth, and other related expenses.

Relationships change dynamically over time

In understanding the effects of relational wellness on business profits, it is important to note that it is not entirely useful to view employees as “divorced” or “married.” Being married and divorced are not static states of a person’s life. They are dynamic pathways along which individuals are constantly progressing or regressing. Relationships are forever in flux, moving toward opposite ends of a spectrum of connection and engagement.

Therefore, employees within companies are either in succeeding relationships and moving toward happiness and satisfaction, or employees are in failing relationships and spiraling downward in dissatisfying, hurtful relationships that often end in the pain of divorce.

Failing relationships cost companies money

One notable research project estimates that \$6 billion is lost by American businesses due to decreased productivity stemming from relationship difficulties (Forthofer, Markman, Cox, Stanley & Kessler, 1996). These expenses are borne directly by corporations, owners, and shareholders. Employees in failing relationships cost money to the companies for whom they work. An unprofitable work environment results from the many factors experienced by employees in failing relationships: increased absenteeism and presenteeism (being physically present but mentally absent), decreased health, increased anxiety and stress, and increased health insurance costs.

For an average employee making \$20/hr, the projected financial burden on the company of that divorcing employee is over \$8,000. Appendix A contains a copy of a dynamic formula created by organizational development consultant Dr. John Curtis and his colleagues that can be used to accurately estimate how much money your company is losing per divorcing employee. With data provided from this formula, it becomes easy to see that unhappily married and divorcing employees decrease profitability.

Relationship problems often cause decreased productivity

Productivity is hurt directly by relationship and marital problems (Forthofer, et al, 1996). Failing relationships can lead to affairs in the workplace, and up to 25% of these relationships lead to decreased productivity (Corporate Resource Council, 2002). Divorce can disrupt the productivity of an individual worker for as long as three years (Lavy, 2002). In the year following marital dissolution, employees lost an average of over 168 hours of work time, equivalent to being fully absent four weeks in one calendar year (Mueller, 2005). This means that recently divorced employees are absent from work due to relationship-related reasons for over 8% of their annual time on the job.

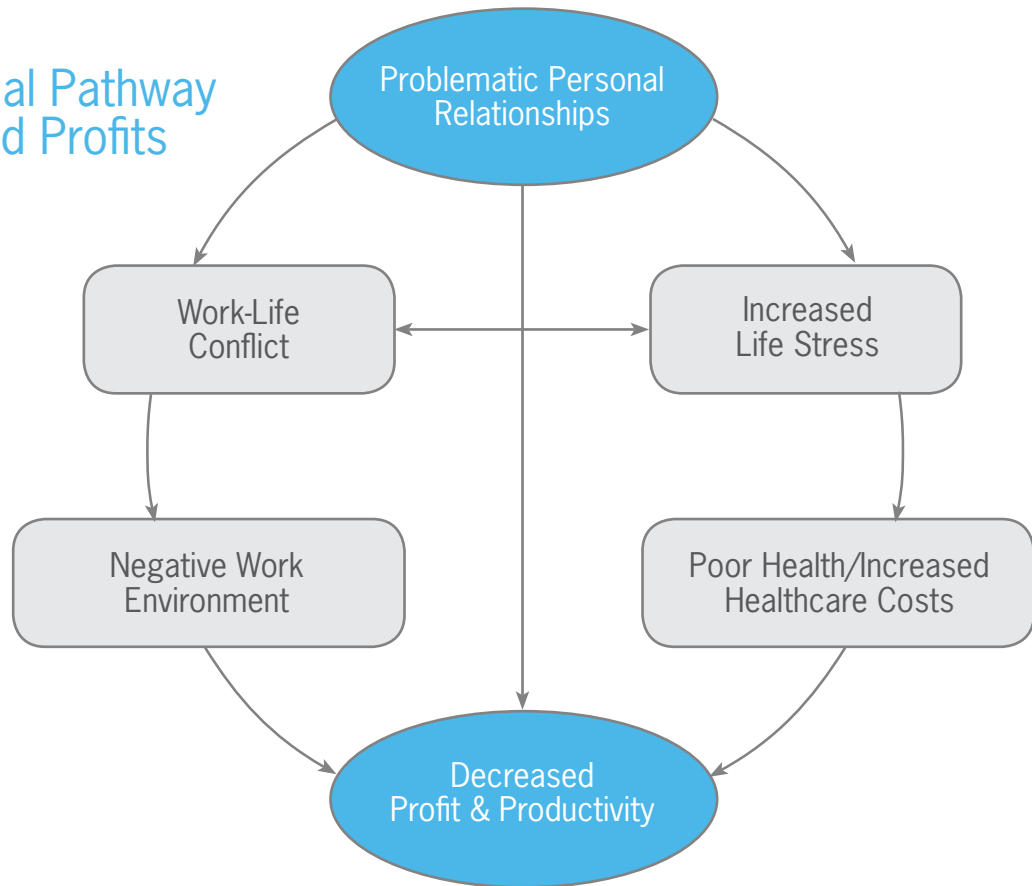
Employees in failing relationships often have serious health concerns

Failing relationships produce stress and anxiety, and divorce is one of the most stressful life events one can experience. These effects have direct implications for the workplace. When couples' relationships are failing and heading toward unhealthy and relational dis-ease, companies can bear the consequences in many ways. Primarily, as employees experience stress, their physical health suffers. Couples in marriages of poorer quality have lower immune functioning than people in more satisfying marriages (Waite & Gallagher, 2000). This stress spills over into job functioning.

Stress-related issues cost Corporate America \$300 billion annually (Velasquez-Manoff, 2005). Relationally stressed employees are more likely to have high rates of absenteeism and thus hurt a company's overall productivity.

- *\$6 billion is lost in productivity from relationship problems & divorce.*
- *Divorcing employee costs company \$8,000-10,000.*

The Relational Pathway to Decreased Profits



In the year following marital dissolution, employees lost an average of over 168 hours of work time.

Perhaps even more damaging to companies' financial health is "presenteeism," which may go unnoticed for longer periods of time (Prevent.org, 2006). Couples in failing relationships are more likely to resort to physical abuse or violence to resolve tensions at home, (Gallagher, 2002) and subsequent domestic violence costs Corporate America up to 7.9 million paid workdays of lost productivity annually (Corporate Alliance to End Partner Violence, 2006).

There is a correlation between increasing levels of marital dissatisfaction and increased levels of diagnosable alcohol abuse disorders. In fact, unhappily married couples were almost four times more likely to have a partner abusing alcohol than in happily married couples (Whisman, Uebelacker, & Bruce, 2006). Those with alcohol problems skip or miss work 30% more than those without such problems (U.S. Department of Health and Human Services, 2004).

Stress is a two-way street between work and home

Work stress and overload consistently predict less positive marital relationships (Crouter, Bumpas, Head & McHale, 2001). A study of 447 working parents found that job stress has a direct influence on increased

levels of depression (Vermulst & Dubas, 1999). In a vicious cycle, the subsequent stress from these hurting marriages then begins to manifest in the workplace, increasing stress there, leading to more stress at home, and the cycle continues. Depressed employees cost companies \$44 billion annually (Stewart, Ricci, Chee, Hahn & Morganstein, 2003).

Higher healthcare costs

The increased levels of stress, anxiety, and depression resulting from failing relationships lead to lower levels of physical health and increased risk for substance abuse problems. These health issues cost companies in higher insurance premiums and healthcare expenditures (Gallagher, 2002).



Positive Benefits of Relational Wellness for your Company

Organizations need to realize that relational wellness affects their financial bottom lines. Promoting healthy relationships can be a major part of any company's focus – succeeding relationships lead to greater profits. As noted demographer Bradford Wilcox notes, “insofar as the family is a major generator of human and social capital, and a major engine of consumption, I think it's fair to make the case...that strong families play a key role in sustaining long-term economic growth,...the size and quality of the workforce, and the profitability of large sectors of the modern economy” (Wilcox, 2011). With some flexibility in relating to employees and in determining what type of policies fit best with existing corporate culture, organizations can reap incredible benefits in the loyalty of their employees, reduced turnover, increased productivity, and overall morale of the workforce.

Couples in healthy relationships are more loyal and stable employees

Married couples experience a socio-economic phenomenon known as the “marriage premium,” a widely researched and documented trend (Gallagher, 2002). Married couples earn more than their unmarried counterparts; in many countries studied, married men earn up to 40% more than single or divorced men (Waite & Gallagher 2000). Happily

“You can't expect people to do well in their business if they've got problems at home.”

S. Truett Cathy,
CEO of Chick-fil-A,
USA Today,
June 22, 2006

Companies that support families through corporate policy are seen as more desirable to work for.



married men have reduced job turnover rates, have lower rates of absenteeism, and are generally considered more dependable and motivated (Corporate Resource Council, 2002). One study found that when dual-income couples are happily married, they have a greater level of commitment to their employers (Curtis, 2006).

Companies that support families through corporate policy are seen as more desirable to work for. In fact, a survey of MBA graduates noted that 70% rated work-family balance as more important to them than salary (Chincilla & Torres, 2006). When considering that it costs 150% of a blue-collar worker's total benefit package to replace him or her, and 250% of managerial and sales professional benefit packages, it makes a great deal of sense to reduce turnover and invest in employee relationship health (Tangri, 2003). All of these factors contribute to the importance of employees' relational health to a company's overall health.

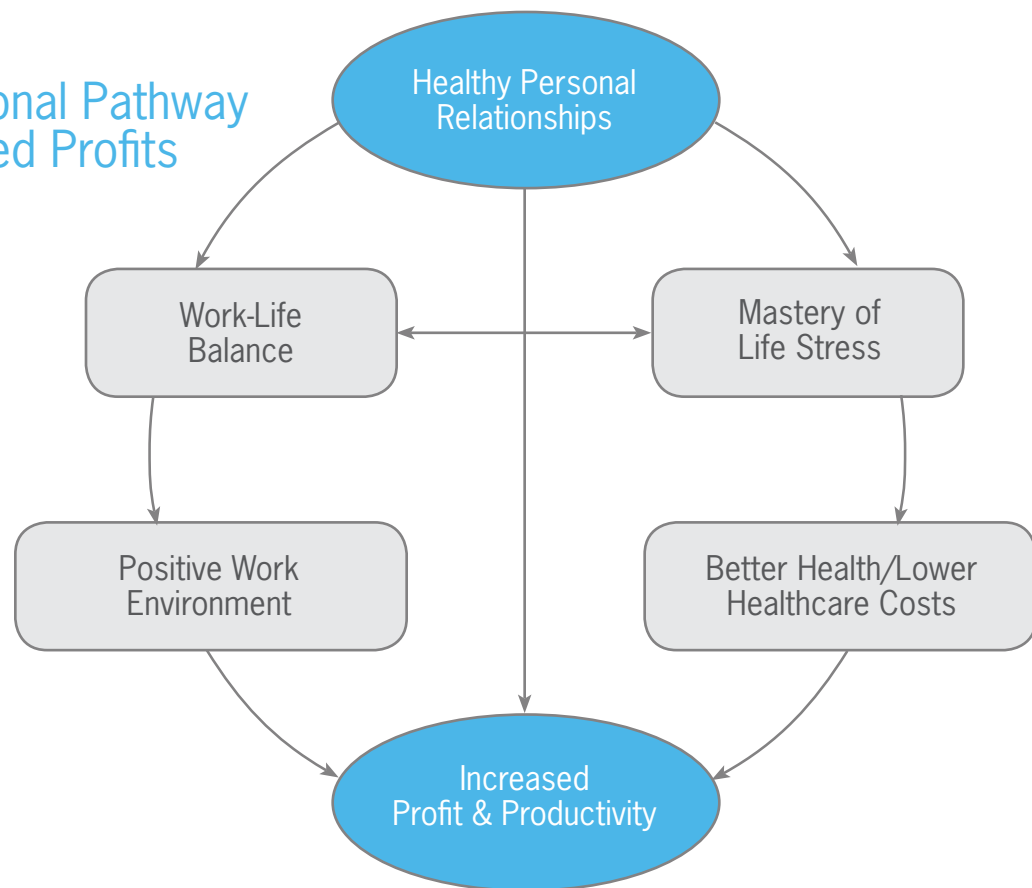
Employees in positive relationships are physically healthier

Couples in successful relationships experience a number of positive health benefits. Immune system functioning is improved for happily married couples (Waite & Gallagher 2000). For males, being happily married is the equivalent of being 18 months younger than chronological age; for women this effect is approximately six months younger (Waite & Gallagher 2000). Obviously, workers who are healthier and younger tend to have lower rates of health service utilization and fewer chronic health problems (i.e., stress and anxiety-related conditions) and thus can lead to lessened expenditure on healthcare costs for employers.

Relationship skills transfer from home to the office

One study of office productivity compared the most productive and least productive departments on a wide measure of relationship skills (Olson, 2006). Despite equally high levels of work stress, the group with greater relationship skills from their couple and family relationships were found to be the most productive. (See results in Appendix B.)

The Relational Pathway to Increased Profits



Couples in healthy relationships increase company profits

In general, happily married employees make a more productive work environment. This environment is wholly conducive to a healthy financial bottom line. When companies consider that happily married workers are healthier, more productive, and result in lowered liabilities, it becomes clear that happily married employees increase profitability.

Prevention programs are a great investment

Federal and state governments spend \$1 to promote healthy marriages and relationships for every \$1000 spent to deal with the effects of family disintegration (Fagan & Rector, 2000). Many studies have examined the return on investment (ROI) attributed to employer-sponsored programs targeted at reducing stress and increasing workplace health. Estimates of \$1.40 - \$4.90 saved for every \$1.00 spent were found in one analysis of nine companies ranging in size from 50-50,000 employees (Goetzl, Juday & Ozminkowski, 1999).

By helping employees monitor their high-risk relational behavior, employers can see a positive ROI.

Studies have attributed an ROI of up to \$6.85 for every dollar invested in employee wellness programs.

Other studies have attributed an ROI of up to \$6.85 for every dollar invested in employee wellness programs (Tangri, 2003). Disease management companies work in concert with large healthcare insurers to guide employees at high risk for excessive healthcare utilization to better manage their health behaviors. These companies consistently guarantee an ROI of at least \$1.50 for every dollar spent on their services (Wilbert, 2006). Relationship management operates under the same premise – that by helping employees monitor their high-risk relational behavior, employers can see a positive ROI.

What Can America's Companies Do to Promote Healthier Relationships?

Implementing effective policies to support healthy relationships can be difficult.

What can companies do to avoid the negative effects of failing relationships and harness the power of promoting succeeding relationships? Implementing effective policies to support healthy relationships is difficult. The chasm between policy and practice is often huge.

Of 384 Fortune 500 companies that offer paternity leave to new fathers, only 9 companies have ever received such a request for leave (Curtis, 2006). Individuals too often feel that requesting assistance is a sign of weakness or that they will be quickly passed over when it comes time for a promotion.

To create and implement a relationship-friendly organization requires leadership from the top. It will likely also require an investment of capital into relationship-based programs that can improve the long-term financial benefit to the company. It may be true that companies beginning to invest in the relational health of their employees see an initial dip in profitability or productivity as employees “test the waters” of a new culture. Some employees may become newly aware of relationship difficulties that do not resolve themselves overnight. In due time, however, it is believed that companies will see a positive ROI for the money and time invested into employees’ relationships.

A good example of the type of leadership required is the founder of Chick-fil-A, S. Truett Cathy, who has implemented marriage-friendly policies and programs for the 700 employees of his company as well as over 1500 franchise operators. The company offers lunchtime relationship education sessions, marriage retreats, and all stores are closed on Sunday so that families can have more time together.

In creating a corporate culture that values relational wellness, business leaders have many available options. Choosing among these may be difficult, but the following are offered as a quick glimpse into a continuum of benefits that can be offered to employees to create a positive corporate culture that supports healthy relationships:

- **Know your company's relational starting point via valid relationship assessment tools like the Couple Checkup.** Without an accurate picture of how your workforce is currently functioning in relationships, the effectiveness of the next three steps can not be maximized. By understanding the general and specific relational health of your workforce, you can tailor interventions, track progress, and prove the effectiveness of implemented measures.
- **Offer relationship education through various event based models to increase overall relational wellness.** Consider a variety of marriage and relationship education opportunities to employees that are free or offered at minimal cost. This could involve:

Relationship Enrichment: bring in a monthly speaker, 2-3 hour short courses on relationship skills, day retreats, and company sponsored events conducive to relationship strengthening

Relationship Resources: include relationship libraries in the human resources department, audio recordings for download or check-out, online relationship assessments, and retreats or seminars for employees offered throughout the year

To create and implement a relationship-friendly organization requires leadership from the top.

What can you do to create a positive corporate culture that supports healthy relationships?



- **Offer relational coaching through your existing EAP structure.**

Many companies already have EAP services in place. By retooling EAP programs to be more marriage, family, and relationship sensitive, employers can avoid many of the effects of failing relationships. When corporate policy is put into practice via EAP standards, employees see consistency among areas of functioning and feel more comfortable accessing necessary services.

- **Provide access to professional services for intervention.**

When employees know that their job can remain secure after seeking help for serious relationship issues, they are more likely to utilize these services. When considering the major time and financial expenses of replacing a worker lost to a failing relationship, it is cost-effective to provide or subsidize off-site professional services to increase the chances of relationship survival. These services often include time-limited, intensive intervention or lengthier, traditional counseling models.

Conclusion

Business is driven by profit. Employees in healthy relationships can increase that profit, while employees in failing relationships decrease that profit. The chasm between the boardroom and the family room is closing. No longer can the relationship issues of your workforce be ignored or passed over. It could be irresponsible – fiscally, socially, and ethically – to ignore how relational wellness principles affect your company’s financial bottom line.

Relationships are no longer only the realm of counselors, EAPs, and social workers. Relationships are incredibly influenced for better or for worse by the policies and practices found within the corporate environment. Companies working to become increasingly profitable will do well to realize that “business” takes place inside and outside the workplace. Inasmuch as your company works to increase productivity, efficiency, and profitability, it’s smart to make relational wellness your business.

*Business is
driven by profit.
Employees in
healthy
relationships
can increase
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Appendix A: Strengths of Happy Couples: A National Survey

David H. Olson, Amy Olson-Sigg & Peter J. Larson (2008)

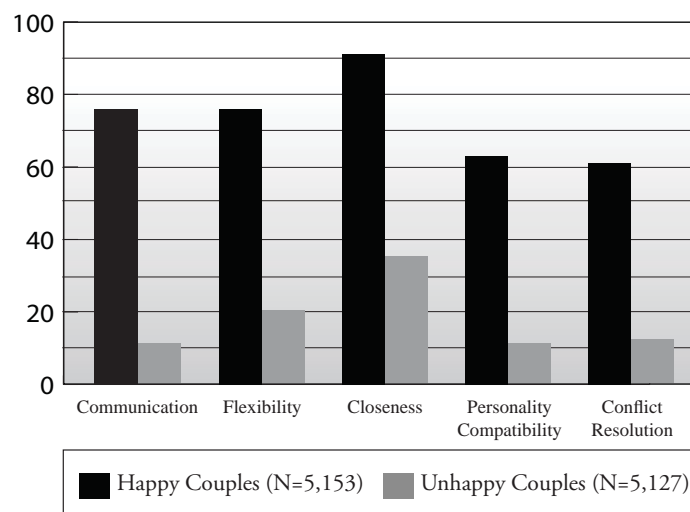
Why is it that some couples seem so happy, regardless of life situations, transitions, or circumstances they may encounter? Are they simply well-matched individuals? Are they doing something different from less-happy couples? What is their secret?

As reported in the book, *Couple Checkup* (Olson & Olson-Sigg, & Larson 2008), an in-depth analysis using a marital inventory called “ENRICH” found distinct differences between 5,000 happily married and 5,000 unhappily married couples. The top five areas from ENRICH that best discriminated between happy and unhappy couples were (in rank order):

1. Communication
2. Couple flexibility
3. Couple closeness
4. Personality compatibility
5. Conflict resolution

In reviewing each of these five areas in greater detail, it would be easy to guess that the most important area distinguishing happy and unhappy couples is both people feeling good about their communication. Communication is the process of staying in touch and connected with each other. Whereas most happy couples (75%) feel good about the quality of their communication, unhappy couples seldom feel their communication is good enough (11%).

TOP FIVE CHARACTERISTICS OF HAPPY VERSUS UNHAPPY MARRIED COUPLES



A major discovery was that couple flexibility was the second most important category distinguishing happy and unhappy couples. Couple flexibility reflects the capacity of a couple to change and adapt when necessary. Items focus on leadership issues and the ability to switch responsibilities and change rules. For 75% of happy couples, couple flexibility is a strength, whereas this is true for only 20% of unhappy couples.

Couple flexibility is becoming more important in our stressful and fast paced society. Society puts more stress on couples and families and requires that they handle changes in their schedules and lifestyle. For example, who is going to pick up their 7 year-old from first grade that got sick? How are they going to handle the fact that the mother lost her full-time job? What happens when dad receives a promotion but it involves moving to another city? It is not surprising that most happy couples are more often able to adjust to change than unhappy couples.

Couple closeness is typically much higher in happy couples than unhappy couples (91% to 35%). Happy couples feel emotionally connected and balance their time together and apart. Spouses that help each other, spend time together, and express feelings of emotional closeness are typically happier.

Personality compatibility also increases couple satisfaction. Happy couples less often feel that their partner is moody and controlling and more often feel their partner has a positive attitude and is dependable. Happy couples are much more likely (63%) than unhappy couples (11%) to feel compatible with their partner's personality. Happy couples also feel their partner does not control them.

The ability to resolve conflict is another important characteristic of happy couples. Most happily married couples (61%) like how they handle conflict, while only 12% of unhappily married couples do so. Happy couples are much more likely to agree to feeling understood when discussing problems than unhappily married couples.

Happy couples also have a better sexual relationship, more joint leisure activities, more family and friends, better financial management and more agreement on spiritual beliefs than unhappy couples. Most happy couples have a good but not great sexual relationship (happy 81%; unhappy 26%), and they enjoy doing leisure activities together (66% happy; 25% unhappy). Happy couples have more connection with family and friends (happy 82%; unhappy 40%), better financial management (happy 69%; unhappy 25%), and more agreement on their spiritual beliefs (happy 81%; unhappy 46%).

These five characteristics are relationship skills that can easily be learned by a couple. While many programs teach communication and conflict resolution skills, the discovery of couple flexibility and couple closeness are two new areas that are key ingredients that are characteristic of happy couples.

Go to www.prepare-enrich.com/research for more information about this study, which is based on the National Survey of Marital Strengths.

Appendix B: Annual Cost of Divorce in the Workplace

John Curtis, Ph.D.

Use this worksheet to begin quantifying the real cost of each divorcing employee in your organization. While it is often difficult to be precise about the hours lost in each category, estimating the impact over several employees increases the validity of the calculation process and increases the reliability of the cumulative financial impact of divorce to your organization.

Case Study Example: Mid-level Salaried Executive

PRE-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues	130	\$20.00	\$2,600
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	\$22.10	\$862
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	\$25.50	\$332

DURING Divorce Costs (26 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues	130	\$20.00	\$2,600
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	\$22.10	\$862
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	\$25.50	\$332

POST-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance begins to return to normal	32.5	\$20.00	\$650
Lost productivity of (3) peer/office staff -Increased/redistributed workload for employee(s)	6.5	\$22.10	\$144
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	3.25	\$25.50	\$83

Total cost of divorce per employee	\$8,465
Approximate # of employees divorcing each year	10
Total Cost of Divorcing Employees to Your Organization	\$84,650

Case Study Example: Your Company

What is the employee's classification/job description? _____

Employee's pay rate/ salary calculated on an hourly basis
(full time = 2,080 hours yearly)

\$ _____ /hr

Peer/ office staff pay rate/ salary calculated on an hourly basis

\$ _____ /hr

Employee's supervisor pay rate/ salary calculated on an hourly basis

\$ _____ /hr

PRE-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues			
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

DURING Divorce Costs (26 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues			
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

POST-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance begins to return to normal			
Lost productivity of (3) peer/office staff -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

Total cost of divorce per employee	
Approximate # of employees divorcing each year	
Total Cost of Divorcing Employees to Your Organization	