



NATIONAL RESOURCE CENTER *for*
HEALTHY MARRIAGE *and* FAMILIES

Promoting Healthy Relationship Skills for Employees:

A Guide for Workforce Professionals



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Introduction

In the volatile economy of the early 21st century, smart employers understand that business success will rise or fall on the quality of their workforce. Whether through ongoing education and skills training, workplace flexibility, or other commitments to workers' health and well-being, making strategic investments in workers can confer a competitive advantage and bottom-line benefits to employers large and small. Additionally, many employers hire employees based on work experience and technical skills, but may be unaware of limitations in interpersonal skills or family stressors that can undermine effectiveness.

Today, one area ripe for employer investment is employee *emotional health and wellness*. Employee stress costs American businesses billions of dollars each year in health care costs, lower productivity, absenteeism, and turnover. An often overlooked source of stress comes from employees' *relationships at home*, including their marriages.

This guide addresses the importance of promoting healthy family and marital relationships as an effective strategy to improve interpersonal relationships and productivity in the workplace. A key objective is to articulate the value proposition for business investment in healthy and stable families and help employers understand why they should care about strong families and marriages in the first place.

A limited, but compelling body of research has established important correlations between stable personal relationships and success on the job. One study (Turvey & Olson, 2006), linked happily married employees to **reduced job turnover, lower absenteeism, higher motivation, and better health**. Turvey and Olson also concluded that building marriage and family wellness can improve a company's overall financial health, while ignoring these opportunities can decrease a company's profitability. This research found a financial **return on investment of up to \$6.85 for every dollar companies invest** in physical and relational wellness programs.

Promoting Healthy Relationship Skills for Employees focuses on specific steps employers can take to support employees, enhance their interpersonal skills, and reduce family stress by improving coping skills. Employer-sponsored programs that encourage the development of key interpersonal skills such as communication and conflict resolution, and offer support for related skills such as healthy parenting and financial management, can both strengthen families and improve business outcomes.

This guide also highlights promising practices by leading American companies that recognize the importance of investing in healthy relationships for both hourly workers and full-time staff.

This guide is organized in four main sections:

- **The Business Case:** Explains why American business cares about healthy relationships.
- **Industry Examples:** Profiles several leading American employers that are investing in their employees by promoting healthy relationship skills.
- **Key Findings and Tips for Workplace Professionals:** Resources for employers interested in supporting healthy relationship efforts in the workplace.
- **Appendices:**
 - Promoting Healthy Relationships: Selected Resources for Employers
 - Employee Survey Supplemental Questions

This guide is a practical, easy-to-use resource for business leaders and others in a position to promote healthy relationships in the workplace and at home.

This guide profiles leading businesses and outlines lessons they have learned from their wellness programs' focus on healthy relationships.



The Business Case: Why American Business Should Care About Healthy Relationships

Wellness programs are a fixture in large American companies today. U.S. businesses pay workers an average of \$521 per year to participate in wellness initiatives, from blood pressure screening to smoking cessation (National Business Group on Health, 2013). These programs are widespread because companies see returns on their investments: One study found a **\$3.48 reduction in health care costs for every dollar spent on wellness programs** (Aldana, 2001).

Christine Young, Supervising Associate of *EY Assist* at Ernst & Young, says, “It’s all about getting yourself on the right track so you can interact in a healthy way with everyone...at work and home.

A critical part of many wellness programs focuses on employee stress, which costs American business billions every year in higher health care costs, lower productivity, and increased turnover. Several leading companies have focused on an often overlooked source of stress: that arising from employees’ relationships, both at work and at home.

Many companies have found that they can help their employees by focusing on four key components of healthy relationships: communication, conflict resolution, parenting, and financial literacy skills. For these companies, caring about their employees’ healthy relationships is a natural extension of their wellness programs. In many cases, they have been able to address their goals in this area through their existing Employee Assistance Program (EAP) offerings.

Healthy relationship skills—such as communication, conflict resolution, parenting, and financial literacy—are as relevant in the office as they are at home. Helping employees build life skills both improves relationships and interpersonal dynamics in the workplace and strengthens relationships among family members, which reduces employee stress and improves work performance.

PNC Bank *Living Well* Project Manager Liz Harrington makes the connection: “If you’re having relationship issues at home, that’s what you’re going to come to work with. We believe it’s extremely important to give employees the tools they need to manage external stress so it doesn’t impair their performance and productivity at work.” Conversely, addressing sources

of workplace stress and relationship conflict on the job can help ensure smoother communication at home.

The communications skills employees use in meetings can help set expectations at home. The conflict resolution skills retail workers need to resolve complaints and retain customers can also help resolve tension outside the office. The ability to manage project costs or reconcile inventory on the job can translate into practical family budgeting and financial planning at home and vice-versa. **Strengthening basic relationship skills can benefit employees, family members, coworkers, and employers alike**

Stress Costs American Business

Stress is a common part of the modern workplace. While some stress may be helpful—such as the energy a productive team builds from the right amount of anxiety just before a presentation—**stress costs American business between \$150 and \$300 billion per year** (American Institute of Stress, 2013; Nguyen, 2011; Rosch, 2001; Smith, 2012; Spielberger, Vagg & Wasala, 2003). Increased stress drives turnover, diminishes productivity, and affects medical, legal, and insurance costs. **Stress leads to higher absenteeism than illness and injury**, and has been linked to a range of health issues, from depression to coronary heart disease. Studies have found 46% higher health care spending for stressed employees (Goetzel, Anderson, Whitmer, Ozminkowski, Dunn, & Wasserman, 1998) and the World Health Organization recently called stress “the health epidemic of the 21st century” (Kozlowski, 2013).

American businesses lose an estimated \$6.8 billion annually due to work loss and decreased productivity associated with marital problems (Forthofer, Markman, Cox, Stanley, & Kessler, 1996).

Personal Relationships Can Cause Stress on the Job

While many companies focus on managing job-related stress, what happens *outside the workplace* also matters. Stress from home can impact job performance, just like workplace stress affects an employee's health, happiness, and home life. For many employees, a common source of stress from home is their relationship with their spouse or partner. **Like other stresses, relationship stress can have a significant impact on business operations.** In one survey, 22% of employees said personal relationship issues were their biggest distraction at work (ComPsych Corporation, 2012). Mental distraction also has the potential to contribute to workplace incidents and injuries that may cause dangerous situations for the employees and their coworkers. Another study estimated that American business loses \$6.8 billion annually due to work loss and decreased productivity associated with marital problems (Forthofer, Markman, Cox, Stanley, & Kessler, 1996). On an individual level, one divorcing employee making \$20 an hour could cost his or her employer an estimated \$8,000 (Turvey & Olson, 2006).

Research suggests employees in stable relationships tend to be more productive, more committed to their employers, and healthier. Some companies are beginning to examine the impact of relationship stress on the workplace and explore positive steps they can take to help their employees manage relationship stress and ameliorate its impact on the bottom line. These efforts are driven by a recent study that estimates **companies get a return of**

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In a recent survey, more than one in five (22%) of employees said “personal relationship issues” were their biggest distraction at work (ComPsych Corporation, 2012).

\$3-\$6 for every \$1 spent on corporate wellness programs (Koffman, Goetzel, Anwuri, Shore, Orenstein, & LaPier, 2005), as well as a growing body of research that suggests that employees in stable relationships tend to be more productive, more committed to their employers, and healthier.

Giving Employees the Support They Need

Offering support to employees as they work through personal issues is often more effective than recruiting, hiring, and training a replacement. As a result, most large businesses offer EAPs to help their employees better manage issues in their personal lives. EAPs deliver health, wellness, and other services designed to help employees manage personal problems. Many EAPs feature resources focused on healthy marriages and relationships, such as counseling referrals, educational materials, or formal training sessions.

If your workplace is considering expanding its EAP or employee wellness program to include healthy and stable relationships, the National Resource Center for Healthy Marriage and Families (www.HealthyMarriageandFamilies.org) has free information and resources to help. The National Resource Center for Healthy Marriage and Families is a service of the Office of Family Assistance, Administration for Children and Families, U.S. Department of Health and Human Services. It offers a variety of research-based educational tools and services that highlight the benefits of integrating healthy marriage education into services and initiatives.

Relationships and the Workplace: Key Points

The following summarizes the key research findings regarding the promotion of healthy relationship skills in the workplace:

- Employees in failing relationships can cost their employers in a number of important ways. Stress within marriage can result in serious health concerns, including anxiety, depression, and increased rates of substance abuse, which can translate into higher health care expenditures for employers (Turvey & Olson, 2006).
- In one study, employees lost an average of 168 hours of work time in the first year after a divorce, equivalent to being fully absent for four weeks in one calendar year (Mueller, 2005).
- Research suggests that happily married employees may measurably increase company profits (Turvey & Olson, 2006).
- On average, employees in stable marriages are more productive, more committed to their employers, and tend to maintain better physical and mental health—thereby saving their employers health care costs (Turvey & Olson, 2006).
- When companies invest in the physical and emotional wellness of their workers, returns on investment can range between \$1.50 and \$6.85 for every dollar spent (Turvey & Olson, 2006).

Healthy Relationship Education: What the Research Says

Healthy interpersonal relationships are the foundation of a stable family life and are also critical in other dimensions of daily life, including a well-functioning workplace.

The benefits of healthy marriage and relationship education are supported by research in several scientific disciplines:

- **Clinical psychologists and others study relational processes, or the ways couples interact.**
- **Neuroscientists study the physical brain and its workings in confirming that emotional skills can be learned.**
- **Biologists, endocrinologists, and linguists study gender differences in communicating and responding to stress.**

These researchers have identified key skills and principles that underlie healthy relationships. Evidence indicates that healthy relationships can be cultivated and learned. For example, studies supported by the National Institutes of Health (Markman, Myrick, & Pregulman, 2006) have found that couples can learn these skills and principles, that these skills can be taught in a variety of settings...and that couples who learn these skills can maintain them over time and may enjoy increased relationship stability.

In general, research findings on healthy relationships suggest that forward-thinking employers can play a positive role in supporting healthy relationship education by making modest investments in key relationship skills for employees. Improving communication, conflict resolution, parenting, and financial literacy skills are logical places to start, since these areas correlate with stability at home and on the job.



Industry Examples

The following profiles are of five employers from diverse industries and with different workforce demographics that have invested in healthy relationship initiatives for their employees.

The supports often are offered as options under the company's EAP. In other cases, they are under a broader corporate wellness umbrella and encompass emotional and psychological wellness efforts that address stress, anxiety, or depression. These initiatives differ in scope and features and in the way they are administered within each company's human resources structure. Some emphasize on-site classes, "lunch and learn" workshops, or other programming led by community experts. Others rely on employee peer support groups. Many offer confidential counseling and referrals to employees and members of their immediate families through call-in lines or online support networks.

The experiences of **AOL**, **Bon Secours Health System**, **CVS Caremark**, **Ernst & Young**, and **PNC Bank** offer valuable lessons for other employers as they expand employee wellness programs to incorporate healthy relationship education.



As a pioneering internet company nearly three decades ago and a premier global media and technology company today, AOL Inc. has long been associated with innovation and creativity. The same can be said of the company's approach to supporting its workforce of approximately 6,000 employees based at its New York City headquarters, at its flagship campus in Northern Virginia, and in nearly 30 other offices around the world.

"Our whole philosophy at AOL is empowering your mind, your body, and your spirit," explains Stacey Gemmell, a *Total Rewards* consultant on AOL's Global Benefits staff. The company seeks to practice what it preaches through a comprehensive menu of health and wellness supports for its employees, all grouped under the umbrella of its *Get Fit!* program.

Like other corporate wellness initiatives, AOL's program focuses on physical health and well-being. But it also offers a range of supports and interventions that can help promote **healthy and stable family relationships**. Through its EAP, AOL staffers and their family members may access a team of professional advocates to help with marital or relationship difficulties, troubled children or adolescents, anxiety and depression, and much more. Support is available via 24-hour phone access to an EAP advocate, as well as through face-to-face assessment or counseling and referrals to professionals in the community.

Other *Get Fit!* programs focus specifically on **parenting skills and challenges**. For more than a decade, AOL has contracted with a child psychologist who company employees can contact directly—and confidentially—through an AOL portal. Known as the popular "parent coach," she offers individualized counseling as well as regular parenting seminars and webinars, all free of charge to participating employees.

Complementing this professional resource is AOL's Parents' Group, an employee-driven peer network supported by the company that provides working mothers and fathers additional mentoring and resources. The group publishes a weekly newsletter for some 400 employee subscribers with parenting resources, consumer education tips, and more. Over the years, it has also organized holiday and weekend family activities, a speaker series, and a widely attended Take Your Child to Work Day. A Mom's Mentoring Program, now in the works, will provide a workplace "buddy" and support network for parents returning to the workforce.

Two on-site child care centers at the company's Virginia campus are in continually high demand, and AOL subsidizes 10 days of emergency back-up child (and elder) care each year for all employees in partnership with Bright Horizons, a national vendor. Similarly, the company's popular WellBaby program supports expectant parents through educational seminars, lactation coaching, and a WellBaby coach, along with financial rewards for pregnant moms who meet program milestones along the way.

"As an employee and a working parent, knowing that AOL 'gets' my situation and supports these [initiatives] that make my life a lot easier is a real morale booster," says Mary Barnes, an AOL veteran who co-founded the Parents' Group a decade ago.

AOL's benefits and support programs are constantly evolving in response to the changing needs of its employees, notes Gemmell. While parenting and family supports are still popular, the company has adapted its benefits to meet the needs of both younger, unmarried associates and parents of children approaching college age.

In both cases, **financial literacy** is a primary concern. *Get Fit!*'s "financial fitness" portfolio offers an array of tools and resources on how to maximize the company's 401(k) plan, how to save for retirement, and—in partnership with College Coach, a leading financial education consultant—how to start saving for college from the day your children are born.

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Is there a payoff to AOL for its generous investments in healthy families? While concrete metrics are elusive, the company has a culture that drives it to take care of its employees. "Investments like these make them feel like they're wanted and needed and part of a bigger family," Gemmell says. And the company recognizes the obvious: "If our employees are not happy at home, they're not going to be happy and productive at work," she adds. "So from a bottom-line standpoint, it completely makes sense."



BON SECOURS HEALTH SYSTEM

Bon Secours Health System is a \$3.3 billion network of not-for-profit acute care hospitals, a psychiatric hospital, nursing care facilities, assisted living facilities, and home care and hospice services headquartered in Maryland and operating primarily on the East Coast. Its philosophy is to provide holistic care to meet the total needs—body, mind, and spirit—of people served through its continuum of care.

Bon Secours applies the same guiding philosophy to its own workforce of 22,000 diverse associates, many of them hourly employees in the allied health fields. In particular, the company's Virginia affiliate, Bon Secours Virginia Health System, has been widely recognized for its comprehensive employee wellness initiatives, which reach far beyond traditional physical well-being to encompass broad emotional wellness and mental health initiatives. Most of these supports are offered through the Bon Secours EAP and include one-to-one assessments, group classes, custom webinars, and, whenever needed, referrals to community agencies and medical experts. All EAP services are open to employees' immediate family members as well.

Among the most popular programs are those on **parenting skills**, offered regularly in partnership with Commonwealth Parenting of Virginia. Also popular is a range of programs focused on **stress reduction** in the workplace. Classes like "Hit the Pause Button"

and "Stress Less for the Holidays" are typical, but they are complemented by interventions focused on the unique stressors weighing on nurses, residents, and other medical professionals, such as stresses associated with multiple patient deaths. Bon Secours Virginia plans to implement *StressFree Now*, an online program developed by experts at the Cleveland Clinic. The six-week course is based on mindfulness practice, which has been shown to effectively mitigate the impact of stress on health and quality of life.

"We recognize that stress impacts all areas of an employee's life," explains Julie Burcham, EAP Manager at Bon Secours of Richmond, Virginia. "If we can help them learn useful techniques to manage job stressors at work, they don't have to take it home at night, day after day. That kind of stress really wears on employees and can have a destructive effect on family and personal relationships."

Similarly, the hospital system has helped raise awareness among its employees about depression, working hard to address social stigmas about the disease and encourage employees to seek help for themselves and loved ones. Recent efforts featured a webinar series, “When Someone You Love is Depressed,” available to all interested employees.

Cindy Stutts, Administrative Director for Employee Wellness & EAP for Bon Secours Virginia Health System, reflects on the link between emotional wellness at work and at home. “Bon Secours is like one big family,” she says. “If someone is facing a crisis at home, it’s unrealistic to expect them to be productive at work.” Many of her Virginia personnel are single parents, and occasionally even grandparents raising young children, who face unique challenges in balancing work and family life. Burcham agrees, adding that Bon Secours tries to address the distinct needs of two main groups. Younger nurses starting to have children are dealing with one set of adjustments, while older workers are often experiencing the sandwich generation, the loss of parents, and increased workload and fewer staff. More typically, they need help with grief and physical stress, Burcham says.

Regardless of age or tenure, all Bon Secours employees can access **financial support programs**, including courses on basic financial planning and budgeting, assistance applying for earned income tax credits, and even an Emergency Crisis Fund that provides cash gifts to help bridge temporary crises. “We know that financial problems are very often the source of conflict and stress within families,”

“We recognize that stress impacts all areas of an employee’s life...and that can have a destructive effect on family and personal relationships.”

notes Burcham. “In today’s economic climate, we are seeing employees whose spouses have lost their jobs, and there are significant financial stressors, along with marital and family stress, as a result of these setbacks.”

Bon Secours has begun to measure a real return on investment from its broad commitment to employee well-being. The health system has documented a 4.4 percent decrease in health expenditures—equal to \$7 million in yearly savings in Virginia alone—as a result of its overall wellness plan, which also strongly encourages physical fitness, nutrition, and strict tobacco-free hiring policies. Anecdotally, the company believes its success in addressing a range of emotional and mental health issues through its internal EAP program can avert additional costs of intensive (and expensive) referrals to outside experts. For an institution deeply committed to holistic care for its patients and employees alike, the payoff seems clear.



As the largest integrated pharmacy company in the United States, CVS Caremark is “dedicated to helping people on their path to better health.” That dedication extends to the company’s diverse workforce of 200,000-plus colleagues nationwide. Over the years, CVS Caremark has been lauded as one of the nation’s “Best Employers for Healthy Lifestyles” by the National Business Group on Health and for helping its colleagues and their families make better choices about their own health and well-being.

Recently, CVS Caremark announced that its traditional health plan would be evolving into something much more powerful—a *Plan For Health*. More than just health insurance, the company’s *Plan For Health* combines an evolving approach to health coverage with preventive care and wellness programs.

The centerpiece of the company’s employee wellness commitment—its *WellRewards* program—promotes healthy physical lifestyles through tools and resources that include biometric screenings, risk assessments, and financial incentives. CVS Caremark also supports innovative efforts related to healthy family relationships.

In close partnership with its EAP, LifeScope For You®, the company has long offered **EAP services** over the phone for any CVS Caremark colleague needing assistance with a wide range of problems. Problems at home, including stress and relationship conflicts, are reportedly among the top reasons

colleagues seek support. Recognizing that the stigma associated with these challenges might be a barrier to employees using the services, CVS Caremark and LifeScope implemented a more intensive support option in 2010: up to six **face-to-face visits** with a psychologist, social worker, or other mental health professional. The company made this investment based partly on research showing that as many as 80 percent of stress-related incidents can be mitigated with a few in-person counseling sessions, thereby avoiding referral into the formal mental health system. While CVS Caremark has just begun a cost-benefit evaluation, executives believe the program may deliver a strong return on investment.

Another way the company encourages healthy family relationships is through its **StressAway toolkit**. Developed in partnership with BlueCross/BlueShield of Rhode Island and its Health and Wellness Institute in 2012, the toolkit comes in a shopping bag filled with tips on physical and emotional wellness. It

features a workbook titled “*Relate: How to Make Any Relationship Work*,” as well as CDs and DVDs on healthy living and stress reduction exercises designed especially for the workplace.

CVS Caremark also has partnered with WebMD and LifeScope to offer either telephone or face-to-face EAP **coaching** for its colleagues in need of help. They have identified a series of mental health markers related to stress, anxiety, and depression that will be easy to detect upon initial assessment. When a colleague completes the health risk assessment and “triggers” the system, he or she will be contacted directly by LifeScope with an immediate offer of help.

This proactive approach to prevention is the new mantra at CVS Caremark, explains Kathy Harte, Senior Manager, Wellness and Analytics. “The message to our colleagues nationwide is that we really want them to stay healthy because they’re our most valuable resource,” says Harte. “Encouraging our colleagues to be accountable for their health and wellness will also help stem our escalating health care costs.” Whether for diabetes, heart disease, or relationship conflict and stress at home, Harte says, “it’s important to identify and offer assistance early, before these problems become chronic and costly.”

“If a colleague is healthy, that will automatically impact their family as well.”

For their effort, national employers like CVS Caremark only stand to gain. Stress, anxiety, and depression “are known to have a huge impact on productivity,” notes Harte. “If a colleague is healthy, that will likely have a positive impact on their family as well,” she says. Moreover, by providing appropriate wellness tools and resources, the company has documented an increase in employee engagement, with a direct correlation to overall employee health. While they are still capturing key metrics, CVS Caremark executives understand the enormous potential impact of cultivating a healthy workplace and workforce.

One of the world's leading tax advisory firms, Ernst & Young LLP is also committed to being a great place to work for its 167,000 global employees. The firm offers an extensive menu of programs that support its people in making their busy lives easier on the job and at home. These investments have earned Ernst & Young accolades as being among the best employers for working parents, workplace diversity, corporate health and wellness, and more.

“At Ernst & Young, we talk about a ‘people-first’ culture,” says Christine Young, Supervising Associate for the firm’s employee assistance and work/life program, *EY Assist*. *EY Assist* gives employees a central access point to resources that can help with family, personal, and work challenges. The program comprises three main pillars of a broad well-being portfolio—“physical, emotional, and financial,” explains Young.

Relying on six national vendors, Ernst & Young offers access to a range of supports for their people facing family challenges. One vendor, for example, maintains a national database of counselors across the United States, and can quickly make referrals to family or marriage therapists, child psychologists, or conflict resolution workshops. Both the internal *EY Assist* team and outside vendor experts can help address stress, anxiety, and depression, as well.

Similarly, a menu of parenting programs covers topics like raising healthy children, sibling dynamics, or dealing with bullying. Some services are offered through monthly workshops or webinars; others are provided by phone, including a 24-hour referral hotline for urgent concerns.

Importantly, *EY Assist* and its resources are available to Ernst & Young partners/principals and staff, as well as eligible family members. Confidentiality is strictly honored.

The firm’s commitment to supporting its employees’ healthy family relationships extends to one group with unique challenges: parents raising children with special needs. The **Parents’ Network for Families of Children with Special Health Care Needs** currently has more than 100 members and has been in existence since 2005. It is open to persons in all 90 Ernst & Young offices nationwide, and offers parents,

caregivers, and other loved ones a valuable outlet for connecting about their shared experiences. Through monthly conference calls, lectures by health care and academic experts, and internal networking, participants find support, encouragement, and referrals to resources that make life easier as they face parenting challenges. On three occasions, the members of this virtual Parents' Network met in person at a firm-sponsored Family Forum held at the National Ability Center in Park City, Utah. The Family Forum invited families to come together and participate in adaptive activities such as horseback riding, water skiing, and a two-story challenge course. They benefited from some informal time to chat about their shared experiences. In 2012, grandparents were invited to attend. Parents find support in knowing that other families at the firm understand their unique challenges in raising a child with special needs, and that the company also supports them.

With a similar goal, the firm's **Caregivers' Circle** provides peer support for those caring for an elderly parent or dependent spouse, adult child, or other loved ones. The group focuses on health resources, emotional supports, and financial planning. They also meet through monthly conference calls. The Caregivers Circle developed a comprehensive guide outlining the firm's benefits, including family leave, adult care resources, and other tools, to help these individuals and their families manage their loved ones' care and career achievements.

“At Ernst & Young, we talk about a ‘people-first’ culture.... It’s all about getting yourself on the right track so you can interact in a healthy way with everyone...at work and home.”

And since financial issues are a common cause of family conflict, the firm offers workshops and assistance through the *EY Personal Financial Planning program*, *College Coach* services, and other financial literacy programs.

Ernst & Young's support services are designed to help the firm's people and family members manage personal challenges more effectively, says Young, making them more reliable and productive members of the Ernst & Young workforce. For a firm that prides itself on its people-first culture, these benefits and initiatives are a long-term investment in its people's success.



With roots in banking dating to before the Civil War, the PNC Financial Services Group (PNC) has grown into one of the nation's leading financial services organizations with \$305 billion in assets (as of January 1, 2013). With primary operations in 19 states and the District of Columbia, PNC provides retail and business banking, residential mortgage banking, corporate banking, wealth management, and other financial services.

In addition to providing high-quality customer service, PNC is committed to supporting its 56,000 employees. As part of its core values statement, the bank recognizes “the importance of a healthy balance between business and personal life,” and pledges to “support [its] employees as they contribute to the health and well-being of the communities in which they live.”

PNC demonstrates this commitment foremost through PNC *Living Well*, its signature program offering a wide range of resources to help employees achieve positive change in three areas: health, money, and work/life.

Beyond the wide-ranging physical health and wellness options—including personal health assessments, biometric screenings, one-on-one coaching, and discounts and incentives for fitness programs—the program provides valuable tools and resources related to stress reduction, emotional health, and stable relationships.

Employees can access these resources confidentially through a third-party vendor's website or directly by phone. Their spouses and dependents can do the same by using a special access code. About 85% of visits

are by employees, while 15% are by family members. To supplement these personalized tools, PNC offers employees monthly wellness and relationship webinars.

Liz Harrington, a wellness consultant with PNC's Workplace Solutions team, notes that an extensive catalogue of webinars that address diverse challenges is available to her colleagues. Webinar topics include **communicating without conflict with your partner**, **the challenges of blended families**, how to get through the holidays with your family, and enjoying your empty nest.

When asked about the link between family dynamics and performance on the job, Harrington responds, “If employees have relationship issues at home, their work may be affected. We believe it's important to give employees the tools they need to manage external stress.” While some personal issues may be beyond the reach of an employer, PNC knows that offering these resources can be a valuable support structure.

“We believe it s important to give employees the tools they need to manage external stress.”



Key Findings and Tips for Workplace Professionals

The companies profiled here offer a small, but diverse snapshot of what can be done in the workforce to strengthen families and improve workplace production.

Bottom Line: Employee Wellness Is Good for Business

- Across the American business community, simple investments in employee physical health and wellness have become widely accepted practices because the business case for making such investments is strong and compelling.
- Leading companies are broadening their wellness and EAP offerings to encompass **emotional well-being**, including a range of supports that promote healthy interpersonal relationships at home.
- While the bottom-line return for investing in emotional support programs can be difficult to quantify, employers believe they are realizing significant cost savings through reduced employee absenteeism and

increased productivity. Some employers understand that improving employee skills for nurturing healthy personal and family relationships translates into more successful interpersonal dynamics and performance in the workplace.

- Many companies are already making these investments under their health insurance plans and EAPs, but many need help to capitalize on them. Appendix A offers additional resources to support workforce professionals wanting to maximize their efforts.
- In today's workplace, the 24/7 business cycle means old distinctions between home and business stress—and between home and business wellness—no longer apply.

Steps Employers Can Take

Employers interested in exploring the potential benefits of promoting healthy relationship skills for their employees can start with a few concrete steps.

- Understand what services and supports your workplace already provides. Many companies already offer healthy relationship services to employees, but may not be fully realizing the benefits of their investments. Employers should check with their EAP providers to determine what they are already offering. **If healthy relationship services are on a company's EAP menu, make sure employees know about them. Also, be sure employees know that the company values the collateral benefits the services bring.**
- In addition to understanding EAP services, employers should connect with existing health insurance providers, wellness consultants, and other partners to explore what they offer and how they can add healthy relationship services to the employers' existing menu of benefits.
- Employers can use an employee survey to gauge the need for healthy relationship supports and potential employee interest in using workplace supports. See Appendix B for suggested survey questions that can be tailored for specific employment situations and workplaces.
- Additional healthy relationship resources are available for free or at a nominal cost to companies across the country. Employers can find a wide range of community partners with expertise in parenting or family and marital issues, as well as ancillary programs that address stress management or basic financial literacy.
- Employers can leverage local expertise to offer community-based support services to employees through direct contracts, partnerships, or other means. Many community organizations will provide employee “brown bag” seminars or workshops for employees at no charge.

Several national programs address employers' needs and can be helpful for identifying local community resources:

- **Goodwill's Parenting Skills Training Program:** Provides instruction, hands-on practice, and information about children's developmental needs, discipline, and limit-setting to parents who are at risk or who have had children placed in foster or alternative care. www.goodwillgoodskills.org/what-is-carf
- **United Way's Healthy Parenting Initiative:** A source of expertise for employers interested in promoting parent education and support. unitedforimpact.org/our-impact/education/early-childhood-education/healthy-parenting
- **The Cooperative Extension System:** The U.S. Department of Agriculture maintains Cooperative Extension offices across the country. Although courses vary locally, many extension programs offer services related to healthy relationships. www.csrees.usda.gov/Extension
- **National Extension Relationship & Marriage Education Network (NERMEN):** A network of extension programs offering information on healthy relationship and marriage education efforts. NERMEN's website features trainings, workshops, educational publications, local activities, and other resources. www.nermen.org
- **Priceless Parenting:** Offers online parenting classes, long-term parenting classes or one-night presentations, one-to-one parent coaching, and an extensive library of books and parenting newsletters. www.pricelessparenting.com
- **Child Welfare Information Gateway:** This government-sponsored clearinghouse promotes the safety, permanency, and well-being of children, youth, and families by connecting the public and child welfare professionals to information, resources, and tools covering topics on child welfare, child abuse and neglect, out-of-home care, adoption, and more. www.childwelfare.gov/aboutus.cfm
- **Center for Child Protection and Family Support:** Offers parent education and skill-building programs to help families reduce stress, enhance parenting skills, and strengthen the parent/child relationship. www.centerchildprotection.org/parenting.htm
- **America Saves:** A national campaign involving more than 1,000 nonprofit, government, and corporate groups that encourages individuals and families to save money and build personal wealth. America Saves provides free financial tools, savings services, advice, and resources that help Americans from every income level take the steps needed to take charge of their finances and manage money more effectively. www.americasaves.org
- **Institute for Financial Literacy:** A nonprofit organization whose mission is to promote effective financial education and counseling. Institute for Financial Literacy works directly with employers, EAPs, benefits providers, and organizations to implement objective financial wellness programs that help employees build sound financial habits that last a lifetime. www.financiallit.org
- **360 Degrees of Financial Literacy:** A free program provided by the American Institute of Certified Public Accountants, 360 Degrees helps Americans understand their personal finances through every stage of life. A range of free tools and resources target families with children. www.360financialliteracy.org



Conclusion

Over the years, the essential link between business success and employee well-being has been well documented, and the role of employers in promoting and nurturing employee well-being has evolved. Increasingly, leading employers understand that employees who enjoy healthy personal relationships at home, know how to resolve conflicts, and manage stress tend to be more productive, more committed to their employers, and healthier overall.

Research evidence and lessons learned by leading companies profiled in these pages make a compelling case for why other employers should care about healthy and stable family relationships. The tools and resources provided in this guide give workforce professionals a roadmap for starting or expanding relationship support efforts in their workplace. With a modest investment of resources and a commitment to their employees over time, employers can expect to reap a more stable and productive workforce and bottom-line positive business returns.

Appendix A: Selected Resources for Employers

I. How Marital and Relationship Stability Can Have an Impact on Your Bottom Line

- **Associations Between Marital Distress and Work Loss in a National Sample.** Melinda Forthofer, Howard J. Markman, Martha Cox, Scott Stanley, and Ronald Kessler. *Journal of Marriage and Family*, vol. 58, pp. 597-605, 1996. The authors assess the connection between marital stress at home and performance at work, concluding that there is a direct “spillover” effect in job productivity and work loss that may cost employers as much as \$6.8 billion per year. They conclude that efforts to strengthen marital relationships may result in important economic benefits for business and society. www.jstor.org/stable/353720
- **Collateral Damage: How Marital Stress Consumes Company Resources.** Keila M. Gilbert. Alpha Resource Center, LLC. 2008. This case study addresses the costs of relationship stress and divorce to companies (e.g., absenteeism, lost productivity, increased costs for mental and physical health services) and includes practical tips for employers. www.marriagemattersjackson.com/work
- **Employees More Distracted by Their Spouse Than Their Cell Phone While at Work.** ComPsych Corporation Employer Survey. 2012. This research finds that “personal relationship issues” top the list of distractions at work, surpassing cell phones and social media. www.compsych.com/press-room/press-releases-2012/587-june-12-2012
- **It Is Just Good Business: The Case for Supporting Reform in Divorce Court.** Rebecca Love Kourlis. *Family Court Review*, September 2012. This journal article examines how divorce and child custody proceedings can affect employee productivity. The author suggests that businesses should support efforts to improve the process, both as a matter of community service and because it can affect their bottom line. onlinelibrary.wiley.com/doi/10.1111/j.1744-1617.2012.01472.x/abstract
- **Job Stress, Depression, Work Performance, and Perceptions of Supervisors in Military Personnel.** Steven Pflanz and Alan Ogle. *Military Medicine*, vol. 171, no. 9, pp. 861-865, September 2006. The authors evaluate the relationship between job stress, depression, and work performance in the military, and find that stress is a major occupational health hazard with enormous costs. www.ingentaconnect.com/content/amsus/zmm/2006/00000171/00000009/art00020
- **Job Turnover, Wage Rates, and Marital Stability: How Are They Related?** Avner Ahituv and Robert Lerman. Discussion Paper Series, Institute for the Study of Labor, November 2004. The authors examine the complicated relationship between marital status, job stability, and earnings. Among the conclusions: Marriage may encourage job stability, just as it encourages stability in family relationships and in other behaviors. www.urban.org/uploadedPDF/411148_job_turnover.pdf
- **Marriage & Family Wellness: Corporate America’s Business?** Matthew D. Turvey and David H. Olson. Life Innovations, Inc. 2006. This report asserts a direct connection between healthy marriages and the corporate bottom line. The authors review numerous studies to conclude that employees with healthy relationships and marriages can increase long-term profitability, while employees with failing relationships can lead to decreased profitability. They assert that employers have a stake in promoting healthy relationships within their workforce. healthandperformancesolutions.com/hpsu_trainings/Marriage_Family/Corporate_America_Business.pdf

- **Marriage Education in the Workplace.** Howard J. Markman, Jack Myrick, and Marcie A. Pregulman. *Journal of Employee Assistance*, 3rd Quarter 2006. Both marriage and work are based on close relationships. The authors conclude that improving employees' skills in nurturing personal relationships can pay big dividends in the workplace. www.loveyourrelationship.com/Images/PDFs/marriage-education-in-the-workplace-relationship-research.pdf
- **Working on Your Marriage—At Work.** Rachel Emma Silverman. *The Wall Street Journal*, May 31, 2007. Silverman reviews leading research and cites several examples of relationship training in the workplace. online.wsj.com/article/SB118057239868019405.html

II. Learn More

- **The National Resource Center for Healthy Marriage and Families.** The National Resource Center promotes the value of healthy marriage and relationship education skills and encourages their integration into services and initiatives as a holistic approach to strengthening families. It is a service of the U.S. Department of Health and Human Services. www.HealthyMarriageandFamilies.org
- **The National Center for Family & Marriage Research.** Established in 2007 by the Office of the Assistant Secretary for Planning and Evaluation in the U.S. Department of Health and Human Services, the Center aims to improve understanding of how family structure and marriage affect the health and well-being of families, adults, children, and communities, and informs policy development and programmatic responses. ncfmr.bgsu.edu/index.html
- **The National Marriage Project.** A nonpartisan, nonsectarian, and interdisciplinary initiative located at the University of Virginia, the project's mission is to provide research and analysis on the health of marriage in America, analyze the social and cultural forces shaping contemporary marriage, and identify strategies to increase marital quality and stability. nationalmarriageproject.org
- **The National Extension Relationship and Marriage Education Network.** The network's mission is to provide research-based resources and promote partnerships to advance knowledge and practice in relationship and marriage education. www.nermen.org
- **Supporting Healthy Marriage Evaluation.** A research program designed to help couples strengthen and maintain healthy relationships, the evaluation is being conducted by MDRC and its research partners. It is sponsored by the U.S. Department of Health and Human Services. www.supportinghealthymarriage.org/index.html
- **American Psychological Association (APA).** The APA's *Psychologically Healthy Workplace Program* is a public education initiative designed to educate the employer community about the link between employee well-being and organizational performance. The initiative includes APA's *Psychologically Healthy Workplace Awards* and a variety of resources for employers and the psychologists who work with them. APA's *Good Company* initiative offers unique resources to help employers create a healthy and productive work environment. www.apa.org/practice/programs/workplace/index.aspx

Appendix B: Employee Survey Supplemental Questions

The following questions are intended to supplement an existing employee satisfaction survey or employee benefits survey. These questions should be tailored to your company's specific needs and circumstances. Please consult your internal Human Resource professional or outside experts before implementing.

In a typical week, how often do you feel stressed at work?

- a) Extremely often
- b) Very often
- c) Moderately often
- d) Slightly often
- e) Not at all

In a typical week, how often do you feel stressed at home?

- a) Extremely often
- b) Very often
- c) Moderately often
- d) Slightly often
- e) Not at all

In a typical week, how often does your stress at home affect your work?

- a) Extremely often
- b) Very often
- c) Moderately often
- d) Slightly often
- e) Not at all

Are you married?

- a) Yes
- b) No

Are you in a relationship?

- a) Yes
- b) No

How much of your stress at home involves your relationship?

- a) A great deal
- b) A lot
- c) A moderate amount
- d) A little
- e) None at all

How much does your relationship stress affect your work?

- a) A great deal
- b) A lot
- c) A moderate amount
- d) A little
- e) Not at all

If your relationship stress were to affect your work, how comfortable would you be discussing the issue with your supervisor?

- a) Very comfortable
- b) Fairly comfortable
- c) Moderately comfortable
- d) Somewhat comfortable
- e) Not at all comfortable

Have you ever accessed any company resources to deal with marriage or relationship stress?

- a) Yes
- b) No

If your company does not currently conduct an employee survey and you are interested in learning more about employee attitudes and organizational financial and market performance, see *Corporate Culture and Organizational Effectiveness* (Denison, 1990), and "Which Comes First: Employee Attitudes or Organizational Financial and Market Performance?" (Schneider, Hanges, Smith, & Salvaggio, 2003).

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This product was produced by ICF International with funding provided by the United States Department of Health and Human Services, Administration for Children and Families, Grant: 90FH0002. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the United States Department of Health and Human Services, Administration for Children and Families.