

# Overview of Work-Life Balance Discourse and Its Relevance in Current Economic Scenario

Dr. Pranav Naithani

Dept. of Management - Waljat Colleges of Applied Sciences

Post Box 197, Postal Code 124, Rusaly, Sultanate of Oman

E-mail: pranavnaithani@gmail.com

## Abstract

During the second half of 20<sup>th</sup> century, with work demands increasingly encroaching on family and personal time at a faster pace, employers acknowledged the need of work-life balance programmes to facilitate employees maintain a healthy balance between the conflicting demands of their work and personal life. Availability of work-life balance facilities to employees witnessed a phenomenal growth between the late eighties of the 20<sup>th</sup> century and early years of the 21<sup>st</sup> century. This growth has been abruptly interrupted by the current economic downturn. Increasing numbers of organisations, in the name of cost cutting, have either curtailed work-life balance facilities or are contemplating to do the same.

This paper analyses the emergence of work-life balance discourse, from the days of early communal living till the present day theories, and presents a macro level model of work-life balance. Further, a detailed analysis of proven and anticipated benefits of work-life balance is presented to justify the need of work-life balance initiatives at organisational level during the present economic downturn.

**Keywords:** Work-life balance, Work-life balance model, Work-life spheres, Work-life segments, Work-life balance benefits

## 1. Introduction

Composition of work and family life spheres has significantly changed over a period of time. Today's working male and female face a broad set of daily challenges which many times create imbalance between their working life and personal/family life. Lack of work-life balance thus influences working individual's performance at workplace as well as in personal life. In the current economic scenario, organisations are hard pressed for higher productivity and can face the recessionary challenges better if their employees are more engaged with work and workplace. Organisations, more than ever, need employees with improved work-life balance. An employee with better work-life balance will contribute more meaningfully towards the organisational growth and success.

Following section of the paper presents a detailed analysis of the changing composition of work and family life spheres. In the later section of this paper, a detailed analysis of different work-life balance theories and benefits of work-life balance initiatives is presented in this paper to justify further promotion of work-life balance programmes at organisational level.

## 2. Phases of changing composition of work and family life spheres

The continuously changing composition of work and family life spheres can be divided into distinctively different phases (Figure 1).

### Insert Figure 1 Here

In the early years of communal living (Phase one) usually the entire family engaged in work for subsistence at home or near home (Carlson et al. 2005). In pre industrialisation period (Phase two) growing size of trade and craft business partially segregated the workplace and family life. During the industrial revolution in mid 1800s (Phase three) use of machines for mass production necessitated setting up of factories away from home. Men dominated the workforce in factories while household work was taken care of primarily by women who stayed back at home (Voydanoff 2006). During late 18<sup>th</sup> and early 19<sup>th</sup> century (Phase four) due to division of labour and between early 19<sup>th</sup> century and 1950s (Phase five) due to technological factors (which depended on physical strength, giving men an advantage over women at the workplace) separation of work from family was more

consolidated and men took the main role of bread earners and women took primarily the charge of home and family work (Snooks 1996).

In early part of second half of the 20<sup>th</sup> century (Phase six) gender division was reversed due to the technological advancements and computerisation which reduced the dependence on physical strength in factories thus facilitating greater participation of women in workforce (Snooks 1996). As the number of women increased in the global workforce, 1980s and 1990s (Phase seven) witnessed increasing number of companies offering work-life programs primarily to support working mothers (Lockwood 2003). Later such programs evolved into less gender-specific programs and recognized other commitments of life (Lockwood 2003) by the early years of 21<sup>st</sup> century. From 1950's up to early years of 21<sup>st</sup> century (Phase six and Phase seven) a wide array of socio-economic factors has been responsible which significantly influenced the work and personal life of employees. Three important categories of such factors are (Figure 2) - family and personal life, work and other factors (Naithani and Jha 2009).

### **Insert Figure 2 Here**

With increasing participation of women in workforce, the participation of working mothers, dual earner couples and single parents also increased. This trend immediately enhanced the child and elder care burden on a large number of employees and in addition created new challenges in balancing work and family life. At organizational level, 1950s onwards, significant enhancement in long hour culture, unpaid overtime, changing work time and work intensification started to be witnessed. This resulted into enhanced work related stress, time squeeze for home and family and employee demand for shorter working hours. Conflict between work and personal life aggravated further due to 24x7 work culture becoming popular due to rise of service sector industry, technological complexities at workplace, ageing population and loss of social support network. Though influence of socioeconomic factors on family, personal life, work and other factors was noticed by researchers and organizations as early as 1930s, yet it was only after the 1960s that the focused research on work and personal life and their influence on each other under changed conditions became apparent.

### **3. Introduction and growth of work-life balance research**

History of work/life programs can be traced back to 1930s, when introduction of reduced working hours with four shifts of six-hours instead of the usual three daily eight hours shifts in W.K. Kellogg Company resulted into enhanced employee morale and productivity (Lockwood 2003). In the 1960s, research on working mothers and dual earner families came into light as women's participation grew significantly in the workforce (Lewis et al. 2007). Rappaport and Rappaport in 1960's researched on how in the agrarian societies work and family were closer to each other and how industrial revolution in the 18<sup>th</sup> and the 19<sup>th</sup> century created a divide between work and personal life and further how electricity and machines made mass production possible which essentially meant setting up of factories away from home. Their research studied segmentation of work and family life due to movement of work away from home/family to the factories and cities (Rappaport and Bailyn 1996). Rappaport and Rappaport covered a limited scope of work and life balance. Their research was primarily concerned with work and its impact on family and did not relate work and its impact on other aspects of life. Still, theirs was a significant beginning and more research followed soon.

Prior to 1970s, 'work' and 'family' were primarily treated as separate segments (Blunsdon et al. 2006). Interdependence of 'work' and 'family' was highlighted by Kanter (1977) who highlighted aspects of work affecting family life and aspects of family life affecting work. During the same time Pleck (1977) analyzed work-family role system as a collection of male work role, female work role, male family role and female family role. Pleck (1977) further stated that women experience spill-over from family role into work role and men experience spill-over from work role into family role. The 'spill-over theory' was further strengthened by Staines (1980) who suggested that spill-over from one segment of life into another can have both positive and negative consequences. Staines (1980) supplemented the discussion on work-life aspects through 'compensation theory', according to which a person attempts to compensate deficit in one aspect of life through additional investment in other aspect of life. As cited by Pickering (2006), Greenhaus & Beutell (1985) gave a new direction of work-family research by presenting the work-family conflict theory according to which an individual has to perform different roles and family and work compete in demanding time, attention and commitment to perform these roles. Role behaviours in family and work thus conflict with each other, and create work-family conflict. According to Greenhaus and Beutell (1985), as cited by Skinner and Pocock (2008), primary causes of conflicts due to paucity of time are time related stress and paucity of time for life outside workplace.

Initial work-life policies and programmes in the 1980s were primarily focused on women with children (Lockwood 2003). 1990s witnessed the shift from working mother specific narrow focus to a broader focus on

married and unmarried men and women with or without children. Focus on 'work-family' and 'family-friendly policies' broadened to a larger 'work-life balance' discourse (Lewis et al. 2007). The theory of boundary work (Nippert-Eng 1996a; 1996b as cited by Warhurst et al. 2008 and Nippert-Eng 1996a; 1996b as cited by Blunsdon et al. 2006) presented a broader meaning of work-life balance through classification of workers as 'segmentors' and 'integrators'. Work-life is integrated when there is no distinction and mental boundary between work and home and segmentation occurs when there is a clear-cut mental boundary separating work and home. In between segmentation and integration lies a range. An individual can be at either ends of segmentation or integration or can be at any point of the range, actively engaged in mentally defining the boundaries.

A simpler understanding of work-life balance can be presented with the help of balanced wheel of life which is commonly cited in work-life balance literature. Byrne (2005) presented the age-old concept of balanced wheel of life and related work-life balance with it. Byrne (2005) suggested eight important sections of life as the eight spokes in a wheel. The sections are work, finances, spiritual, hobbies, self, social, family and health. According to Byrne, all these eight sections of life are important for every human being and each individual attempts to achieve a balance amongst these different sections. Byrne thus treats all the eight sections with equal weight and importance, which might not be true with every individual. Over looking this limitation of the model, the balanced wheel of life can be termed as the easiest way to understand the concept of work-life balance as this model look into different segments of life.

#### **4. Work-life Balance Theory: A macro level model**

To arrive to a summary of work-life balance discourse we can refer to Guest (2002), who presented a compilation of five individual theories to illustrate the association between work and life outside workplace. These are segmentation; spill-over; compensation; instrumental and conflict model. For the macro level model presented in this paper (Figure 3), theories of work-life balance have not been looked at separate entities, but rather as merging entities to present a broader meaning. A closer look at the popular theories of work-life balance which have been discussed above, will exhibit a continuously expanding domain. If the above theories are sequentially arranged and logically structured together, we can then derive the following macro level model of work-life balance (Figure 3).

#### **Insert Figure 3 Here**

Every individual's life has multiple segments such as family, finances, social, self, spiritual, health and hobbies. In each of these life segments, an individual needs to devote certain period of time, energy and effort while major part of daily time, energy and effort is consumed in the work segment. Males and females play professional roles at work place and the difference in roles at workplace is primarily not gender dependent but is rather decided by the qualification, experience and designation of the employee. In contrast, male and female roles have traditionally and socially been gender defined in life segments. Though male participation in household work, especially in dual worker couples is increasing, yet a significant part of the household work (including childcare) is expected to be the domain of the female. This gender biased role differentiation at the family level creates different work-life balance pressures for males and females. Roles in other segments of life such as finances, social, self, spiritual, health and hobbies may primarily not be gender defined which has been presented in the two major segments of life and work in the proposed model.

Though life and work are two different segments, yet they are not fully segmented and at times they tend to get integrated. For women, it is not very easy to fully segment their work and childcare responsibilities as they are socially and traditionally expected to engage in both. Same might be the case with a single father who has no childcare facility and is equally engaged in work and family responsibilities. In a single earner family, the male head earner of the family, who has work responsibilities, also needs to take care of short-term and long-term savings and investments of the family on the basis of his/her short-term and long-term earnings. Not only are the work and family life segmented at times and integrated at times, they are also a source of compensation for each other, depending on a situation. Dissatisfaction in one aspect may influence a person to engage in an effort for higher satisfaction from other segment of life. This creates interdependence of work and life. Further, interdependence of work and life segments is influenced by the spill over (positive or negative) from one segment to the other. For example an employee (male or female) who is working long hours and is under physical and mental stress due to high intensity work will have his/her personal life segment of health affected by the work segment. It is a classic example of negative spill over from work to life. On the other hand a promotion or increment of an employee may positively influence his self and social segment.

Looking at a macro level, high segmentation between work and family should bring in better work-life balance. For example an employee who can divide his time, energy and effort availability efficiently and effectively

between the two segments will face lower work-life conflicts. But in today's over competitive world, which continuously demands more time for work and career, high level of segmentation of work and family is not easy. In some cases individuals will be able to keep life segmented from work (life not encroaching on work time, energy and effort) or keep work segmented from life (work not encroaching on life time, energy and effort). High integration on the other hand brings out opposite results and might create high levels of work-life conflicts and imbalance. With increasing demands of time for work, integration of high levels between work and life is becoming a necessity.

While an individual is balancing between the continuum of segmenting and integrating between work and life, he/she will also attempt to compensate loss in one segment from results in another. An individual who has higher degree of work-life segmentation will have lesser opportunities to compensate for loss in one segment from gains in other segment. Where as a person who has high integration of work and life will have higher opportunities for compensation. While the processes of segmentation, integration and compensation are continuing (at different degrees) work and life will create their own individual outputs, which will be of positive and negative nature. These negative and positive outputs will tend to spill over from segment to another, especially when the work and life have higher degree of integration. According to the compiled model, segmentation, integration, compensation and spill over of different degrees create positive and negative influences in the work-life of an individual. Work-life balance thus is that stage where total sum of the influences is positive or where the total sum is not negative.

### **5. Benefits of work-life balance initiatives**

Phenomenal growth of work-life balance research and initiation of work-life balance programmes at organisational level between 1950's and early years of the current century has been due to a wide gamut of benefits derived by employers and employees. These benefits are not only social and psychological but also economic, and that is the primary reason why global and proactive organisations have leveraged work-life balance programmes to enhance productivity and profitability, besides gaining higher employee engagement. McDonald & Bradley (2005) identified a set of employer and employee benefits of work-life balance initiatives. Availability of broader talent pool, earlier return of employee to work after maternal leave, lower rates of absenteeism, positive employer branding, enhanced work related performance, better employee retention, reduced employee turnover, improved health of employee and higher degree of job satisfaction were the benefits identified by McDonald & Bradley (2005). Further review of literature on work-life balance benefits( Hudson 2006; MWLBI 2006; WLBP 2006; Byrne 2005; Hewlett et al. 2005; Hudson 2005) brought forward a wide array of work-life balance benefits which can be categorised into qualitative and quantitative benefits to employers and employees (Figure 4).

#### **Insert Figure 4 Here**

Work-life balance initiatives at organisational level directly benefit employers as well as employees. This in turn enhances the job satisfaction, work engagement and work productivity of employees. These direct benefits to employees in turn benefit the over performance of the employee organisation. Various monetary losses, direct and indirect, have been cited by authors in work-life balance literature, which can be prevented if more effective work-life balance initiatives are undertaken. In the year 1989, due to job related stress, US industry lost \$150 billion per year on account of direct and indirect health related costs (Golden and Jorgensen, 2002). Estimation of the costs of absenteeism due to high work-life conflict in Canada have been estimated to be up to \$10 billion a year (Duxbury and Higgins 2003).

Department of Trade and Industry, U.K., calculated the cost of employee absence at £4 billion per year (DTI, 2000). Family friendly policies can reduce or prevent such employee absence and thereby reduce the monetary losses. It is evident from above calculations that saving of these costs will be a direct benefit to the employee organizations, if a better work-life balance is at the hands of the workforce. Further, various business organizations have also been calculating the individual benefits of work-life balance in monetary terms. A relevant case study is of British Telecom as cited by Yeandle et al. (2006). In year 2006 out of total workforce of 102,000 of British Telecom, 75,000 workers were working flexibly. Improvement in yield for these workers was around 21%, which translated into £ 6 million. In addition British Telecom's annual staff turnover came down to below four percent, where as the sector average was as high as 17 percent. Sickness absence among home workers in British Telecom averaged less than 3 days per person per annum. The positive impact of work-life balance initiatives at British Telecom was reflected in its customer satisfaction as well. 20 million customers rated quality of service at five percent higher than before and these customers had seven percent higher satisfaction as well.

Organizations that have an effective and efficient work-life balance programme exhibit a better financial performance. A survey conducted by Work-USA (2000) highlighted the fact that organization employing loyal employees delivered higher financial returns to their stakeholders. Watson presented a detailed list of relationship between companies which promote employee work-life balance and their financial performance (Watson 2002 as cited by Reed and Clark 2004). According to Watson, companies which support work-life balance programmes, have a higher market value and the growth in their market value is also higher.

#### **6. Current recession and work-life balance initiatives at organizational level**

It is evident that companies which introduce work-life balance initiatives, in the long run get direct quantitative and qualitative benefits for all its stakeholders. Though this fact further necessitate introduction of such tools in more number of organizations, yet in recent years, due to recessionary trends, many organizations are instead shying away from work-life balance initiatives. Many organizations are more concerned about short-term survival and they find curtailing work-life balance initiatives as an easy route to control expenses. Though research of over last six decades has time and again attested the relevance of work-life balance and established its direct and indirect economic benefits, yet in today's recessionary economic scenario, predominance of short-sighted approach by an increasing number of organisations globally has interrupted the existence and growth of work-life balance initiatives.

#### **7. Conclusion**

Work-life balance of an employee is as important for the employing organisation as it is for individual employee. Work-life balance of an individual employee when viewed collectively for the total workforce of an organisation results into a colossal impact on the qualitative and quantitative organisational performance. Employees who achieve improved work-life balance with the assistance of the policies implemented by the employing organisation tend to be more productive as their work engagement enhances. In the current economic slowdown an organisation which neglects issues related to employee work-life balance will end up with lower employee productivity and in turn will find it more difficult to overcome the recessionary challenges. Organisations which are neglecting work-life balance due to recessionary pressures need to comprehend the long-term relevance of employee engagement and productivity and need to continue promoting work-life balance initiatives. Or else, recessionary pressures coupled with lower employee engagement and lower employee productivity will create new challenges for medium and long-term organisational survival.

#### **References**

- Blunsdon, B., Blyton, P., Reed, K. & Dastmalchian, A. (2006). Introduction - Work, Life and the Work-Life Issue. In Paul Byton, Betsy Blunsdon, Ken Reed & Ali Dastmalchian (Eds). *Work-Life Integration: International Perspectives on the Balancing of Multiple Roles* (pp. 1-16). Palgrave Macmillan, Hampshire.
- Byrne, U. (2005). Work-life balance: Why are we talking about it at all? *Business Information Review*, 22(1), 53-59.
- Carlson, J., Lewis, J.A. & Sperry, L. (2005). *Family Therapy Techniques: Integrating and Tailoring Treatment*. Psychology Press.
- DTI. (2000). Work and Parents: Competitiveness and Choice, A Research Review. Department of Trade and Industry, UK.
- Duxbury, L. & Higgins, C. (2003). Work-life conflict in Canada in the New Millennium: A status report. Healthy Communities Division, Health Canada.
- Golden, L. & Jorgensen, H. (2002). Time After Time: Mandatory overtime in the U.S. economy. *EPI Briefing Paper*. Economic Policy Institute, USA.
- Greenhaus, J. H. & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10, 76-88.
- Guest, D.E. (2002). Perspectives on the Study of Work-life Balance. *Social Science Information*. 41, 255-279.
- Hewlett, S., Luce, C., Shiller, P., & Southwell, S. (2005). The hidden brain drain: Off-ramps and on-ramps in women's careers. Harvard Business Review research report.
- Hudson. (2005). The Case for Work Life Balance: Closing the Gap Between Policy and Practice, 20:20 Series. Hudson Global Resources.
- Hudson. (2006). The Hudson Report: Employment and HR Trends (Jan-March 2006). Part Three. HR Insights-Job-sharing: A Fresh Look at Flexible Working, Australia.

- Kanter, R.M. (1977). *Work and family in the United States: A critical review and agenda for research and policy*. Russell Sage, New York.
- Lewis, S. Gambles, R. & Rapoport, R. (2007). The constraints of a 'work-life balance' approach: an international perspective. *International Journal of Human Resource Management*, 18(3), 360-373.
- Lockwood, N.R. (2003). Work-Life Balance: Challenges and Solutions, *SHRM Research Quarterly No 2*. Society for Human Resource Management, USA.
- McDonald, P. & Bradley, L. (2005). The case for work-life balance: Closing the gap between policy and practice. *Hudson Global Resources 20:20 Series*. Hudson: Sydney.
- MWLBI. (2006). Work-Life Initiatives: The Way Ahead Report on the Year 2006 Survey. Managing Work Life Balance International, Australia.
- Naithani, P. & Jha, A.N. (2009). An empirical study of work and family life spheres and emergence of work-life balance initiatives under uncertain economic scenario, *Growth - MTI*, 37 (1), 69-73.
- Nippert-Eng, C. (1996a). 'Calendars and Keys: The Classification of "Home" and "Work"'. *Sociological Forum*, 11(3), 563-82.
- Nippert-Eng, C. (1996b). *Home and Work*. Chicago: University of Chicago Press.
- Pickering, D.I. (2006). The relationship between work-life conflict/work-life balance and operational effectiveness in the Canadian Forces. Technical Report, DRDC, Toronto.
- Pleck, J. H. (1977). The work-family role system. *Social Problems*, 24(4), 417-27.
- Rappaport, R. & Bailyn, L. (1996). *Relinking Life and Work: Toward a Better Future*. Ford Foundation, New York.
- Reed, P.S. & Clark, S.M. (2004). Win-Win Workplace Practices: Improved Organizational Results and Improved Quality of Life. Report to U.S. Department of Labor Women's Bureau, USA.
- Skinner, N. & Pocock, B. (2008). Work-life conflict: Is work time or work overload more important? *Asia Pacific Journal of Human Resources*, 46 (3), 303-315.
- Snooks, G.D. (1996). *The Dynamic Society: Exploring the sources of global change*. London: Routledge.
- Staines, G.L. (1980). Spill-over versus compensation: A review of the literature on the relationship between work and non-work. *Human Relations*, 33, 111-29.
- Voydanoff, P. (2006). *Work, Family and Community: Exploring Interconnections*. Lawrence Erlbaum Associates.
- Warhurst, C., Eikhof, D.R. & Haunschild, A. (2008). Out of Balance or Just Out of Bounds? Analysing the Relationship between Work and Life. In Warhurst, C., Eikhof, D.R. & Haunschild, A. (Eds). *Work Less, Live More? A Critical Analysis of the Work-Life Boundary*, Palgrave, pp. 1-21.
- Watson, N. (2002). Happy Companies Make Happy Investments. *Fortune Magazine*, May 27.
- WLBP. (2006). Work-life balance project, Department of Labour, Government of New Zealand. [Online] Available: <http://www.dol.govt.nz/worklife/whatis.asp> (5th June 2009).
- WorkUSA. (2000). Employee Commitment and the Bottom Line, Research Report. [Online] Available: <http://www.watsonwyatt.com/research/resrender.asp?id=W-304&page=1> (17<sup>th</sup> June 2009).
- Yeandle, S., Bennett, C., Buckner, L., Shipton, L. & Suokas, A. (2006). Who Cares Wins: The Social and Business Benefits of Supporting Working Carers. Carers U.K.

Phase	Time period	Changes in work and family life spheres
Phase 1	Early years of communal living.	Entire family engaged in work for subsistence.
Phase 2	Pre industrialisation period.	Partial segregation of workplace and family life.
Phase 3	Industrial revolution in mid 1800s.	Strengthening of segregation of workplace and family life. Men started to dominate workforce.
Phase 4	Between late 18 <sup>th</sup> and early 19 <sup>th</sup> century.	Separation of work and family strengthened due to division of labour.
Phase 5	Between early 19 <sup>th</sup> century and 1950.	Human strength dependent technology abetted male domination at workplace.
Phase 6	Between 1950s and early 1980s.	Gender division reversed due to technology. Introduction of work-life balance facilities.
Phase 7	Between 1980s and 2008.	More women and mothers in global workforce. Significant growth in work-life balance facilities.
Phase 8	Current recession - 2008 onwards	Increase in work-family related challenges and reduction in work-life balance facilities.

Figure 1. Phases of changing composition of work and family life spheres

<p><b>Family and personal life related factors</b></p> <ul style="list-style-type: none"> <li>▪ Increasing participation of women in workforce</li> <li>▪ Increasing participation of child bearing women in workforce</li> <li>▪ Increasing participation of dual career couples in workforce</li> <li>▪ Increase in single-parent/ single person households</li> <li>▪ Increase in child-care/ elder care burden on employees</li> <li>▪ Health and well being considerations</li> </ul>	
<p><b>Work related factors</b></p> <ul style="list-style-type: none"> <li>▪ Long hour culture and unpaid overtime</li> <li>▪ Time Squeeze</li> <li>▪ Demand for shorter working hours</li> <li>▪ Increase in part-time workers</li> <li>▪ Work intensification and stress</li> <li>▪ Changing work time</li> </ul>	<p><b>Other factors</b></p> <ul style="list-style-type: none"> <li>▪ Ageing Population</li> <li>▪ Rise of service sector industries</li> <li>▪ Technological complexity of work</li> <li>▪ Skill Shortages</li> <li>▪ Loss of social support network</li> <li>▪ Globalisation and demographic shift of workforce</li> </ul>

Source: Naithani and Jha (2009)

Figure 2. Factors influencing work and family life spheres - From 1950's up to early years of 21<sup>st</sup> century

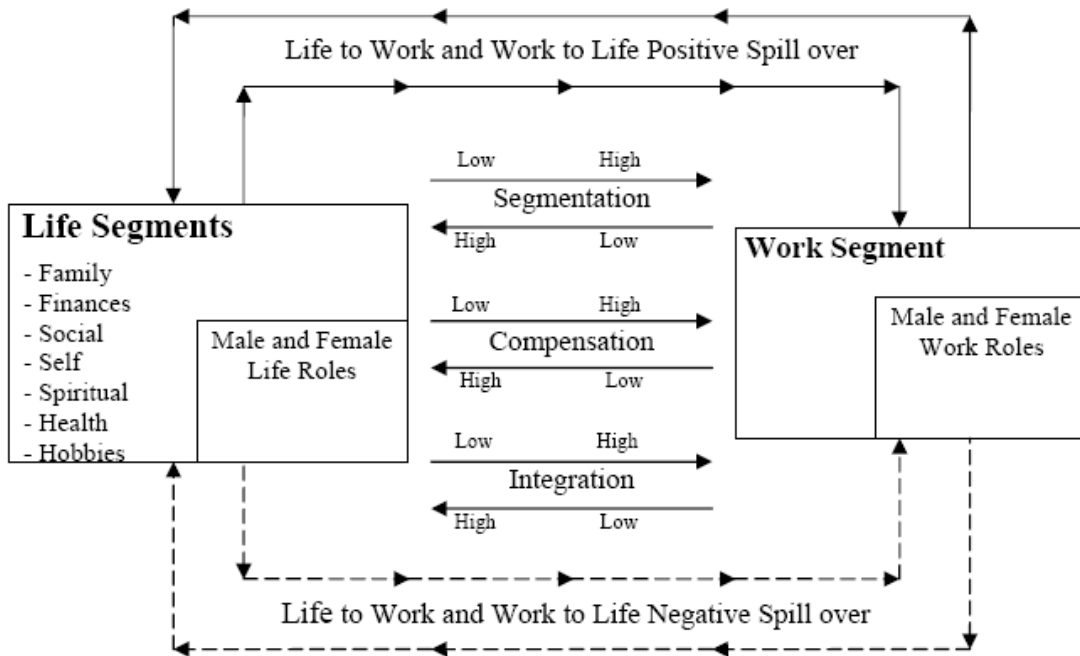


Figure 3. Work-life Balance - Macro level model

Qualitative benefits for employers	Qualitative benefits for employees
<ul style="list-style-type: none"> <li>- Retaining valued employees</li> <li>- Motivated workforce</li> <li>- Attracting a wider range of candidates</li> <li>- Reputation of employer of choice</li> <li>- Reduced recruitment costs</li> <li>- Maximized available labour</li> <li>- Improved quality of applicants</li> </ul>	<ul style="list-style-type: none"> <li>- Happier life at work and at home</li> <li>- Better work place relations</li> <li>- Improved self-esteem and concentration</li> <li>- Time for personal and family life</li> <li>- Greater control of working life</li> <li>- Better management of home and work.</li> <li>- Supportive workplace that values staff.</li> </ul>
Quantitative benefits	
<ul style="list-style-type: none"> <li>- Cost of absenteeism</li> <li>- Cost of diminished productivity</li> <li>- Cost of staff turnover and recruitment</li> </ul>	<ul style="list-style-type: none"> <li>- Cost of health insurance premiums</li> <li>- Cost of direct medical claims</li> <li>- Cost of customer satisfaction</li> </ul>

Figure 4. Benefits of Work-life balance initiatives