

LIFETIME

Ohio State University Extension Helping You Balance Work and Family

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When is work too much?

• By Jan Thompson, State Specialist for Work/Life/Health Issues, Ohio State University Extension

If you're feeling overwhelmed at work – or just plain overworked – you are not alone. Research conducted by the Families and Work Institute found that nearly half (46 percent) of a nationally representative sample of adult workers say they feel overworked.

The factors that contributed to feelings of “overwork” included:

- Working more than 40 hours per week.
- Working more hours and/or days per week than preferred.
- Working more because the boss expects it.

Interestingly, employees who worked more because they wanted to “advance in the job” or “to buy things I need,” don't have feelings of overwork.

Job pressure also contributes stress. Nearly 90 percent of employees who say they have to work very fast or very hard or never have enough time to get everything done feel overworked. These employees also mention they have difficulty focusing on work they have to do, have many interruptions, and have to work on too many tasks at the same time.

Workplace non-support is also linked to overworked employees. Workers feel more overworked if they feel they have inadequate materials, equipment and support to do a good job; inadequate flexibility to manage work and family responsibilities; and inadequate support from supervisors, including lack of respect.

Technology in the form of cellular/mobile phones, beepers, pagers, computers, e-mails, and faxes is standard in many workplaces and homes. However, almost half of the survey respondents who use these devices for work during non-work hours or days feel overworked.

Not taking vacation days also contributes to feeling overworked. More than half of overworked employees (55 percent) do not take all the vacation days they earn.

Surprisingly, having children under age 18, having elder care responsibilities, or having both child and elder care responsibilities were not associated with feeling more overworked.

For more information, see the study “Feeling Overworked: When Work Becomes Too Much,” 2001, by the Families and Work Institute, available at <http://www.familiesandwork.org/>.

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LifeTime is published 10 times a year as a service of Ohio State's LifeWorks Today programming to help people balance work and family. For information, contact your Ohio county Extension office or call Theresa Gross, 614-292-4481. It is available online at <http://www.ag.ohio-state.edu/~lifework/lifetime.htm>.

From the Experts

Family time not just a women's issue

According to a 2000 study at the Radcliffe Public Policy Center, 82 percent of young men (ages 20-39) put “family time” at the top of their list of workplace characteristics.

“What we're seeing is a transformation between generations and gender,” says Director Paula Rayman. “Young men are beginning to replicate women's sensibilities instead of women in the workforce trying to be like men.” The study showed that increasing numbers of young men want to take an active role in raising their children.

Source: Radcliffe Public Policy Center, “Life's Work: Generational Attitudes Toward Work and Life Integration,” 2000.



Advice available for financial crisis

• By Diane E. Johnson, FCS Agent for Ohio State University Extension in Darke County

Sam and Linda Brown have financial problems. Sam no longer gets extra income from working overtime. Linda's work hours have been cut back. She could be faced with a layoff. The Browns have several large medical bills because they have no health insurance. They have eight credit cards with outstanding balances. One of their cards is a home equity line of credit, and they have been using it for months to make minimum payments on their other cards. Now they are maxed out on all their credit cards and behind on payments. They have been charged over-the-limit fees as well as late fees on two cards. They learned that being over the limit and late can add \$60 to a credit card bill in addition to the interest without buying anything. Now, they fear losing their home. They are thinking about bankruptcy.

The situation described for the fictitious Brown family is typical of many American families today. According to data released by the Administrative Office of the U.S. Courts in August 2002, new bankruptcies filed during the second quarter of 2002 and for the past 12 months set all-time records. Filings for the three-month period ending in June were the highest single quarter in history.

Experts say the easiest way to handle excess debt is to avoid it in the first place, but this advice is easier to give than to follow. Here are a few indicators that you may be headed for financial difficulty:

- Do you find yourself paying only the minimum balance due on credit accounts?

- Are you unable to pay all your bills each month? Do you pay some and ignore others?

- Do you draw from your savings or use a credit card to pay everyday expenses, such as groceries?

- Do you use one credit card to pay on another one?

- Do you use more than 20 percent of your take-home pay (excluding your mortgage) to repay debts?

If you answered yes to any of these questions, you are in financial trouble and are probably already wondering how to cope. Ohio State University Extension offers *In Over Your Head...Life Saving Strategies for Financial Crisis*, a publication with four courses of action that can help you manage a financial crisis and begin to work toward recovery. You can get a copy by contacting your local Ohio State University Extension office and ask for it by title or ask for bulletin No. 891. The cost is \$1.25 plus postage. Outside of Ohio, contact the Media Distribution Office at pubs@ag.osu.edu or (614) 292-1607.

In Over Your Head begins with 12 essential actions needed to stabilize your *immediate* situation and tells you how to handle bill collectors. Then, it explores the options and the decision making process for self-directed repayment plans, credit counseling, consolidation loans and other possible repayment strategies. Finally, the booklet presents the advantages and disadvantages of bankruptcy.

If you are having financial problems, this booklet is a *must read* for you.

Feeling stressed? It could be bad for your health

A new study has found the first evidence that short periods of psychological stress can cause the body to take longer to clear heart-damaging fats from the bloodstream. Researchers at Ohio State University tested how quickly triglycerides – a type of fat linked to heart disease – cleared out of the bloodstream of volunteers during a stress-inducing test compared to a session in which the volunteers rested.

The results showed that, in all cases,

stress caused triglycerides to stay in the bloodstream longer.

The findings suggest one reason why stress has been linked to heart disease, said Catherine Stoney, co-author of the study and professor of psychology at Ohio State University. "If a person has a high-fat snack or meal during a time of stress, that fat is going to be circulating in the blood for a longer period of time," Stoney said. That means it may be more likely to be deposited in the

Be wise about time use

• By Beth Flynn, Extension Associate, Leadership Education, Ohio State University Leadership Center

Do you sometimes wish that you had more time to get things done? How often do you procrastinate about things you don't like to do? Do you sometimes feel overwhelmed by all that is expected of you? Here are some ways to get more control over your day.

- You can't do everything. Know what's important to you and make all decisions based on these priorities.

- Keep clutter to a minimum by using a variety of storage items.

- Keep all of the "tools" needed to complete a job within easy reach.

- If you tend to put off doing things you don't like when you have a lot to do, do these unpleasant tasks first.

- All priorities are not No. 1 priorities; learn to discriminate.

- It is critically important to listen to your instincts about organization. There isn't one magical way to manage time; what works beautifully for one person may tire and frustrate someone else.

- Don't answer the phone when you're busy. Use the answering machine to record messages.

- You can't do everything perfectly. Choose carefully, some things aren't worth the extra effort.

- Use pockets of time (standing in line, sitting in traffic, etc...) to do small jobs such as balancing your checkbook, making a grocery list, planning what needs to be done.

- Spend a few minutes every day doing something for yourself.

- Life is short, choose wisely.

arteries where it can contribute to heart disease.

"During stress, people are not metabolizing fat as rapidly and efficiently," Stoney said.

For more information see <http://www.osu.edu/units/research/archive/cholblod.htm>.

—By Jeff Grabmeier, Ohio State University
Research Communications