

What
Women
Want [^]*at work.*


**What Employers Can Do to Help the
Women of Omaha Be More Productive at Work**



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A large, light-colored, stylized letter 'W' watermark is centered on the page, spanning most of the width and height. It has a soft, semi-transparent appearance.

Special thanks to Blue Cross and Blue Shield of Nebraska
for their sponsorship of this study and their continuing
support of The Women's Fund of Greater Omaha.

BACKGROUND

WHY THIS STUDY?

In late 2000, the Women's Fund of Greater Omaha commissioned a study of their constituents, Omaha-area women, to understand what issues they consider to be most important to their well-being and that of their families.

That study confirmed the pivotal role that women play in our community – not only among their families and neighborhoods, but also in the workplace. In the 2000 study, women in Omaha confirmed their traditional role as family caretaker (91% said it is their job to take care of their families).

They are also a significant force in the workplace. Nearly 80% of the women we interviewed at that time worked outside the home, and 55% of them were responsible for half or more of their family's income. While women were reluctant to give up any of their responsibilities (54% said they would not relinquish any of their responsibilities), they understandably felt pressed for time.

Recognizing the contribution that women make to the workforce of Omaha, several employers asked the Women's Fund to follow up on our initial study with specific questions related to how employers can support the important roles that women assume in our community.

We started with key findings from our original study and found that women's greatest worries related to their workplace are:

- Employers providing fewer benefits to employees (46% worry a great deal about this);
- Pressure from work spilling over into family life (19% say it is their greatest worry); and
- Balancing work and family life (13% say this is their greatest worry).

Additionally, we found that women take their work responsibilities very seriously. They define their success at work by the “quality of work they do or doing a good job” (45%) or “doing meaningful work” (12%).

To respond to Omaha employers' concerns, we probed these attitudes with three basic questions:

- (1) What benefits are most important to working women?;
- (2) What can your employer provide to help you feel more *successful* at work?; and
- (3) What can your employer provide to help you feel more *productive* at work?

This follow-up study provides clear and persuasive responses to these questions.

1

FINDING

Health Insurance is Most Important.

The primary objective of this study was to determine which employee benefits are most important to women. To ascertain the answer, we provided women with a list of six aided responses to this query, “*There are many employee benefits that people feel are important. Please tell us which is most important to you.*” The six aided responses were derived from secondary studies listing the most popular employment benefits.

Rather than ask respondents to simply rank or rate the responses, we used a survey technique which is more representative of the actual choice situation that most people experience. The respondents were given two responses at a time and asked to tell us which of the two was most important - in effect, forcing a choice. After respondents chose one of the two benefit choices, they were asked how much more important the benefit selected was, so we could assess the intensity of their preference. This “trade-off intensity scale analysis” compares all possible combinations of benefits so that our final result gives us a definitive ranking of the benefits asked about, along with the strength of the preference for each response.

Table 1 presents the responses to this question, indicating that health insurance is most important to most of the women interviewed. Further, most women felt it was intensely more important than the other benefits surveyed. The 71.8% rating of health insurance in Table 1 represents an adjusted mean - the percent choosing

Benefits	Adjusted Mean	Preferring	Avg. Intensity
Health insurance	71.8	88.8%	8.1
Retirement plan	53.0	71.0	7.5
Flexible work schedule	34.1	50.1	6.8
Disability income insurance	29.2	42.1	6.9
Tuition reimbursement	14.6	24.0	6.1
On-site child care	11.9	18.6	6.4

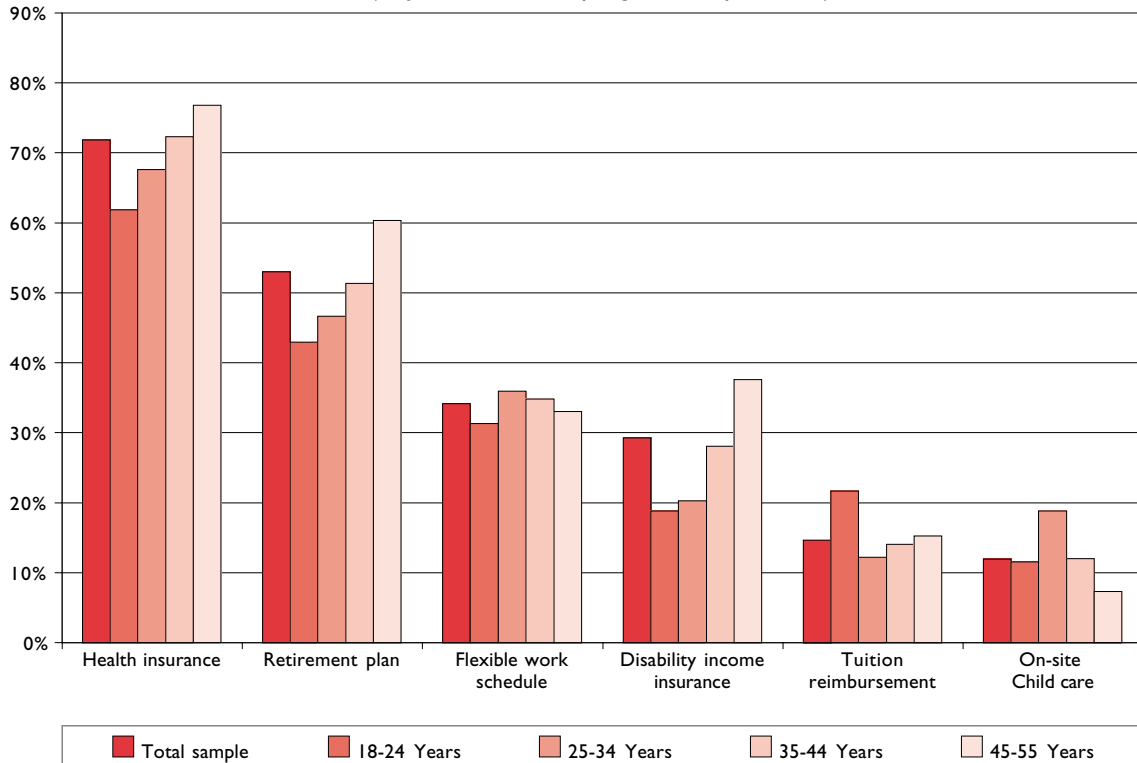
that item times the average intensity of the choice. When given the choice of health insurance, 88.8% of the respondents indicated it was most important, and on a scale of one to ten, it ranked an average 8.1 in intensity. No other benefit approached this intensity of preference.

Further, health insurance is the most important benefit selected by respondents regardless of race, age, income, educational level or work schedule (whether they work full- or part-time).

Having a retirement plan ranked second in importance, chosen by 71% of the respondents and having a 7.5 intensity value, resulting in an adjusted mean of 53%. Like health insurance, retirement plans keep their place in importance among all demographic groups surveyed. It is only after these two important benefits that preferences vary demographically.

Exhibit A shows how respondents view benefits by age. As might be expected, older women value health insurance more than younger women. Younger women value tuition reimbursement more than their older counterparts do. And women aged 25 - 35 are more likely to value on-site child care than women of other age ranges.

Exhibit A:
Which of the following benefits is most important?
(Adjusted Means By Age of Respondents)



**Table 2: Which of the following benefits is most important?
By Race**

Benefits	Total Sample	Caucasian	African-American	Hispanic
Health insurance	71.8%	71.4%	74.6%	72.8%
Retirement plan	53.0	53.4	49.6	52.4
Flexible work schedule	34.1	34.8	30.9	32.1
Disability income insurance	29.2	28.2	36.0	32.2
Tuition reimbursement	14.6	13.9	18.0	14.3
On-site child care	11.9	11.7	12.8	18.1

African-American women value tuition reimbursement more than women of other races and they also value disability income insurance more than women of other races do. See Table 2.

Table 3 shows how benefit preferences vary by work schedule and education level. Women who work full-time are more likely to value health insurance and a retirement plan than are women who work part-time. Part-time workers are more likely to value flexible work schedules, tuition reimbursement and on-site child care.

**Table 3: Which of the following benefits is most important?
(Adjusted means for full- and part-time workers and by education level)**

Benefits	Total Sample	WORK SCHEDULE		EDUCATION LEVEL			
		Full-Time	Part-Time	High School	Some College	College Graduate	Post Graduate
Health insurance	71.8%	72.9%	67.3%	73.0%	70.6%	71.3%	74.9%
Retirement or 401(k) plan	53.0	54.5	46.6	55.8	52.0	52.2	54.7
Flexible work schedule	34.1	31.6	44.9	29.8	36.9	36.1	30.3
Disability income insurance	29.2	30.8	22.3	39.7	27.9	26.2	28.1
Tuition reimbursement	14.6	14.1	16.3	14.1	15.8	13.1	16.2
On-site child care	11.9	11.4	14.4	10.2	12.5	13.5	8.7

When looking at education levels, lesser educated women (high school education) are more likely to value disability income insurance. The most highly educated women we spoke with (post-graduate education) were the ones most likely to value tuition reimbursement programs.

**Table 4: Which of the following benefits is most important?
(Adjusted means by household income level)**

Benefits	Total Sample	INCOME LEVEL				
		Less Than \$15,000	\$15,000 – \$34,999	\$35,000 – \$49,999	\$50,000 – \$74,999	\$75,000+
Health insurance	71.8%	68.4%	72.7%	74.1%	71.6%	69.4%
Retirement or 401(k) plan	53.0	42.3	49.0	52.1	53.2	55.8
Flexible work schedule	34.1	27.7	28.2	34.8	35.8	36.5
Disability income insurance	29.2	22.7	32.5	30.2	27.7	29.0
Tuition reimbursement	14.6	26.3	16.3	17.4	11.5	12.3
On-site child care	11.9	9.5	12.0	8.0	14.2	13.3

Women with less than \$15,000 in household income were also likely to value tuition reimbursement programs. And the higher income respondents (\$50,000+) were more likely to value on-site child care. See Table 4.

To assure that we had not missed a potential benefit that might be important to the women of Omaha, we asked them. These results are reported in Table 5. Most notable is that 81.4% of the sample responded “no” to the question, indicating that we had covered the benefits that were most important with our aided benefit series.

**Table 5: Other Benefits
(Is there a benefit not yet mentioned which you consider to be more important than those listed?)**

Benefit	N	%
Paid vacation	33	5.5%
Dental insurance	22	3.7
Sick leave/family leave	15	2.5
Optical insurance	12	2.0
Paid maternity leave	10	1.7
Personal leave	9	1.5
Frequent raises	4	.6
Bereavement leave	4	.6
Paid holidays	4	.6
Employee discounts	3	.5
College savings plan	3	.5
Casual dress	3	.5
Bonuses	3	.5
Matching 401(k)	2	.3
Elder care	2	.3
Disability income insurance	2	.3
Salary vs. hourly	2	.3
Work from home	2	.3
Cancer insurance	2	.3
Daycare spending account	2	.3
Paid professional fees	2	.3
Mental health insurance	2	.3
Prescription drug benefit	2	.3
Educational opportunities	1	.1
No/nothing	489	81.4
TOTAL:	601	*

*Totals more than 100% due to multiple responses

2

FINDING

Compensation is Viewed as Important Reinforcement of Work Well Done.

Financial compensation is important to women who work. We asked respondents the open-ended question, “What can your employer provide to help you feel more successful at work?” Nearly one-third of the responses dealt with financial compensation answers, like more pay/higher salary or bonuses and incentives. Benefits responses were the next most frequent response, followed by management-related answers such as encouragement, recognition, appreciation and feedback on performance. See Table 6.

Part-time workers’ responses were somewhat different from full-time workers’ responses to this question. Part-time workers were less likely to have a response to this question at all (24% said “nothing” or “don’t know”). Those with responses were less likely to mention compensation than full-time workers were. Part-time workers were as likely to respond with management-related answers as they were to mention compensation. Part-time workers were also more likely than full-time workers to mention facilities-related issues such as better equipment or better office environment. See Exhibit B.

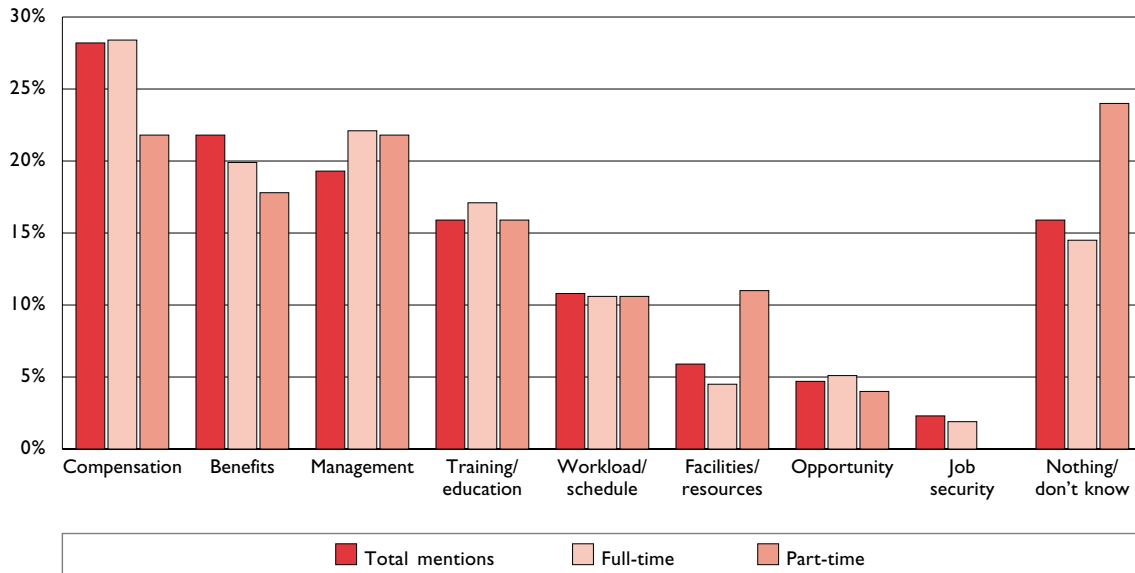
Table 6: What can your employer provide to help you feel more successful at work? (Total Sample)

Employer Action	Response
Compensation (Total)	28.2%
More pay/salary	24.5%
Bonuses/incentives	3.7%
Benefits (Total)	21.8%
More/better benefits	15.3%
Retirement benefits	3.2%
Childcare on-site/available	3.3%
Management (Total)	19.3%
Encouragement/positive reinforcement	5.2%
Recognition/appreciation	4.0%
Feedback on performance	2.8%
Better/different management	3.7%
Better definition of responsibilities/expectations	0.3%
Empowerment	0.7%
More/better communication	1.3%
Performance reviews	1.3%
Training/Education (Total)	15.9%
Training/more training	9.8%
Education opportunities	5.3%
Computer training	0.8%
Workload/Schedule (Total)	10.8%
Flexible work schedule/hours	8.5%
Less work/lighter workload	0.7%
Job sharing	0.3%
More responsibility/work	1.3%
Facilities/Resources (Total)	5.9%
Better/newer equipment	1.5%
Better/different office environment	2.2%
Better/more staff	2.2%
Opportunity (Total)	4.7%
Advancement opportunities	3.5%
Mentorship program	1.2%
Job Security (Total)	2.3%
Stability/retention	2.3%
Nothing/Don't Know	15.9%
TOTAL	*

* Totals more than 100% due to multiple responses

Exhibit B: What can your employer provide to help you feel more successful at work?

By Employment Status



There are also income variances to responses to this question. Women who make more than \$75,000 per year were more likely to favor compensation through bonuses and incentives than the total sample was. Women who make between \$50,000 and \$75,000 were significantly more likely to favor flexible schedules as an indication of success than were women of other income brackets. And women who make less than \$35,000 said that management-related improvements would help them feel more successful at work. See Table 7.

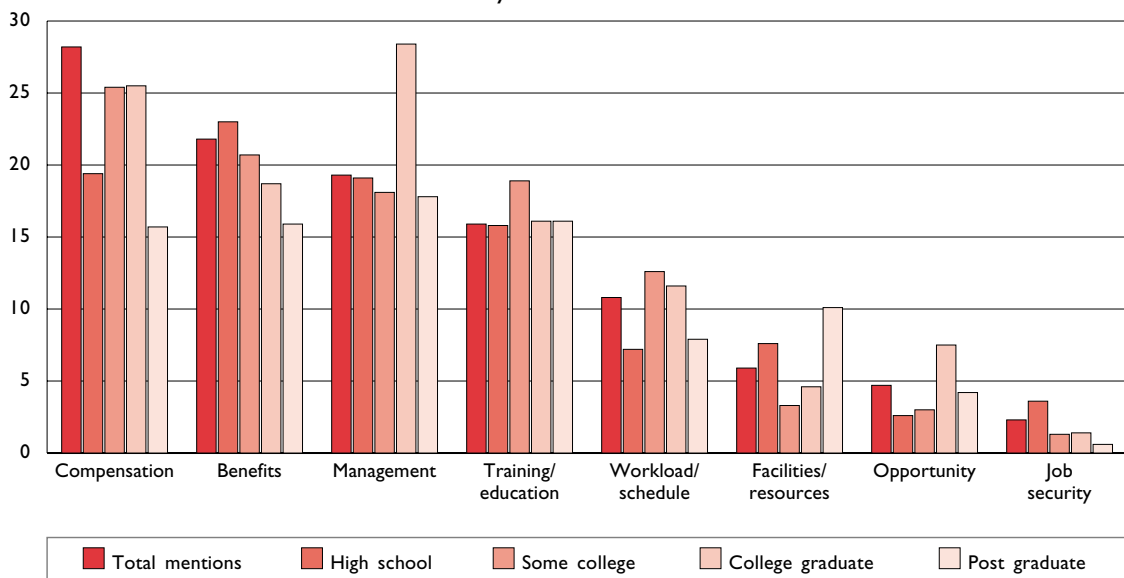
**Table 7: What can your employer provide to help you feel more successful at work?
By Household Income**

	Total Mentions	Less Than \$35,000	\$35,000 – \$49,999	\$50,000 – \$74,999	\$75,000+
Compensation	28.2%	28.5%	27.3%	28.8%	24.6%
Benefits	21.8	18.8	27.6	18.6	13.6
Management	19.3	25.9	21.1	23.3	21.7
Training/education	15.9	11.3	17.7	17.5	18.2
Workload/schedule	10.8	7.1	9.4	16.1	6.9
Facilities/resources	5.9	2.8	5.9	7.9	5.0
Opportunity	4.7	3.5	4.0	3.3	7.1
Job security	2.3	2.9	0.7	1.4	1.9
Nothing/don't know	15.9	15.8	12.3	12.8	22.0
TOTALS	*	*	*	*	*

* Totals more than 100% due to multiple responses

When looking at education levels, women who attended college and college graduates are more likely to view compensation as an indication of success; and the less education a woman has, the more likely she is to prefer more or better benefits. Management improvements are more important to college graduates than they are to others in the survey and, in fact, they are more important to college grads than compensation is. See Exhibit C.

Exhibit C:
What can your employer provide to help you feel more successful at work?
By Education Level



3 FINDING

Better Equipment and Better Management are Most Likely to Enhance Productivity.

While compensation is most likely to help most women feel more successful in their jobs, better or newer equipment and better management are more likely to help them feel more productive.

When asked, “*What can your employer provide to help you feel more productive at work?*”, women looked at more pragmatic responses, like better or newer equipment, better office environment and better or more staff.

The second most-frequent responses dealt with management suggestions, such as positive reinforcement, recognition and better definition of responsibilities. This group of responses was followed closely by answers dealing with workload and schedules, led by flexible schedules. Compensation falls behind these responses. See Table 8.

There are differing responses to this question by demographic profile. When comparing responses of women of different races, we see that one-third of the Caucasian women interviewed felt facilities and resources would be important to helping them feel more

Table 8: What can your employer provide to help you feel more productive at work? (Total Sample)

Employer Action	Response
Facilities/Resources (Total)	30.3%
Better/newer equipment.	13.8%
Better/different office environment	8.3%
Better/more staff.	8.2%
Management	19.3%
Encouragement/positive reinforcement	4.5%
Recognition/appreciation	2.3%
Feedback on performance	2.0%
Better/different management	3.8%
Better definition of responsibilities/expectations.	2.5%
Empowerment.	1.0%
More/better communication.	2.0%
Performance reviews.	1.2%
Workload/Schedule	15.5%
Flexible work schedule/hours.	8.5%
Less work/lighter workload	2.5%
More/longer breaks.	1.3%
Job sharing.	0.2%
More responsibility/work	3.0%
Compensation	13.5%
More pay/salary	10.0%
Bonuses/incentives	3.5%
Training/Education	9.0%
Training/more training.	7.8%
Education opportunities	0.5%
Computer training.	0.7%
Benefits	7.1%
More/better benefits.	4.7%
Retirement benefits.	0.7%
Childcare on-site/available	1.7%
Opportunity	0.8%
Advancement opportunities	0.5%
Mentorship program.	0.3%
Job Security	0.5%
Stability/retention	0.5%
Nothing/Don't Know	20.1%
TOTAL	*

* Totals more than 100% due to multiple responses

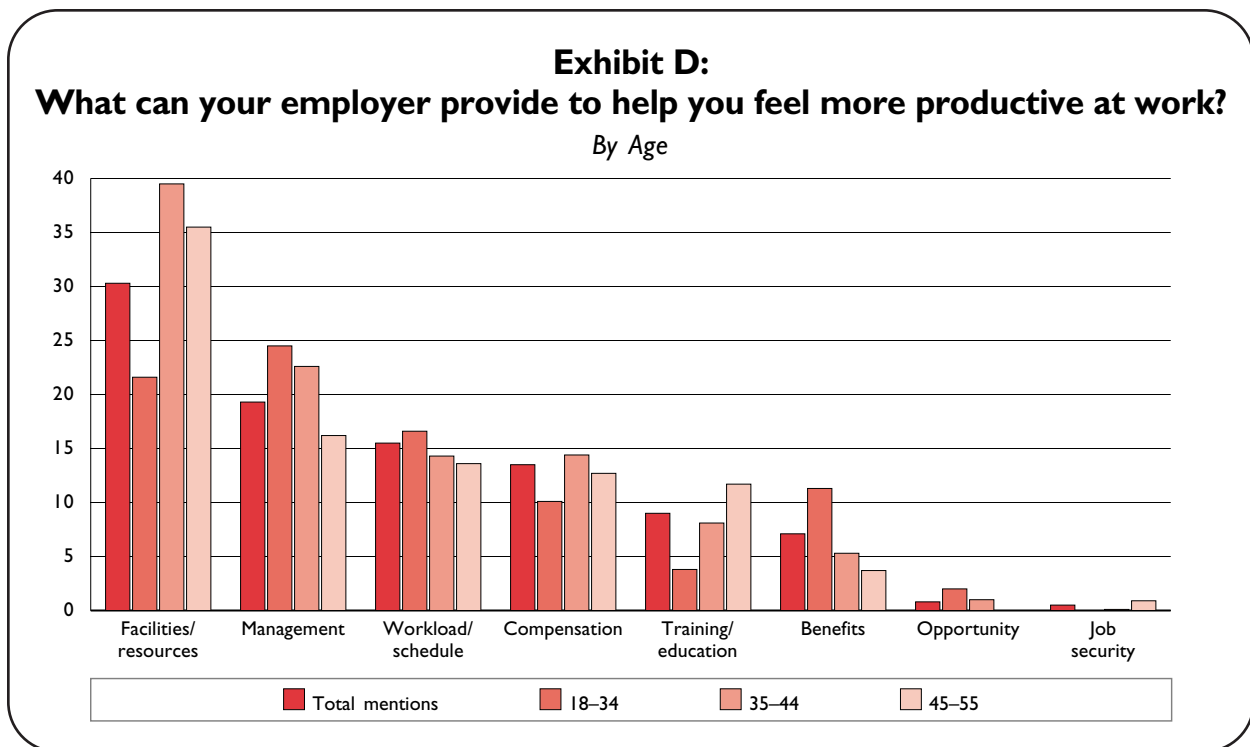
productive, followed by management changes. African-American women were more likely than their counterparts to mention workload and schedule issues and compensation. See Table 9.

**Table 9: What can your employer provide to help you feel more productive at work?
By Race**

	Total Mentions	Caucasian	African-American	Hispanic
Facilities/resources	30.3%	33.7%	22.9%	29.3%
Management	19.3	21.2	18.0	15.5
Workload/schedule	15.5	14.0	17.2	16.5
Compensation	13.5	12.2	17.2	13.6
Training/education	9.0	8.0	10.0	10.7
Benefits	7.1	6.4	8.5	7.1
Opportunity	0.8	0.9	1.4	0.0
Job security	0.5	0.3	0.7	0.7
Nothing/don't know	20.1	20.2	18.5	21.4
TOTALS	*	*	*	*

* Totals more than 100% due to multiple responses

Age differences are striking, with nearly 40% of women 35 to 44 citing facilities and resources as important. About one-fourth of the younger women surveyed felt management changes would help them be more productive. As a matter of fact, management responses were the most frequently mentioned responses by younger women. See Exhibit D.



When looking at differing responses by education level, it is notable that the better educated our respondents were, the more likely they were to suggest facilities/resources-related responses to this question. However, within that grouping of responses, women with high school educations or less were far more likely than their counterparts to suggest the need for more or a better staff. See Table 10.

Table 10: What can your employer provide to help you feel more productive at work? By Education Level					
	Total Mentions	High School	Some College	College Graduate	Post Graduate
Facilities/resources	30.3%	29.6%	23.9%	38.3%	36.9%
Management	19.3	21.1	22.1	20.1	20.0
Workload/schedule	15.5	8.7	14.8	15.5	17.8
Compensation	13.5	16.7	18.4	9.5	5.8
Training/education	9.0	9.9	7.3	6.8	10.8
Benefits	7.1	5.1	4.1	9.6	5.2
Opportunity	0.8	1.7	1.2	0.2	1.4
Job security	0.5	1.7	0.1	0.0	0.4
Nothing/don't know	20.1	21.0	21.9	20.5	16.0
TOTALS	*	*	*	*	*

* Totals more than 100% due to multiple responses

What is most striking about part-time workers is that they were less likely to cite management issues than full-time workers. In fact, part-time workers were less likely to volunteer any response to this question. More than one-fourth of the part-time workers responded “nothing” or “I don’t know” to this question, the second most frequent response. See Table 11.

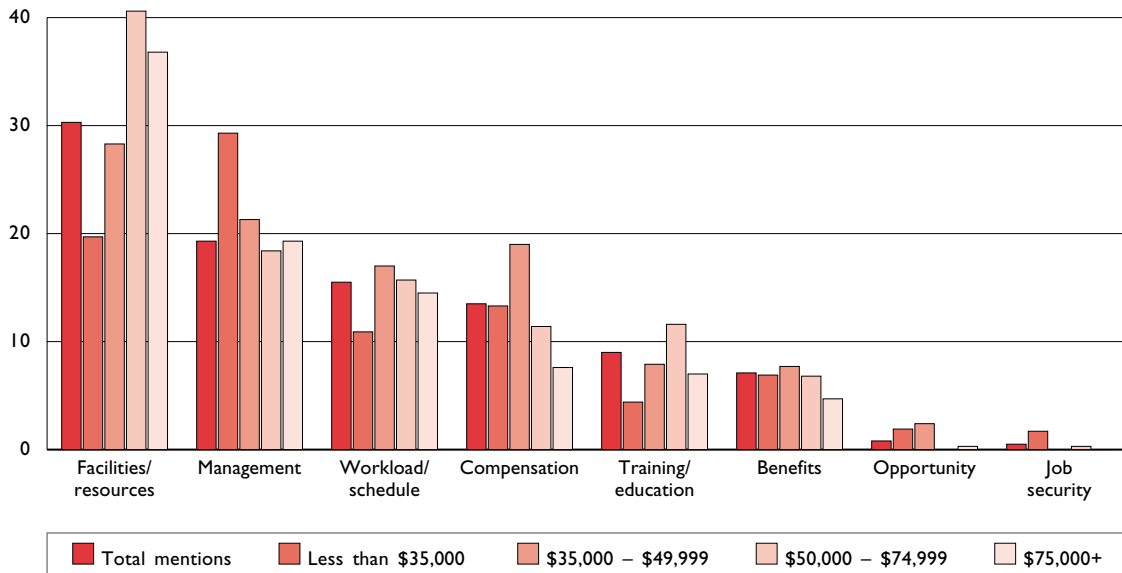
Table 11: What can your employer provide to help you feel more productive at work? By Employment Status			
	Total Mentions	Full-Time	Part-Time
Facilities/resources	30.3%	33.5%	28.6%
Management	19.3	22.2	15.4
Workload/schedule	15.5	14.6	15.2
Compensation	13.5	12.2	13.7
Training/education	9.0	8.3	7.4
Benefits	7.1	6.5	6.4
Opportunity	0.8	1.1	0.0
Job security	0.5	0.5	0.0
Nothing/don't know	20.1	18.5	26.6
TOTALS	*	*	*

* Totals more than 100% due to multiple responses

When viewing how the responses break out by income, lower income women were more likely to cite management suggestions than any other response, while upper income women were more likely to cite facilities/resources suggestions. Another significant finding is that women in the \$50,000 to \$74,999 income bracket were far more likely to suggest training as a means of being more productive. See Exhibit E.

Exhibit E:
What can your employer provide to help you feel more productive at work?

By Household Income



S U M M A R Y

Women are an important component of Omaha's working community. In late 2000, the Women's Fund of Greater Omaha found that one concern women had related to their work was gaining and keeping benefits. This survey sought definitive responses to what types of benefits women want most and also how employers can help them feel more successful and productive at work.

Health insurance is the most important benefit cited by women workers, followed by retirement plans. These benefits reflect women's concerns for the health and well-being of their families as well as themselves.

Compensation is important to women in helping them feel more successful at work, while more practical amenities like better and newer equipment, better office environment or a better staff are suggestions cited to help them feel more productive.

With nearly 80% of Omaha's women ages 18 to 55 working outside the home, and a majority of those providing half or more of their family's income, the Women's Fund of Greater Omaha recognizes the contributions that women make to their workplaces and their communities. These data are offered as input for the employers of Omaha seeking to attract and retain women workers.

APPENDIX A: METHODOLOGY

In this study, we replicated the sample used for the Women’s Fund’s benchmark constituent study, titled *What Women Want*, which was conducted in late 2000. Specifically, we interviewed a total of 601 women between the ages of 18 and 55 residing in Douglas and Sarpy Counties, Nebraska. All surveys were conducted via telephone by Midwest Survey and Research. The study was fielded between June 3 and June 26, 2002. The principal investigator was Tracy Zaiss, supported by the Research Committee of the Women’s Fund of Greater Omaha. The Study was funded by Blue Cross and Blue Shield of Nebraska.

SAMPLE DESIGN

The sample is based on a methodology designed to produce representative samples of persons in telephone households in the metro area. The telephone sample employs random digit selection procedures that assure equal representation of persons in households that are “listed” in telephone directories, as well as persons in households that are “unlisted.” The sample is also explicitly designed to assure proper representation of households in different parts of the metropolitan area.

Because we wanted to make projectable inferences about African-American and Hispanic women, we over-sampled these population groups, interviewing 140 of each. Then, to assure projectable inferences for the entire working female population of Omaha, we weighted the total in-tab sample to mirror the demographic population of the city.

Thus, when we report results for the African-American and/or the Hispanic women populations, those results are based on their respective samples of 140.

When we report results for the total survey, the results reflect a weighted in-tab sample that demographically represents the population as a whole.

Table 1A presents the survey sample and weighted values for total survey reporting.

The rest of the sample breakdown is reported in Tables 2A through 5A.

Population	Actual Omaha Population (%)	In-Tab Sample		Weight Variable	Weighted	
		N	%		N	%
Hispanic	5.1%	140	23.3%	.2	31	5.1%
African-American	9.7	140	23.3	.4	59	9.7
Caucasian	82.9	312	51.9	1.6	498	82.9
Other races	2.2	9	1.5	1.4	13	2.2

Table 2A: Age Distribution of Sample

	N	%
18-24	50	8.3%
25-34	154	24.6
35-44	192	31.9
45-55	205	34.1
TOTAL	601	98.9%

Table 3A: Education Level Distribution of Sample

	N	%
Less than high school graduate	12	2.0%
High school graduate	98	16.3
Some college	193	31.9
College graduate	200	33.3
Post graduate	99	16.5
TOTAL	601	100.0%

Table 4A: Household Income Distribution of Sample

	N	%
<\$35,000	142	23.6%
\$35,000-\$49,999	134	22.3
\$50,000-\$74,999	150	25.0
\$75,000 +	138	23.0
Refused/don't know	37	6.2
TOTAL	601	100.1%

Table 5A: Work Status Distribution of Sample

	N	%
Full-time (40 + hours/week)	493	82.0%
Part-time (<40 hours/week)	108	18.0
TOTAL	601	100.0%

RANDOM RESPONDENT SELECTION

The youngest adult female who was home at the time of the call was interviewed. If she was not aged 18 to 55, or if there was no female residing in the household, that household was screened out of the sample. Interviews were conducted on different days of the week and at different times of day. If a respondent indicated there would be a more convenient time for the interview, appointments were made to accommodate her. When fielding the sample, an initial attempt plus two attempts were allowed at each open number.

RELIABILITY OF SURVEY PERCENTAGES

It is important to bear in mind that the results from any survey are subject to sampling variation. The magnitude of this variation is measurable and is affected by the number of completed interviews. Sampling tolerances also are involved in the comparison of results from different surveys or from different parts of a sample (subgroup analysis).

The statistical error range for results obtained for the full, weighted survey of 601 are +/-4% at a 95% confidence level. That is, if this study were repeated under identical circumstances, we would receive the same results within four percentage points. For results obtained for Latina or African-American women only, the statistical error range is +/-8% at a 95% confidence level.

This report presents summary information prepared from tabular data and statistical analyses generated from original interviews. In any effort to consolidate and summarize information from a more comprehensive source, the analyst must make decisions about what information is important to present and the most appropriate format for presentation. Our analysts have relied upon professional experience and judgement in selecting data for presentation and in making interpretations. However, varying interpretations of research findings are possible.

Tabular results for this study are available from the Women's Fund of Greater Omaha upon request for the cost of copying, shipping and handling. Additional copies of this summary report are available from the Women's Fund of Greater Omaha for the cost of shipping and handling. The report is also available free at the Women's Fund website: www.omahawomensfund.org.

Special thanks to Blue Cross and Blue Shield of Nebraska for their sponsorship of this study and their continuing support of the Women's Fund of Greater Omaha.

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We accomplish this by identifying issues through research, creating awareness of those issues through public education and funding solutions through our grants.

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