

SOCIETY OF ACTUARIES

Article from:

The Stepping Stone

February 2013 – Issue 49

Working from Home

By Mary Simmons

Editor's Note: This article follows up on themes raised in the author's earlier article, "Confessions of a Telecommuter," published in the September 2001 issue of The Stepping Stone, and available on the SOA website at www.soa.org/library/ newsletters/stepping-stone/2001/september/ssn-2001-iss07-simmons.aspx.

hen I got my first actuarial job, "working from home" meant bringing reading material home or working on a memo with pencil and paper. By the time that I started "working from home" nearly full time in 1998, the phrase had a different meaning entirely. I could do most things from home that I could do in the office. Email ruled. Laptop computers meant I could bring programs and data with me anywhere. Phone service was cheap and Internet speeds had zoomed to 56k and beyond—much beyond in some cases.

Even so, "working from home" meant fighting stereotypes and expectations. It was unusual. Not normal. It meant learning how to deal with the technical hurdles, ergonomic issues, family balance challenges, and physical consequences of not leaving the house.

In 2012, the world is different. Once I refused meetings when I worked from home. Now I accept with instructions on where to call me that day. Working from home may not be mainstream, but it is closer to it than it has ever been. Some companies even have mandatory work-at-home days (not necessarily something I would recommend).

I suspect that it is fairly normal to have HR departments now supplying guidance for managers, workers and co-workers with regard to who should telecommute and how to make it work. Most of my company's telecommuters are in marketing or underwriting, but there are others, including actuaries, who telecommute full or part time. Some companies have used telecommuters for tech support or customer service.



It is not the aim of this article to replace such HR guidance, as it has value and may be fairly specific to the type of work being done. Rather, I want to compile some thoughts that may help you decide when and when not to work from home and how to make it work better—whether you are manager, employee or co-worker.

WORKING FROM HOME DOES NOT HAVE TO BE FULL TIME

There are many ways to use working from home in a less-than-full-time way. I am a good example of that. Typically, I work from home one day a week. That one day a week allows me to perform deeper analysis than I can easily do on other days. By forgoing face-to-face meetings, my working-from-home day can be less interrupted and more productive. I can also fit in more work hours, with less total time away from my family.

I know others who really appreciate the ability to work from home during a stressful project,



Mary Simmons, FSA, MAAA, is vice president and actuary at Protective Life Insurance Company in Birmingham, Ala. She can be reached at mary. simmons@protective.com. for similar reasons. A couple of days of working from home, with fewer interruptions, can be more productive than a week in the office.

Sometimes I wonder if it is more than just the lack of interruptions. I find commuting to be stressful, and eliminating that stress is a real positive. In the office, I find that I think more in the box than I do on the days when I work from home. Maybe it is as simple as the view outside my window that helps in this respect. I also eat healthier at home than I do in the office.

A friend recently retired from the actuarial profession to become a teacher. He said that one of the things that really surprised him was how much he missed that freedom to work from home if he needed to. Is the plumber coming today? Work from home. He can't really do that as a teacher.

When I hire a new person, one of the first things I do is to set them up with that freedom to work from home if they need to. I would rather an employee work from home than to miss half a day of work because of a plumbing problem. Similarly, people can log in after dinner to check on a long computer run. No need to stay late in the office or miss dinner. I always saw this as a win-win for us both.

However....

In the June 2012 issue of *Monthly Labor Review*, published by the National Bureau of Labor Statistics, Mary C. Noonan and Jennifer L. Glass present "The Hard Truth about Telecommuting,"¹ in which they assert that roughly 24 percent of workers work at least some hours at home each week. This can include things as simple as checking and responding to emails. Their research has led them to believe that this has translated into simply a new way to get employees to work overtime.

Sadly, there is some of that going on. Work can intrude on our non-work time. When we stopped needing a computer and phone line to check email, it gave work the chance to cross a boundary. We spend "free time" doing things that might have waited for the office the next day. This is one of the fundamental risks of working from home, but this can strike anyone with a smart phone.

It is even more risky for those who can log in and truly "work from home" at all hours of the night. Just because we have the freedom to work from home as needed does not mean that we should work. This is very much akin to the full-time telecommuter's dilemma that the office is in the next room. Work is still work, and we have to make personal decisions about where to draw the line. There is no doubt that it is now harder to figure out how to draw that line.

WORKING FROM HOME CAN BE FULL TIME

I interviewed a number of friends for this article to see what different points of view I could find. There were some universal truths that everyone agreed on:

- It takes the right person and the right job. It is really critical to have self-discipline and to love the work you do. Both are essential to make this work long term.
- The relationship between manager and employee is critical. Manager and employee both value trust, but trust can be hard to build when you don't see each other daily. It often helps if the employee and manager know each other and have worked together regularly before they enter into a telecommuting arrangement.
- An inexperienced worker should not telecommute. If interaction needs are high—such as being trained—this creates a real obstacle.
- On the flip side of this, it can be challenging for a manager to telecommute. Training someone or supervising an inexperienced worker from a distance is difficult.
- The **home** office situation has to be conducive to productivity. This means the technical side—such as high speed Internet and a good ergonomic work station. It also means the right environment. A small child in the home probably doesn't help get work



I can take time off and travel with my family because I can check my email daily and never be too far out of touch.

done, although having a caretaker for the child might turn that situation around.

Working from home can be more productive—with the right person, the right job, the right manager relationship, the right experience, and the right home office situation. I can spend almost as much time working extra hours as I would have spent commuting—and my personal life still wins because I am less stressed and have more time at home.

Working from home can be healthier. There is a real benefit to not being in the office when people come in to work sick. However, there is more. One friend had a physical shortly before he started telecommuting full time. A year after he started telecommuting, his doctor noted that he was healthier in every way. His doctor said that the reduced stress had obviously been the cause. Eating at home rather than eating out is another positive for body and wallet.

SO HOW DO YOU MAKE IT WORK?

Look for the win-win. Look for the right tools. Connect with your manager and co-workers.

One manager I know uses Skype with her telecommuters because a face-to-face connection is more conducive to connecting with each other. Right tool. Better connection.

I can take time off and travel with my family because I can check my email daily and never be too far out of touch. I can have a picnic on the beach, but still put that fire out at work. Win-win.

My employees can be home for the plumber and still get their work done—meaning their vacation is theirs to take at a time that is more convenient for us both. Win-win.

I have often used Office Communicator to share my desktop with co-workers to allow them to see what I am seeing, even though we are miles apart. Winwin. Right tool. Better connection.

Sometimes I use my iPad at home. There are a number of apps such as Notability that allow me to bring in documents and add my notes easily. I can email them back. Other tools like Microsoft One Note perform similar functions on the PC. Right tools. Better connections. It feels good to collaborate.

Working from home will continue to evolve, but I think that someone who is always looking for the win-win, the right tool, and the connection to their fellow workers will do well.

END NOTES

http://www.bls.gov/opub/mlr/2012/06/art3full. pdf.