

# Uncovering the Hidden Costs of Continuous Work Intrusions in the “Always-On” Culture

Sajida M. El Othman and John Conbere

## Abstract

In today's fiercely competitive business landscape, organizations increasingly embrace the "always-on" culture, in which employees are expected to be perpetually accessible, promising enhanced productivity and customer service. This study delves into the hidden costs incurred when employees' personal lives are intruded upon by the demands of the "always-on" culture. Focused on a department within a Lebanese insurance company, characterized by a relentless 24/7 response culture, the research revealed significant hidden costs.

**Keywords:** Socio-Economic Approach to Management, SEAM, hidden costs, work intrusions, "Always-On" culture, employee well-being, organizational productivity.

In the fast-evolving landscape of modern work, driven by the increasing prevalence of remote work and the omnipresence of digital connectivity, a fundamental shift has taken place. The traditional boundaries demarcating professional and personal lives increasingly have become blurred. The result is an increasing number of work intrusions into the lives of employees and their families (McDowell & Kinman, 2017).

Work intrusions into employees' personal time refer to situations where an individual's work-related responsibilities, tasks, or communications encroach upon their personal or private time, outside of their regular working hours (Boswell & Olson-Buchanan, 2007). These intrusions can take various forms, such as after-hours work emails, phone calls, text messages, or work-related tasks that disrupt an employee's time dedicated to their personal life, leisure, or family commitments (Allen et al., 2015). Such intrusions can blur the boundaries between an individual's professional and personal life, potentially affecting their well-being, and overall quality of life (Eby et al., 2019). In the extreme, the situation has been described as the “always-on culture” (McDowell & Kinman, 2017), workplaces in which employees are expected to be available all the time, whether they are at work, at home or on vacation.

Another factor has influenced the problem of the always on culture in some organizations in Lebanon. The economic crisis has made it difficult for many employees to find new jobs. As a result, they felt compelled to stay in their jobs in spite of the physical and emotional damage to themselves and their families.

From our experience with the Socio-Economic Approach to Management (SEAM) we were sure that there are personal and organizational hidden costs that occur as a result of

intrusions into the lives of employees. We have not seen any studies documenting the hidden costs of the always-on culture in the workplace. We also have not seen any studies describing in detail the hidden costs to employees and their families. Our purpose was to describe the hidden costs to organizations that have an always-on culture, and to employees and their families.

## **Literature Review**

The global paradigm shift toward remote work and the omnipresence of digital connectivity have transformed the dynamics of the modern workplace. As employees navigate this new landscape, the intrusive nature of work into personal lives has become a prominent concern (Smith et al 2020). This literature review explores the-effects of continuous work intrusions on employees' lives. The literature review was gathered from American and European journals. Our assumption is that the findings in these articles will apply to Lebanon, and the financial crisis in Lebanon will make the findings even more relevant.

### **The Impact of Work Intrusions on Employee Health and Well-being**

Work intrusions into employees' personal time, driven by the constant connectivity fostered by technology, have far-reaching consequences. The expectation of constant availability, responding to emails and customer requests at any hour, significantly contributes to heightened stress levels (Farivar et al., 2022). Several symptoms were cited in the literature.

A recurring theme in the literature is the detrimental impact of continuous work intrusions on employee well-being. Prolonged exposure to work-related stressors, often characterized by incessant emails, calls, and messages during personal time, has been linked to elevated stress levels (Derks et al., 2016; Tedone, 2022). The ensuing chronic stress can lead to adverse health outcomes, including anxiety and depression (Trogakos et al., 2015). Employees report heightened feelings of burnout and emotional exhaustion, which can further erode their mental and emotional well-being (Sonnetag & Fritz, 2007).

One symptom was prolonged work-related stress. The blurring of boundaries between work and personal life, facilitated by technology tools like mobile phones and email, has led to a state of prolonged work-related stress among employees (Johnson & Brown, 2019). The constant accessibility expectations have created an environment where employees find it challenging to disconnect from their professional responsibilities even during their personal time. This chronic stress, which stems from the never-ending work demands, has been empirically linked to several adverse health effects (Smith, 2023).

One of the immediate consequences of work intrusions into personal time is the disruption of employees' sleep patterns (Lin et al., 2013). The constant notifications, late-night emails, and pressure to remain available for work-related tasks can lead to difficulties in falling asleep and maintaining restful sleep throughout the night. The result is sleep deprivation, which is a known precursor to increased stress levels (Nollet et al., 2020).

Stress stemming from work intrusions also affects employees' decision-making abilities (Magnavita et al., 2021). The increased mental load and anxiety associated with constantly being "on-call" for work-related matters can impair their judgment and decision-making.

Ultimately, the cumulative effect of increased stress from work intrusions can result in diminished job performance. Employees grappling with chronic stress may find it difficult to meet their targets and fulfill their responsibilities effectively. This not only affects their own job satisfaction but can also have adverse consequences for the organization's overall performance (Robinson et al., 2019).

### **The Impact on Organizations**

Persistent work-related stress and burnout have an adverse effect on employee productivity (Kivimäki et al., 2015). Organizations bear increased costs attributable to work-related stress. These costs encompass higher absenteeism, elevated workers' compensation claims, increased medical insurance expenses, diminished productivity, and potentially, employee resignations due to deteriorating health (Pazzanese, 2016). Employee attrition, fueled by excessive workloads and burnout, imposes additional financial burdens, including the costs associated with recruitment, onboarding, and training of new personnel.

Continuous work intrusions adversely affect employee productivity. Several studies have demonstrated that these intrusions lead to reduced concentration, increased errors, and diminished task completion efficiency (Rogers & Barber, 2019). The inability to disengage from work during personal time results in employees being physically present but mentally absent (Derks et al., 2016). Consequently, the cumulative effect on work performance can be substantial.

Persistent work intrusions often lead to reduced concentration during working hours (Anderson & Green, 2016). Employees who are exposed to frequent interruptions during their personal time may find it challenging to concentrate on their tasks while at work. This reduced cognitive function can hinder their ability to perform optimally, leading to decreased job satisfaction and heightened stress (Friis, 2015).

Presenteeism is a term used to describe the phenomenon where employees are physically present at their workplace but are not fully engaged or productive due to health issues, personal problems, or other factors. It refers to the act of employees being at work but not working at their full capacity (El Othman, 2023; Stewart et al., 2003).

A critical concern highlighted in the literature is the high attrition rate associated with continuous work intrusions. Employees who face persistent intrusions are more likely to consider leaving their current jobs in search of positions that value their work-life balance (Greenwood, 2021). The loss of experienced talent and the resources invested in their development can be

detrimental to organizations (Wright & Bonett, 2007). Furthermore, the cost of recruiting and training replacements is an additional financial burden (Tett & Meyer, 1993).

### **Challenges to Work life / Home Life Balance**

Maintaining a healthy balance between life at work and life outside of work has become increasingly challenging due to continuous work intrusions (Golden et al., 2017). Employees often find it difficult to disconnect from work, leading to disruptions in their personal lives. Research suggests that persistent intrusions can undermine family relationships and contribute to a sense of work-life conflict (Kossek & Lautsch, 2018). This imbalance has been shown to have deleterious effects on overall life satisfaction and quality of life (Schieman et al., 2009).

The blurring of boundaries between work and personal life, often exacerbated by technological advancements (Koeffer et al., 2015), is a prominent challenge. The ubiquitous use of virtual meetings and messaging apps, while enhancing accessibility, has led to an unprecedented integration of work into personal time, creating substantial hurdles in maintaining work-life balance (Gaskell, 2020).

A significant dimension of work-life imbalance is the prevalence of extended working hours, particularly in white-collar professions (Wong et al., 2019). This norm, exceeding traditional workweeks, exerts immense pressure on employees, significantly impacting their work-life equilibrium. The perpetual availability expectations fostered by smartphones and advanced communication technologies (McDowell & Kinman, 2017) further contribute to this issue.

### **Financial Instability in Lebanon**

Lebanon's economic landscape has been marred by a series of crises since 2019, including a severe financial downturn and a rapid devaluation of the Lebanese lira. The financial instability and currency devaluation have inflicted hardships on employees, pushing many to the brink of economic despair. Employees find themselves grappling with diminished purchasing power, skyrocketing inflation rates, and an ever-increasing cost of living. The once-reliable salaries have dwindled in real value, rendering it challenging for individuals to afford basic necessities such as food, healthcare, and education (Elzir, 2023). The resultant financial strain, intensified by continuous work intrusions, manifests not only in employees' personal lives but also in their ability to fulfill familial obligations.

The financial implications of low salaries coupled with continuous work intrusions are well-documented in the literature. Employees struggling with meager incomes and the demands of round-the-clock work often face financial instability (Allen et al., 2020). Their inability to meet basic needs, such as rent, healthcare, and education expenses, puts significant strain on personal finances (Robinson et al., 2019). The resulting financial instability not only affects employees individually but also impedes their ability to fulfill family and household obligations (Zhang et al., 2020).

This review underscores the multifaceted and profound effects of continuous work intrusions on employees. These intrusions take a toll on well-being, disrupt work-life balance, destabilize finances, reduce productivity, and drive attrition. The consequences of neglecting these issues are far-reaching and can have lasting implications for both employees and organizations.

## **Methodology**

In this study we aimed to unveil the hidden costs of the "Always-On Culture" in an insurance company in Lebanon. This institution is recognized as one of Lebanon's premier insurance providers, celebrated for its rapid service delivery. The company employed approximately 250 highly skilled and qualified personnel. The average work load was 2,511 working hours annually.

We knew from prior experience that the company had an always-on culture. Our goal was to understand the hidden consequences of this pervasive work culture on employees, their well-being, and overall organizational performance. We used the data collection and analysis of the Socio-Economic Approach to Management (Conbere & Heorhiadi, 2018).

### **Data Collection**

After gaining permission to interview members of a department of the company, we created a semi-structured interview guide. From prior experience (El Othman, 2023) we suspected that long working long hours would have physical and emotional effects on employees, so we asked about the kinds of intrusions, and their frequency and duration, and effects of which the interviewee was aware, at work and at home. We also asked about presenteeism in the workplace.

A total of 10 interviews were conducted, involving participants from various levels within the organization, including the Branch manager, senior employees (3), and sales personnel (6). Each interview lasted between 1 to 1.30 hours.

The interviews were transcribed and coded according to the SEAM process. Dysfunctions within the organization were systematically categorized across six distinct domains, encompassing working conditions, work organization, time management, communication, coordination, cooperation, integrated training, and strategic implementation.

### **Data Analysis**

The interviews were analyzed for themes. For discerning hidden costs in the workplace, a branch manager and another senior manager in the department were interviewed to provide estimates of the value of the dysfunctions that were reported. Managers were asked to provide low estimates, to make sure the value of the hidden costs were not inflated.

For the cost of intrusions on the home life of employees, quotes were grouped by these. These hidden costs cannot be given a financial value because in SEAM hidden costs are extrapolated from the average cost per hour per employee to the organization. At home there is loss, but it is not financial.

To calculate the average cost per employee hour, Table 1 illustrates the computation of working hours at the Lebanese insurance company using the following equation:

$$\text{Average Cost per Employee per Hour} = \frac{\text{Revenues} - \text{Variable costs}}{\text{Yearly Working Hours}}$$

**Table 1**

*Calculation of Average Cost per Employee per Hour \**

Year	2022
Revenues	\$ 68,801,000
Variable Costs	\$ 34,478,000
Average Daily Working Hours	9 Hours
Number of Yearly Working Days	279 Days
# of Employees	250 Employee
Number of Yearly Working Hours	627,750 Hours
<b>Average Cost per Employee per Hour</b>	<b>\$ 54</b>

\* Costs were calculated in U.S. dollars.

The calculation of hidden costs involves understanding how these concealed expenditures impact an organization. These costs are categorized into six distinct groups, four of which pertain to current losses, while the remaining two relate to potential future losses. The objective of assessing hidden costs is to create awareness among the company's executives about the positive influence of reducing these costs on the company's overall performance and financial health.

The first four categories of hidden costs associated with the present focus on waste in the current timeframe.

- Wasted money represents the financial value of resources squandered due to dysfunctions.
- Wasted time encompasses the value of time lost due to dysfunctions, time that could have been utilized productively.
- Overpaying denotes the act of paying an individual to perform work that could be accomplished by someone with lower qualifications or a lower salary.

- Missed productivity refers to unrealized earnings due to dysfunctions. The remaining two categories address potential future losses.
- Undeveloped potential signifies earnings that will remain unrealized because of existing dysfunctions.
- The category of risks encompasses the potential losses that might occur due to these dysfunctions.

**Table 2**  
*Overview of The Results Generated from Dysfunctions at the Lebanese Insurance Company*

	Overpaying	Wasted Money	Missed Productivity	Undeveloped Potential	Risks	Total
Turnover		\$48k	\$284k	Future non-production	Risk of losing clients	\$ 332k
Presenteeism	\$ 251k	\$ 3.7k	\$452k			\$706k
Direct Productivity Gap			\$188k			\$ 188k
Human Costs					Risk of illness or death	∞
Total	\$ 251k	\$52k	\$924k	Future non-production	Risk of losing clients and employees	\$1.23 M
Average Yearly Hidden Cost Per Employee						\$24k

## Findings

### Hidden costs within the workplace

Table 2 shows the hidden costs within the department of 50 people. The single greatest loss is from presenteeism, employees who were physically at work, but mentally not paying attention to work. The value of the time lost, the actual money spent because of dysfunctions, and missed productivity was \$1,230,000. This is an average hidden cost amounting to \$24,000 per employee per year.

Note, in a SEAM intervention, other dysfunctions would be identified and measured. In this study only the hidden costs that employees identified as resulting from having to be “always on” were assessed.

## **Hidden costs at home**

Employees consistently expressed heightened levels of stress due to work intrusions, especially when they encroach upon personal time. Many find it challenging to establish a healthy work-life balance, leading to difficulties in prioritizing their well-being and family life. The five themes from the interviews are listed, with quotes from the interviews.

### ***Emotional Toll***

Interviewees described how intrusions from work put a strain on personal relationships, including family and friends. Many described the sense of guilt and disappointment they felt when loved ones felt neglected.

- “During my off-hours, I receive numerous work-related calls from my boss. Sometimes it's from colleagues, and other times it's from clients. It makes it difficult for me to switch off and relax, and I frequently feel stressed and anxious as a result. It's inconvenient and annoying, and it makes me feel like I'll never be able to completely disconnect from work.”
- "My friends began to introduce me to their acquaintances as 'the workaholic friend.' My family is also bothered by work interruptions. While I desire to disconnect from work during personal time, my family needs my full engagement and presence."
- “I cannot recall a single vacation day where I haven't experienced work interruptions. These interruptions usually come in the form of emails, work calls, client calls, or other work-related tasks that require my attention.”

### ***Impaired Well-Being***

Many described impacts on their physical and mental health. High blood pressure, anxiety, and chronic stress were common afflictions. These health consequences not only diminished the quality of life but also resulted in costly medical bills and a lower life expectancy, underlining the priceless nature of the hidden costs. While these are measurable costs, we did not try to measure them.

- "I now have frequent headaches and I suffer from high blood pressure not to mention always being concerned and stressed."
- “These interruptions can cause me headaches.”
- “The stress of working long hours has been causing me to have trouble sleeping and feel more irritable and short-tempered."
- “Last year, I had a severe flu, and despite feeling unwell, I still had to attend to work emails and respond to clients' inquiries, which made it challenging for me to recover fully.”



### ***Burnout and Reduced Productivity***

Employees facing continuous work intrusions often described themselves as burned out, which they said led to reduced productivity and engagement. This decline in work performance is challenging to quantify but carries significant consequences for both employees and employers.

- "Receiving work emails or calls are a common occurrence from both my boss and colleagues. It occurs every time I get an off day or during holidays. It's intrusive and makes me feel like I can never truly disconnect."

### ***Turnover***

Usually, the cost of turnover is measured as cost to the organization. There is also cost to the employee who must take time to search for a new job or even a new career. Changing jobs or careers involves much effort and, potentially, loss of status in the workplace, or of friends.

- "I have considered leaving my current job on numerous occasions due to the constant intrusion on my personal life, long working hours, and a low salary."
- "If you have a job vacancy for me, I will resign now."

### ***The Loss of Precious Moments***

The most priceless cost of all is the loss of irreplaceable moments with loved ones, which can never be recaptured. The missed family gatherings, children's milestones, and the inability to fully engage in personal passions are losses that defy any form of compensation.

- "My family feels that I do not give them much attention, and they ask me to have mercy on myself and physical and mental health."
- "Their frustration heightens, especially when we have guests or when I am assisting my children with their school obligations."

## **Discussion**

These combined socio-hidden costs serve as a reminder to employers that the toll on employees' lives is tremendous. No amount of financial compensation can mend the emotional wounds, restore lost moments, or undo the long-term health consequences. It is a price that employees pay without choice, and it underscores the importance of employers recognizing the human dimension of their workforce.

There are two different reasons for employers to curb the tendency to have an always-on workplace. One reason is cost. There are hidden costs that result from exhausting employees through frequent intrusions into their private life. Some of the costs are direct, some come from the value of wasted time and the lack of productivity that is the result of wasted time. The second

reason is ethics. Employees are human beings who need time for themselves and their families. To treat employees as quasi slaves is simply wrong.

The alternative for employers is creating an environment that respects personal time, establishes clear boundaries, and values employees as individuals with lives outside of work. In a world where remote work and digital connectivity have become the norm, it is essential for employers to understand the human side of their workforce. The story emerging from these findings paints a vivid picture of how non-stop work intrusions are affecting employees and their lives.

Imagine Lea, a dedicated employee and a loving mother. Despite her commitment to her job, Lea's personal life is continuously disrupted by work intrusions. Late-night emails, weekend phone calls, and constant demands for immediate responses make it nearly impossible for her to spend quality time with her children and family. Lea's family feels neglected, and she struggles to establish a work life – home life balance that promotes her well-being and emotional health.

Financially, Lea is stretched thin. Her salary barely covers basic needs, and she often resorts to borrowing money or seeking loans to make ends meet. The constant worry about finances adds to her stress, affecting both her mental and physical health.

Lea is not alone. Many of her colleagues share similar experiences. They've thought about leaving their jobs, seeking opportunities where their work is respected, and their personal lives are valued. The burden of work intrusions and the pressure to always be available have led to reduced productivity and, at times, Lea finds herself physically present at work but mentally absent.

Lea's story is not unique; it echoes the experiences of many employees who are struggling to balance work and home life in an era of constant connectivity. Employers should take note that their employees are not just assets to the company but individuals with families, personal lives, and well-being.

### **Limitations**

This study was done in an insurance company in Lebanon in which the financial crisis is more widespread than in most other countries, so the economic pressure to stay in always-on companies may be stronger for Lebanese employees.

### **Conclusion**

The pervasive nature of work intrusions has resulted in a profound impact on various dimensions of employees' lives. These intrusions reach far beyond the workplace, affecting financial stability, family relationships, and mental well-being. The unrelenting demand for employees to be constantly available, especially when aggravated by low salaries and economic crisis, has generated a challenging and often unsustainable work environment. The economic

crises in Lebanon have made it harder for employees to resist the always-on culture. However, the results of the always-on culture are not only a Lebanese problem. We predict the results can be found in every organization that requires employees to live in an always-on culture.

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## About the authors

**Sajida El Othman, DBA**, is an experienced Senior Market Researcher and independent author, with a specialization in workplace dynamics and employee well-being. She can be reached at [Sajida.elothman@gmail.com](mailto:Sajida.elothman@gmail.com)

**John Conbere, MDiv, EdD**, is a consultant specializing in the Socio-Economic Approach to Management. He is President of SEAM, Inc., and Co-Director of the SEAM Institute ([www.seaminstitute.org](http://www.seaminstitute.org)). He can be reached at [jpconbere1@gmail.com](mailto:jpconbere1@gmail.com)