

## SIGMA ASSISTEL

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*The following article has been written by Elisabeth Boisvert, Marketing Advisor at Sigma Assistel. She gives us something to consider about our daily routine.*

### The Commuter Grind

September marks the end of summer vacation – it's back-to-school for kids and back-to-work for adults – and back to the daily grind of commuting.

Today, more and more people hop in their cars every morning instead of choosing public transit. According to Statistics Canada, more than **8 out of 10 workers (86%) drive to work**.<sup>1</sup> This "Commuter Grind" applies to most workers, making their car an essential part of their daily routine.

This routine has become increasingly hard to manage on a day-to-day basis because people's commutes are getting longer – mostly because cities are expanding and the population is growing. The average length of a round-trip commute by car went from 51 minutes in 1992 to 59 minutes in 2005.<sup>1</sup> Public transit users needed 94 minutes to commute to and from work in 1992, compared to 106 minutes in 2005. No wonder cars are so popular!

And, as if that weren't enough, many people also have to factor in the extra time needed to drop off and pick up their children from day care or school. On average, these stops add 21 minutes to the commute.<sup>1</sup>

These statistics show how important cars are to workers and how much they rely on them in their daily routine. Without cars, they wouldn't be able to manage, especially since **workers don't have many alternatives**. Although some people can work from home, this option applies to only about 8 out of 100 workers (7.7%)<sup>2</sup>.

Considering how much we rely on cars, maintaining them is very important: to avoid mechanical problems, extend the life of the vehicle and increase your safety on the road. However, despite our best efforts, things go wrong. You never know when you might get a flat, skid on icy roads or even lock yourself out of your car. In these situations, it's reassuring to have roadside assistance – **which is why some employers are thinking of adding roadside assistance to their group benefits!**

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<sup>1</sup> Statistics Canada, *The Daily*, July 12, 2006, General Social Survey: Commuting times.

<sup>2</sup> MakeGood and Telework Research Network study, magazine CA, Vol 142, no 6, 2009.

While roadside assistance may not be quite the best thing since sliced bread, it definitely helps employees:

- ❖ get to work;
- ❖ be on time;
- ❖ concentrate on work instead of dealing with car problems that affect the whole family and their plans;
- ❖ avoid negatively affecting other workers (e.g., by missing meetings);
- ❖ avoid dealing with unreliable service providers and the resulting problems and expenses;
- ❖ deal with unexpected situations in order to reduce stress and the resulting problems with those around them (e.g., spouse, children, day care, colleagues, manager, etc.).

Employers and managers who are considering roadside assistance as an addition to their group benefits believe that “time is money” and are turning expenses into investments. Today, only one insurer offers this solution. No one knows whether this will become a new trend in the group insurance industry or if other solutions will be available to workers to improve their work/life balance. In the meantime, drive safely!



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