In recent years, increased working hours, job insecurity, long commutes, and technological advances have meant we spend more time on work-related tasks, even when we are at home. Many of us are time poor, and find it difficult to juggle the demands of work commitments with our personal lives.

The need to sacrifice personal time is having an impact on major life decisions, such as choosing to delay or forgo having children, continuing education or finding a partner.

Striking a healthy work-life balance is a difficult challenge, however, it is possible to find fulfilment in both your career and personal life.

In this guide, we explore some ways to identify if your work-life is imbalanced, provide tips on how you can best manage your time, and outline steps you can take towards achieving a better work-life balance.

**WORK-RELATED STRESS AND BURNOUT**

When pressure at work becomes unmanageable, and challenges a worker's ability to cope, it leads to stress.

While some workplace stress is normal, excessive stress can interfere with a worker’s productivity and performance, impacting physical and emotional health, and affecting relationships and work-life balance.

Work-related stress has been associated with increased rates of heart attack, hypertension, and burnout.

**Burnout**

Burnout is a state of emotional, mental, and physical exhaustion caused by excessive and prolonged work-related stress.

The negative effects of burnout manifest in all aspects of life, including your home, work, and social life.

**Signs of burnout:**

<table>
<thead>
<tr>
<th>Physical signs</th>
<th>Emotional signs</th>
<th>Behavioural signs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feeling tired and drained</td>
<td>Self-doubt</td>
<td>Withdrawing from responsibilities</td>
</tr>
<tr>
<td>Lowered immunity</td>
<td>Feelings of detachment</td>
<td>Isolating yourself from others</td>
</tr>
<tr>
<td>Frequent headaches</td>
<td>Lack of motivation</td>
<td>Procrastination</td>
</tr>
<tr>
<td>Change in appetite</td>
<td>Feeling overwhelmed</td>
<td></td>
</tr>
<tr>
<td>Change in sleep habits</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Did you know?**

A poor work-life balance is cited as one of the primary reasons why millennials choose to quit their jobs.

**Changing work culture**

In general, work has a positive impact on our mental and physical well-being. However, some aspects of work, such as an increasing workload, lack of control, or job insecurity, can impact negatively on mental health.

Globally, 46% of managers report working more than 40 hours per week, and 40% say their hours have increased significantly in the past five years.

Advances in mobile technology are keeping us constantly connected to our jobs, we are now available for work around the clock.

The cumulative effect of spending more time on work-related tasks has resulted in many people feeling overwhelmed, under pressure, and stressed.
**WARNING SIGNS OF AN UNHEALTHY WORK-LIFE BALANCE**

There are warning signs which help indicate if your balance is tipping in the wrong direction. You are:

<table>
<thead>
<tr>
<th>Warning Sign</th>
<th>Corresponding Feeling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working long hours and taking work home</td>
<td>Feeling unhappy or resentful about the amount of time spent at work</td>
</tr>
<tr>
<td>Regularly checking your phone for work related communications during downtime</td>
<td>Spending an inordinate amount of time thinking or worrying about work</td>
</tr>
<tr>
<td>Regularly working through lunch</td>
<td>Feeling you have no time for any activities besides work commitments</td>
</tr>
<tr>
<td>Not making yourself available to others and relationships are struggling as a result</td>
<td>Regularly pulling out of or saying no to social engagements</td>
</tr>
<tr>
<td>Neglecting other aspects of your life because of work commitments</td>
<td>Getting out of shape</td>
</tr>
<tr>
<td>Feeling tired a lot and having difficulty sleeping</td>
<td>Lacking energy and motivation</td>
</tr>
<tr>
<td>Regularly feeling physically and emotionally drained during and after work</td>
<td></td>
</tr>
</tbody>
</table>

Do many of the warning signs resonate with you? If so then your work-life balance may be out of kilter. It is important that, where possible, any imbalance is addressed to avoid negatively impacting on physical and mental well-being.

---

**Did you know?**

Workplace stress is most prevalent in the education, health and social care, public administration and defence sectors.

**What is a healthy work-life balance?**

While work is a crucial and rewarding part of our lives, it can become so all consuming that we neglect other, equally crucial aspects of life. A balance needs to be struck which adequately addresses work commitments with home life and developing fulfilling relationships with others.

The correct balance will be different for each individual, depending on their priorities and the life stage they are at. What determines a healthy balance for an individual when they are young, may not result in a healthy balance in their older years.

As our work and personal lives are in a constant state of flux, it is important to take a step back sometimes and ask “What is it that makes me happy?”, and from there determine the right balance for you.

**Did you know?**

Work-life balance ranks as one of the most important workplace attributes - second only to remuneration.
STEPS TO A BETTER WORK-LIFE BALANCE

Monitor Your Time
Successfully attaining a healthy work-life balance will require the ability to manage time effectively and efficiently. Monitoring how you spend your time over a set period will provide a good indication of where any inequities may lie.

Keep an activities time log for one week. This log should include all work-related, personal and rest activities, and will help in the understanding of how you are striking the balance between work and personal life.

Set your priorities
To help reach a more equitable work-life balance, it is important to spend some time thinking about what is most important to you, and creating a list of top priorities for home and work. Analysing your priorities list will help identify where you should be spending more, or less time, and what you should be doing differently.

Plan your day
Knowing your priorities enables you to work smarter without working harder. It is possible to free up more time by refining how you structure your work day and how you accomplish tasks.

Set aside 10 minutes every morning to plan your tasks and activities for the day ahead. Naturally, unforeseen tasks will occur throughout the day, but a schedule will allow you to determine, monitor and attain your priorities, both work-related and personal.

Leave work at work
Even for people who love their job, work can be exhausting and all-consuming. When you bring work home, it can quickly eat into your family and relaxation time.

If you constantly bring work home, try to develop an off mode when leaving the office. Mentally acknowledge that you have left work for the evening or weekend, that you have worked hard all day and that you now need some personal time.

There may be times when bringing work home is a necessity, in these instances try to confine work to one area of your home so you can physically walk away from it.

Learn to say no
Learning to say no, to yourself and to others, is crucial for rebalancing an unhealthy work-life schedule.

When you are asked to take on additional tasks, don’t simply say yes and then fret about how you are going to get around to fitting them in to your already manic schedule. Take some time before you give your answer, to think about the impact the additional tasks will have on you and whether you should say yes or no.

Consider a second phone
If you regularly take calls from clients or colleagues out of work hours, you may benefit from a personal phone in addition to your work phone. Turn the work phone off when you leave work and use your personal phone for evenings and weekends. Creating an effective break between work and personal time.
Prioritise family time

If you constantly prioritise work over personal relationships, problems are inevitable. We expect family and friends to understand when it is necessary for us to go into the office early or work overtime. But, we must also remember that they too must get priority. Resist the urge to refuse another dinner invitation or miss another school play. Take some time out and enjoy.

Take care of your health

Both your work life and your personal life can suffer if you are not in good physical and emotional health.

It’s hard to make time for exercise in an already busy schedule, but exercise is key to staying in peak condition and keeping energy and concentration levels high.

Aim to be active for at least 30 minutes every day with these practical tips:

• Try cycling, jogging or walking part of the journey to work
• Always take the stairs or walk up the escalator
• Get active at lunchtime – try walking or jogging with a colleague
• Allocate some time every evening for exercise – it’s good for body and mind

In addition, try to ensure that you eat a healthy balanced diet. A main meal should consist of three-quarters vegetables, beans or grains and one-quarter meat, fish or protein, try to choose water over other beverages. Reduce salt intake and try to avoid too many sugar rich and processed foods.

Give yourself a break

There are always lots more jobs to do when we get home from work each day. Yes, these tasks must be completed, but it’s ok to give yourself a break sometimes. The laundry can wait a few days, the house doesn’t really need to be vacuumed and the grass can be mowed at the weekend.

Learn to let less important things go so you can relax and enjoy some free time. Taking time to rest when we need it is crucial to striking a healthy work-life balance.

YOUR INTERNATIONAL HEALTH INSURANCE COVER

Don’t be overwhelmed, and assume that you need to implement change immediately or all at once. Start with implementing one change today, and monitor the positive impact on your life. Then gradually build more of these changes into your daily life.

An Employee Assistance Programme (EAP) is included in a number of Allianz Partners healthcare plans. Where available, this programme can help you and your dependants address challenges by providing access to a range of 24/7 support services including:

• Confidential Professional Counselling
• Critical Incident Support
• Legal and Financial Support Services
• Wellness Website Access

Each of us must find our own way of combining work, relationships, health and social life into a successful balance which works best with our personal situation. As your circumstances change, what works for you now will also most likely change, so monitor your situation regularly and adjust as necessary.

Dr Ulrike Sucher, Medical Director, Allianz Partners.