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## Work/Life Balance... Your Tightrope to a Rewarding Career

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Do you have proper balance between your personal and business lives? Or, are the demands of your work infringing upon the quantity and quality of time you have with family, friends, hobbies and community?

The following work/life balance quiz will tell you the degree to which you should be concerned about work/life balance:

### Work/Life Balance Quiz

- ☐ I work 60 or more hours per week.
- ☐ I have little personal down time.
- ☐ When I get home from work, I am exhausted.
- ☐ There seems to be precious little time to enhance personal relationships.
- ☐ "Fun" is no longer a word in my vocabulary.

If you answered “Yes” to 2 or more of the statements above, you owe it to yourself to learn more about work/life balance.

The term work/life balance first appeared in the 1970’s. The expression means having equilibrium among all the priorities in your life. It is interesting to note that state of balance differs from person to person. However, if there is little or no balance over an extended period of time, the vast majority of people experience stress and, eventually, burnout.

Persistent stress results in fatigue, frequent illness, eating disorders, upset stomach, headaches, forgetfulness, sleep deprivation, aggravation and irritability with colleagues, family and friends. Research indicates that the workplace has become the single greatest source of stress. Let’s look at a handful of scenarios that create stress in the workplace. Do any of these statements belong to you?

- ☐ I have little impact or control over decision making.
- ☐ My expectations of work performance do not meet those of my superiors.
- ☐ There seems to be little opportunity for growth, development or promotion.
- ☐ My workload is very heavy, requiring long hours and infrequent breaks.
- ☐ My role is not clearly defined.
- ☐ The level of communication within my firm does not meet my level of satisfaction.
- ☐ I am involved in routine tasks that offer little or no professional stimulation.
- ☐ My work environment is unpleasant.

Today’s intense, competitive business climate has created corporate cultures that demand more and more from agency principals, sales managers, producers, account managers, claim consultants, loss control specialists and customer service representatives. To get ahead, 60 to 70 hour work weeks appear to be the new standard. Work overload has been exacerbated by computer technologies that were intended to make our lives easier. Technology has allowed our clients to view the insurance and risk management profession as a 24/7 business making the achievement of work/life balance very challenging.

### History

In the early 1920’s, the average work week was 50 hours including a full Saturday work day. Soon thereafter, pressures were put on businesses to cut Saturday to half a day or have the day off completely. The ability to have two days of rest was unprecedented. However, by 1927, half of all employers adopted this new practice.

This new practice was short lived. Beginning in the late 1920's, advertisers persuaded Americans that happiness would not come from leisure rather from the purchase of commodities – the mentality of “consumerism.” Social scientists believe that this point in history radically changed the way Americans view life and work. A shift from scarcity to consumption was adopted – a state of being which has grown stronger over the years.

In the 1980's, the computer revolution increased the demands of employee output. It also brought new complaints of work/life balance related stress. The cases of stress and depression jumped dramatically during this timeframe. As an example, the number of workers' compensation claims from “mental stress” rose from 1,844 to 15,688 cases in the state of California alone from 1980 to 1999. There was also a significant increase in workplace violence and absenteeism.

### **Burnout**

Burnout is the last act of the stress cycle. Stress turns into burnout when one suffers a loss of physical and emotional resources too great to be replaced. When our coping efforts fail to produce results, we are prone to crash and burnout. Burnout triggers include overwhelming workload, lack of support and reward, loss of control and interpersonal conflict.

Burnout develops from a condition of endless, chronic stress, in which emotional resources are stripped away until there is nothing left to counter the drain. It is the gradual depletion of an individual's pride, purpose and passion. The result is a three way, mind-body shut down as evidenced by:

1. Emotional exhaustion
2. Physical fatigue
3. Cognitive weariness

The financial services industry is a main culprit of burnout. Pressure to perform in our industry requires significant time, energy and commitment. Conditions of burnout continue to rise at an alarming rate in the field of insurance and risk management.

### **Strategies to Achieve Work/Life Balance**

You must make room in your life to take care of your physical and mental well being. It is essential that you attempt to balance all priorities of your life. The following represent 10 suggested strategies to achieve work/life balance:

**Self Awareness.** The first and most important step to achieving proper work/life balance is your understanding of the importance of mind, body and spirit. Being “aware” will allow you to monitor stress levels, see danger signs and take personal responsibility for your physical and mental well being. As your self awareness grows, you will gain a sense of confidence over work/life balance.

**Support from Family and Friends.** In our great quest for balance between work and life, there is perhaps no more important attribute than your relationships with family and friends. Getting the family aspect of your life right will enormously help you achieve and maintain life to work balance. Support and encouragement from friends is also essential. As you embark upon strategies to improve work/life balance, begin by turning to family and friends.

**Nutrition and Exercise.** Physical stamina is not a luxury in today's fast paced business climate – it is a required element for high performance. Your mind and body cannot operate at full potential if you have poor nutritional habits. Exercise is also an important strategy to work off stress. Exercise is essential to being healthy. Choose an activity you enjoy. Possibly, one of your hobbies can be combined with an exercise program.

**Hobbies.** You may be so busy with work that you no longer have time for hobbies. Having a hobby is essential to work/life balance. It lets you escape from the rigors of work to focus upon something you enjoy. Time completely absorbed in an activity unrelated to your business will do wonders for your productivity. It will also give your mind and body a well deserved rest from work.

**Recovery Strategies.** Professional athletes plan recovery cycles into their intense training programs. They understand that their mind and body needs time to recuperate from strenuous activity. Work is no different. Your work/life balance plan should incorporate recovery breaks into your daily or weekly routine. These can be anything from a 5 minute walk at lunch time to dinner and a movie with family and friends to a weekend golf game.

**Sleep.** Sleep deprivation is a major issue for people under stress. If you make it a habit to skimp on sleep, you may not even remember how it feels to wake up fully rested. Sleep is an essential ingredient to work/life balance. Make sleep a priority for a week and see how it impacts your performance.

**Stuff.** For many people, it is the “stuff” in their lives that causes stress. Stuff runs the spectrum from unfinished projects to personality clashes with co-workers to a messy office. Too much stuff depletes energy and causes stress and anxiety. Stop and recognize all the stuff in your life. You will gain immediate confidence and clarity as you begin to remove the stuff from your life.

**Learn How to Say “No.”** High achievers get ahead by taking on projects and handling them efficiently and effectively. Far too often, the same high achievers are the go to people in the office. It is logical. If a high achiever is so good at projects, let him or her handle more and more problems and issues. If you are a high achiever, you must learn to say “No.” Do not let someone else's problem or responsibility become yours.

**Time Management.** You have heard the term “time management” a thousand times. You may not have a time management issue. Rather, you have become so conditioned to multi-tasking that you have forgotten to do just one thing at a time. Your ability to focus on one issue at a time will reduce anxiety and stress.

**Rearranging Priorities.** Work/life balance means having equilibrium with all priorities of your life. Please consider a simple exercise. List the priorities of your life from 1 to 5. Your priorities may include personal interests, family time, hobbies and exercise. Now, analyze the percentage of time you currently spend on these priorities. It is likely that you experience frustration from the fact that your priorities are out of order. Rearranging your priorities and designing a plan to measure progress is an important component of your work/life balance plan.

Work/life balance is essential for a rewarding career. You owe it to yourself to make sure that the proper balance is in place.

#### About the Author

Scott Addis, CPCU, CRA, CBWA is the CEO of Beyond Insurance and is recognized as an industry leader having been named a Philadelphia finalist for *Inc. Magazine's* "Entrepreneur of the Year" award as well as one of the "25 Most Innovative Agents in America." Beyond Insurance is a consulting firm that offers leadership training, cultural transformation, and talent and tactical development for enlightened professionals who are looking to take their practice to the next level. Since 2007, the proven and repeatable processes of Beyond Insurance have transformed individuals and organizations as measured by enhanced organic growth, productivity, profitability, and value in the marketplace.