



# Burnout

Guidance and support for the self-employed



# Understanding what burnout is

## The issues

Burnout is a multi-faceted syndrome characterised by three primary dimensions:

- Feelings of exhaustion
- Cynicism and detachment
- Reduced professional efficacy

## What's the impact on you?

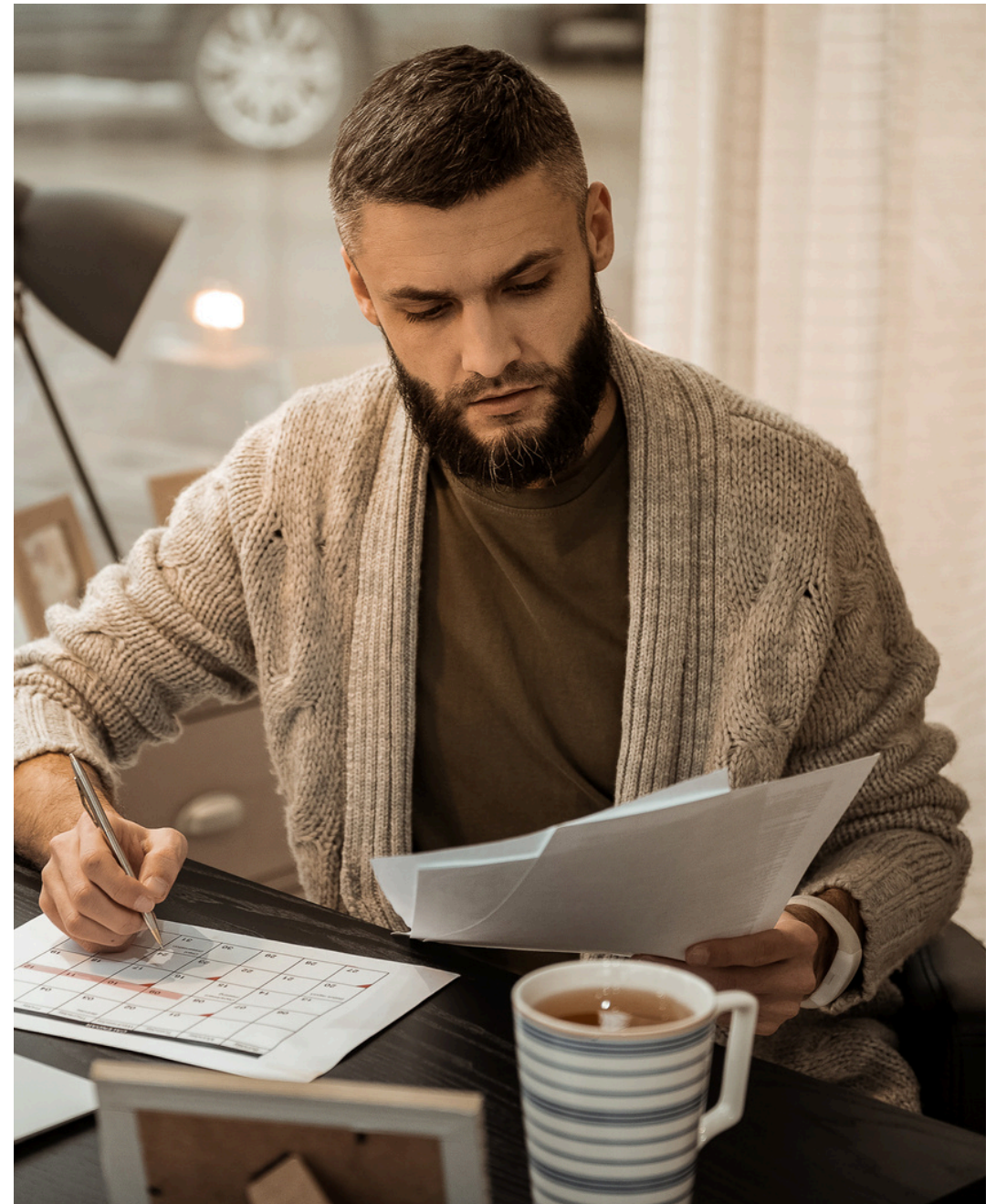
- Worker wellbeing: burnout negatively impacts physical and mental health, potentially leading to increased stress, anxiety, and other long-term health issues.
- Productivity and performance: burnout diminishes productivity, creativity, and overall quality of work performed by individual.

## Identification of burnout

A quick way to identify if you are “rundown” or “burnt out” is to ask yourself these two questions:

- Do you feel like you have control over your life?
- Do you have a clear sense of purpose and vision for your life?

If you can answer “yes” to both questions, you are most likely “rundown” not “burnt out”. If you answer “no” to one of the questions, it’s important to begin creating a solution to prevent burnout. If you answer “no” to both questions, it’s important to begin creating a plan to recover from burnout.



# Have you noticed any of the following 10 warning signs of burnout?

If you can identify any of the 10 points below, then it's worth considering your emotional health and check in on yourself. Ideally you want to start noticing burnout signs as early as possible, so that you can take action before they escalate. You need to protect yourself and your business after all.

## 1) You've lost sight of what's important

When you're busy, it can be tempting to just "keep calm and carry on". But simply powering through is not always the best way to get things done, and it can mean you forget what your goals are, or why you're doing it in the first place. Boredom, procrastination and distraction are all signs of impending burnout. In short, running your business isn't enjoyable anymore.

## 2) You're dancing to someone else's tune

One of the joys of working for yourself is that you make the rules, but many business owners find that client demands, business responsibilities and constant deadlines are calling the shots. If you feel that you have no control in your business, or if you feel trapped, then you are at risk of burnout.

## 3) You are working long hours

Excessive busyness and an inability to switch off are warning signs. If you're always the first one in and the last to leave, and you're taking work home with you, then you are at risk of running out of steam altogether.

## 4) You feel overwhelmed

If you're not on top of your workload, then you could be close to burning out. As the owner of the business you need to be able to step back and see the wood for the trees. Look at your "to do" list; if it's impossibly long then it's time to work out your priorities, delegate tasks or even change direction.

## 5) You've been making mistakes

When you keep forgetting things or making more mistakes, and others notice, then your stress levels have begun to affect your performance.

## 6) You are running on empty

Fatigue is a key marker for burnout. If your energy levels are always low and you just can't shift your tiredness, you need to listen to your body and find a way to re-charge your batteries.

## 7) You have neglected your own wellbeing

Your good health, physical and mental, is precious. If you're not taking time to exercise, eat well and rest then you risk burnout. Watch out for bad habits, such as using sugar and caffeine to get you through the day.

## 8) You don't recognise yourself

Have you lost your mojo? Are you grumpier, more cynical and less pleasant to be around? Have you been neglecting your employees, or snapping at your family? Have you lost your sense of humour? These are all signs that you are heading for trouble.

## 9) You are suffering from anxiety

Stress and exhaustion can trigger the "fight or flight" response leading to feelings of anxiety and even panic attacks. If that is happening, you need to stop, take stock and put your own mental health first.

## 10) You dream of jacking it all in

You used to love work and were firing on all cylinders; now you're in a nightmare of stress and deadlines. If you want to stop the world and get off, it's time to make some significant changes.



“ Being self-employed can feel like living on a rollercoaster. It can be demanding, overwhelming, and exhausting. ”

**John, Delicatessen owner**



“ Yeah, you're your own boss, but you can be kind of a terrible one. ”

**Sarah, Florist**

# How to juggle being an employee and employer

Self-employment is substantially different from employment. Whilst the benefits can be significant, there can be other factors for you to consider. The financial stakes can be higher, in that if there is no work available then no money will be earned. There may be no colleagues to lean on for support and guidance, or to manage any issues. In terms of healthcare you may be less likely to invest in sources of intervention such as Group Income Protection, Private Medical Insurance or an Employee Assistance Programme.

## Differentiating employee from employer

As a self-employed person you are both an employee and employer, which can be at times hard to differentiate. After all, you are both! However, when it comes to burnout it's useful to reflect on both positions. You need to help your employee and employer self. Here are some ways to do that.



## Your employee self

### Manage your time better

Don't let work creep into every minute of every day - prioritise tasks, review your goals regularly and schedule time for everything including rest.

### Get organised

An overflowing in-box and a cluttered desk can trigger anxiety the minute you arrive at work. Set aside time to get through the backlog and establish better ways to keep on top of emails and other tasks.

### Ask for help

Many business owners need to learn the art of delegation; it's also worth talking to a business mentor, or a life coach, about ways to improve your work-life balance.

### Prioritise relaxation

If you can't switch off easily, you may need help in the form of regular massages or low-level exercise such as walking. Try mindfulness - there are many apps you can use to make it easy to incorporate this into your everyday schedule.

### Get enough sleep

Good sleep hygiene is about going to bed and waking up at the same time each day. Give yourself a chance to get ready for sleep by removing phones and laptops from the bedroom.

### Eat well

Again, this is about eating regularly as well as choosing healthy options - not skipping meals and grabbing snacks on the run.

### Move around

If your job is desk-bound, you need to make time to exercise and have fun. Get out in the fresh air with friends and family. If you can, incorporate a walk or a bike ride into your daily commute.



## Managing your employee self

- Identify your pain points: Take time to think about the things that stress you out the most and work out a plan to reduce their impact. This could include delegating certain tasks or even rethinking the direction of your business.
- Know when to stop: Working long hours is not productive, or healthy; it's worth setting specific work hours and trying to stick to them. You may also have to say no sometimes to avoid taking on projects that you really don't want to do.
- Do your favourite hobbies
- Revamp your workspace: - Increase lighting, Ergonomic chair, Personal touches
- Talk to a therapist

**Prioritise self-care:** Make time for exercise, healthy eating, and other activities that help to relax and recharge, so you can recover from being rundown.

**Seeking support:** look at the support services provided with insurance policies you may have, such as income protection or private medical insurance, reach out to friends, family, or a mental health professional for support if you're struggling.

**Practice mindfulness:** Incorporate mindfulness techniques, such as deep breathing, meditation, or yoga, into the daily routine to help reduce stress and improve mental clarity.



## Your employer self

It's hard to separate you from yourself as an employer. You have to engage in a 'meta' experience and step outside of yourself and ask 'if I'm the employer and I'm looking out for my employee, what would I do?'. To do this, it can help to reflect on the experience of burnout self-employed individuals and compare them to those in traditional employment.

Burnout is a result of the work and the working environment, and there are a number of core areas you need to consider, reflect upon and then take action. These are detailed below. Understanding these differences can help in tailoring strategies to manage and prevent burnout in both self-employed individuals and those in traditional employment. Strategies can focus on addressing the specific stressors prevalent in each work context.

## Managing your employer self

### Autonomy and Control

Self-Employed: Self-employed individuals often have more autonomy, but might face the stress of making all decisions and handling all responsibilities alone.

Traditional Employees: Employees might have less control over their work, leading to burnout due to feeling disempowered or micromanaged.

### Solution

Is there anyone you can lean on for advice and ideas, so that you can arrive at a well thought through decision? Have you considered local chambers of commerce, a mentor or executive coach, for example? Local networking groups could also help.

### Workload and Flexibility

Self-Employed: They might experience high workloads without the benefit of traditional work-hour constraints, leading to difficulty in setting boundaries between work and personal life.

Traditional Employees: While they might have set working hours, they could face heavy workloads, often leading to burnout due to the pressure of deadlines and expectations.

### Solution

Record your workload over a week or month and set some time aside to analyse any themes that jump out at you. Can you rejig your workload? Do you need to put stronger work-life boundaries in place to protect your downtime? Are there ways that you can manage client expectations so that you relieve the pressure on yourself?







### **Isolation vs. Social Environment**

Self-Employed: Isolation can be a significant factor, as they lack the typical social environment of an office, leading to loneliness and potential mental health challenges.

Traditional Employees: They might experience burnout due to office politics, conflicts, and stress associated with interpersonal relationships in the workplace.

### **Solution**

Actively connect with other people in your local and national environment. Foster close relationships in order to build your social networks. Consider a strong work life balance, so you connect with your friends after work and at the weekends. Ensure that your balance remains in tact. Ensure that both your personal and professional needs are met.

### **Financial Uncertainties**

Self-Employed: Financial uncertainties and irregular income can lead to stress and anxiety, impacting mental health and contributing to burnout.

Traditional Employees: While they have a steady income, concerns about job security, promotions, or layoffs can lead to burnout.

### **Solution**

Ensure that you're getting professional financial advice from an accountant to help you to manage your business finances and avoid hefty bills like tax payments. Take time to consider whether you're able to cope with the demands of financial insecurities, and whether self-employment is actually for you. There's no shame if you decide otherwise. If you decide it is, how will you ride the storm of financial uncertainty at different times, and find ways to cope during these more challenging times. For example, saving or partnering with others in your network. How will you know when the balance tips over, and you are no longer able to cope with this uncertainty. For example, how long are you realistically able to fund the financial down times? Planning as much as possible can help to reassure you during the harder times.





## Role Ambiguity

Self-Employed: Often have diverse roles, leading to role ambiguity and stress from multi-tasking.

Traditional Employees: Might experience burnout due to unclear job descriptions, conflicting responsibilities, or unrealistic expectations from management.

## Solution

Take stock periodically and identify the different roles that you're playing in your business. Which do you love, hate or feel indifferent about? Which can you upskill in, and which do you need to outsource because you find it most challenging? Which roles can you tolerate ambiguity, and which do you need absolute clarity on? When are you able to multitask, and when can you simply not? These are all questions that will help you to have the answers to, so you can start to problem solve and avoid burnout through uncertainty related stress.



## Support Systems

Self-Employed: Lack formal support systems, HR departments, or colleagues to rely on for advice or assistance.

Traditional Employees: Might have access to HR support, employee assistance programs, and colleagues to share work-related stress, potentially alleviating burnout.

## Solution

Take time to identify what support systems that you do have in place, and where you are lacking. For example, do you have access to ad-hoc HR support, do you have a bookkeeper or accountant to help you with your finances? Do you have peers that you can reach out to, to ask advice and get support? It may be helpful to consider products that provide access to valuable support and re-assurance, like income protection, critical illness cover, private medical insurance or an Employee Assistance Programme. Some products will have combinations of these services, so it is worth checking out the small print of what is provided, so that when you need it, the support is there for you.

# Managing isolation

Isolation can take many different forms. When you're self-employed you can become isolated, in that you are no longer part of a team, and don't often have colleagues or seniors to discuss ideas with, or get help from. It's possible to experience social isolation, as well as professional isolation. The first is not having people to socialise with, the second is more about discussing ideas, theories, new ways or working or growing knowledge and expertise. It's important to take care of both social and professional needs to avoid both types of isolation. You could 'kill two birds with one stone' by joining local professional groups, or national groups, where digital networking has taken off due to the pandemic.

It can be helpful to reflect on the goals of your business. Did you leave employment to become self-employed because you wanted to have more control over your time, and have what is known as a 'lifestyle business'. Did you want to have a job that so that you could have greater control over your workload, earn only the money that you needed and put emphasis on quality of time and life? Or, did you want to grow a business and build something that goes beyond sole trader status? Knowing this difference will really help you to manage stress and to avoid burnout.



“ Consider which type of business you currently have and if this is what you want. Consider the solutions you will need to avoid social isolation and have strong support systems, so that you and your business, whatever the size, thrives. ”

**Vanessa Sallows, Wellbeing Advisory Board Member and Claims and Governance Director, Legal & General Group Protection**



# How to contact us

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after almost 7,200 group protection policies and provided protection to almost 2 million employees at the end of 2023.

If you'd like to know more about our support material for burnout, our Wellbeing Advisory Board, or about how our Group Protection proposition can support the wellbeing of your business, please contact your account manager, or you can contact us on the following details.

## For Employers



Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm  
(we may record and monitor calls)



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## For Advisers



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