Helping Clients with Work-Life Balance Strategies for 2025 and Beyond

By Jennifer Beck

In today's workplace, boundaries are essential. According to the American Psychological Association, 95 percent of U.S. workers say it's important to work for an organization that respects the line between work and personal time. And Randstad's Workmonitor report shows that balance now ranks higher than pay when evaluating job offers.

The 2025 ARAG Work-Life Balance Study

adds new dimension to this picture. Among the 1,600 employees surveyed – spanning generations, industries, and roles—54 percent say they've resigned from a job in the past due to poor work-life balance. Balance has moved from "perk" to "priority."

But what does work-life balance mean to employees? And what can employers do to help them achieve it? The research offers timely insights for brokers looking to guide clients in adapting their benefits strategies to meet the needs of a diverse, multigenerational workforce.

The Four Pillars of Work-Life Balance

While the concept of work-life balance may be universal, how employees define and experience it varies. Four key themes emerged from the study, each offering a lens through which brokers can help employers evaluate and enhance their approach to benefits.

1. Separation of Work and Personal Life

For most employees, balance begins with boundaries. The ability to disconnect from work mentally and physically at the end of the day is essential. Many respondents said they make a conscious effort to avoid work-related tasks after hours—preserving energy for family, friends, and personal passions. It is about recharging, not retreating.

And yet, 57 percent of employees admit they "occasionally" or "frequently" work beyond their scheduled hours. That's more than half the workforce carrying their job into their evenings and weekends. It is no wonder that burnout and disengagement are on the rise.

According to Amy Gonzales, Human Resources Analyst at Merced County, "[Mental fatigue and burnout] greatly impacts employees by making them less productive and disengaging even the best employees.

Employers that actively protect personal time—by discouraging after-hours communication or establishing "no meeting" windows—are seeing the payoff. Employees in these environments report higher satisfaction and lower turnover.

For brokers, this is a strategic entry point. Helping clients formalize boundaries—through quiet hours, email delay tools or manager training, for example—can be a low-cost, high-impact way to reinforce a culture of respect and renewal.

2. Flexibility and Scheduling

If there's one word that continued to come up in the study, it is "flexibility." For 34 percent of employees, the ability to adjust their schedule—whether for a doctor's appointment, school drop-off or an unexpected family need—is the very definition of balance.

And employers are beginning to respond. About 77 percent of surveyed employees say they're empowered to handle personal needs during work hours. However, nearly half of those must make up the time or use PTO—conditions that can dilute the benefit.

> "For employers, addressing stress holistically is key"

Abby Gibbons, Director of People & Culture at Quicksilver Scientific, Inc. shared, "Employees have expressed appreciation for greater flexibility and our company has low turnover." It is a reminder that autonomy, when offered with clarity and support, can be a powerful retention tool.

For brokers, the opportunity lies in helping employers expand their definition of flexibility. Staggered hours, compressed workweeks or just the freedom to manage personal obligations without penalty could be impactful. When employees have reasonable control over how and when they work, balance becomes sustainable.

3. Stress Management

Work-life balance goes beyond time. Many employees described balance as a way to manage stress, especially the kind that lingers after hours and impacts personal life. They want to leave work at work so they can be fully present with their families and friends.

Financial insecurity—and the stress that comes with it—remain a major issue for employees. Nearly half of those surveyed said access to financial counseling or debt management support helps them maintain balance. And 40 percent said legal consultation services, like help with family law or estate planning, would also make a difference.

For employers, addressing stress holistically is key. That could mean going beyond surface-level wellness perks to offer expanded mental health services, robust EAPs, financial education and counseling or legal insurance. Brokers play a pivotal role in shaping these strategies and ensuring that benefit portfolios reflect the emotional and financial realities employees face.

4. Quality Time with Family

Employees consistently emphasized the importance of having enough time and energy to enjoy life outside of work. For many, that means being present for their kids, caring for aging parents or simply spending meaningful time with loved ones.

This is especially critical for caregivers. The study found that 39 percent of employees find caring for immediate family "somewhat" to "extremely" stressful. That number jumps to 51 percent for those caring for parents or grandparents. When caregiving support is lacking, it often leads to missed work, distraction and even misuse of PTO policies.

Employers who want to retain their workforce must recognize that family responsibilities do not pause during business hours. Brokers can help guide organizations toward policies and programs that reflect this reality such as generous PTO, flexible leave structures, and backup caregiving services. These types of benefits can be lifelines for employees juggling complex personal demands.

Generational Perspectives: How Priorities Shift

While these four pillars are broadly shared, the study reveals nuanced differences in how the workforce generations prioritize them:

• Gen Z emphasizes mental health, clear boundaries between work and personal life, and flexible schedules.
• Millennials value supportive policies and open communication.
• Gen X prioritizes maintaining set work hours and family time.
• Boomers favor traditional work structures and family-first policies.

Aligning Communication and Culture

When it comes to documenting the company's stance on work-life balance, 59 percent of employees find the policies to be clear and well-communicated across channels. One notable disconnect is that only about half of those surveyed say their direct managers support a healthy balance.

This gap between policy and practice can be costly. Brokers can help clients not only design thoughtful benefits, but also ensure those offerings are reinforced through manager training, cultural alignment, and clear communication. When policies are practiced—not just written—employees feel better supported.

Work-life balance is fast becoming a workforce expectation. As employees continue to redefine what balance looks like, brokers are well positioned to lead the conversation. By aligning benefits with the realities of modern life, brokers can help employers build organizations that inspire well-being and retain talent.

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