

CONNECTIONS

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Welcome Arlyn!

A few words of introduction from Arlyn Gonzalez



I was born in the Dominican Republic and raised in New York City. I earned a Bachelor's Degree in Psychology and Social Work with a Criminal Justice Certificate and a Master's Degree in Social Work both from the University of Wisconsin-Madison. I am a Licensed Clinical Social Worker whose professional emphasis and passion has been on

working with individuals who have experienced trauma in an array of capacities including through counseling and preventative strategies. I also provide bilingual services in Spanish and enjoy working with individuals to reach their personal goals and improve their overall wellbeing in an empowerment and strength based manner. I am ecstatic to be the newest Employee Assistance Specialist and look forward to working with and getting to know the City of Madison's employees.



Happy New Year City Employees!

The City of Madison's EAP would like to welcome the newest member of our team, Employee Assistance Specialist Arlyn Gonzalez! Please read the article in this month's newsletter to learn more about Arlyn. We are excited about the areas of expertise she will bring to our office and to City employees and your family members!

In last year's **January newsletter**, we provided a list of top mental health and wellness apps from the previous year. This year we have included some of the top podcasts on mental health and psychology from 2019 that might be of interest to you. For those of you that engage in New Year's resolutions, or resolutions at any point of the year, these podcasts and the previous year's apps list might assist in those efforts. Along similar lines, humans are creatures of habit. We can get in the habit of saying we are going to make a change, but never go any further than that. We have included an article on how to stop just reading the self-help articles, and actually start taking steps.

We are grateful for the work you do, and we wish you and your family a very Happy New Year!

~ The EAP Team



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4 Different Ways to Think of Retirement

by Utpal Dholakia Ph.D., *Psychology Today* (Used with the author's permission)

As a researcher, one of the questions I study is how to get people to save more money for retirement. It turns out that even defining what retirement actually means is easier said than done. The dictionary defines it as “the action or fact of leaving one’s job and ceasing to work.” However this definition ignores the planning, the aging, the life-transition, the dramatic change in outlook and aspirations, and the lengthy period of time spanning decades that are all part and parcel of retirement today. The definition also overlooks the rich and complicated cognitive, emotional, motivational, and behavioral processes involved. Although it is one of life’s milestones, retirement also unquestionably includes what happens during and after people have ceased working for money.

A richer, more nuanced definition of retirement is warranted. In this post, I want to explore four distinct psychological ways to think about retirement.

Retirement is a Goal

Many financial experts view retirement as a goal that has to be set, pursued, and achieved over the decades of one’s working life. With this perspective, retirement is the point at which the person has accumulated enough financial resources to sustain themselves for the rest of their lives.

A person carefully and deliberately plans for retirement. Numerous studies have shown that when individuals are clear about their saving goals for retirement, they are better able to perform the requisite actions, solicit and use appropriate expert advice, and enlist social support from others to move forward to reach the goal.

When retirement is an important life-goal, the individual’s self-control is the key to attaining it. People want all the help they can get to exercise self-control, say by making retirement savings hard to withdraw and use for other things, or sticking to monthly spending budgets, month after month. A person can reach the retirement goal at any age. They can engage in “extreme saving,” adopt a frugal lifestyle, lower their required resources, and achieve retirement even in their thirties. Once the retirement savings goal is reached, people need not stop working. And afterwards, the question of what to do during retirement becomes more significant.

It can be helpful to better understand how you view retirement throughout the course of your career, as it can be a guide that may impact how you view yourself at work and how work intersects with your personal life. Consider if you fit into one of these perspectives, and if not, how would you better describe how you think about retirement?

Retirement is a Lifestyle

A second, different way to think about retirement is as a lifestyle that people adopt or fall into typically in their late adulthood. They may or may not have sufficient financial resources. Retirement is marked by changing habits as the person transitions away from a work-focused lifestyle, and adopts a constellation of behaviors that help or hinder physical and mental well-being.

Why? When a person retires, their entrenched habitual patterns of behavior are uprooted. If they have worked full-time, they now have to create a new lifestyle that involves activities other than work. This momentous change gives them the opportunity to break old habits and form new ones of all shapes and forms. Research shows that after retiring, people are more likely to quit smoking, engage in more physical leisure activities such as walking, playing sports and exercising on a regular basis, and adopt a healthier diet (although this last effect was only found for women). What is more, learning a new skill such as making pottery or playing a musical instrument can play a significant role in combating age-related physical and cognitive challenges.

On the negative side, more than one study shows that retirees also tend to increase their alcohol consumption, and are likely to engage in bouts of heavy drinking more often, particularly when their retirement has been involuntary. Not surprisingly, they also become more sedentary. For instance, one study of French retirees found that they doubled their TV watching time after they stopped working.

What is the net effect of the lifestyle reshaped by retirement? No clear evidence tilts one way or the other. The effects differ from one person to another. Viewing retirement as a lifestyle provides an important insight: Retirement is marked by a once-in-the-lifetime opportunity to turn a fresh page, give up entrenched bad habits and take up new ones. These choices affect the quality of life and happiness experienced by retirees.

Retirement is a Process

Because of increasing longevity, a third way to view retirement is to see it as a process that now spans several decades for many people. Social scientists have divided retirement into three stages: an early, active stage (65-74) when most people are in relatively good physical health, a middle, exploratory stage (75-84) when they have gotten used to not working, and often take up new interests and pursuits, and the late, supported stage (85+) when physical and cognitive health starts to decline, and assistance (assisted care, nursing care) becomes necessary.

The division of retirement into such stages is particularly relevant where financial issues are concerned. It means that people won't spend the same amount every year after they retire. In the early stage, their expenses will be relatively higher as they move to a different part of the country, take vacations, etc., then taper off in the middle stage as their life becomes more stable, and increase again in the last stage as medical and assisted-care expenses increase. Financial investments have to account for these changes. The distinction is also relevant for the factors that contribute to the person's well-being. What makes someone happy when they are 65 or 66 will be quite different from what causes happiness at 95 or 96.

Retirement is a Mindset

The fourth way to think of retirement is as a mindset, or a cognitive orientation that determines how people gather information, process it, make decisions, and evaluate the consequences of their actions. In retirement, there are two opposing cognitive forces at work for people, one that is positive and optimistic, and the other which is negative and debilitating. On the positive side, retirees have a greater sense of autonomy and control because they no longer have to work for money. This is especially true for people who have retired voluntarily at a younger age. One 2015 study of 2000+ retirees found that over 80% of retirees indicated being happy, enjoying life and having a strong sense of purpose. The accompanying retirement mindset allows people to learn new things and to enjoy themselves.

At the same time, there is uncertainty and concern about the future, and a sense of disempowerment, especially as one's health deteriorates and the person transitions from independent living to assisted living and then to nursing care. Many retirees also suffer from acute loneliness and experience a sense of alienation. These negative aspects of the retirement mindset affect how retirees make decisions. To give just one example, elderly consumers are the most susceptible to frauds and scams, often because of their need to alleviate loneliness and feel valued, and sometimes because of cognitive impairment.

Each of these four perspectives about retirement gives unique and useful insights into experiences that we will all face now or in the future in our years of late adulthood.



Podcasts on Mental Health and Psychology

The following podcasts have been recommended for individuals who are looking to increase their knowledge of mental health related topics. Some are geared toward those who want support with a specific challenge they or someone they know may be facing, such as depression, and some are geared toward those who are generally interested in mental health and current trends in the field on areas of psychology and human behavior.

NPR's Hidden Brain

Hidden Brain helps curious people understand the world – and themselves. Using science and storytelling, Hidden Brain reveals the unconscious patterns that drive human behavior, and the biases that shape our choices.

Our audience takes uncommon pleasure in the world of ideas. How do children come to love spicy foods? Why do religions exist? What's the best way to get people to be honest on their taxes? Hidden Brain explores questions like these that lie at the very heart of a complex and changing society.

Hosted by NPR social science correspondent Shankar Vedantam, Hidden Brain links research from psychology and neurobiology with findings from economics, anthropology, and sociology, among other fields. The goal of Hidden Brain isn't merely to entertain, but to give you insights to apply at work, at home and throughout your life.

The Mental Illness Happy Hour with Paul Gilmartin

Comedian Paul Gilmartin hosts a weekly, hour-long audio podcast consisting of interviews with artists, friends and the occasional doctor.

The Mental Illness Happy Hour is geared towards anyone interested in or affected by depression, addiction and other mental challenges which are so prevalent in the creative arts.

Paul's hope is that the show and this website will give people a place to connect, smile and feel the return of hope. The biggest myth about mental illness is that you are alone and there is no help.

PsychCrunch

PsychCrunch is the podcast from the British Psychological Society's Research Digest, featuring presenters Dr. Christian Jarrett, Ginny Smith, and Ella Rhodes. Each episode we explore whether the findings from psychological science can make a difference in real life. Just how should we live, according to psychology? We speak to psychologists about their research and whether they apply what they've discovered in their own lives.



All in the Mind

All in the Mind is an exploration of the mental: the mind, brain and behavior—everything from addiction to artificial intelligence. Australian presenter Lynne Malcolm has a background in science and psychology and is passionate about the power of radio to tell stories. She has produced and presented a range of radio programs and features over many years.

Invisibilia from NPR

Unseeable forces control human behavior and shape our ideas, beliefs, and assumptions. **Invisibilia**—Latin for invisible things—fuses narrative storytelling with science that will make you see your own life differently.

Shrink Rap Radio

Hosted by David Van Nuys, Ph.D., **Shrink Rap Radio** features interviews with psychologists on a variety of topics. Dr. Van Nuys is Emeritus Professor of Psychology at Sonoma State University and the recipient of the APA Presidential Award for Pioneering Psychology Podcast.

The Psych Files

The Psych Files is a Psychology podcast hosted by Michael A. Britt, Ph.D.. Michael received his Ph.D. from the University at Albany and was Assistant Professor of Psychology for many years at Marist College in Poughkeepsie, NY. He started The Psych Files in 2007 and thus one of the longest running podcasts. It is aimed at anyone curious about human behavior, though students taking a course in psychology, those majoring in psychology, and instructors of psychology will find the podcast particularly of interest.

The Psychology Podcast

The Psychology Podcast with Dr. Scott Barry Kaufman gives you insights into the mind, brain, behavior and creativity. Each episode will feature a guest who will stimulate your mind, and give you a greater understanding of yourself, others, and the world we live in.

Two Guys on Your Head

NPR's **Two Guys on Your Head** is hosted by Dr. Art Markman and Dr. Bob Duke who explore different aspects of human behavior and the brain. In conversations hosted by producer Rebecca McInroy, the two renowned psychologists cover everything from the effects of sugar on the brain, to what's happening in our minds while we sleep, and much, much more.

Happier with Gretchen Rubin

On her top-ranked, award-winning podcast "**Happier with Gretchen Rubin**," she discusses good habits and happiness with her sister Elizabeth Craft; they've been called the "Click and Clack of podcasters." "**Happier**" was named in iTunes's lists of "Best Podcasts of 2015" and was named in the Academy of Podcasters "Best Podcasts of 2016."

Brain Science

The host of **Brain Science** is Dr. Ginger Campbell. Dr. Campbell is an experienced Emergency and Palliative Medicine physician with a long-standing interest in mind-body medicine, the brain, and consciousness. In this podcast she shares recent discoveries from the world of neuroscience in a way that people of all backgrounds can enjoy. Dr. Campbell believes that understanding how the brain works gives us insight into what makes us human. She is also committed to showing how the scientific method has unraveled many long-standing mysteries.



Stop Reading About Self-Help Start making actual changes.

by Beverly D. Flaxington, *Psychology Today* (Used with the author's permission)

You want to improve yourself and your life; that's admirable and positive. But if you are like many people, you've read a lot about what you should do... you are just not doing it. The personal development industry is a \$9.9 billion dollar machine. In fact, from an industry perspective it's much better if you don't improve—that way you will keep buying books, hiring coaches and finding online programs to change your life.

It can be hard to make a shift. You know what you need to do; it isn't like what you are reading is news to you. Get a good night's sleep. Focus on your goals. Take small steps to make changes. Stay positive. Develop strong communication skills. Eat healthy. Get exercise. There are no new concepts, only the same ones conveyed by different people in different ways. Does this mean what's out there isn't good? Of course not! This periodical is a great example – *PsychologyToday.com* provides a plethora of great information on a regular basis to enrich your mind and your soul.

So, why aren't things working as well as you'd like them to and what do you need to do to stop reading about what works, and start doing it? It might be time to make your personal shift and implement the changes you know you need.

1. Start by identifying what it is you really do want. Many times people know what they don't want, or know what they want to move away from or stop doing; they just aren't sure what comes next. It's hard to aim for a destination when you don't know what the destination looks like! This is a critical first step – to identify what success looks like to you. How will you know when you get there? What measurements, quantitative and qualitative, will you use? Paint the picture of an outcome – draw it, write it, list it with bullet points. Whatever works for your mind to know where you are headed, get it done, so you can view it often and keep it out in front.
2. List your obstacles and don't ignore them. Positive psychology is great, but it often overlooks the fact that there are things that get in our way. If you are drowning in debt it's hard to justify taking a class, or moving into your dream home, or buying that car you desire. Life is not mutually exclusive – you can't have what you want while ignoring what's in the way of your having it. But this doesn't mean you should get bogged down by your obstacles; use them effectively! Obstacles can present opportunities. Figure out what stands in the way and then categorize them – what can you control, what can you influence and what's out of your control? Sometimes when you identify the obstacles, you realize you need to go back to Step #1 and change your ideal outcome. What's going to be realistic and doable? Review this against what holds you back.
3. Recognize that as human beings, everyone has different strengths and areas for improvement. This means refusing to measure yourself against your best friend from high school, your roommate, your sister, your neighbor and the like. Review what you – and only you – bring to the table. What are you good at? Where do you need to shore up your personal resources? The people element is often what holds you back. It's okay to acknowledge where you are strong and where you need to focus. It's just dangerous if you don't do it.
4. Know that you have options. Many times people get stuck because they think of just one way. If you can't run the marathon, what's the point of getting into shape? If you can't lose 50 pounds in six months, why bother changing your eating habits? Instead of believing there is just one way to get to your end goal, recognize there are many roads that can lead to the same destination. Think creatively and come up with a few options for yourself. Pick the one that best suits you and commit to it. Once you pick one, don't waffle – stay the course as long as it keeps moving you toward your goal.
5. Have. A. Plan. Have. A. Plan. Have. A. Plan. Wishes, hopes and dreams are great for the idea creation stage. But once you know where you want to go, know what obstacles you face, understand your human factor and have established which option is right for you, get clear about what – exactly – you need to do. When – exactly – you need to do it. How much – exactly – it will cost you, etc. Remove vagueness from your vocabulary and get specific.

You can do what all of those great self-help books tell you to do; you just need to take the steps to implement them effectively for you.

Beverly D. Flaxington is the author of [30 Days to Understanding Other People: A Daily Approach to Improving Your Relationships and Understanding Other People: The Five Secrets to Human Behavior](#), which won the gold award from Readers Favorite for best new book on relationships. Her other book, based upon her trademarked change management and goal achievement model, is [Make the Shift: The Proven Five-Step Plan to Success for Corporate Teams](#).



Financial Planning for Retirement—and Life

You may think financial planning is all about saving for retirement. But retirement is just one of many destinations on your life-long financial journey. Along the way, you'll face countless other goals and responsibilities, each requiring funds of their own.

For example, are you paying off student loans or credit card debt? Planning a wedding? Buying a car? Having a baby? And what about that long-awaited vacation?

For many of us, juggling several financial goals at once is a daunting challenge. But when you work with a financial planner, you can map out a strategy for reaching your short- and long-term goals.



A successful financial journey begins with small, consistent steps:

- Creating and living within a monthly budget.
- Understanding the difference between good debt and bad debt.
- Establishing an emergency fund.

Once you master the basics, you can begin saving for larger, long-term goals, like a house down payment or retirement.

When you follow these steps consistently—month after month, year after year, decade after decade—your efforts add up.

You'll discover it is possible to reach your retirement goals, while also enjoying the journey.

Need help?

Your EAP can provide additional guidance and resources.



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Selecting a Financial Planner

REGISTER

By selecting a financial planner, you can learn how to take control of your financial life. But how do you go about your search for that special planner who will guide you financially through life's twists and turns? After you've taken the first step of creating and living within a budget, it may be time to get help mapping out a timeline to plan and reach your long-term goals to achieve financial well-being.

Presented by Michael Di Maio
Founder,
New Focus – New Jersey

Archived Webinars from FEI

The City's external EAP, **FEI Behavioral Health**, has created a web site for City of Madison employees that includes many valuable resources on a variety of topics. FEI also offers monthly webinars that are archived for play back at your convenience. Here is a list of archived presentations related to finance and may be helpful now that the spending season is over!

Type username *Madison* when accessing www.feieap.com.

Budgeting for the New Year

Many people are putting household finances near the top of their 2020 New Year resolutions list. Are you one of them? If so, what will you do differently next year to accomplish your financial goals? If the answer is unclear, please join us for this budget-boosting webinar! We'll cover getting started, building a household budget, spending habits, and much more.

What's Your Spending Personality?

Learn to identify what drives you to spend. Is it keeping up with the Jones'? Is it just feeling better about yourself? Understanding your spending personality will equip you to understand spending habits and lead you to spending less in order to save more.

Stress Free Debt Elimination

Bills piling up? Can barely afford the minimum payments? Constantly worried about your debt burden? Learn to get your life back by **ELIMINATING** debt, which will reduce your stress, and lead to financial freedom and peace.



Dealing with Student Loan Debt

College tuition, fees and expenses can be formidable and student loans are often used to fund the bulk of them. In fact, the average student loan balance for graduating seniors now exceeds \$35,000. So, what happens when loans mount up and there's no job at graduation to pay for them? Join us and learn about ideas and strategies for dealing with student loan debt.

Retirement – Ready or Not?

22, 42, 62—no matter your current age, do you know if you're ready to someday retire? A good first step to take is to listen to this webinar, where we answer questions such as "How much does it cost to retire?", as well as cover planning terms to be familiar with, available retirement planning resources and general rules of thumb.

*Thanks for reading,
we hope you found the information useful!*

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