

# CONNECTIONS

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## CAREGIVING IN CRISIS

During National Family Caregivers Month, we address the new realities family caregivers face with their loved ones during these uncertain times.



Greetings City Employees,

2020 sure does keep piling it on! Never a dull moment as we wind down this doozy of a year...

This month we bring you information on a variety of topics in response to the concerns we are hearing from our City employees:

- Stress related to caregiving
- Financial concerns related to the pandemic
- Understanding and healing from domestic violence
- Coping with holiday gatherings and thinking about alternatives

Not a super cheerful selection of topics, but we hope to provide information that will help if you or your friends or family are handling any of these difficult situations.

We are all having good and bad days.

Remember that you aren't alone.

Please give us a call if we can help, 266-6561.

~ The EAP Team

Video appointments are great, but they come with **their own challenges**.



It was hard enough to **cover dad's added costs** and now I'm on unemployment.



Family caregivers manage health emergencies, juggle priorities, and suffer isolation - and all that was before COVID. The pandemic brings even more challenges as family caregivers handle **Caregiving in Crisis**.

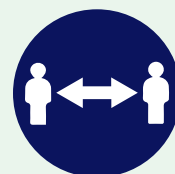
I want to keep grandma **at home** and out of the nursing home.



With COVID, **how much risk is too much?**



It's just so hard **not to be with mom** and she's worse because of it.



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# Financial Stress: The Physical and Mental Effects

FEI Behavioral Health (user name Madison)

*Money may not buy you happiness, but studies show that your relationship with it impacts your health.*

Did you know money is tied to our basic, hard-wired drive to survive? When that drive can't be attained, it compounds into stress. Maybe it's why the age-old saying, "health is wealth," is more than just a cliché. In the last 30 years, our society has tripled its debt and simultaneously gotten sicker with heart disease, stroke, and mental illness on the rise. Coincidence or are finances partly to blame?

## Financial Stress

It may surprise you to know that money and finances are one of the biggest sources of stress. Six in 10 adults mentioned it as a significant source of personal stress, according to results from an American Psychological Association (APA) 2019 Stress in America study. This study is conducted each year and each year, money tops the list. It's not surprising though... think about a time you've been stressed about money. It can be small things, like that time you lost your wallet or were late paying a bill to bigger ones, like when an emergency or medical bill crushed your credit, you had a large amount of debt, or you spent money irresponsibly. It's not hard to come up with an example or 10. Signs of financial stress can include:

- Worrying and feeling anxious about money
- Arguing with loved ones about money
- Feeling guilty when you spend money on non-essential items
- Being afraid to answer the phone or open your mail

Financial stress manifests itself in numerous physical conditions like mood disorders, migraines, cardiovascular disease, insomnia, and more. Being in a perpetual state of unease and anxiety about finances—like when a person is living paycheck to paycheck—increases the body's cortisol levels and puts them at risk for:

- Anxiety and depression
- Digestive problems
- Headaches
- Heart disease
- Sleep problems
- Weight gain
- Memory and concentration impairment

## Impact on Physical and Mental Health

Stress is normal and, to some extent, a necessary part of life. What causes stress can differ from person to person. But keeping stress in check is important to mitigate the effects it can have on your physical and mental health.

Anxiety and depression are two of the most common effects of financial stress. These two conditions usually go hand-in-hand. Stress resulting from financial struggles such as

unexpected expenses, saving for retirement, and out-of-pocket healthcare expenses are the major culprits.

A report published in *Clinical Psychology Review* found a direct correlation between mental illness and financial problems. The researchers concluded the likelihood of having a mental health problem is three times higher among people who have debt. There was an even higher link between suicide and debt; people who complete suicide are eight times more likely to be in debt.

## Confronting the Source of Your Financial Stress Head-On

Not opening bills, avoiding phone calls from creditors, or ignoring credit card statements will only leave you more overwhelmed by your money worries. No matter what your circumstances are, taking action will provide much needed relief. Knowing you are moving forward with a plan can have a very positive effect on your emotional and physical well-being.

### *Identify methods to ensure on-time monthly payments.*

Nothing causes stress like realizing a bill is due when you didn't plan for it. To combat the anxiety that arises from a "surprise" monthly due date, create a Bill Calendar where you note the due date of each bill so you can quickly see at any point when your bills are due. You can also use a reminder app on your phone to setup recurring monthly notifications to help you remember to pay your bills on time.

You may realize a lot of your bills are due around the same time of the month, which can cause challenges in having the funds available depending on when you receive your paycheck or other source of income. If this is the case, contact your creditors to see if you may be able to change your due date to coincide with a time of the month where you have less bills that are due. It can also be helpful to set up automatic payments for the minimum amount due. This will help to ensure that even if you forget about a particular due date, you won't receive a late fee as a result.

### **Talk to a financial counselor.**

One of the best steps you can take to reduce stress, and your debt, is financial counseling. Non-profit financial counseling agencies, like **BALANCE**, can help to evaluate your situation and review a Debt Management Plan (DMP) as a beneficial option for helping you pay off your debts. The DMP is a consolidated repayment plan for credit card balances that is designed to get you out of debt in three to five years through possibly lowered interest rates and monthly payments. The savings in interest and time in paying back the debt through a DMP can provide a good deal of peace of mind, in addition to only having to worry about one payment per month as opposed to several.

### **DIY debt reduction.**

If you prefer to do-it-yourself, you'll want to create a budget to identify how much you can allocate towards debt repayment. Using the snowball method, you'll want to rank your loan balances from smallest to largest. Pay more than the minimum amount due on the loan with the smallest balance to aggressively pay down your debt. Pay the minimum on all your other loans. Once the smallest debt is paid off, take everything you were putting toward it and add it to the payment for the

loan with the next lowest balance. Repeat this process until you've paid all debts. You'll want to stop adding to your credit card balances or you will never truly pay down the debt.

### **Adopt a proactive mindset.**

Plan ahead rather than react. Strive to be in control of your finances as opposed to them controlling you. Take an active role in managing your money by identifying the steps needed to achieve your goal. Then create your plan that includes a timeline for completion (e.g. in order to save \$600 in six months, I won't eat out as much which will free up \$100 in my budget that will be assigned to savings.)

### **Identify your starting point and recognize your progress.**

Use a journal to benchmark your emotional state by writing down how you feel today when you think about your finances before implementing your plan. Once you begin working the plan, spend time each month reflecting on how you feel about your finances. Doing the above will take time, but as you start to change your behaviors and adjust your habits around money, you'll see how beneficial it is on your stress/anxiety levels.



Each year, **GreenPath Financial Wellness** sponsors “**No Spend November**,” a month devoted to better understanding how we spend money and the actions we can take to save more money. This year, tips and resources will be provided that are specific to our current circumstances due to Covid-19. The content is also available in **Spanish**.

#### **Looking for other financial resources?**

- ✈ **Financial Resources to Help Get Through COVID-19** - *UW-Madison Extension*
- ✈ **COVID-19 Resources - Getting Help in Wisconsin** - *WI Department of Workforce Development*
- ✈ **Financial Navigators** - *Free assistance over the phone for City of Madison residents who have financial concerns*

# COVID-19, Domestic Violence, and Healing Through Music

By Sandi Curtis, Ph.D., **Psychology Today** (Used with the author's permission)

*How the pandemic could give us the opportunity to end violence against women.*

During this time of coronavirus pandemic, we are seeing an alarming rise in instances of domestic violence, both here and around the world. Most recently in the news, Arizona has observed more than double its domestic violence deaths in 2020 so far. Other states throughout the country have seen similar spikes in domestic violence deaths and incidences.

We are all having to isolate ourselves at home, but some women are having to isolate themselves at home with their abusers. This isolation makes it all the more difficult for abused women to get help and seek safety. Isolation is not only a feature of lockdown, but it is also a feature of domestic violence itself.

Abusive men regularly use isolation as a specific and effective strategy to control their partners. It blocks their access to support—both physical and emotional. And it has been going on for so long, for so many women—far more than those whose stories hit the headlines. The coronavirus lockdown serves to exacerbate women's isolation in a powerful and sometimes deadly way.

## Understanding Domestic Violence

When chatting with people about my work with domestic violence survivors, I hear so many questions along the same vein. Why? Why is this violence such a problem? Why is this violence still a problem? What's wrong with these men? What's wrong with these women? Why don't women leave?

Underlying each of these questions is an assumption that this is an issue about individuals. This assumption is wrong. Yes, individual men do abuse women, but this violence is supported at the societal level by deeply embedded beliefs about all men and women. Sociopolitical underpinnings excuse, condone, and perpetuate this violence. These include gender inequity, devaluation of women, and misogyny. And because we all grow up in this culture, these can impact men and women alike.

The sociopolitical underpinnings of domestic violence can be seen in the very common response of excusing men and blaming women (or at least holding them responsible for men's behavior). Some argue that the situation in which abusers find themselves is at fault, causing them to lash out (but only at their intimate partners!). Today, it's the coronavirus; previously it was their powerlessness, their stressful lives, and their alcohol use.

Interestingly when abused women use alcohol, they are more often blamed for their situation. This is the other side of the coin, where women are blamed for the abuse—for what they did (e.g., drink, push their partner too far, or even choose the wrong man) or for what they failed to do (e.g., leave, leave sooner, or protect their children). The reality is that women are not the problem, alcohol is not the problem, powerlessness is not the problem, the coronavirus is not the problem. Abusive men are the problem. As the band First Aid Kit sings, "You are the Problem Here" (Content warning: explicit language).

While "You are the Problem Here" refers more explicitly to sexual harassment, it highlights the victim-blaming, abuser-excusing behavior seen in domestic violence and indeed all forms of male violence against women. This is also clearly

reflected in the question so many ask, "Why don't women leave?" rather than, "Why don't men let them go?"

It's important to understand why women cannot easily get away. There are many other types of violence beyond the physical. Because of their abuser's use of isolation and control (including control of money), few have the necessary resources to get away. If they have children, it becomes even harder given uncertainties about being able to keep them safe with a roof over their heads. One of the women I worked with had a creative solution to this. After her abusive husband left for the day, she packed up their trailer home and drove off without a forwarding address. Most abused women aren't so fortunate.

Psychological violence is an important part of domestic abuse. Abusers attack women's spirits, with constant messages that they are unworthy, unloved, and deserving of the abuse. Unfortunately, this message is reinforced by others in society at large with its pervasive woman-blaming sentiment. Abused women can come to internalize this. One of the women I worked with indicated that more than five years after the abuse, while her wounds had healed, her self-esteem had not.

Ultimately, there is a very real danger for women leaving abusive relationships. They are at greater risk of being murdered at this time than at any other. There is also a real risk for any friends or family to whom they may turn.

There is so much at the societal level that supports domestic violence, but perhaps one of the most fundamental is the overall devaluation of women. This can be seen in a myriad of ways. There's a longstanding myth that police are at greatest risk when they intervene in domestic violence incidents. The reality is that high-speed chases are in fact the most dangerous; it's just that intervening in a private matter between a "man and his wife" has less value.

So often public appeals to end violence against women call on others to act because it could be their daughter, their mother, or their friend. Women shouldn't have to have a relationship with someone to be valued. They should have the right to freedom from violence on their own merit.

## Working to Eliminate Domestic Violence and Support Survivors

Having identified the problem, the question arises: “What can we do?” Here’s the tricky part, the solutions can be long and complex. For many, a common first response is, “Not me!” If we have not been in an abusive relationship, we struggle to see ourselves in them. It’s more comfortable to think it couldn’t happen to us. But domestic violence knows no boundaries; women in abusive relationships come from all walks of life. Another common first response is, “Not all men!” While that may be true, all men who are not abusers have a role to play. It is not their fault, but it is their responsibility to create change.

Once we’ve gotten past our own possible initial discomforts, we need to look at both short-term and long-term solutions. In the short term, abused women need to be provided with support and safety. There is help available (although there are currently more shelters available for animals than for women). There have been some improvements recently. The following are available for direct assistance:

- In the U.S.: 1-800-799-7233 or 1-800-787-3224 (TTY)
- In Canada: sheltersafe.ca or 1-800- 563-0808

Beyond these resources, women in abusive relationships may need our patience and understanding. Because there are so many compelling factors that make it truly difficult to leave, some women may make two or three attempts before they are able to leave permanently. We need to be there for them throughout this process.

### Understanding Domestic Violence Domestic Violence Resource Center

Domestic violence is a pattern of coercive, controlling behavior that can include physical abuse, emotional or psychological abuse, sexual abuse or financial abuse and any other behavior to establish power and control. Domestic violence is pervasive and affects millions of individuals across the United States regardless of age, economic status, race, religion, education gender, sexual orientation or any other identity. People who abuse make it very difficult for victims to escape relationships through several tactics including threats of increased violence, using children, or financial control. These barriers mean that on average it takes a survivor six to eight attempts to leave a relationship before they are able to. It’s important for survivors to know that the abuse is not their fault, and they are not alone.

People of all genders can be survivors and perpetrators of domestic violence. **One in four women, one in seven men, and one in two non-binary people will be a victim of domestic violence at some point in their lifetime.** Domestic violence affects people of all genders and has an effect on the community as a whole. Everyone must be part of the solution to end family violence.

Local resources for those who live with an abuser are listed on the [EAP’s Resource web page](#).

In the longer term, women need support in recovering from the harm of abuse. This can be while they are leaving, once they have escaped, or for some years after. I have worked with abused women along this whole continuum and have been so encouraged to see the remarkable transformative powers of music therapy and the incredible resiliency of the human spirit.

Working with me in music therapy and also individually on their own, women survivors have engaged in music listening, music making, and songwriting.

In music listening, survivors can hear the voices of other women; sharing their stories, they can break their isolation. In singing the songs of strong women singer/songwriters, they can internalize their experiences not just about male violence, but about the full array of women’s experiences—their loves, their relationships, their self-compassion and self-acceptance. And today there is such an incredible wealth of powerful songs by women singer/songwriters. From Lady Gaga, Rihanna, and Beyoncé to Lizzo and many others, there’s something for everyone.

In writing their own songs, women survivors can find their own authentic voices, voices that have been long silenced by their abusers. In recording their own songs, women survivors are able to share their success with the world, perhaps giving courage and hope to others. Some women can do this independently depending on their own background. Others may need the support of a music therapist to fully embrace the transformative music making experience. For those interested, the following are available in terms of music therapy services (in person and via telehealth):

- In the U.S.: [www.musictherapy.org](http://www.musictherapy.org) or [www.cbmt.org](http://www.cbmt.org)
- In Canada: [www.musictherapy.ca](http://www.musictherapy.ca)

In the longest term, solutions to end male violence against women will require profound changes at both the individual and societal levels. This will require an increased understanding by all of the real nature of this violence and all its underpinnings. It will require attitudinal changes, with a deep understanding of what men and women can truly be. I am hopeful that these changes are possible.

We have come a long way over the past decades. But we have some ways to go still. COVID-19 has altered so much of what we do and how we do it. It has revealed the substantial shortcomings of our culture. Let’s use this opportunity to make a profound change for the good. In looking to a new future, I’d like to recognize the incredible strength and resilience of survivors everywhere with a classic: “Survivor” by Destiny’s Child.

Sandi Curtis, Ph.D., MTA, MT-BC, is a music therapist and professor emeritus at Concordia University in Montreal Canada. A musician herself, Curtis works with domestic violence survivors. She is the author of the book, *Music for Women Survivors of Violence*. Find out more at [www.sandicurtis.com](http://www.sandicurtis.com).

## Coping with Grief this Holiday Season

Holidays are typically marked by the magic of family time, love, and togetherness. However, this year the magic is clouded by the pandemic that we are still experiencing, racial injustices, civil unrest, heated elections, and by grief. Grief for all the cancelled milestones, for being unable to socialize with people we care about, for changing our activities, for the people we have lost, and for all the other negative experiences that the pandemic has caused each of us. For many, holidays are a happy time and for others a very stressful or sad time. Regardless of where you typically are on the spectrum, this year we will all have to make difficult decisions about what we feel safe and comfortable engaging in, as well as accepting what our loved ones choose to do. Once you have clarified those decisions, be creative in finding a way to connect (Virtually? Outdoor activities?). Most importantly, take a break, find a way to rejuvenate your energy and body, and mix in some new holiday traditions with those you already enjoy.

- For more information about:
- Coping ahead
  - Assessing the risk
  - Managing family expectations
  - Skipping family gatherings
  - Confronting emotions
  - A change of plans
  - What if my family doesn't understand?
  - How to approach the conversation
  - Accepting the inevitable

Check out **How to Cope With Holiday Family Gatherings and the Coronavirus Pandemic** at [ClevelandClinic.org](https://www.clevelandclinic.org).

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

**You can reach any of us by calling the  
EAP Office at (608) 266-6561**

**External Available 24/7:  
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