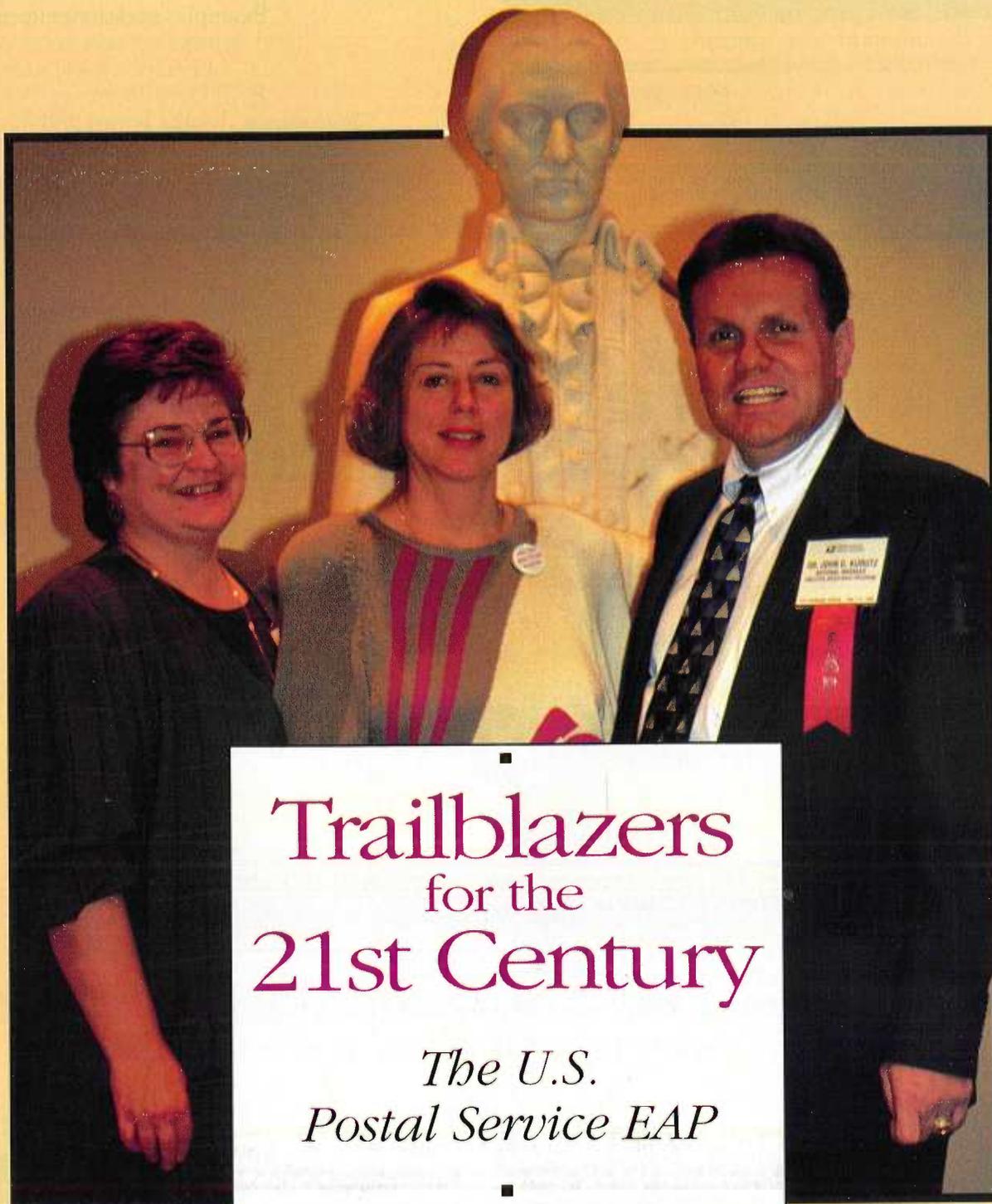


EAP ASSOCIATION
EXCHANGE

APRIL 1994

VOL. 24 NO. 4



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About the cover: The United States' first Postmaster General, Samuel Osgood (rear), could not have known the Postal Service's employees would number 800,000 in 1994. He needn't worry, however, the USPS EAP is ready for the future. Pictured, from left: Ann C. Wright, USPS National Manager, Office of Safety and Health; Sandra Turner, EAPA President; and John G. Kurutz, Ph.D., United States Postal Service National Manager, EAP. Photo by Beverly Foster.

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PRESIDENT'S MESSAGE

Financial Responsibility

by Sandra Turner, CEAP
EAPA President

In this month's *Exchange*, you will find several excellent articles about the experiences of our members as they intervene into the trauma of layoffs. Their consultation has been with the organization, supervisors, groups of employees, supervisors and union representatives, as well as with individual employees and their families. No workplace, community, occupation or profession is immune from this economic reality of the 1990s.

These *Exchange* articles speak to the impact of layoffs — stress, violence, family turmoil, chemical dependency, sleep disruption, diminished self-esteem, etc. But, there is another obvious impact of layoffs — financial indebtedness. In a 1993 study conducted by Princeton Survey Associates for the American Express Company, 19 percent of 2,000 adults surveyed name unemployment or the threat of layoffs as a big financial concern. Many admitted that they are living beyond their means. Among the group feeling overwhelmed by debt, many more point to their inability to save (64 percent) and inability to afford extras (61 percent) as big personal financial problems *now*. Fewer focus on their level of debt itself (40 percent). But they *should* focus on debt because when employees live on credit — beyond their means — and then lose their jobs, the results can quickly be disastrous.

Especially during times of layoffs or underemployment, money management and the proper use of credit are essential to a family's financial well-being. But even at times of full employment, people may develop credit problems from a lack of financial planning, credit education, or a miscalculation of earnings. Just consider these facts. In our society today, 6,000 financial institutions issue more than 10,000 kinds of credit cards. It is

predicted that 60 to 80 new co-branded cards (issued jointly by a business and a financial institution) will be introduced this year. Each makes great-sounding promises which can actually result in increased consumer costs. And finally, consider this fact: Each adult American



Sandra Turner is pictured with Luther R. Gatling, President, Budget & Credit Counseling Service, Inc., New York, New York, during the February 17 American Express Financial Responsibility Leadership Roundtable, held in Washington, D.C.

carries an average of nine credit cards in his or her wallet!

Employee assistance professionals know too well the other causes of financial devastation: chemical dependency, gambling, sexual addiction, depression, manic-depressive illness, marital conflict, stress, etc. When these problems present at the EAP, we have an important role in setting a comprehensive treatment plan that may include behavioral counseling, appropriate pharmacological interventions and self-help support groups. Following shortly thereafter should come financial counseling to resolve the burden of indebtedness so often associated with these conditions.

In order to enhance EAPA members' array of financial educational and counseling resources, EAPA participated last Spring in the American Express Financial Responsibility Program. That company provided consumer educators, advocates, community leaders and business representatives with materials and information to help us teach our members/employees how to make

informed choices when using credit. The ToolBox, Education Action Kit, quarterly newsletters and video were offered to EAPA chapters around the country. Some examples of how this material was used include the following:

- A local union in Michigan hosted a booth in the cafeteria and set the video to play on a continuous basis.
- A University of California branch campus made the information available via electronic newsletter.
- A bank in San Francisco displayed the calculator and other materials in the employee library.
- Health fairs and brown-bag lunch sessions were popular methods for distribution.
- Several of our local EAPA chapter leaders participated in a ten-city teleconference on financial responsibility in 1993.

Based upon the very positive response from these members, EAPA will partner with the American Express Company and various consumer, public interest and finance professionals' organizations in 1994 to better adapt these materials to the workplace and distribute them more widely to our membership. Order blanks for this free material will be distributed to chapter officers through the Chapter Officers' newsletter. More detailed information will become available this Summer about the November financial responsibility teleconference. Many of our members will be able to access this financial seminar through local satellite links around the country.

EAPs are increasingly involved in the design and implementation of workplace interventions aimed at the prevention of the acute manifestations of mental illness and chemical dependency. Please remember that financial training is "prevention," too. Especially during periods of layoffs, money management and the proper use of credit are essential to a family's financial well-being. 