

EMPLOYEE ASSISTANCE REPORT

Volume 21, No. 4
April 2018

21 years
of service!

supporting EA professionals

Despite Strong Economy, Financial Stress still Common

By *Jessy Paull*



Financial stress is alive and well across America. While front pages and online headlines tout low unemployment rates and a soaring stock market, there is a silent trend taking place: American employees are worried about their financial well-being, and the effects of that stress are a double-edged sword.

For one thing, stress can negatively impact employee mental and physical well-being, adversely affecting relationships, work performance, and their overall health, at home or in the workplace. For another, that outcome will cause a ripple effect in all areas of an individual's well-being, lowering pro-

ductivity and profitability for employers.

When you look at the breadth of this impact, it makes sense to integrate financial wellness programs into any organization's well-being strategy. Employees look to their employers for support in becoming more financially secure and employers can leverage the EAP.

Why the EAP? A 2016 survey by West's Health Advocate Solutions, "Striking a Healthy Balance: What Employees Really Want Out of Workplace Benefits Communication," found that when it comes to personal issues, most employees, from every demographic, prefer to talk one-on-one with a human being. For this reason, many EAPs now offer financial counseling.

Case Examples

Meet Tony and Jenna, two typical employees.

Stress about mounting debt was having a negative impact on Tony's work and health. Apart from calls from debt collectors, Tony faced his son's college tuition payments and possible personal bankruptcy.

With his employer's help, Tony managed to work out a solution.

Among other things, he accessed online articles to help him understand debt repayment and personal loans. Tony took a financial fitness tutorial on saving for short-, mid- and long-term objectives for financing his son's education and his own financial future.

continued on Page 2

FEATURED INSIDE

- ▶ Working with a Bad Boss
- ▶ Effectively Leveraging Your Time – Part I
- ▶ Coping With Customers Who Behave Badly – Part II
- ▶ Should Marijuana be Removed from Screenings?
- ▶ Some Opioid Addiction Cures aren't Legit
- ▶ Building a Company that Enables Greatness
- ▶ Managing Multi-Generational Staffs
- ▶ Tips for Reducing Stress
- ▶ Proceed with Caution

INSERTS

- ▶ *Brown Bagger*: Personal Responsibility Key to Getting in Financial Shape
- ▶ *Payroll Stuffers*
- ▶ *LifestyleTIPS*®

Finally, Tony consulted a financial specialist about managing his debt, and a legal expert about the pros and cons of declaring bankruptcy. He emerged the better for it and began to get his world in order.

Jenna, a highly motivated but debt-laden recent college grad, faced an overwhelming concern about paying back her sizeable college loan balance, along with her mounting credit card balances and normal, day-to-day bills such as rent, utilities, food, etc.

Like Tony, Jenna took to the Internet to begin making sense of her situation; she quickly realized she was far from alone. Jenna found that her current employer offered both a tuition reimbursement program and a new student loan repayment benefit. She also immersed herself in strategies to manage college loan repayment – a major step in fighting through the stress and complexity to emerge on solid financial footing.

Employee Financial Well-Being Plummetts

Unfortunately, success stories like those of Tony and Jenna are more the exception than the rule today and recent research bears out this hidden, but emerging, trend.

A recent survey from global consulting firm Willis Towers Watson (WTW), found that the financial well-being of America's workforce dramatically changed course in 2017 — after several years of steady improvement. According to WTW, the firm's biennial survey, last conducted in 2015, also revealed a large increase in the number of employees who say their financial woes are negatively affecting their lives and who are worried about their future financial situation.

Specifically, WTW's 2017 Global Benefits Attitudes Survey found that only 35 percent of nearly 5,000 U.S. workers polled felt satisfied with their financial situation this year. In 2015, it was 48 percent.

Another piece of research, from the Center for Financial Services Innovation (CFSI), found that roughly 85 percent of Americans are anxious about their financial lives. CFSI reports that financial stress contributes to productivity losses, increased absences and healthcare claims, higher turnover, and costs associated with workers who cannot afford to retire on time. Also, the type of work, specific industries, or salary ranges do not discriminate when it comes to financial stress.

When it comes to saving for retirement, the 27th annual Retirement Confidence Survey (RCS) by the nonpartisan Employee Benefit Research Institute, reported that half of survey respondents say that retirement planning, financial planning, or healthcare planning programs would be helpful in increasing their productivity.

Among workers, 3 in 10 admit that they worry about their personal finances while at work and less than 20 percent feel very confident about having enough money to live comfortably throughout their retirement years.

If this all sounds glum, it should. Yet, as the examples of Tony and Jenna attest, there also is a tremendous business opportunity for employers to invest in employee financial well-being tools and services. With the right combination of programs and online apps, employees can effectively manage their day-to-day financial lives in order to weather life's ups and downs.

EMPLOYEE ASSISTANCE REPORT

Editor/Publisher - Mike Jacquart
Designer - Laura J. Miller

COPYRIGHT © Write it Right LLC 2018. *Employee Assistance Report* (ISSN 1097-6221) is published monthly by Write it Right LLC, 395 Grove St., Iola, WI 54945-9644, Phone: 715-445-4386. e-mail: mjacquart@writeitrightllc.com. POSTMASTER: Send address corrections to *Employee Assistance Report*, 395 Grove St., Iola, WI 54945-9644. No part of this newsletter may be reproduced in any form or by any means without written permission from the publisher, except for the inclusion of brief quotations in a review which must credit *Employee Assistance Report* as the source, and include the publisher's phone number, address, and subscription rate. Yearly subscription rate is \$99.00. Material accepted for publication is subject to such revision as is necessary in our discretion to meet the requirements of the publication. The information presented in *EAR* is from many sources for which there can be no warranty or responsibility as to accuracy, originality or completeness. The publication is sold with the understanding that the publisher is not engaged in rendering product endorsements or providing instructions as a substitute for appropriate training by qualified sources. Therefore, *EAR* and Write it Right LLC. will not assume responsibility for any actions arising from any information published in *EAR*. We invite constructive criticism and welcome any report of inferior information so that corrective action may be taken.

Financial Well-Being Benefits Engagement

Having financial well-being programs is one thing, but employee engagement in these programs is another. How can employers boost engagement? By working with the EAP and referral resources to offer programs that offer meaningful benefits choices using automation with personalization tools that do each of the following:

continued on Page 3

❖ *Educate* employees about financial safety net options, such as contributing to a 401(k), health savings accounts, tuition reimbursement and other available options.

❖ *Provide* the right online financial resources so employees can take action: calculators, articles, webinars, and downloadable forms. Some employers even offer a financial fitness center with several hundred tutorials to choose from.

❖ *Offer* free financial and legal consultation to help employees with a range of issues from IRS matters, to divorce financial planning to elder care law.

Summary

The bottom line: Employers can boost engagement by designing programs that leverage both the workplace environment and new technologies. Technology exists to combine all of the above into a single, encompassing portal that can successfully guide employees on their journey to financial wellness without adding to the workload of the benefits department. As a result, employee well-being will lead to happier, healthier, and more resilient employees and an improved bottom line for the employer. ■

Jessy Paull is the Vice President, Product Specialist-EAP at West's Health Advocate Solutions. Jessy joined Health Advocate in 2006. As a part of the Product Specialist team, Jessy is dedicated to promoting and managing Health Advocate's EAP and Work/Life solutions and specializes in helping organizations design and implement effective programs to ensure optimal results.

Prior to joining Health Advocate, Jessy worked as a project manager at such firms as Maritz McGettigan and Game-day Management. She earned a Bachelor's Degree from Gettysburg College.



Editor's Notebook

Live within your means. I was raised by two middle class, blue collar parents in Wisconsin, and

this adage has been immersed in my brain to this day. Not spending more than you make isn't always an easy lesson to put into practice, but it sure makes life easier and less stressful!

When my wife left the teaching profession, we had to cut back on our spending. One easy way of doing this was to drop our weekly garbage collection, which saved us well over \$100 each quarter. That meant buying refuse stickers at \$2.50 per bag, and dropping off the bags ourselves at the village garbage and recycling center, as opposed to spending \$130 every three months for the ease of putting it out on the curb for pickup. (I estimated we were spending at least \$8 per bag!) The point is, when your earnings go down, you have to either find a way to make

more money, or cut back on your spending. In many cases, the latter is easier to do.

In spite of the robust economy, "*Financial stress is alive and well across America*" and yet there is often a way out. In the examples of Tony and Jenna, the author of this month's cover story describes strategies that helped both to overcome their difficulties and get onto more solid financial footing.

The strategies Jessy explains – in addition to the one I described earlier – illustrate some of the many, many ways in which employees *can* in fact dig out of a financial predicament. Is it easy? Usually not. But will doing so alleviate stress? You bet! As always, the EAP is in a great position to help.

Mike Jacquart

Mike Jacquart, Editor
(715) 445-4386

mjacquart@writeitrightllc.com

Quick Ideas

Working with a Bad Boss

The following are two approaches to consider when working for, or with, a bad boss:

❖ **Be as competent as possible in your job.** When you do stellar work day in and day out, your supervisor does not have an opportunity to highlight errors and mistakes. No one is perfect, but force your supervisor to lie about your competence, with the hope that the truth will see the light.

❖ **Establish a reputation that goes beyond your supervisor.** Do not allow only your supervisor to define your reputation. Instead, interact with a wide array of contacts, including customers, fellow employees, and other supervisors. In this way, you are likely to cultivate a reputation for positive performance regardless of any misguided attempts by your own supervisor to state otherwise. ■

Effectively Leveraging Your Time – Part I

By Jill J. Johnson

Most people manage their time by treating each of their priorities as if they have an equal weight. They do not. When you are developing a time management strategy, you need to break your time down into three different categories. These categories include routine activities, project-oriented activities and crisis situations. Each of these types of time has a different impact on your productivity and your daily focus.

1. Neglecting Routines Creates Chaos

Routine activities involve responsibilities you can anticipate. Activities falling under this type of time include those with an automatic or regularly occurring deadline. This may be preparing quarterly reports, tax filings or actions you need to process on the first day of each month.

Unfortunately, most people procrastinate on assignments that have a routine deadline. They wait until the last minute to begin working on them. Then they rush to pull together the needed information. Waiting until the very last minute to focus on routine activities ends up compressing the completion time horizon. The frantic rush to meet the known deadline often results in missing critical elements, errors, or a lack of quality work. This adds pressure and unnecessary stress.

Routine activities are *not* surprises. Don't treat them as such. Carve out the time you need in your schedule and make sure it



adequately reflects the time necessary to completing these assignments. If these activities require research or advance preparation time, your schedule must allow ample time to work on them in advance.

Shorten or eliminate all non-essential meetings as you get closer to a deadline. Set up alerts with a reminder of your impending deadline. Then send alert notices to others who have critical information or essential insight you will need.

Taking a strategic mindset to approaching routine assignments encourages you to complete your preparation work as far in advance of your deadline as possible. The key is to dedicate the time you need into both your planning process and your schedule. If it is a new responsibility for you, budget time into your calendar to accommodate your learning curve.

If the routine activity is something you only engage in periodically, create cheat-sheets with screenshots and notes to yourself on issues you ran into and how you solved them. These notes can be a huge time-saver the next time you complete this activity. ■

NEXT ISSUE: Managing projects requires a precise plan.

Jill Johnson is the President and Founder of Johnson Consulting Services, a highly accomplished speaker, an award-winning management consultant, and author of the forthcoming book "Compounding Your Confidence." For more information on Jill Johnson, visit www.jcs-usa.com.

"I Need to Make a Change to My Subscription!"

Hey, we know things change. You move. You land a new job. You decide to sail off to Tahiti. Whatever, the change, you'll want to contact us today so that we can update our records accordingly.

Contact us anytime you want to:

- Change the name and email address of the individual receiving *EAR*.
- Change or add phone number or email.
- Renew, start, or cancel a subscription.
- Check the status of your subscription.
- We appreciate any ideas or suggestions you may have.

Thank you for your time and staying in touch!

715-445-4386 or mjacquart@writeitrightllc.com

**EMPLOYEE
ASSISTANCE
REPORT**

Coping With Customers Who Behave Badly – Part II

By Kate Zabriskie

Businesses need to identify what they want and don't want their customers to do, and pinpoint what people and processes they can put in place to realize the desired results. Two recommendations were presented in part one of this two-part article. The remainder appear here.

Step Three – Invite Customers to Participate in the Process

Like anyone else, most customers are more willing to help you reach your service goals if you remind them of the mutual benefit of lending a hand. Let folks know what they can do to aid the common cause, and make it easy for them to do it. Consider that bathroom with the perpetually wet countertops. Is there a sign of some sort explaining the desired state and what customers should do if they encounter something different?

Something such as, *“We make every effort to keep our sink counters dry and free of debris. If they or some other aspect of this restroom is in need of servicing, please tell any of our employees so we can make it right. Many thanks!”* could make a big difference.

Such a notice makes clear your commitment to customer service, and it suggests an *easy* way for customers to take action and help you make good on that commitment. They don't have to find a manager or call a phone number to report a problem but instead simply talk to *any* employee.

Step Four – Discourage What You Don't Want

Beyond communicating your desired end (e.g. tidy restroom counters) and encouraging customers to participate in achieving it, you need to ensure that you and your staff are not working against yourselves by inadvertent enablement. Take, for example, the overfull paper towel dispenser. You want tidy restroom counters? Then have the person whose job it is to replenish paper towels service the dispensers more frequently and restock them with fewer towels. That isn't rocket science, but it will require close management and frequent correction for a couple of weeks until that new practice becomes a matter of routine.



Step Five – Create Alternatives

Sometimes, no matter how hard you try, customers continue to behave in ways you don't like. While it's not always possible to creatively accommodate these people, often it is.

Consider the problem of abandoned shopping carts in a big box store's parking lot. Those unmanned vehicles tie up spaces that would otherwise be available, they're potentially dangerous, and they make the outside of the store look uncared for. To solve the problem, a business might first liberally place cart return areas throughout its lot and send an associate outside several times an hour to gather any strays. The company might also post signs asking people to bring carts to the store as they arrive for shopping.

If those actions don't have the desired impact, the company might adopt a rental cart system where customers deposit a quarter to access a cart and get their quarter back upon the cart's return. While some people will forgo the quarter for convenience, others will gladly police the lot to retrieve a free 25 cents.

Whatever the solution, it should never berate customers or accuse them. Instead, keep the message positive. ■

Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team help businesses establish customer service strategies and train their people to live up to what's promised. For more information, visit www.businesstrainingworks.com.

Should Marijuana be Removed from Screenings?

Employers are facing a real quandary: Should they stop testing job applicants for marijuana use now that more states have legalized it for medicinal or recreational purposes and popular acceptance of the substance has spread?

Twenty-eight states and the District of Columbia have legalized medical marijuana. Eight of those states (Alaska, California, Colorado, Maine, Massachusetts, Nevada, Oregon, and Washington) and the District of Columbia have also legalized marijuana for recreational use.

However, the drug remains illegal under federal law, and employers have the right to test for it, even in states where the

substance is legal, according to the Society for Human Resource Management (SHRM). Moreover, not only does federal law conflict with some states' laws, but these laws also vary, which is burdensome on employers operating in multiple states.

Surveys are showing that employers in states that have legalized the recreational use of marijuana are gradually removing the substance from pre-employment drug testing panels.

For instance, marijuana testing by Colorado employers has slowly decreased over the past two years; 7 percent of the state's employers dropped it from pre-employment tests and 3 percent removed it from *all* employment

drug tests, according to a 2016 survey by the Mountain States Employers Council.

Experts concurred that HR should consider the nature of the job and the industry when contemplating whether to continue testing candidates for marijuana.

"The most important consideration is what type of job is the applicant applying for?" said Kathryn Russo, an attorney in the Long Island, N.Y., office of Jackson Lewis. "Drug testing is about safety. If you have an applicant applying for a dangerous job, like driving a forklift, I doubt an employer will be OK with a recreational marijuana user in that role." ■

Substance Abuse

Some Opioid Addiction Cures aren't Legit

So-called natural addiction "cures" have surfaced to take advantage of people struggling with an opioid addiction. The US federal government is trying to eliminate the fraudulent products.

The targeted products claim to provide a natural alternative or booster to legitimate drugs that reduce craving and withdrawal symptoms ("Soothedrawal," "Nofeel," "Calmsupport,"), with listed ingredients like chamomile

to relieve stress or amur cork bark to lower blood pressure, according to the website Gizmodo. Still others go one step further with names that look similar to real medications, like methadone ("Mitadone", "Naturcet").

Taglines include: "#1 Selling Opiate Withdrawal Brand," "Break the pain killer habit," and "Safe and effective natural supplements that work to ease many physical symptoms of opiate withdrawal." As if that isn't

enough, many websites, Facebook pages, and YouTube videos are selling the products – some even with alleged testimonials.

"We'll continue to work with our partners at the Federal Trade Commission to step up our actions against unapproved products being marketed for the treatment of opioid addiction and withdrawal," said Food and Drug Administration (FDA) chief Scott Gottlieb in a prepared statement. ■

Building a Company that Enables Greatness

Nearly 130 million Americans have full-time jobs, but most of them are disengaged at work, feeling no real connection to their companies, and tending to do the bare minimum. For business owners, that's a recipe for disaster. It's time to bring back the passion and build a world-class company with strong values and culture.

Enter the definitive manual for making money *and* a difference: *Lead Your Tribe, Love Your Work: An Entrepreneur's Guide to Creating a Culture that Matters* [February 6, 2018], by Piyush Patel. As an entrepreneur with more than 20 years of experience, Patel is an innovator in corporate culture who grew his company,



Digital-Tutors, into a world leader. Now, he's revealing the key secrets to transforming culture

from daily survival into a thriving environment—the ultimate guide to creating a tribe to lead and a workplace you love.

“Culture isn't some buzzword. You can manufacture good products and services, but you can't manufacture good culture,” says Patel. “Leaders can provide opportunities, but true loyalty has to grow naturally. Real culture comes from the heart.”

In *Lead Your Tribe, Love Your Work*, Patel zeroes in on essential elements that will elevate your company by harnessing the strength of Millennials, attaining true staff longevity, and creating a lasting model for success.

Learn more about Patel on his website, <https://www.leadlovetribe.com/>. ■

Quick Ideas

Managing Multi-Generational Staffs

❖ **Drop the stereotypes.** Belief in generational stereotypes limits your ability to harness the best from everyone at the table. A company's leader can learn how to unlock potential from all generations by engaging everyone around shared values.

❖ **Build bridges.** Despite wide age disparities, common ground

needs to be found. This requires investing the time to learn about workers of different age groups, and their motivations.

❖ **Set clear expectations.** No matter what generation leaders are from, they should make sure their mentee or employee understands exactly what they want and how with a specific

timeline. Someone from a different generation may not have the same ideas about what is relevant and necessary toward certain business objectives. ■

Source: Sue Hawkes, author of “Chasing Perfection: Shatter the Illusion, Minimize Self-Doubt & Maximize Success.” To learn more, visit www.suehawkes.com.

Employee Assistance Report is published monthly. For subscription information contact: Employee Assistance Report, 395 Grove St., Iola, WI 54945-9644. This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought. (From a Declaration of Principles jointly adopted by a committee of the American Bar Association and a Committee of Publishers.) Employee Assistance Report does not necessarily endorse any products or services mentioned. No part of this newsletter may be reproduced in any form or by any means without written permission from the publisher, except for the inclusion of brief quotations in a review which must credit Employee Assistance Report as the source, and include the publisher's phone number, address, and subscription rate.

Tips for Reducing Stress

❖ **Identify the source.** Observe whether there are certain situations that generate stress, or the times of day when you feel under pressure. If morning meetings make you sweat, try practicing meditation or take a few moments to decompress once you're back at your desk. Recognizing stressors is the first step towards eliminating them.

❖ **Promote positivity.** Don't underestimate the power of a kind word or compliment to foster positivity. Ask your co-worker if they need help preparing their data analysis, or consider organizing a potluck lunch for everyone to enjoy a convivial meal together. Simple actions like these can make a big difference in overall workplace satisfaction.

❖ **Keep it in perspective.** Of course, you want to give every project 100 percent, but consider the physical and emotional impact of pulling several all-nighters per week or neglecting



your health. Remember to ask for help when necessary, discuss your concerns with co-workers, and keep a healthy perspective about the long-term effects of your actions. ■

Source: Sharon Schweitzer, an international business etiquette expert, best-selling author and the founder of "Access to Culture". Visit www.protocolww.com

Social Media

Proceed with Caution

The following are some common social networking situations that EA professionals may encounter and some tips on handling them:

❖ **You're tagged in an embarrassing photo.** Untag yourself and change your privacy settings so photos are viewable only by your close friends.

❖ **You're friended by someone you don't want to connect with.** It might be best to accept friend requests from colleagues to avoid slighting them. But add them to a

"work" list so you can effectively separate your job from your personal life.

❖ **You're considering friending your boss.** It may seem like a natural extension of office small talk, but think twice before proactively friending your employer. It could become awkward for both of you.

❖ **You want to join various groups.** You *should* join groups that interest you. But if you have colleagues in your network and don't want them to see the groups you join, remember to adjust your application settings.

❖ **You would like to be join various groups and/or become a fan of certain pages.** Fine and dandy in both cases, but avoid joining a group or becoming a fan of any group or page you are uncomfortable sharing with co-workers or business contacts in your network.

❖ **You love quizzes.** Stop and think before posting the results on Facebook or another page. Do you really want professional contacts to know which *Gilligan's Island* character you most resemble? ■

Source: OfficeTeam, a Robert Half company. Visit www.roberthalf.com.