

The Sand Paper

Fall 2011



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RESOURCES WITHOUT BARRIERS

Tuning into the Transitions of Fall

by Dr. Gretchen Stein, President & CEO, and Chris Erickson, Licensed Psychologist & Clinical Director.

The fall season in many parts of our country is a time of outdoor beauty. As colors change and temperatures begin to cool off, it doesn't seem to take long before we find ourselves planning for the transition into winter. In the midst of these obvious changes going on outdoors, we can sometimes lose sight of personal and family transitions that may be occurring at the same time. For many of us, fall is the time we mentally move back into work and family routines that tend to follow the patterns of the school year. For families with children attending school for the first time, making a leap to a new school, or perhaps leaving home for the first time to attend college or technical school, this fall may seem especially significant.

This quarter's Sand Paper offers help for employees, supervisors, and their families as they meet the ever present challenges of change. In this issue, you will find an article by Sand Creek's Financial Counselor, D.J. Enga, that is sure to help prevent economic struggle in the future as your children grow up. It is an article on

starting your children early in their understanding of money, its value, and basic family economics. There are two pieces on issues regarding adult children: one on the "empty nest" and the other a Dear Sandy letter from parents of a "boomerang kid" - an adult child coming home again. Another article offers helpful advice to supervisors on ways to handle employees' unpredictable words and their effect on the workplace.

As we go through the months of fall, take time to slow down to enjoy the beauty of this transition process - the colors outside, along with the personal changes going on in our lives and the lives of our family members. Consciously reserve some time with those we love to celebrate past successes, to plan for upcoming challenges, and to discuss how best to support each other in what lies ahead. These conversations provide the glue that holds families together and gives special meaning to the family history that is building. Grab the opportunity to make these conversations



happen before everyone is off and running into the routines for the year ahead.

If you're finding it difficult to either slow down to enjoy the beauty of the fall season or to strategize how best to deal with individual, family, or work-related challenges up ahead, please don't hesitate to reach out to your employee assistance program (EAP). Contact **The Sand Creek Group** for confidential and professional counseling assistance at no cost to you. We can be reached at **(651) 430-3383** or toll-free at **1-888-243-5744**.

Redefining the “Empty Nest”

by Chris Erickson, MA, LP, CEAP

For families in general, fall tends to be a time of transition beyond just seasonal changes. When young adults are involved in the family mix, the sense of transition can take on even larger significance. Recent high school graduates preparing to take their next step towards adulthood, or recent college and technical school graduates attempting to take their first steps into the career field of their choice, nudge parents closer to the stage most commonly referred to as the “empty nest”. These transitions are significant for everyone involved in the process. Given the impact of the economic struggles our country has faced over the past few years, as well as fundamental changes in today’s employment outlook, the transition process into “independent” adulthood is undergoing significant changes.

The “empty nest”, that time of transition where young adults move out of the family home and into a more independent lifestyle and living arrangement, appears to be going through its own state of transition these days. Much has been written lately about the increasing challenges faced by young adults as they attempt to emancipate from home. These challenges seem to be redefining to some degree the empty nest process itself.

There is no doubt that the nationwide economic struggles that have plagued our national economy over the past few years have impacted young adults in a substantial way. The Economic Policy Institute, in reviewing recent unemployment statistics for young adults, has declared an “unemployment crisis” for young adults entering the workforce. Two statistics stand out. As of 2009, 37% of 18-29 year olds were unemployed. This is the highest percentage of unemployment for this age group in almost four decades. Brad Sachs, author of “Emptying the Nest” states in his book, “The days of coming out with a B.A. and getting a good job are pretty much over. Achieving independence is a longer, steeper, more daunting process.” For many college graduates, the unemployment hurdle is coupled with a large amount of student loan debt now due. The end result: among 22-29 year olds surveyed in one recent poll, one in eight say they are back living at home due to the

financial and job search challenges they face. Many experts believe the actual number of young adults living at home may in fact be substantially larger, with little employment “good news” in sight. Instead of an empty nest, many families with young adults are experiencing a revolving door as they face the new reality of transitioning into adulthood.

This dilemma is addressed directly by the co-authors of a recent book on this topic, “Not Quite Adults: Why 20-Somethings Are Choosing a Slower Path to Adulthood and Why it’s Good for Everyone”. The authors explain that significant changes in the world of work itself are requiring greater preparation, training, and mentoring on the behalf of most job candidates just to get in the door. They see family support as essential in helping young adults stay afloat as they gain the necessary skills and experiences to secure that first career foothold. The need for increased family support can precipitate dilemmas and increased conflict if behavioral expectations and ground rules aren’t mutually discussed and agreed upon.

This new empty nest reality challenges parents and their young adults to approach each other in a spirit of openness, honesty, and searching for win-win outcomes for everyone. Prioritizing mutual respect in family interactions while discussing expectations and responsibilities that allow the home environment to function in a way that suits everyone’s best interests is critical. An open discussion of family finances helps shape expectations and goals on everyone’s part that are based in reality. Regular family meetings can play an essential role in acknowledging and celebrating successes, while also offering a proactive way of addressing differing expectations and conflict.

If you find your current family situation facing some of the challenges described in this article, don’t hesitate to reach out to your employee assistance program, **The Sand Creek Group**, for confidential and professional counseling assistance as you navigate through these transitions.



“Many families with young adults are experiencing a revolving door as they face the new reality of transitioning into adulthood.”

Children and Money: 5 Golden Rules by D.J. Enga, AFCPE

It's never too early to start talking with your child about money. Toddlers can enjoy the concept of saving with their own piggy banks, teenagers can focus their financial resources to reach certain goals by managing their allowance (or budgeting from part time jobs), and college students can benefit from conversations with parents about how to transition into living on their own by using smart money management skills. Laying a foundation at an early age is important for children in their ability to understand how financial concepts work. This foundation helps generate an attitude and understanding for any future actions.

Currently, only seven states mandate a personal finance course to graduate from high school. This leaves the responsibility to parents to help shape a child's basic understanding of how money works in our modern consumer society.

The following are 5 golden rules about money to pass along to your child. With the right lessons, we can help children avoid common money traps such as having too much credit card debt, poor credit ratings and unhealthy spending attitudes that seem prevalent in this day and age. By embracing sound strategies now, they can attain their financial goals in the future!

1. Stick to the Budget

Get your kids involved in the process by showing them your monthly bills such as mortgage, car payment, groceries, and utilities. Talk about the importance of *wants* versus *needs*, and engage them in a discussion of why each expense is important.

2. A Penny Saved

Set a weekly calendar of chores around the house to help kids learn the idea of earning money. Then consider showing your child how to split their earnings into three money jars: *saving*, *spending* and *giving*. For older children, sometimes it's helpful to set aside a *taxes* jar to help them start recognizing that what they earn, and what they take home are two different amounts.

3. Stay out of Debt

There may come a time when your child might need to borrow money from a financial institution. It can be helpful to discuss how too much debt can spell trouble and become a barrier to reaching goals. Help your child have a basic knowledge of credit scoring, how interest works and the dangers of not paying bills on time.



4. Learn the Power of Interest

When it comes to investing, children should learn how owning a diverse number of stocks and funds can grow in value over a span of many years. There are many educational resources on the internet that teach investing basics. The Federal Reserve website features a Kids Page that illustrates these important lessons.

5. Giving Back

Donating to a charity; or volunteering time in the community is a powerful way to teach values to children. Donating clothes, old toys, or time can be a fun, engaging family activity that directs kids to socially responsible causes that they can feel good about being involved in.

Remember that financial counseling is another resource available through Sand Creek. If you have questions or would like to talk about financial concerns in your life or the life of your child, give us a call.

But What Do I Say to Her?

by Diane Johnson, MSW, LISW, CEAP



Sue is a fairly good employee in terms of productivity, but she is unpredictable with her mood. When she is mad at someone or something she becomes silent toward everyone and there is increased tension in the office. You notice as her supervisor that you like to avoid her on those days and co-workers avoid her also. When you step back and look at it, you realize that it seems like the whole office is functioning in reaction to Sue's mood on any given day.

As a person who doesn't like conflict or tension, it is easy to join the crowd who try to work around Sue on some days. The problem is that as her supervisor, you recognize there is a pattern of behavior on Sue's part that needs to be addressed. With any problematic behavior, a helpful starting place is to step back and consider these variables:

1. What are the behaviors that are problematic? When you consider this, it is important to be concrete in describing the behaviors
 2. What is the impact of these behaviors? This gets to the very important question of why this issue is worth addressing.
 3. Consider and describe in behavioral terms what you want a person to do differently. This is where you describe what success can look like and it helps prevent assumptions that the other person knows what to do differently.
2. The impact is a reduction in work flow, less teamwork, and increased tension and uncertainty.
 3. The desired behavior is to speak with someone directly if there is a problem.

Since these kinds of conversations are stressful for many managers, supervisors, and human resource staff, it can be incredibly helpful to have an opportunity to talk through these challenges and develop a script for approaching an employee. This opportunity exists as part of the EAP and is a tool that is always available.

As the supervisor, once you have responded to these questions, you have created the outline to approach an employee proactively rather than ignoring or avoiding the pattern of behavior. Some of the toughest performance issues are like the ones that Sue presents. They may be intermittent and not always easy to define, but the impact is significant and can't be ignored.

With Sue's behavior, here are a few examples of how a supervisor might answer these questions.

1. Avoidance of clear communication about an issue and utilizing silence instead.

We Welcome a New Staff Member!



Sand Creek is pleased to welcome our newest staff member, Reyna Rios-Starr. Reyna is one of our intake staff and she brings a wonderful range of skills to our team. She excels at customer service, speaks fluent Spanish and has been quickly learning the many dimensions of EAP work.

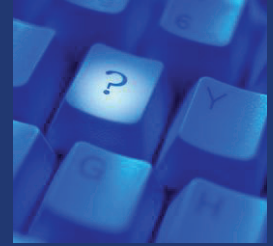
“Es un placer trabajar con Sand Creek si tienen preguntas favor de hablarme al numero 651-430-3383 ext. 102 or 1-888-243-5744 ext. 102. Gracias por su gran atencion.”

Dear Sandy,

My wife and I have been dealing with the “empty nest” challenges for the last few years. We’ve been doing pretty well and have settled into a pretty comfortable routine. Now, however, we’re facing a new challenge: our 23 year old son has asked if he might move home for a while. He told us that he can’t find work in his chosen field and his savings are dwindling quickly. He assures us this won’t be forever but his student loans are coming due and he

needs to cut costs. Our first reaction of “yes, we’d love to have you,” has been closely followed by doubts. We would never, of course, say “no”, but we’ve really started to like our quiet life together, and having John move home will definitely bring an end to that. John is a wonderful young man, but he’s also very social and has a girlfriend who he is with a lot of the time. We love his friends but when he is home, it seems more like Grand Central Station and it is not uncommon to have a

couple of extra people show up for a meal. Though we’re doing alright financially, any needs he might bring with him such as his school loans may add some significant financial stress back into our lives. We do plan to let him return, but we’re wondering how we might best make this work for all of us. Any ideas since we are sort of cringing already...



Send your inquiries for Sandy to info@sandcreekeap.com.

We may not be able to publish all inquiries, but all will be responded to via email. Thank you.

Dear Cringing Already,

What you describe has often been referred to as “boomerang kids” and it is both a wonderful and challenging sign of our times. Parents are often happy to help out in any way they can and the young adults can certainly use the help. Given the current economic climate it’s understandable that it’s taking a bit longer to break into the job market and begin putting together some sustainable independence. The ambivalence that you feel, however, makes perfect sense. You’re right to see the potential for problems, but there are some things you can do early on to give yourselves, and John, the best chance of having a reasonably smooth homecoming. Start by having a focused conversation with John about his return home. As a part of that conversation, set clear expectations about finances and

household responsibilities. Clarify expectations and check out assumptions about such things as paying any rent and/or contributing toward the cost of food. Discuss and define social and behavioral limitations. Is it OK to invite friends over for meals and can his girlfriend stay over? Talk about what’s needed in terms of communication. If he’s planning to spend the night somewhere else, does he need to let you know? Ask about his needs and listen to his concerns. Be prepared to compromise, but clearly work within the principles of reciprocity and an active effort on the part of all involved to be sensitive to the needs and concerns of each of you. This is not an easy process, and nothing can make it so, but sometimes having a third party moderate these discussions can make things go more smoothly. In

addition, a skilled counselor can help you and your wife prepare for these discussions by helping you sort out your thoughts, define the issues behind your ambivalence, and develop a focused action plan. If you’re facing the return of a “boomerang child”, or if you’re the young adult returning to the family home, please remember that The Sand Creek Group is available. Give us a call and let us help ease the “cringing”.

Sandy

The Sand Creek Group, Ltd
610 North Main Street
Suite 200
Stillwater, MN 55082

Phone
888.243.5744

Fax
651.430.9753

Email
info@sandcreekeap.com

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www.sandcreekeap.com

About Our Organization

Your Employee Assistance Program (EAP) offers free, confidential assessment, short-term counseling, referral, and follow up. Professional counselors are experienced in helping people identify and find solutions to personal issues such as:

- Relationships
- Parent/Child Issues
- Substance Abuse
- Gambling
- Loss and Grief
- Financial Concerns
- Depression
- Job Stress
- Childcare or Eldercare
- And Other Life Concerns

Sand Creek EAP is your program. It's completely confidential, provided at no cost to you, and available to both you and your household family members. When you need help with personal concerns, we're the place to turn.

THE SAND CREEK GROUP, LTD
610 NORTH MAIN STREET
SUITE 200
STILLWATER, MN 55082

Mailing Address:



SAND CREEK GROUP, LTD.
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