



# Mindful Living: Your EAP Guide to Wellness

WINTER 2024

Change can be emotional and overwhelming, even when it is a positive change. Retirement is an example of a major life event that one often looks forward to for a long time. However, often when the time comes, a person can be faced with a variety of complex emotions, which can lead to feeling stuck with how to transition into this new phase of life.

In this edition, we have included information to help with the psychological preparation for retirement. If you are thinking about retiring soon, know that your Employee Assistance Program (EAP) is often utilized to help individuals prepare, cope, and respond to difficult life transitions in a positive way.

We have also included an article to help you assess if your aging parents need assistance in their home. Lighthouse EAP utilizes Oasis Senior Advisors to help with guidance on senior assisted living placement and other senior resources.

## NAVIGATING THE EMOTIONAL LANDSCAPE OF RETIREMENT

Retirement from one's job can encompass a number of obvious considerations, such as financial cost of living concerns, estate planning, and whether or not to obtain a part-time job. While these retirement considerations may be more obvious, the emotional considerations of changing one's day-to-day life are often overlooked.

As you approach the "golden years", the prospect of retirement often beckons with promises of newly found relaxation, an increased sense of freedom, and the well-deserved break from decades of life intertwined within the hustle and bustle of the working world. Beneath the obvious surface issues lies a complex terrain of emotions and psychological adjustments that many individuals may not anticipate, such as:

- **The duality of excitement and anxiety associated with change:** Retirement marks the end of a major life function and the beginning of another and with this often comes a mix of emotions. While the prospect of newfound freedom and leisure can be enticing, the idea of stepping into the unknown and undefined can also bring about feelings of uncertainty, anxiety, and a sense of isolation. Many retirees find themselves questioning their identity, as a significant part of who they are has been intertwined with their career.
- **Loss and adjustment:** Retirement means saying goodbye to familiar routines, the "work family," and the sense of purpose and meaning that work provides.



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This loss can trigger a grieving process much like any other major life change. Adjusting to a new daily schedule, without any of the structure that your employment once provided, can be challenging as well as thought provoking. Feelings of boredom, a lack of motivation, and/or a loss of purpose may emerge.

- **Relationship dynamics:** Retirement can reshape once familiar relationships, particularly those with your partner. Spending more time together can be a joy, but it can also lead to major and necessary adjustments as couples navigate the changing dynamics of their shared lives. Couples often have to adjust roles, responsibilities, and desires on how to spend this stage of life.
- **Rediscovering passion and purpose:** Retirement can offer a unique opportunity for self-discovery and the pursuit of passions, as well as redefining one's self, that may have been set aside during the demands of a career. Finding ways to engage with interests, hobbies, and/or the outside world are essential in continuing to cultivate purpose,

creativity, and fulfillment. Examples might include learning a new language, joining a sports league, taking a gourmet cooking class, volunteering in your community, or visiting friends or relatives you have put off for too long.

Being able and ready to navigate the emotional and psychological aspects of retirement requires some foresight and preparation. It is best to anticipate some of these emotional challenges so you are not surprised when they show up, and you can be better prepared for them. Establishing your new routine, staying connected with others, seeking new hobbies and interests, and re-acclimating to home life takes time and patience. Retirement is a multifaceted journey that goes way beyond just financial planning considerations. Understanding and addressing the emotional aspects of this life stage are crucial for a fulfilling retirement experience. By acknowledging the challenges and proactively adopting coping strategies, individuals can embark on this new chapter with resilience, purpose, and a sense of well-being.

## SPECIAL CONSIDERATIONS FOR FIRST RESPONDER RETIREMENT:

Planning for retirement is an important consideration for first responders, just as it is for anyone else. However, the unique nature of the work as a first responder may require some specialized planning and considerations.

First responders could also be facing other unaddressed challenges upon retirement including substance abuse, isolation, boredom, lack of sleep or nightmares, increased agitation, and/or relationship problems. These are not uncommon after working a busy, chaotic career in which one is exposed to cumulative trauma. However, these symptoms may be more noticeable and/or exacerbated once one is faced with a lot of down time.



Here are some key steps and factors to keep in mind when planning for retirement as a first responder:

### EMOTIONALLY Preparing for a Transition

The camaraderie and sense of family that public safety employees like police officers, firefighters, and paramedics feel is often unmatched in other professions. From years of working long shifts together, having each other's backs in dangerous situations, and passionately serving the community, public safety employees often find that their identity is strongly tied to what they do and who they work with. As excited as you are for retirement, you may miss the company and sense of belonging and purpose you had in the work setting. The good news is that the bond you have created with your fellow peers is likely not going to break just because you have entered retirement. Make a plan to keep in touch before you leave for retirement, whether it is setting aside time for dinner once a month, check-ins every few weeks, or a yearly weekend trip.

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## PHYSICALLY Preparing for a Transition

As a public safety employee, you have put your life on the line for years; and with that amount of stress, strain, and physical impact, the damage is not done because the job is over. Stress felt while on the job can often leave a lasting effect on employees' health, both mentally and physically. As you near retirement, start thinking about ways to incorporate healthy habits into your new routine. Begin an exercise routine, join a fitness or recreation class, practice meditation, or do whatever else you feel keeps your mental and physical health in good standing. You have worked hard to retire and you deserve to be healthy enough to enjoy it.

## RECREATIONALLY Preparing for a Transition

Public safety employees, such as police officers and other first responders, tend to retire earlier than the average age of 65. If you are retiring near 50, you may still have plenty of energy and drive to do more than leisurely activities like reading or hanging around the house. Instead,

you may want to continue enjoying an active lifestyle, meaning you need to find something fulfilling to spend your time doing. Before retirement hits, start thinking about what activities bring you a sense of satisfaction.

One of the best things you can do for yourself is to keep busy in a healthy manner and stay active after retirement. This will help you adjust and give you a sense of purpose. There are many opportunities available for first responders after retirement, including but not limited to:

- Teaching or mentoring
- Working with a first responder charity
- Becoming a first responder ambassador
- Starting your own business

<https://www.chateaucovey.com/a-look-at-retirement-for-first-responders-how-to-prepare-for-the-future#:~:text=Plan%20Ahead,smoother%20when%20the%20time%20comes>

Resources/Articles for additional information of these topics:

<https://www.nepmedia.net/post/first-responders-5-tips-for-planning-a-successful-retirement>

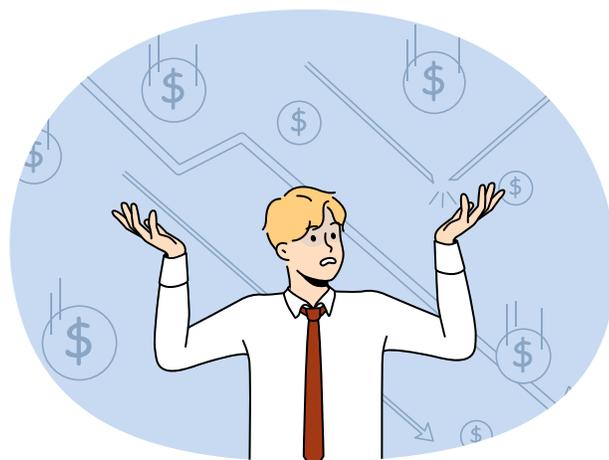
<https://www.helpguide.org/articles/aging-issues/adjusting-to-retirement.htm>

## COPING WITH FINANCIAL STRESS

Money worries are one of the most common causes of stress. Unexpected expenses, price increases, income loss and high levels of debt can cause pressure that may feel all-consuming. When money runs short, it doesn't simply create financial hardship. It can lead to feelings of shame, anger, fear and depression. Those negative emotions can get in the way of the clear thinking you need to deal with your financial challenges. Here are some suggestions for coping with financial stress and navigating a path toward better financial and emotional wellbeing.

### Focus on what you can control.

Don't panic about things that are beyond your control. You can't change the economy to bring prices down or create more and better-paying jobs. You can control how you spend your money and how you manage your debt and savings. There may be ways you can earn more money. By acting on things you can control, you'll begin to feel more in



control of your life, and feeling more in control can help you stay calm and make good decisions.

### Understand your financial situation.

When you're worried about money, it can be tempting to avoid thinking about it. However, avoiding financial challenges won't resolve them. Turn toward your money worries instead of away from them. Take the time to understand your finances as they really are.

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Add up how much money you earn every month, and compare that to what you spend. Make a chart breaking your expenses down into categories. A budgeting worksheet or an app can help as you build this picture of how your money comes in and flows out. By gathering this information in one place, you can see how your income and expenses match up (or don't). Seeing the totals by category can help you understand where you might need to make adjustments. While it can be scary to start this process, having the information is empowering and sometimes even comforting.

### **Talk as a couple and as a family.**

If you're facing money challenges, your partner and other members of your household are also affected. Once you understand your financial situation, talk about it in calm, respectful and mutually supportive ways. Recognize that others may be scared about what might happen in the future. They may have different ideas about what to change to bring household finances into balance. By talking, you can agree on a plan, then follow that plan together.

### **Prioritize changes, and make them one step at a time.**

Financial stress can feel overwhelming. You can make it feel more manageable by choosing a few changes and making them one step at a time. As you experience small successes, you'll gain the confidence and courage to make bigger and more difficult changes. (If you're facing a financial crisis, you may need to make significant changes quickly. Consider talking with a professional advisor right away.

To correct a budget that is out of balance, you can either increase your income or cut your spending – or both:

**Consider options to increase your income.** These might include working extra shifts at your job, applying for a promotion, asking for a raise, taking a second job, earning money from an outside activity, renting a room in your home, or exploring options for government support.

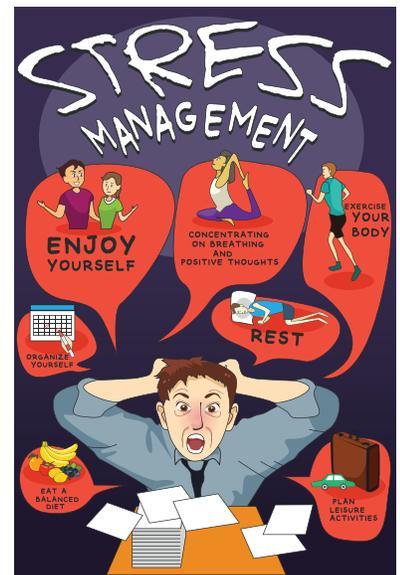
**Think about ways you might cut expenses.** These might include conserving energy to reduce heating and A/C bills, carpooling or working from home

more often, switching to less-expensive phone and internet plans, shopping from a carefully planned grocery list and using coupons, exploring less-expensive housing options, paying down high-interest debt, ending subscriptions you rarely use, eating out less often, or cutting back on concerts and other entertainment.

**Leave room for fun and pleasure in your life.** Many activities that bring joy don't cost money. Spending time in nature, playing games, and many forms of exercise are free. Even extras that cost money are worth keeping if they help you stay calm and clear-headed. If your yoga class helps you relax or an occasional latte gives you a lift, don't punish yourself by eliminating those expenses.

### **Practice stress management.**

Making progress in resolving your money challenges will help you feel more in control of your life, but the changes can take time. To keep your stress under control while you work on your finances, take care of yourself, and use stress-management techniques that work for you:



**Talk to trusted friends.** It can be hard to talk about money and embarrassing, at first, to admit to having money problems. But opening up to supportive friends can help you put your worries in perspective and feel calmer. You don't need them to fix your problems, just to be a friend and help you feel better about yourself.

**Focus on the positive.** Think about the progress you're making, rather than how far you have yet to go. Think of what you're grateful for in life, rather than what makes you unhappy. Look for the positive opportunities in the changes you're making.

**Exercise.** Physical activity is important to good health. It's also calming when you're feeling tense. You don't need to pay for a gym to exercise. Go

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for walks, ride your bike, or find exercise stations in public parks.

### **Eat healthy foods and get the sleep you need.**

Nutritious meals and regular sleep will help you feel better, maintain your energy, and think clearly.

**Practice a relaxation technique.** Try deep breathing, mindfulness, meditation, progressive muscle relaxation, listening to calming music, or spending time in nature. Find an activity or a technique that works to relax your mind and body when you're feeling anxious.

### **Ask for professional help.**

Credit counseling and financial planning services offer expert guidance on money matters. Mental health counselors can help you deal with stress and change behaviors that may be contributing to your money worries. Your employee wellbeing program can provide stress management counseling and referrals to financial and mental health professionals.

#### **For More Information**

American Psychological Association. (Updated 22 March 2022).

Managing your stress in tough economic times. Retrieved September 30, 2022, from <https://www.apa.org/topics/money/economic-stress>

Caron, C. (25 July 2022). "I'm always worrying": The emotional toll of financial stress. The New York Times [online version]. Retrieved September 30, 2022, from <https://www.nytimes.com/2022/07/25/well/mind/stress-money-relationships.html>

Robinson, L., & Smith, M. (Updated 30 August 2022). Coping with financial stress. Retrieved September 30, 2022, from HelpGuide: <https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm>

Scott, E. (Updated 29 July 2022). Financial stress: How to cope. Verywell Mind. Retrieved September 30, 2022, from <https://www.verywellmind.com/understanding-and-preventing-financial-stress-3144546>

Morgan, H. (2022, September 22). Coping with financial stress (B. Schuette & E. Morton, Eds.). Raleigh, NC: Workplace Options (WPO).

#### **Financial Planning Resources:**

Social Security Administration  
<https://www.ssa.gov/benefits/retirement/planner/otherthings.html>

U.S. Department of Labor (.gov)  
<https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement.pdf>

## **SIGNS YOUR AGING PARENT NEEDS HELP AT HOME**

Your parents are getting older, but they seem to be doing okay living at home on their own. However, you've started to wonder if some additional support could help your aging parents thrive while still living in the home they love. In knowing what to look for, you can anticipate their needs and get help into their home before a medical crisis makes it necessary.

While every older adult is different, some red flags could indicate that extra help is in order. We'll show you signs to look out for when deciding whether your parents need help.

### **Physical signs your aging parent needs help**

Most family members bring in additional help or support when their loved one begins to struggle physically, as physical decline is easier to see than other problems. The following signs might mean more help is the next best step:

- A fall in the past three months.
- Shuffling or stumbling when walking.
- Wearing the same clothing every time you see them.
- New incontinence issues.
- Chronic pain and difficulty managing it independently.
- Laundry piling up or other household chores going neglected.
- Decreased mobility.
- Increasingly sedentary lifestyle.



While many symptoms of decreased physical health are easy to spot, you still might think that their age is causing the decline and that there's no need to intervene. While age can come with conditions that cause pain or decreased mobility, it is not normal to neglect to care for oneself or one's home based on physical factors. Additional support in the home can ensure that your loved one is healthy and cared for. Perhaps they need someone to shop for groceries or do some light housekeeping, or maybe they need some physical assistance with dressing or grooming. The extra help can also free up their energy and time to spend on other tasks or activities they enjoy.

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## Cognitive signs your parent needs help

While physical decline can be easy to spot, many family members worry about cognitive decline. It's important to note that some types of forgetfulness or lapses in judgment are not a normal part of aging and may be signs of dementia. Follow up with your loved one's physician if you believe dementia might be the cause. Here are some cognitive health red flags that might indicate that in-home support could make life safer and more comfortable for an aging parent:

- Bills, overdue notices, and overdraft notices piling up.
- Expired food in the cabinets or fridge.
- Sudden weight loss.
- Wearing seasonally inappropriate clothing.
- Getting lost or turned around in familiar settings.
- Decreased participation in family events or gatherings with friends.
- Medication errors, including missed or doubled doses.

The key to addressing cognitive decline is to observe it and get support before a crisis occurs. In-home support could ensure that your parent has healthy food and is eating properly and that they take their medication at the right times. Providers can also observe your parent and report further cognitive decline. If you are worried about your loved one's cognitive health, consult with their physician for testing.

If you think your loved one could benefit from some additional support in the home, you might be tempted to find help from within your family. While your family and friends can provide some support, being a family caregiver can be exhausting and comes with serious risks of burnout and compromised health. Consider enlisting the help of a home care agency to assist with the bulk of the tasks, and allow family members to visit and spend quality time with your parent. Another option is to have family help with certain tasks and outsource others.

Home care services include support with personal care tasks, light housekeeping, transportation assistance, companionship care, and more. The provider learns about your concerns and your loved one's needs and develops a personalized care plan that will help your loved one take care of their well-being and their home, ensuring a safe, happy home life.

If you're the caregiver for your aging parent and are looking for a break, consider respite care. This type of

## Mental health signs your parent needs help

Seniors who are isolated and lonely are not as healthy — physically, emotionally, or cognitively — as their more social counterparts. Older generations often don't talk freely about mental health issues, but you can watch for signs that your aging parent may be feeling lonely, isolated, depressed, or anxious. Look and listen for these potential red flags in your loved one:

- Expressed feelings of sadness, worry, loneliness, or isolation.
- Decreased participation in events or activities they once enjoyed.
- Talking regularly about death.
- Expressed thoughts of self-harm or suicide.

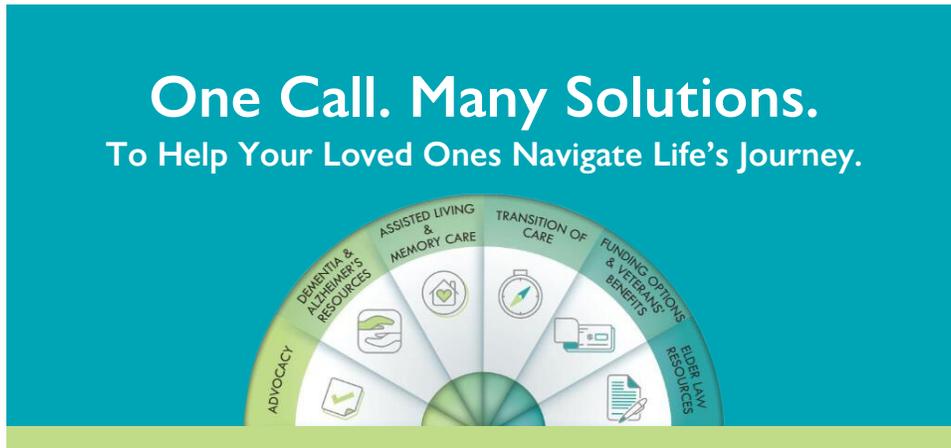
Companionship care can help your loved one feel connected. Simply spending time with another person might brighten their day and give them something to look forward to. They also might be more inclined to leave the house for a walk or to visit a coffee shop with a companion. If your loved one's mental health concerns you, a treatment plan that includes medication and counseling might be an option to consider as well. Work with your loved one's doctor to find a plan that keeps them safe.



care is designed to support older adults in the short term so family caregivers can enjoy a much-needed break from their caregiving role. You can find respite care services through home care agencies. Some senior living communities also open up apartments for respite care residents on a short-term basis. If you've explored home care options and it turns out that home support isn't feasible or safe, moving to assisted living might be the best solution for your loved one. They will receive personalized care around the clock from trained caregivers and support staff.

FamilyAssets Staff October 25, 2023

<https://www.familyassets.com/resources/health/signs-your-aging-parent-needs-help-at-home/>



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Your EAP team is here for you any time you need us. There is no issue too big or too small to talk to a professional about. All information is kept private and confidential including from your employer. Please contact **419-475-5338** to schedule an appointment.



Remember to ask us about the **myStrength** app, which is a behavioral health app that can assist you in meeting your health and wellness goals.

