



## Career and Retirement

**Career and Retirement:** A Personal Safety Net can be extraordinarily useful in thinking through this portion of your life. The school, career or retirement you choose will depend, of course, and to some extent, on finances, friends & family, your belief system, and how you define your community and therefore, where you draw lines on where to look or options you can consider.

**Here's some things to look at as you consider these parts of your life and your next steps:**

- Where are you on the path from school to job, or from career to retirement?
- What does the next step look like to you?
- Have you collected certificates, diplomas, awards, letters of recommendation & test scores along the way? Do what you can - you never know.
- Help keep this part of your Personal Safety Net organized by gathering and placing these things and your wishes in a place where you, and those you want to have the information, will be able to access it:

- Brokerage information
- Burial instructions
- Cemetery plot deed
- Funeral Home information
- Health insurance documents/info
- Information for obituary
- Military discharge papers
- Workplace information

## Resources:

### Aging in Place - But Not Alone

*In just seven years, there will be more Americans over age sixty-five than under age fifteen. By 2030 (if nothing changes) the number of people over sixty-five will double, while the number of those over eighty will nearly triple.*



[1]Researchers, policy-makers, educators, practitioners, families, and older adults are continually coming together to discuss what these trends mean. One thing that is universally agreed upon: **The day of looking anew at our elders is here! And researchers and agencies are taking note! Older adults provide wisdom and strength in many areas, as well as coming together to craft their futures. Who are they?**



In May, 2013, the researchers, Eric Klinenberg, Stacy Torres, and Elena Portocolone, prepared a "briefing paper" for the [Council on Contemporary Families](#) [2] for Older Americans Month. Here are excerpts of this information to start and/or continue the discussion of why we need and how we can all build strong personal safety nets as we age. Here are some of their findings, covered as well in an executive summary by [Stephanie Coontz](#) [3], Co-Chair and Director of Research and Public Education Council on Contemporary Families.

It's not just the number of elders in America that is unprecedented: There has also been a revolution in how and where these elderly live. **Today a full third of all older Americans live alone, a figure that rises to 40 percent for those 85 and older.** The practice is likely to accelerate with the graying of the baby boom generation, whose first members turned sixty-five two years ago. Why?

**Older Americans typically prefer to remain in their own homes, a trend gerontologists call "aging in place."**



[4]AARP surveyed adults fifty and older and found that **89 percent wanted to age in place.** Indeed, those who age alone often say that their sense of dignity and integrity depends on their capacity to maintain their own home. If bad health or economic insecurity forced them to move in with family or, worse, a nursing home, they say, this would be a devastating loss of face as well as privacy. (Movements such as N.E.S.T., PNA Village, and Wider Horizons, all in Seattle, have arisen in response - helping elders and "youngers" come together for mutual support within community)

~~**Living alone need not equal social isolation:** Life course transitions such as retirement provide people with more free time to socialize, and social participation and volunteering actually increases with age. **Contrary to stereotypes, older people who live alone are more likely than their married counterparts to spend time with friends and neighbors.**~~

**Elders today maintain their physical capabilities longer than ever, and the cognitive and physiological declines that people experience as they grow older are often overstated.** Disability rates have been falling. A 2009 Pew Research Center [survey](#) [5] found that the percentage of older adults who reported actually dealing with issues associated with old age was much lower than those younger expected. Memory loss, serious illness, or lack of sexual activity simply weren't the problems they were expected to be. Phew!

Still, living alone ("aging in place") isn't without its troubles. Living alone can be a financial strain for elders who must meet maintenance expenses, property taxes and, often, mortgages, on fixed incomes. **Medicare does not currently reimburse long-term visits of home care aides. Nor does it cover hearing aids, dental care and dentures, eye glasses, or routine foot care.** An individual who has less than \$2,000 in savings can have a public home care aide provided by the government, but anyone with more than this has to spend down all their assets (with the exception of their home, their car, and \$2,000 in the bank) to become eligible for such assistance.



[6]The [vulnerabilities of older Americans](#) [7] differ by gender, race and ethnicity. **Women are more likely to age alone: 37 percent of American women sixty-five and older live alone, compared to 19 percent of men the same age.** Almost half (47 percent) of women seventy-five and older live alone. Black women become widows in greater numbers and at younger ages because on average black men die earlier than white men.

### ***Are we ready to accommodate the needs of future Americans aging alone?***

*Not really!* Though we're getting closer by convening conferences such as **Building Elder Friendly Futures**, convening older adults and asking them to design their own preferred futures, and opening experimental successes like

*Alzheimers Cafes*, there's much to be done. Although the private sector has ample capacity to provide long-term home caregivers, meal deliveries, and other such services for affluent elders who go solo, and village models that engage volunteers and wider safety nets, **the monthly checks from Social Security and the Supplemental Security Income program come nowhere near covering such expenses for those without substantial other sources of income.**

**Today these economically vulnerable Americans represent the majority of those aging alone.** With the numbers of older solo dwellers increasing, **providing more care and support for those who choose or are obliged to live alone has and will continue to be a major policy challenge.** Looking widely for new and vibrant models, creating individual and community safety net models and building on successes is where our hope lies. As future expands, we've plenty of time to try!

## **Know What To Expect - A Caregiver's Story**

**One Caregiver's Story** - "Over the last three months, **Karen** has become increasingly anxious and depressed. She never imagined that the events of the past four years would lead to this amount of stress. **Her 83-year-old mother, with hypertension, Alzheimer's disease, and rheumatoid arthritis, moved in, after a hospital stay related to complications from an enlarged bladder.**



[8]As a single mom with one son in college, **Karen's life is now consumed with the role of care coordinator and service provider.** In addition to working a demanding full-time job as a legal secretary, her days are filled with coordinating multiple health care providers, arranging

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transportation and home-delivered meals, managing multiple, complex medications and other health-related tasks, handling challenging behavior issues, and much more.

Although her mother attends adult day services three times a week, her cousin comes in during the other weekdays, and a home health aide or her son helps on weekends, **she is finding it difficult to balance everything and is exhausted at night. She can't even remember the last time she visited with her friends or spent time gardening.** Karen's job has some flexibility, but she has used up her vacation leave and now finds herself having to take time off without pay. That leads to even more stress because it is her salary that helps pay for her son's college tuition and keeps things afloat.

Through all of the visits with her mother to multiple health care providers, the arranging and patching together of services and supports while she is at work, and during and after several of her mother's hospital stays, **there was always an expectation, from others as well as herself, that she would be able to handle the situation, whatever it was, just fine.**

**Although she had been experiencing a bad cough for the past few weeks, she did not feel she had the time to have it checked. She was just too busy. Several days later she became extremely ill and collapsed at work.** Her initial thought was, "I am just tired." She was hospitalized for pneumonia. It was not until her own health scare that anyone asked her what she, **Karen, needed - not just to help care for her mother or her son, but also to care for herself."**

**Karen's story, taken from *Valuing the Invaluable: 2011 Update - The Growing Contributions and Costs of Family Caregiving*, by the AARP Public Policy Institute, illustrates some of the inherent personal costs to those 61.6 million family caregivers in the United States today.**



**[9]Today's "average" caregiver is:**

- A 49-year-old woman who works outside the home.
- Spends an additional 20 hours per week providing unpaid care.
- Cares for a relative or friend.
- Up to 53 percent of these caregivers have little or no training or preparation.
- These unpaid contributors help our economy by adding value rated at \$450 billion in 2009 (up from \$375 billion in 2007).
- Contributes more to our economy than total Medicaid spending at the federal and state level.
- Contributes as much as the total sales of the three largest publicly held auto companies.
- Contributes 3.2 percent of the U.S. gross domestic product.
- Contributes almost \$1500 for every person in the U.S.

**It cannot be stressed too strongly that those who take on this unpaid role risk the stress, physical strain, competing demands, and financial hardship of caregiving, and thus are vulnerable themselves.** An extensive body of research finds caregiving to have a profound and negative effect upon the caregiver's own physical and psychological health, increasing social isolation, and adversely impacting the quality of life and well-being. **State and federal health organizations now view family caregiving as an important public health concern!**

What can and should be done? **The study calls for a change in the care-system to more of a "care team" where caregivers are no longer viewed as just a "resource" for loved ones;** rather, they are partners on the care team and recognized as individuals who may themselves need training and support. **For those of you who've read Personal Safety Nets® this will sound familiar! The AARP study is calling for creating personal safety nets® and teams from those safety nets to tackle issues as they are needed - something we've been championing for more than five years!**



[10]As we say in Personal Safety Nets: Now is the time to start building your net and when you do, remember a few simple tips:

- Plan as best you can, but be prepared to encounter the unexpected.
- Remember it takes a whole community to support both a care partner and a caregiver - that is what the care-share team is created to do. More people tackling the situation will lead to more chances of success for all parties involved.
- Come upon all roles with the idea that those who often fare best are those who see themselves as in charge of their own health and who view physicians and caregivers as critical team members.
- **Ask for and accept help before there's a crisis. This is a huge favor for all involved.**
- Set aside some time to sit in a quiet place or turn attention inward to help recharge your care-giving batteries.
- Organize, appreciate and give back!

## Learning the 5 Phases of Retirement



**People need to learn how best to retire.** Retirement is not simply a time to just stop working. It's a time of life that marks a passage from a life of work to a life of accomplishment, leisure and choice. For their working years, people are probably most defined by their job; from the moment they wake to how they introduce themselves at parties.

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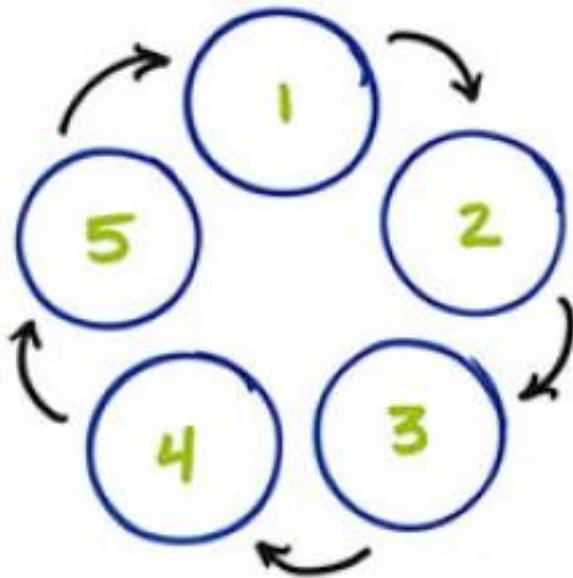


When they retire they lose that identity, but not necessarily the need for it.

With twice as many Americans born in 1955 than in 1935, millions are entering, passing through, or have completed mid life and yet, despite the focus on planning for the financial considerations of retirement, an equally important issue is: how will people live when their lives and roles are radically changed?

There's a stark contrast between the well-defined world of work and the undefined roles and open goals of retirement. When people work, their day is determined by the requirements of the job. But when they retire, they alone plan their day and live it. One key to this "inner" directed life lies in the ability to define success and find happiness in satisfying interests, relationships, and activities.

One key to a successful retirement is for people to figure out what work has meant to them. Because, whatever other changes retirement brings, the central fact is that they will be giving up their work. Success in retirement often means finding satisfying and personally productive replacements for work so that life continues to have meaning and reward after the job has ended.



### [11]The Five Phases of Retirement

Although retirement is different for everyone, there are common phases to the process. It helps to understand these because it provides retirees with a language to put their feelings and experiences into words, and also provides a set of landmarks to help them judge where they are and what lies ahead.

**Phase 1: Pre-Retirement.** As people enter this phase, they face the realization that retirement is not just coming sometime in the future, but is imminent. During this phase, primary tasks involve preparing for retirement and gearing up for separation from work. This is an important time, offering the opportunity to not only plan financially but also to prepare emotionally and spiritually for a major change.

**Phase 2: Honeymoon.** Many enter this phase without considering the important long-term needs of retired life, such as goals, relationships, and personal meaning, and without a long term plan. This phase provides a time for retirees to not only enjoy themselves, but to also plan ahead for the routines and life that will follow. Here, it is important for retirees to pace themselves and plan for the long haul.

**Phase 3: Disenchantment.** For some, the honeymoon is followed by a period of disenchantment, and sometimes depression. And the more unrealistic the pre-retirement dream, the more likely it is that life after the honeymoon will feel empty and anti-climactic. For those who best understand this important phase, it provides an opportunity to re-invent them and re-define their own futures.

**Phase 4: Reorientation.** This phase sees the active development of ideas and a movement towards a more balanced life and diversified set of interests, relationships, and routines. It offers a time to think about new avenues of involvement in every area of life, and is a time for action and movement towards the life retirees want to live.

**Phase 5: Stability.** This stage most of all is "retirement." Until now, retirees have simply been gearing up for and



moving towards this final phase, which doesn't really have an end. In this phase, retirees are not just thinking about and planning for their retirement, they're living it! When people achieve success in retirement, they achieve the coming together of their life's achievements and failures. Retirement becomes a wonderful period in which the windfall of free time is converted to self-fulfillment.

*Adapted from Phil Rich's "How Best to Retire" (originally published May 1998), adapted in Selfhelp Magazine (September 2009).*

## Planning for Retirement

**Think also about your lifestyle, what is important to you, what sort of expenses you anticipate, and what income you wish to have. Balance this next to your current lifestyle and income.**



[12]With insurances, review beneficiaries. Consider naming individuals rather than leaving income to your estate, as this may be more advantageous for reasons of taxation. Keep the designations current. Review them at times of life changes: marriage, divorce, birth or adoption, retirement, or every 10 years. If you name a minor as beneficiary, be sure to name a custodian, too, to act on the child's behalf until he or she reaches adulthood.

- ~~Magazine, the United States Automobile Association, suggests going to the following web site: [ssa.gov/planners/calculators.htm](https://ssa.gov/planners/calculators.htm) [13] and using calculator #2.~~

**If and when you plan to retire, experts recommend that you look beyond the trio of social security, Medicare, and Medicaid.**

If you are part of a couple, you'll be wise to think about what financial resources you will have if the other person becomes incapacitated or unemployed, or leaves you through divorce or death.

***Consider the following possibilities:***

- ROTH IRAs
- 401(k)s
- 403 (b)s
- CDs
- Investments
- Savings accounts
- Annuities

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- Pensions
- Insurances
- Federal government thrift savings plans
- Other income-producing activities (including work): Commitments from children; Winning the lottery, Writing and publishing your memoirs.

## Succession Planning



[14]We've been thinking about succession planning, and how it relates equally to families and businesses. Unfortunately, the state of preparedness in either arena is pretty abysmal, but we hadn't known how dismal until recently when we heard from a friend who works in the financial arena. His work is part of what some might call our country's "Formal Safety Net." He sent us a link to "Questions to Consider Before You Transfer Your Business" ([U.S. Trust Magazine, 2013](#) [15]).

In this article it was stated that **private business owners, who spent so much time creating and building their business, tend to devote surprisingly little attention to how and when they will make their exit, or what will happen to the business when they do.**

"Many business owners say they don't believe a plan is needed until they are ready to retire, and they are not ready to retire anytime soon." But if you think about businesses you've known, **can't you think of a few times when it was something other than retirement that caused a change in ownership?**

A recent survey of private business owners, asked to talk about their "succession plan," found that less than half (45%) have a formal succession plan in place, and only 10% have anything written down; 28% haven't yet made any decision about what will happen once they leave; and 24% said **they don't believe they even need a succession plan. What, we wonder, would they do if something happened, in terms of succession, before they expected it?**

It's also important to know that 50% of the private companies in the United States are now owned by **women, who are less likely than men to have a formal succession plan.** Yet we know that women care greatly about having solid "Informal Safety Nets" in place for children and families. We don't understand this unless it's also true that the women are relying on more solid "Informal Safety Nets" - that web based on relationships and reputation.

In an organization, good "succession planning" would ensure that as employees are recruited, their knowledge, skills, and abilities are developed, and they are prepared for advancement or promotion into ever more challenging and changing roles. As the organization expands (or contracts), or loses or gains key employees or has new ownership, succession planning helps everyone from employees, to consumers, to leaders know what their role will be and what will come next. Business planners advise owners that **succession planning is a matter of strong planning practices in management, not a matter of sudden crisis management.**



[16] This same approach is essential for families. When it comes to you and your family, planning begins today. **Planning for the next stages or phases of your life - as opposed to waiting for a sudden crisis - will certainly provide better outcomes.** Using available resources (formal, informal, relevant services & organizations, along with engaging the people you know or can know) - brings together the best set of needed factors to build a flexible, strong and resilient net - and beginning should start today. But how?

**Here are a few succession planning ideas for your family:**

- Think about, and write down, what kinds of skills will be needed for those who might need to take over for you if you need or want help. What experience would you think best? When might they get involved?
- Remember: since you're part of a greater community, start listing out things you do well and can offer others - competencies and preferences - if you're called upon to assist others.
- Think of who would be best for key roles for providing help or succession? Clearly this begins early. Some may not want, or be able to fill the roles you envision. Or maybe they need time to get ready. You may have thought of some things that you'll want done that don't have anyone who seems ready - this will take thought and planning! Who else? How else?
- Understand that succession often fails because of "poor expression of feelings and wants"- poor and ineffective communication. It can be a really good idea to write out what you want to ask for & what you need, as well as your understanding of what someone else has said to you.
- Know that control - having it and giving it up or sharing it with others - is a major issue in the context of succession. (Needless to say, PSN finds the same problem can exist when building a personal safety net. We stress everyone remember whose life it is - and what everyone's role is. If you want to help, fine. If you want to be in charge of another, its probably not going to work).
- **Do your best to be true to yourselves when you look at your life. Sharing, honestly and directly (even as you're vulnerable) will help you achieve your goals and let others see where and how they can help you.**

**Wherever you are in your life, everyone needs a plan - and to achieve that plan, we all need help. The idea of a PSN is that we are better together!**

## The Status of Women in the U.S. Media (2013)

A report from [womensmediacenter.com](http://womensmediacenter.com)

[Read the PDF copy of the report](#) [17].

Summary of Findings:

- At its current pace, it will take until 2085 for women to reach parity with men in leadership roles in government/politics, business, entrepreneurship and nonprofits.█
- Only 17 women at media and technology companies are on Fortune's 50 Most Powerful Women in Business.█



- By a nearly 3 to 1 margin, male front-page bylines at top newspapers outnumbered female bylines in coverage of the 2012 presidential election. Men were also far more likely to be quoted than women in newspapers, television and public radio. That's also the case in coverage of abortion, birth control, Planned Parenthood and women's rights.
- On Sunday TV talk shows, one survey found that only 25 percent of guests were female. Another study found women comprised only 14 percent of those interviewed and 29 percent of roundtable guests. There was some overlap among the shows tracked in the two studies.
- In both legacy and online news sites, women are too often relegated to writing about the "pink topics" of food, family, furniture and fashion.
- Forty-seven percent of gamers are women, but 88 percent of video games developers are male.
- Talk radio and sports talk radio hosts are overwhelmingly male.
- As newspaper employment continues to tumble, so does the number of women in key jobs.
- Newer, online-only news sites have fallen into the same rut as legacy media. Male bylines outnumbered female bylines at four of six sites reviewed.
- The percentage of women who are television news directors edged up, reaching 30 percent for the first time. Overall employment of women in TV news remains flat.
- The percentage of women employed as radio news directors is up, along with the overall percentage of female employees. Non-commercial stations and major markets with more than a million listeners led the way. In smaller markets, a radio news operation may be just one or two employees.
- Obituaries about men far outnumber those of women in top national and regional newspapers.
- Men write most newspaper op-eds; female voices are emerging in new media.
- Women comprised just 9 percent of the directors of the top 250 domestic grossing films of 2012.
- Women comprised 39 percent of documentary directors whose work appeared at major festivals in 2011-12.
- In TV, women held 26 percent of the behind-the-scenes roles during the 2011-12 primetime season.
- Across all behind-the-camera positions, females were most likely to be producers. However, as the prestige of the producing post increased, the percentage of female participation decreased.
- Male directors outnumbered females 4 to 1 in a review of 3,100 episodes of primetime television across broadcast, basic cable and premium cable.

## Tips for Taking College Courses Free of Charge



[18]No matter what your age – it's never too late to take a college course – one that truly interests you (not one that's required). And the great news is that you can take any of 8,000 college courses at the very best universities, with professors handpicked for their good teaching, at the time and place of your choice—FREE! Thanks to the generosity of the William and Flora Hewlett Foundation and the Andrew W. Mellon Foundation, and the work of the OpenCourseWare Consortium of universities worldwide, you can get the same courses others are paying \$5,000 for right in the comfort of your living room. Here are some tips you'll need to get you started:

**1. Get Started.** Begin by searching the master list of all courses provided by the [OpenCourseWare Consortium](http://www.ocwconsortium.org) [19] (<http://www.ocwconsortium.org> [20]). Here you'll find courses offered throughout the United States and the world. You'll find courses offered at 18 American Universities, including: MIT, Yale, Notre Dame, Carnegie Mellon, University of California-Berkeley, University of California-Irvine, Utah State, and Stanford University.

Extra Tip: Negotiate credit. If you're planning to do all the work, and if you're enrolled at a college, see if you can get credit for the course as a directed or individual studies course. At some universities, especially if your university doesn't offer the course you're taking, you'll be able to sign up with a professor at your own school and get course credit.

**2. Play to their strengths.** Every college has some fields it's strong in and other fields in which it's less distinguished. You won't be surprised to hear that biology, chemistry, physics, statistics, and math are strong at MIT and Carnegie Mellon; philosophy, religion, and history at Yale, Notre Dame, and Berkeley; and biological and irrigation engineering at Utah State. If you're up to it, try to take the courses you want at the best schools that offer them.

**3. Take something that interests you.** You'll be more motivated to listen to all the lectures if you pick a subject for which you have a true passion. Some samples of actual classes now offered include Donald Kagan's Introduction to Ancient Greek History (Yale, classics), Amy Hungerford's American Novel Since 1945 (Yale, English), Asma Afsaruddin's Women in Islamic Societies (Notre Dame, Middle Eastern studies), Science whizzes (or wannabe whizzes) will enjoy MIT's Eric Lander's Introduction to Biology, Walter Lewin's Physics I: Classical Mechanics, and Sylvia Ceyer and Catherine Drennan's Principles of Chemical Sciences. And at Berkeley, there's Cymie Payne's International Environmental Law (law), John Kihlstrom's Scientific Approaches to Consciousness (cognitive science), and Fletcher Ibsen's Introductory Probability and Statistics for Business (statistics).

**4. Pick your modality.** Some of the courses offer full video downloads, others just audio, and still others just print materials. Check to see that the course you're interest in is offered in the mode you can deal with.

**5. Pick your language.** Some of the courses offer translations into foreign languages (especially at the MIT site), including Spanish, Portuguese, Chinese (traditional and simplified), Persian, and Thai. So if English is not your native language, you might enjoy the top-notch courses in your native tongue. On the other hand, the OCW Consortium website offers courses at universities in countries ranging from Afghanistan to Vietnam—with special concentrations in France, Iran, Japan, Korea, and Spain. So if you want to take courses in some language other than English, here's your chance to improve your second-language skills.

Extra Tip: Some of the sites even have closed-captioning—good if you're hearing impaired or if you find it easier to learn with subtitles.

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**6. Learn the layout.** Course Web pages are usually arranged in the standard order of the college semester. You'll typically find on the left of your screen the course description, instructor bio, syllabus, topics and readings for individual lectures, tests and papers, and downloads. Also, on the right of the screen, look for related resources that often provide a wealth of material for additional study on topics of interest.

**7. Customize your learning.** Some learners will like to listen only to a portion of the lectures—those on a topic they're especially interested in. Some will like to look at the midterm and final first so that they'll know in advance what points the professor thinks are most important. And still others will like to batch lectures together and have an eight-hour marathon of all the lectures on some topic. One of the great advantages of courses on the Web is that you control the speed and intensity of the learning. Make the course fit your learning style.

**8. Make it a community activity.** A few courses offer online communities of fellow students taking the course in cyberspace. If you're lucky enough to have hit on one of these, join the community. If not, why not invite a friend to take a class with you? You can set up your own viewings, discussion or study groups, and even (if you have a few friends) a Facebook or MySpace page for the course. You can even take a course with your parents or kids - try James Marshall's Marriage and Family Relationships, Alena Johnson's Family Finance, or Glenn Latham's Power of Positive Parenting (all at Utah State).

*Adapted by Personal Safety Nets® from Professor's Guide, by Lynn F. Jacobs & Jeremy S. Hyman, a series regularly published in the U.S. News & World Report (June 2009)*

## Young Employees - Ask for Help!

*Edited by Personal Safety Nets® from Carolyn Kepcher's article in the NY Daily News, September 2, 2011.*

Here's a story line with an ending that's all too familiar to seasoned workers. A new employee, fresh out of college, begins work at an entry-level job while finishing her master's degree in her chosen field. Her new job is a step on the way up the ladder, and she's willing to work hard for the brief time she plans to be there. The problem in this particular workplace reveals itself soon enough: the evil supervisor.

As it becomes more difficult every day to work for a boss who is known for temperamental outbursts, snide comments and other misdeeds, the new employee decides it's time to take action and go over the boss' head. As more experienced workers shake their heads and try to dissuade from taking this course of action, off she marches to the senior manager's office. She emerges 30 minutes later, feeling satisfied that her complaints were heard.

By the time she returns to her work area, her supervisor had already been informed of the meeting and everything that was said. Her work situation goes from bad to worse, and soon even the other employees began to avoid her. A job that this up-and-comer thought would be an easy way to pay the bills while attending grad school has turned into a negative view of the working world.

What to do? First, she has every right to feel hurt and miserable. But she makes the mistakes that many workers of every age make over and over again in their careers. She isn't interested in listening to advice and she doesn't make use of the people and their skills and experience.

She later recalls that others gently tried to talk her out of her plan of action. Why did she choose to ignore their advice? Some experts say that it's all about control. Even when we know that the advice-giver has a point, we don't want to act upon their counsel because we feel like we're being told what to do. Other experts say people want to believe what they want to believe - which is why they dismiss any advice that disagrees with what they already "know." Still other experts feel that our lack of being part of a "community" of workers leaves us ill-prepared to gather information and opinions. All are possibly at work in this tale.

**Do you want to know our PSN advice? Here it is . . . do a better job of welcoming the wise counsel of others: ASK.**



**Research shows YOU act upon advice at a much higher rate when you ask for it, as opposed to when it is unsolicited. You could benefit from asking more often, and from varied sources. Don't assume that you always know what is best for our "unique" situation. Don't be afraid of looking weak. Don't give in to bashfulness. Have courage and ASK!**

The new employee/graduate student is an excellent example - she didn't want to listen to people. When it comes to a particular workplace, everyone who has been there a while is an expert and part of your "work family."

**In other words, ask for advice – use the knowledge of the team that surrounds you – build a safety network!** Sometimes it's about putting aside what you know, just for a moment, to ask for a different perspective. Workplace scenarios that seem challenging and difficult have probably played out many times before. Even the advice and experience of others that does not offer a solution can be valuable - at least you'll know what won't work.

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- [13] <http://ssa.gov/planners/calculators.htm>
- [14] <https://personalsafetynets.com/file/147>
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