

Carla Merlak presents:



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Take Advantage of Work Breaks

A break can be beneficial to your productivity.

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Are Young Americans “Job Hoppers?”

Reconsidering the myths and looking at the facts.

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The Market in a Minute

A recap of the last three months in one minute or less.

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SUMMER 2019

NOTABLE QUOTE:

“I don’t know any other way to lead but by example.”

- Don Shula

QUICK TIP:

A finer retirement strategy pays attention to tax implications. Many pre-retirees embark on retirement transitions without studying them.



Take Advantage of Work Breaks

Are young American workers afraid to take advantage of breaks at work? A survey of 1,600 adults born between 1982 and 1999 by KRC Research, working for Tork, a paper goods manufacturer, indicated that young adults may think that their boss or co-workers consider them lazy for taking an allotted lunch break. The survey was distributed in December of 2017, with the results widely available one year later.

For many workers, a lunch break is an ordinary part of the workday. Some professional environments even incorporate it into the culture of the company, holding in-office meals regularly or for special occasions. However, the results of the Tork/KRC survey shows that a quarter of young adults think



their boss will look down on them for taking a break (compared to 10% of Boomer-aged workers) Sixty-two percent of young adults wish they had longer or regular lunch breaks.

While every workplace is different, there is plenty of evidence that taking a lunch break offers you both mental and physical relief, putting you in a position to be more productive and creative in your work. The KRC/Tork survey even indicates that 90% of the respondents describe themselves as “refreshed” after a lunch break. It’s possible that taking advantage of that personal time offers you more energy and mental clarity, helping you work better.^{1,2}



Are Young Americans “Job Hoppers?”



There are several preconceptions about millennials and other young Americans. Some of these stereotypes, however, prove baseless in the face of real evidence. Among them is the notion that younger American adults are “job hoppers,” going from employer to employer.

The U.S. Bureau of Labor Statistics has numbers that put that notion in perspective, going back decades. In 2018, the average duration of employment for Americans in their twenties and thirties was 2.8 years. In 1983, it was only slightly longer at 3 years.

Since the average has only changed by a few months in the last thirty-five years, it’s also important to remember that the job market is still recovering from the 2007-2009 recession. The resulting diminished job market may mean lower than average employment markers for these young adults. For both employers and employees, it’s important to bear in mind that longer tenures are often tied to advancement. If you are looking to improve your income or job satisfaction, it’s possible that asking for a promotion may be less effort than seeking a new gig elsewhere; your employer may value your experience and want to keep it on board rather than lose it entirely, and if they can’t offer you a promotion, they may want to offer you a raise instead.³



The Market in a Minute



Hopes for a quick resolution to the U.S.-China trade dispute faded in May as discussions broke down and rhetoric from both sides turned tough again. The disappointment lingered on Wall Street: the month saw losses for stocks. The year-to-date advances of the three major U.S. equity benchmarks were strong, five months into the year. Some closing numbers for the month of June: DJIA, 24,815.04; S&P 500, 2,752.06; NASDAQ, 7,453.15.⁴

The Department of Labor released its April employment report at the start of May, and the latest news on hiring was certainly strong. April saw a net gain of 263,000 jobs, trouncing a Bloomberg consensus forecast of 190,000. The jobless rate fell 0.2% to 3.6%, nearly a 50-year low. The U-6 rate, which counts the unemployed, the underemployed, and those who have stopped looking for work, stayed at 7.3% for the third straight month. Wages were growing at a 3.2% annualized pace.⁵



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Citations.

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