Working Together as a Family

Income loss affects every aspect of a family's life. Issues that used to be merely troublesome may become magnified and drain the family of its ability to cope. Frequently, finances become a focal point of tension. Expenses that never were a concern before may become problems that affect everyone in the family. Since the entire family is affected by a parent's job loss, every member of the family needs to know about and be a part of the lifestyle changes needed to cope.

Men and women react differently to joblessness. Accepting that men and women differ in their views of how job loss affects them individually increases a couple’s understanding of each other and their ability to cope more effectively.

Many men tend to define themselves through their workplace role. Unemployment means not only the loss of their job, but also their key role as breadwinner in the family. For these reasons, men who lose their jobs may feel threatened, angry, and stressed. A natural emotional reaction is to become irritable and depressed over unemployment, and perhaps to experience feelings of jealousy toward a wife who continues to work.

A woman’s reaction to job loss depends greatly upon her relationships to her family and her career. A woman who has developed a strong maternal role identity and values highly her marital relationship may find job loss less emotionally stressful than one who values highly her work identity. Women who view their work as providing a major income source that supports the family are more affected by job loss than those who view their work income as a supplement to their husband’s pay.

If unemployment becomes prolonged, it may become increasingly difficult to prevent negative emotions from affecting the marital relationship. Supporting each other during such times is key. Couples need to make special efforts to reduce their negative feelings about each other by avoiding behavior that belittles or blames.

For some individuals, job loss carries a stigma that makes it difficult to not feel guilty. Recognize the need to grieve for this loss and work through the process. It is normal for guilt and anger to accompany feelings of grief, but seek professional help if these emotions become extreme.

Family members experience the stress of job loss secondhand. They feel many of the same emotions as the unemployed person, but they are powerless to do anything about reemployment. Feeling helpless is stressful and defeating.
Sometimes, as unemployment becomes prolonged, hostility increases within the family and puts excessive stress on the children. Support from parents can help children avoid being adversely influenced during periods of high family stress. For instance, the unemployed parent may increase use of sarcasm or criticism, making the children more likely to act out or become depressed. In this situation, a highly nurturing and supportive parent can provide emotional protection that shields the children from the negative impact of the unemployed parent’s actions.

Children experience stress differently than adults. Children who are stressed typically react in ways that are not normal for them. Signs of too much stress include change or regression in behavior. Small children may react to stress through behaviors such as thumb-sucking or bed-wetting. Elementary children and teenagers may stop doing their homework, start failing in school, or act out with destructive and unacceptable behaviors. How children react to stress depends on their age and development.

Parents need to be open and honest with their children about unemployment. Trying to keep it a secret is not a good idea. Children know something has happened and may even blame themselves for the tension and anxiety that fills the home. Recognize that your children need you, your love, your reassurance, and your guidance. At the same time, remember that children are self-centered. They want to know how their lives will be affected, and some of their concerns may seem trivial or insensitive. Instead of losing your temper, simply be honest and tell them what you think will happen. Children are resilient and can adjust to new situations. Involving them from the beginning helps them cope effectively and understand that their family can handle difficult situations.

Recognizing the signs of stress is critical for parents who need to help children through stressful life events such as job loss. Preschoolers react to stress differently than teenagers, and parents also need to react differently to children of different ages. Remember that all young people, regardless of their age, need unconditional love and support.

### Signs of Stress in Preschoolers

Children age six and under react to stress in many different ways. Common reactions include:

- uncontrolled crying
- eating and sleep problems
- regressing to toddler behavior
- withdrawing from others
- frequent aggressive behaviors, such as hitting, kicking, and biting
- fear of being alone or without a parent
- having nightmares and not wanting to sleep alone

Preschoolers cannot understand their feelings, and at times they cannot control their reactions to intense feelings. When families are stressed for prolonged periods of time, small children feel like their world has been taken away from them. They may believe they caused the family’s anxiety. The best strategy for parents is to explain in simple terms what has happened. Make it clear that the children had nothing to do with the parents’ reaction. Maintain as normal a living routine as possible, because preschoolers need secure, consistent routines and care. Following the same meals and bedtime routines keeps the child and the family in a normal living pattern. Take time to reassure young children with words and hugs. The family can still do fun things together that are inexpensive, such as going to a playground, walking in the woods, or going to the library to borrow books.

Preschoolers frequently act out their emotions in their play. Toys such as dolls, puppets, house furniture, blocks, cars, and trucks can help them release their feelings. Art supplies such as modelling clay, paints, markers, and paper encourage children to draw pictures or make sculptures that express their thoughts and feelings. Reading stories is a comforting activity that releases tension, helping preschoolers to unwind and feel secure.

### Signs of Stress in Schoolchildren

Common reactions to stress among seven-to eleven-year-olds include:

- whining
- becoming physically aggressive
- questioning and challenging adult authority
- worrying about their future
- having nightmares
- losing concentration
- losing appetite
- having trouble sleeping
- having frequent accidents

These children can understand the meaning of job loss for the family. However, their primary concerns may be verbalized in terms of themselves: “Will I lose my allowance?” “Can I still have new sneakers?” “Can I keep taking dance lessons?”

Schoolchildren can accept new responsibilities to help the family adjust to financial loss. Gain their cooperation through family discussions, and listen to what the children have to say. Respect their ideas. Agree upon plans for action as a family. This will help your children learn strategies to cope with adversity, resolve differences of views, make decisions, and set goals. All children will face stresses and difficulty in the future, and learning to cope effectively is a valuable tool for
future success. Remember that stressed children need to be reassured that they are capable of appropriate behavior and that their cooperation is appreciated. Focus on and reward their positive behaviors. Avoid constantly finding fault for negative behavior, shaming, or punishing unwanted reactions.

Because schoolchildren tell their teachers and friends about their lives, it will be important to decide how much you want the community to know about the family's job loss. You will need to help your children learn what is appropriate to share with their teacher and friends. It also is critical to communicate with your children's teachers if you observe any negative changes in their behavior and schoolwork. Teachers often can help if they understand the reason for a child's change in behavior.

A period of unemployment can be a great time for you and your children to do all those fun things you have not had time for in the past. Going fishing at the local pond, knitting hot pads, or baking cookies from scratch are fun activities that schoolchildren enjoy. They can spend hours playing baseball or riding bikes with a parent. These activities are all inexpensive and provide time to be together, to talk, and for you to reassure your children that their lives will be okay.

**Signs of Stress in Teenagers**

For developmental reasons, teens are challenging. Adolescents are typically at a stage when rebellion and independence are normal. Young teens are searching for their physical and self-identity. At this stage, they are constantly questioning their appearance. Their mental development now permits them to think like an adult, so they begin to question everything their parents say, do, and believe. Their behavior can range from subtle rebellion to extreme risk-taking. Their feelings become intensified during adolescence, producing great mood swings with highs and lows. Some teens experience depression and suicidal thoughts.

Teens can identify with the feelings and thoughts of their parents. They can understand the situation the family has been put into. Since they are extremely sensitive, they may be very concerned about how their friends react to a parent's job loss. Teens will need help to sort out the reasons for the unemployment. They also need a clear understanding of the family's plan of action to adjust. Teens can take part in all of the family's discussions and planning. If included, they will be more willing to cooperate and accept personal responsibilities for helping the family cope. Having regular talks will keep lines of communication open so that issues can be addressed as they arise.

Teens need help in thinking through the consequences of their actions. Until teens mature, they believe they can engage in risky behavior and not get caught or suffer harm. This can lead to what seems like a lack of judgement on their part. Pose situations using open-ended questions to encourage them to think through and describe possible outcomes. This can help them identify a wider range of solutions to their own problems. Teens need parental support, guidance, and strong expectations to have the framework to grow through stressful family times.

During times of family stress, teens in particular need to have personal space of their own, where they can relax and be alone. A personal space where one can unwind often saves the family from conflict that comes from being pressured. Since all family members are anxious about the future, developing techniques to easily relax and calm down helps smooth family interactions.

**Coping as a Family**

The first step to coping with stress is learning to recognize the warning signs that it is becoming too much for you or your family to handle. Common signs that stress is getting out of control include:

- insomnia
- no interest in life or even getting out of bed
- constant fatigue
- feelings of helplessness and hopelessness
- emotional withdrawal or aggressive outbursts
- frequent crying
- feeling life just isn't worth the effort

Stress can be handled in two ways. You can use coping strategies to control it, or you can change your reaction to it. Basic stress coping strategies for families are covered below.

- Take charge of your life as a family and develop an action plan. Decide what can be cut from your living expenses and what to do to keep your family strong until you become employed again.
- Keep the lines of communication open. Plan family discussion times. Be open to family members' need to talk about what is happening in their lives.
- Let all family members share in making decisions that affect the family. Having a voice in the process helps everyone accept responsibility for the final decision.
- Take time to have fun as a family. Fun can be as inexpensive as making popcorn together, playing a game, or building a puzzle.
Plan ahead for difficult situations by identifying ways to cope. Thinking through possible strategies helps take the stress out of a situation.

Set realistic expectations without being overly rigid. Learn to adapt as a situation changes, but don’t be swayed by what others think needs to be done.

Show and express love, concern, and support for each other daily. Praise is a strong motivator for both children and adults.

Use exercise to burn off your feelings of stress. The entire family can benefit from exercising together. Taking a walk together, riding bicycles, raking the leaves, or working in the garden are all good forms of exercise for the whole family.

Have confidence and believe your lives will change. View unemployment as a temporary situation. Stress is in the eye of the beholder. Focusing on being unemployed rather than finding employment will create a far more stressful situation for you and your family.

Almost all stress can be managed, but it can reach the point that one needs professional help. Signs that a person needs help to deal with extreme stress include:

- Feelings of severe depression for a long period of time
- Hitting, shoving, or lashing out physically and emotionally at a family member
- Thinking about suicide
- Feeling overwhelmed to the point that you can’t take any action
- Having panic attacks, where your pulse rate is high and your breathing is difficult
- Drinking liquor excessively, starting to drink in the morning, or hiding alcohol
- Excessive and rapid weight loss or gain

These are all signs of depression, which is a treatable physical condition. If you or a family member experience any of these symptoms consult a doctor, mental health professional, or pastor. Getting help is the first step to taking control of your life.
Stress Tests

Adult Life Events Stress Inventory

Listed below are 40 different life events. Place a check next to those events that have occurred in your life during the past two years. The higher the number, the more stress you have in your life.

___ Death of spouse
___ Divorce
___ Marital separation
___ Jail term
___ Death of close family member
___ Personal injury or illness
___ Retirement
___ Marriage
___ Lost job
___ Marital reconciliation
___ Change in health of family member
___ Pregnancy
___ Sex difficulties
___ Gain of new family member
___ Debt beyond 20 percent of disposable income
___ Change in financial state
___ Death of close friend
___ Seeking new job
___ Foreclosure of mortgage or loan
___ Change in family’s expectations for you
___ Son or daughter acting out
___ Trouble with in-laws
___ Outstanding personal achievement
___ Spouse begins or stops work
___ Begin or end school/training
___ Change in living conditions
___ Revision of personal habit
___ Trouble with family members
___ Change in work/residence
___ Change in child’s school success
___ Change in number of family events
___ Change in recreation
___ Change in church activities
___ Change in social activities
___ Change in sleeping habits
___ Change in eating habits
___ Vacation
___ Minor violation of the law
___ Change in number of arguments with spouse
___ Christmas/major holiday

Stress Tests

Youth Life Event Stress Inventory

Listed below are 43 different life events. Place a check next to those events that have occurred in your child’s life during the past two years. The higher the number, the more stress exists in your child’s life.

___ Parent dies
___ Parents divorce
___ Parents separate
___ Close family member dies
___ Personal illness or injury
___ Parent remarries
___ Parent loses job
___ Parents reconcile
___ Mother goes to work
___ Change in health of a family member
___ Mother becomes pregnant
___ School difficulties
___ Birth of sibling
___ School readjustment (new teacher/class)
___ Change in family’s financial condition
___ Injury or illness of a close friend
___ Start new afterschool activity
___ Change in number of fights with siblings
___ Threats of violence at school
___ Theft of personal possessions
___ Changes in responsibilities at home
___ Trouble with grandparents
___ Outstanding personal achievement
___ Move to another city or part of town
___ Receive or lose a pet
___ Change in personal habit
___ Trouble with teacher
___ Change in child care
___ Change to new school
___ Change in friends
___ Change in sleeping habits
___ Change in number of family events
___ Change in eating habits
___ Punished for not “telling the truth”
___ Change in TV viewing
___ Birthday party

Stress Tests

Feeling the Strain

This activity is designed to help you become aware of your response to the stress of losing your job or having your income shrink. Using the following scale, mark each item according to how often it is true of your current behavior or feelings.

0 = Never  
1 = Infrequently  
2 = Frequently  
3 = Regularly

___ 1. Eat too much  
___ 2. Drink too much alcohol  
___ 3. Smoke more than usual  
___ 4. Feel tense, uptight, fidgety  
___ 5. Feel depressed or sad  
___ 6. Like myself less  
___ 7. Feel restless and unable to concentrate  
___ 8. Have decreased or increased interest in sex  
___ 9. Loss of appetite  
___ 10. Feel tired, have little energy  
___ 11. Have difficulty going to sleep or sleeping  
___ 12. Feel irritable  
___ 13. Become less communicative  
___ 14. Become overly critical of others  
___ 15. Impatient with delays, interruptions  
___ 16. Become angry or irritable with others  
___ 17. Think about suicide  
___ 18. Feel disoriented or overwhelmed  
___ 19. Difficulty getting up in the morning  
___ 20. Frequent headaches  
___ 21. Upset stomach  
___ 22. Sweaty and/or trembling hands  
___ 23. Shortness of breath and sighing  
___ 24. Letting things slide  
___ 25. Emotional outbursts  
___ 26. Feel “below par”  
___ 27. Tendency to talk fast  
___ 28. Never enjoy life

How do you rate? A personal score over 35 suggests that you are experiencing stress to the point that it may affect your well-being. You should review how you are dealing with the strain in your life. Learning to use coping strategies will help you lower your stress level and increase your ability to be effective in life.
References


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