

Coping in Hard Times: Fact Sheet for Parents



What happens when you or your spouse or partner are laid off, are out of work for months, and the unemployment insurance ends? What happens when—every place you look for work—they're not hiring or they have stacks of applications?

What happens? You worry about what will happen to you and those you care for. About having money for groceries and transportation. About paying for medication or medical appointments.

About the next emergency that you can't foresee. And, if you have children, it is likely that they will worry too. During hard times, worries like these can cause frustration, stress, and anger for everyone in the family.

This fact sheet will help you understand how economic difficulties may affect you and your family and help you find ways to cope—and help your family members cope—during these uncertain times.

Understanding Economic Downturns

When people face financial difficulties, it affects these qualities:

1. Sense of safety
2. Ability to calm
3. Self-efficacy and community-efficacy
4. Connectedness
5. Hope

Let's see how financial hard times affect these areas and what you can do to cope or help family members cope.

Sense of Safety

What is “sense of safety”?

- A belief that your needs—and the needs of those you care about—will be met now and in the future
- A belief that you are protected from harm and that those around you will stay safe

How can economic downturns affect a person’s sense of safety?

The world feels less safe when you can’t find work; have less money for food, rent, and transportation; have to take extra jobs to make ends meet; and face foreclosure or have to move.

You may feel worried, sad, or angry. You may want to give up. You may avoid friends and family, be irritable, argue more with others, or take more risks. You may have trouble sleeping, focusing, or being patient with others (who may be facing similar hardships and stress themselves). And you may find parenting much more difficult.



When you don’t feel safe, everyday problems seem much worse. It’s harder to face and to deal with life’s challenges, and the stress can be overwhelming.

What can you do to promote a sense of safety for you and your family?

- Talk about your concerns with your partner, trusted friend, family member, colleague, counselor, or religious professional. Choose someone who will support you, rather than judge you or make you feel worse.
- Talk to your children about what is happening. Be honest, but avoid alarming them unnecessarily. Let them know that, while things are hard, you have confidence that no matter what it takes, you can handle it together as a family. Use language that they can understand. For younger children, you may have to repeat the conversation several times.
- Encourage your children to talk about their concerns with you or another trusted adult.
- If you or your older children are feeling scared about life, make a list of options, resources, and personal strengths. Include ways you or family members got through earlier hard times. Use this list to make empowering “self statements” that give you the energy to complete needed tasks.
- Keep searching. Problem-solve to stay up-to-date on possible job opportunities and available resources (i.e., financial, employment, or job counseling).

- Try to be creative in planning family time. Look for free or inexpensive activities: have a board or card game night, play sports or video games, go on a hike or picnic). Encourage your children to do activities like these with their friends. Lack of money doesn't have to mean lack of fun.
- Be patient with younger children who may cling more to you.
- Let older children know that, while they may worry about their problems, they also can figure out ways to feel better, such as working hard on a school project or helping others with a community activity.
- Avoid watching too much TV or Internet news about the economy, especially in front of younger children. Such news programs may upset them and make you worry more about the future, which could be more stressful for your child.
- Keep to a regular family routine as much as possible. Make sure that you and your children get enough sleep, eat regularly, drink plenty of water, and get frequent exercise.
- Help older children—struggling to find a job or having to postpone college—to consider alternatives or to readjust their expectations.

What Beth did:

Both Beth and her husband had been laid off. Their daughter Rachel worried that soon her family wouldn't be able to afford the house payment. Rachel thought about this constantly, had trouble sleeping, and often experienced headaches. She couldn't focus on her schoolwork and argued more with her brother.

Beth noticed the change in her daughter's behavior and asked what was bothering her. Finally, Rachel admitted that she was worried the family would end up homeless. Beth reassured Rachel that she and her father were continuing to search for work and weighing different options. Although Beth admitted she didn't have all the answers right then, she suggested that they talk regularly. Rachel remains concerned about her family's situation, but she feels better knowing she can talk to her mom about the situation, and that her parents are doing everything they can to keep the family safe.

"I knew something was bothering my daughter, but I had to ask her what was wrong several times before she told me that she was scared about what would happen if we ran out of money."

Ability to Calm

What is "calm"?

- The skill of self-soothing; the ability to become peaceful in mind and body
- Being able to relax and stay composed or grounded, rather than become numb, shut down, agitated or overly excited
- Being able to relax your body and mind enough to focus and concentrate

How can economic downturns keep people from feeling calm?

When finances are uncertain, you feel frustrated, afraid, angry, overwhelmed, or hopeless. You might have trouble concentrating, sleeping, eating, controlling your temper, or being with others. You may even feel physically ill or have muscle tension, headaches, or stomachaches. In searching for ways to reduce distress, you might be tempted to use drugs or alcohol to try to feel better.



In stressful times, if you feel more emotional, it can disrupt your daily routine, interfere with your ability to parent effectively, and delay your goals.

How can you stay calm and help your family feel calm?

- Reassure family members with the simple and effective message: *“You are going through a tough time and reacting in an understandable way to a very difficult situation.”* It’s easier to stay calm once you understand that most people think and react to stress similarly.
- Think about ways you already know to calm yourself (listening to favorite music, taking a short walk) and do these more frequently. Notice when you feel better after particular activities, and increase those actions.
- Learn new ways to calm yourself (see examples below). Put them into action and, as you become more confident, share them with your family. Not only are you practicing great self-care, but also teaching calming skills to your children. When you can regulate your own emotions, you set a tone that positively affects the entire family.
- You can practice, model, and teach family members a slow breathing technique: inhale slowly through your nose and then exhale very slowly through your mouth. Slow breathing helps activate the parasympathetic nervous system and calm one’s mind and body. With young children this can be done with blowing bubbles.
- You and your children or other family members can engage in slow gentle stretching, yoga, or Tai Chi—all proven to calm the body and mind. You can often find free or low-cost classes in the community and instructional videos are available on-line and in stores.
- Encourage daily exercise or increased physical activity (take more walks or climb stairs). Exercise helps boost your immune systems and keep you healthy, strong, and focused.
- Model, teach, and review effective problem-solving. When weighed down by a problem and the accompanying overwhelming feelings, thinking things through, brainstorming possible options, and taking action will increase your sense of control and calm.

- Have the entire family engage in enjoyable activities, such as playing games, cards, or sports or watching funny movies or television programs. Studies show that positive emotions (joy, humor, interest, contentment, love) can broaden our thinking and creativity, improve your immune systems, and ultimately lead to more effective coping.
- Have family members share music or shows that inspire them, help them cope, or make them laugh.
- Keep a journal or use art to express feelings and thoughts. Writing and art can have a positive impact on health, especially when one expresses the facts and feelings associated with the stressful event.
- Make sure the family gets breaks from upsetting news about the economy (on TV, radio, the Internet). However, don't "protect" the family from information just to keep them calm, as you may lose their trust if you withhold such information.
- Remind family members to pay attention to their thoughts. When they notice thoughts that make them nervous or angry, they can stop or change those thoughts, or they can distract themselves by changing activities. Give them an example of a thought you had that made you feel worse, and how you interrupted it—by helping someone or doing a different task.



What Jake did:

Jake had worked in a factory that made airplane parts for 20 years, had always liked his job, and had received several promotions. Last year, the factory started laying off workers. Jake didn't lose his job, but his hours were cut, first to 30 hours per week, then to 25 hours. Now there were rumors at the factory that another big round of layoffs was coming. Jake was nervous and worried.

Jake's son Marcus was in junior high and had always been a good student and baseball player. Lately, Marcus has been caught fighting at school and is close to failing a class. He is talking about not playing baseball next year because, as he said, "What's the point?"

Jake wondered whether his own worries had something to do with his son's behaviors. After school the next day, Jake asked his son to go outside and play catch. After throwing the ball around for a while, Jake and Marcus started talking about the problems at the factory, about Marcus's worries of not having money to go to college, and about other things going on in their lives. Soon they felt a little better. They decided to make playing catch—even for 15 minutes—a daily event. It gave them a chance to talk to each other about their concerns.

"I was so focused on my own worries, that I almost didn't notice how upset my son was. But once I did, finding activities to help calm him ended up calming me as well."

Self-Efficacy and Community-Efficacy

What is “self-efficacy” and “community-efficacy”?

- Self-efficacy is the belief that you can do what you need to do, deal with challenges, and handle tough times
- Community-efficacy is the belief that the community you belong to—neighborhood, school, city—can do what it needs to do to thrive and take care of its members

How can economic downturns affect self-efficacy or community-efficacy?

When jobs are scarce, you may think you are not “good enough” to get a good job, a successful career, or the money to support yourself or help your family. You may get down on yourself or feel despair.



With economic hardship, communities may cut back needed services, resulting in the laying off of teachers, police officers, firefighters, librarians, or other public workers. Communities may shut down some services altogether. You may see signs of disrepair: vacant homes and buildings, more vandalism, and more trash.

How can you help yourself and your family build self-efficacy and improve community-efficacy?

- Find ways for your family to get involved. Volunteer together at a non-profit, private, or community organization.
- Be proactive. When you see a problem at home or in your neighborhood, do something about it. For example, have family members work together to serve meals at a food bank, participate at a fundraising event, care for animals at a shelter, or pick up trash at a park or beach.
- Connect with other people in your community who are in your field—both to make professional connections and to hear about potential volunteer or paying jobs.
- Seek out training or education to improve your prospects for work or your career.
- Think about it: The fact that jobs are hard to find has *nothing* to do with you, your skills, or your worth. It is hard for everyone to get and a keep job.
- Don't stop! Keep pounding the pavement, sending out more resumes, or putting in more applications. Check back frequently, so a company will have you in mind when they get an opening. Keep the attitude that “Someone, somewhere is hiring.”

- Make a list of your strengths and talents. Put the list where you will see it often. Brainstorm new ways to use those strengths and talents to accomplish your goals.
- Don't be afraid to adjust your expectations or change your tactics; if you thought it would take you three months to get a job, plan on six to eight months. If you were searching only on the Internet, join a professional networking group, attend a job fair, or consider an internship.

What Aisha did:

Aisha and her husband had lived in the same neighborhood since they got married. They had always thought the neighborhood was a great place to live. However, recently several stores nearby had closed, and Aisha had heard about the vandalism of a couple of houses a few blocks over. Then one day Aisha's daughter said she didn't want to go play at the neighborhood park because she was worried about older kids who had been hanging around there.

When a city council member announced a meeting to talk about community problems, Aisha decided to go. There, she met people also concerned about the park and, the following Saturday, Aisha and her daughter joined a group picking up litter and pulling up weeds. The group has plans to return each week to do more cleaning up, hoping that improving the park will encourage more families to return. Aisha and her daughter felt great about working to improve the community instead of giving up on it.

"There are lots of ways to help. You just need to start looking and asking for opportunities to make the community better, and you'll find them."

Connectedness

What is "connectedness"?

- Having people (individuals or groups) in your life who understand and support you

How can economic downturns affect connectedness?

You may feel worthless or ashamed when you lose a job. Without money, you may stay at home more, shut off from friends and co-workers. The more you avoid going out, the more you may think you don't belong or fit in. In isolating however, you miss opportunities to share troubles, receive understanding and compassion, gain well-being from helping others, distract yourself from worries, and engage in problem-solving and networking.



What can you do to promote connectedness for you and your family?

- Talk to your children about what is happening, reassure them, and suggest things they can do to help the family.
- Schedule weekly time together as a family. Even though you may be busy looking for a job, working part-time jobs, handling household duties, or taking classes to make you more marketable, don't let this keep you from your family. Have at least one or two meals as a family each week, have a regular "goodnight" visit with each child, and plan low-cost activities the family can do together, such as going to a park, having a picnic, visiting the local library, watching a favorite TV show or movie, or hanging out playing games.
- Don't isolate yourself. Reconnect with your friends and family. Even if you don't think you'll have a good time, do it anyway. It could be easier and more fun than you thought.
- The more you reach out, the more likely—and the sooner—you will find resources and options.



What Arturo's mom did:

Arturo completed two years of college, but dropped out when the fees increased 25 percent in one year. Rather than stressing out, Arturo decided to work night and day so he could go back to school in a year. He dove into job hunting, visiting every restaurant and store, researching Internet jobsites, and sending out resumes daily. He turned down his friends' offers to go out, refusing to spend the money or time away from his search. But, as weeks and then months passed without any luck, Arturo avoided family meals, stayed up later each night playing video games, and slept in until his mother left for work.

Arturo's mom, Alma, felt helpless and distracted on her job, thinking about her hard-working son so distressed. She confided in her co-worker who suggested contacting their Employee Assistance Plan (EAP), which offers free counseling. The provider was very resourceful, suggesting ways to help Arturo connect more at home (reestablishing meals together, engaging his help in a couple of physically hard tasks, inviting cousins over to play cards on the weekend) and offering a couple of counseling sessions to explore civil service jobs. After all, the provider said, with two years of college, Arturo would easily pass the required examination. Alma's efforts at helping Arturo reconnect to her and his cousins seemed to help right away. The EAP visits improved his mood, and he regained energy for his job search and for hanging out with his friends. Alma also felt better knowing that the EAP was there for her and her son.

"When my son pulls away from family or friends, I know he's upset. He always feels better when his cousins or friends are around or when he's helping others."

Hope

What is “hope”?

- The expectation that things will work out; a feeling that everything’s going to be alright

How can economic downturns make people lose hope?

In hard times, you feel discouraged, hopeless, and no longer in charge of your own life. If you—or someone you care about—can’t find work, you may blame the economy, the business community, or the government. As you feel more helpless to find work, you may blame yourself, lose hope, and decide that things will never be the same again.

How can you foster hope in yourself and your family?

- Try to regain your belief that things will work out. Let your family members know that you believe that things will get better.
- If you have had faith in a Higher Power, try to retain trust in those beliefs.
- Join with others in your larger community who can provide emotional support and encouragement.
- Ask a good friend or a family member how he or she has maintained hope in troubled times or how you can look at things from a different perspective.
- Make a list of your strengths and talents, and then list your options and resources. Help family members do the same.
- Learn the true facts about the economy situation, so you don’t just act on people’s opinions.
- If watching news reports makes you and family members feel hopeless, don’t watch them. Change to an activity that will distract you and give you all some relief.
- If you see your children feeling hopeless, talk with them and get them counseling if they need it.
- If you are feeling suicidal, get help. Reach out to your family or call SAMHSA’s National Suicide Prevention Lifeline at 1-800-273-TALK (8255).



“I feel hope when I can take some concrete steps. If I don’t know what step to take, I ask my best friend to help me decide something. Once I have a plan, I feel so much better.”

What Rose did:

Rose was the single parent of four children in high school. When she suffered a brain injury, she had to stop working. Rose then lost her housing and was forced to move with her children into her mother's home in a different city. Shortly after that, Rose's mother was placed in a nursing home and Rose again lost her residence. She was homeless and living in her van in a campground with her kids. Rose knew this was not the safest place for them to be, especially with the approach of winter. Things were bleak, but Rose never gave up the belief that her family would be OK. She never let go of her goal: to keep her children in school so that they would graduate and have a chance at a better life.

Rose talked with the social worker at her teens' school, who told her about a YWCA program that would give her and her children a hotel room for a short time. Eventually, she was accepted into temporary homeless-family housing. While there, Rose used every benefit that the program offered to better her children's lives and to keep up their hopes.

After almost a year of living in homeless-family housing, with help from the local housing authority, Rose moved into an apartment near her children's school. She is receiving the medical help necessary for long term recovery and is looking for a job. She and her children are safer and their family life is stabilizing. She continues to use opportunities that comes her way, as do her children. They all are optimistic about their future.

"There are moments when I start to feel it won't get any better, but then I just remember all the challenges that I have faced and overcome. That gives me hope."

In Brief:

During economic downturns, you are competing with everyone else for a dwindling job pool. When turned down for—or laid off of—a job, you may feel something is wrong with you, less safe, or less able to be calm. And when you worry about jobs, money, and housing, your children are likely to worry too. You may think that you can protect our children from knowing what is going on (and from the stress), but you really can't. If you are stressed, they probably are stressed too.

Each of the suggestions on this fact sheet has helped someone feel better. You may use them to help your children, other family members, or yourself. Talking to someone you trust, taking care of yourself physically, finding free and fun things to do with friends or family, brainstorming new ways to use your strengths, and getting involved helping others are just a few ways to move in a positive direction. Often taking a step in the right direction is all we need to start feeling better.

Hobfoll, S. E. et al. (2007). Five essential elements of immediate and mid-term mass trauma intervention: Empirical evidence. *Psychiatry*, 70, 283-315.

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Established by Congress in 2000, the National Child Traumatic Stress Network (NCTSN) is a unique collaboration of academic and community-based service centers whose mission is to raise the standard of care and increase access to services for traumatized children and their families across the United States. Combining knowledge of child development, expertise in the full range of child traumatic experiences, and attention to cultural perspectives, the NCTSN serves as a national resource for developing and disseminating evidence-based interventions, trauma-informed services, and public and professional education.