

## **Keeping You and Your Family Healthy in Current Economic Times**

by Catherine A. Solheim, Ph.D., [Department of Family Social Science](#), March 2009

The current economic crisis is stressful for all of us. For some, job loss of a family member or close friend creates acute levels of stress as families cope with current demands and unknown futures. For others, a more general concern about what will happen locally and globally in the future creates worry and stress. Children may sense adults' stress but not be able to accurately interpret what's going on. In times like these, it is important to take stock of what you, your family members and significant others are feeling, keep yourself healthy, reach out to others for support, and take proactive steps to cope with stress. Here are some suggestions that might be of help:

### **Pro-actively deal with your own stress**

#### ***Find small ways to feel in control***

- Find ways to decrease spending or pay down debt; even small steps like this will help you feel in control.
- Take a 'news fast'. Stay informed but limit your exposure to the constant barrage of bad news.
- Take this as an opportunity to rethink your lifestyle. Have we been living beyond our means? Do we understand the difference between wants and needs? What values do we want our children to learn? How can we model these during tough times?
- Embrace the Chinese philosophy suggesting that in crisis there is opportunity. What can I/we learn from what is going on in the world today? What changes are needed individually and collectively to deal with the current situation and to shape our future and our children's futures?

#### ***Take care of yourself***

- Find healthy ways to lower your stress.
  - Exercise to release built-up stress.
  - Tap into your spiritual resources to find peace of mind; meditate or pray to calm your mind and focus on the present rather than worry too much about the future.
- Invest in your relationship with your partner.
  - Be purposeful about spending time with one another when your financial situation is not the focus of conversation.
  - Resolve differences and talk about worries away from your children who may interpret your conversations differently than you intend.
  - Take walks with your partner to talk about how you're feeling.
  - Be patient with one another, recognizing that stress will undoubtedly affect your relationships.

#### ***Stay Connected***

- Organize a weekly pot luck with neighbors or within your faith community or community organization to support one another.

- Volunteer to help someone else; find a focus outside yourself or your family and make a contribution.
- Use your social networks to offer and get support
- Consider bartering for goods and services within your circle of friends or in your neighborhood

***Seek professional help if needed***

- For financial help (Lutheran Social Services (<http://www.lssmn.org/>), Family Means (<http://www.familymeans.org>), your local Community Action Program (<http://www.mncaa.org/ourmembers.html>))
- For a directory of Minnesota agencies that can help with emotional and psychological challenges (<http://www.minnesotahelp.info/public/>)

**Help your children cope**

***Talk - Don't Ignore***

- Communication happens whether or not you talk; you communicate non-verbally through tone of voice, facial expressions, and actions.
- Children sense distress, anxiety, and fear quite easily; they can come to erroneous conclusions about the severity of the situation.
- Talk with your children about what they are hearing from their friends. Encourage them to talk about this and discuss how they can be a good friend to someone else who is having troubles.
- Encourage questions; let children know that there are no off-limits questions. You may not have all the answers, but you can offer different ways to frame what they're experiencing.
- Choose your words carefully. "We can't buy (purchase) because we don't have any money" may be taken literally by younger children leading to anxiousness about whether there will be enough money to buy food or other necessities. Rather consider this alternate: "Times are tough right now so we need to make different choices. This (purchase) is not as important as other things so we aren't going to buy it now. Perhaps when things improve we can think about buying it."
- Reassure children – Celebrate the good things that are happening. Remind them that your family is strong and will get through this and that others are also experiencing these challenges – we're not alone.

***Choose times to have discussions carefully***

- Talking when you're feeling stressed or when pushed for time will not result in the most helpful conversations. Rather, be purposeful about when to bring money challenges up for discussion.
- Consider calling a family meeting when all members can attend and are rested.
- Check in weekly to see how things are going and to learn how children are feeling.

***Involve children in the process***

- Track family spending to understand where your money is really going. Then create a spending plan with your family. Post the plan in a visible place to reinforce commitment.
- Approach this as a family effort; determine what each person can do to help.

- Eat more simply; reduce snacks, convenience foods, eating out.
- Explore your local surroundings; ride a new bike trail, walk around a new lake, share a picnic in a local park.
- Make rather than buy gifts.
- Reduce or delay expenses; cut coupons.
- Borrow books/films from library rather than renting or buying.
- Eliminate or reduce the level of service for cable television/internet/cell phone.
- Invite friends, family and neighbors in for a game night and find other inexpensive ways to have fun.
- For older children and teens, look for small jobs in the neighborhood.
- Celebrate successes and praise children for their contributions.
  - For example, if you reduce grocery costs by cutting coupons, put the amount saved in a jar to watch it grow; use it for a special family activity.
- A book that might be a helpful conversation starter with small children if someone in your family or a friend has lost their job: Tight Times by Barbara Shook Hazen

For more information visit: **Getting Through Tough Times**

(<http://www.extension.umn.edu/ResourceManagement/toughtimes.html>)