

Families Taking Charge: Controlling Stress

Introduction



You are experiencing tremendous changes in your life if you have lost your job, experienced a bad year in your farm or business operation, or gone through a death, divorce or separation. Crises like these are very stressful- they force us, against our wishes, to make rapid changes in our lives. They can also result in lost self-worth. Because of all these changes and the stress that can result, it is important to try to understand some causes, effects and ways of handling stress. Controlling stress can help you face new situations head-on and take charge of your life in changing times.

Getting a Handle on the Situation

You have found yourself in the middle of a personal, family or a financial crisis. You need to be able to maintain control. Concentrate your efforts on keeping your attitude, your family and your body as strong as possible.

- You are not to blame for what has happened. Many people are in your situation and, hard as it is, they learn to overcome their difficulties.
- Find support with friends, family and others going through similar circumstances. The anger and depression you feel will gradually disappear. Recognize it for what it is, a natural and temporary feeling.

Don't keep anxiety and anger bottled up. Talk out your problems with your family or someone close to you. Be honest about your situation, your anger, your confusion. Your spouse and children know when you

are feeling tension. Others can help, if you will let them.

- Take one thing at a time. Some changes in our lives are permanent. In time, we must accept them, if we are to move on. Work on one thing at a time. Don't try to resolve all problems at once.
- Keep yourself occupied, active and involved. The loss of a job can leave you with more time than you want to think about your troubles. Of course you need to spend time planning your future and searching for a new job. Donate some of your extra time and talents to a community project or your church. Donate help to someone who needs help more than you do. Doing something for others will help them and help you feel better about yourself. Volunteer work may provide a good experience or a link to a new job.
- Learn to relax. Often, in the midst of stressful situations we find it difficult to relax. Just a few minutes of sitting, listening to soothing music or reading a good book will help you to relax and reduce stress.
- Take care of your health. Even with sharp reductions in your family income, it is important to eat right. Cut down on alcohol and cigarettes for improved health and savings. Exercise regularly to keep fit. Daily walks can reduce tension and help you feel better about yourself.
- When you are confronting a stressful experience such as a job interview, prepare for it mentally by anticipating possible outcomes. Plan and imagine the way you will react to each. The rehearsal can help you perform more effectively and with less stress.

- Accept your situation but remember that you can have some control over the unwanted side effects. Discuss situations that you or your family find particularly distressing. Work together to reduce the causes of stress.
- Time, when well-managed, can help reduce stress. Use time efficiently when looking for a job, learning new skills and economizing around the home. Take time to be good to yourself and your family.

Communication: A Family Affair

In times of financial difficulty, communication among family members is critical. Financial problems affect the whole family. Even children may feel tremendous stress. When making important decisions one way of keeping the family together with a feeling of team spirit is a family meeting. This is a simple way to bring regular discussions about family members' needs and wants into the family routine.

Financial pressures mean that children, particularly teens, often face problems just as difficult as the problems their parents must face. A family meeting provides a chance to explain how family choices are affecting them. It also assures children you will consider their needs in future decisions. Use family meetings to set financial priorities and discuss ways to cope with reduced income. During a family meeting, everyone needs to work together. Here are some suggestions for success:

1. Give each member an opportunity to speak freely.
2. Encourage all members to express their opinions. This is one good way to find out what their real feelings are. Listen to those feelings.
3. Recognize that sometimes a family agreement cannot be easily reached when hard problems arise. Test any plan or solution and change it if the results show it doesn't work.
4. During the discussion, everyone needs to be honest and respect the opinions of others. A positive attitude is important in making the meeting a success.
5. Even young children should take part in family meetings. (A four-year-old can decide to help turn the lights off or prioritize recreational chores.)

You can achieve the cooperation and support of the whole family if decisions about financial matters are based on everyone's input. The mechanics of the meeting are not as important as the spirit behind the idea. Families working together to understand their needs will benefit from the sharing during the decision-making process.

Recognize Stress

Causes of stress can be any non-routine experience - physical, emotional or environmental - that disrupts your life pattern. Events such as the loss of a job cannot help but interrupt normal daily patterns. People differ in their ways of reacting to or coping with stress.

Severe and prolonged stress can have an effect on your physical and mental health. You may feel anxious, experiencing an uptightness which arises from a fear that something bad is going to happen, even when no threat exists. You may feel nervous, even have trouble breathing. It may be that as a result of stress you feel dizzy or have a pounding heart. You may feel you can't slow down or relax. Often these feelings will accompany feeling "down" or depressed.

In such times sleeplessness, inability to concentrate, restlessness, lack of interest in food, sex or life in general, and feelings of hopelessness are not uncommon. Some of these feelings are normal and pass quickly. They can become a serious problem if they continue over a long period of time.

Stress-related exhaustion may play a significant role in conditions such as heart attacks, high blood pressure, cancer and some kinds of arthritis.

Stress may affect migraine headaches, peptic ulcers, asthma, allergies, kidney disease and thyroid problems. Stress alone probably does not cause these disorders, but it may make them worse. In addition, stress contributes to many types of accidents through human error, fatigue, worry and haste.

Remember that causes of stress include not only major life changes, but also a lot of "little things" that add to life's daily hassles. If your income drops, you must cope with this major worry as well as the daily reminders of unpaid bills or children needing shoes or school supplies.

Be Resourceful - Know When to Get Help

Knowing when to get help is important. Seeking help can offer new solutions to seemingly unsolvable problems. Any professional counseling help will be strictly confidential.

The following are crisis signs that indicate a need for outside help.

- You feel depressed most of the time. (Some signs are: difficulty sleeping; constant crying for no reason; feeling that you don't want to do anything; constant tiredness; unreasonable fears; inability to concentrate; change in appetite.)
- You show violence toward your family. (You hit, shove or kick your spouse or children.)
- You discipline your children too harshly.
- You see marital separation as a solution to your problems.
- You feel constantly down about yourself or family members.
- You use alcohol more than usual, drink in the morning or get "mean" while drinking.
- You feel guilty, thinking you are not a good parent or spouse.
- You feel you can't cope.

- You find you're starting to lie to people about what happened to you or what you're doing. You start lying to yourself.
- You have anxiety attacks with high pulse rate and difficulty breathing.
- You notice your child is starting to act out a lot, is getting in trouble with the law or is acting strangely.

Help is Available - Use Community Resources

Before your problem becomes too big to handle, find a trained, skilled counselor to help you and your family cope with this crisis. A family counselor can help you handle your fears, adjust to your present situation, and plan adequately for the future. Insurance may help pay for counseling costs. Some counselors charge on a sliding scale depending on your ability to pay. Your minister, priest, or rabbi may provide counseling at no cost to you.

Counseling and Crisis Assistance

Help may be just a phone call away. Many phone directories have several pages of "Community Service Numbers" with listings like "Counseling/support/treatment," "Employment/job assistance," "Health: education, information, advocacy," "Health Services," or "Unemployment insurance service." Employee Assistance Programs(EAPs) are available through some employers and may provide counseling help. The "Yellow Pages" may have sources of help under headings such as Counseling, Marriage, Family, Child & Individual Counselors, or Mental Health Services.

Specific kinds of help may be listed by topic. If the stress of unemployment is related to drinking problems, Alcoholics Anonymous often has many groups for the alcoholic, spouse of the alcoholic, or children of the alcoholic. Yellow pages listings are often found under "Alcoholism Information and Treatment." Child abuse prevention is assisted through Parents Anonymous, 1-800-421-0353.

Many communities will have "Information and Referral Centers" or phone numbers to help you find the right source of help for you and your family. A minister or school counselor or teacher might also be able to give you assistance in obtaining help.

Summary

Coping with the stress and hardships of a reduced income is not an easy task for you or your family.

There are no easy answers or quick cures. Adapting and regrouping will be easier if you remember you are the same person as before, but with reduced cash flow. You can maintain control of your situation by reducing and prioritizing spending as much and as quickly as possible. Work together with your family to clarify priorities, make decisions, carry out your plan and minimize your anxiety. These steps will help strengthen and prepare you and your family for the future.

References

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Families Taking Charge is a multi-part series for individuals and families experiencing financial stress as a result of difficult economic times.

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