MANAGING



Linda A. Boelter and Joan E. LeFebvre

Taking care of yourself

osing your job or facing a drastic drop in income is one of the most stressful events a person can experience.
Unemployment, like a disaster, divorce, or death of a loved one, can be personally devastating and trigger similar reactions.

Reduced income is stressful

In a personal crisis, you may feel tense and angry. You may have mood swings and find yourself lashing out at others. Feelings of frustration can lead to family arguments. Or, you may feel depressed and discouraged. Other family members may share some or all of your emotions, either directly or indirectly. While coping with their own feelings of loss and concern, family members may also have to deal with your depression, frustration, and anger.

By recognizing your strong feels and understanding why they may be present, you may be able to deal with them in positive ways. Refusing to accept your feelings can cause physical and emotional damage.

The first step to accepting feelings is to sort out and identify your feelings. Some feelings —often those that are painful — may become so buried you may not even be aware they exist.

Anger has many causes

One of the first feelings you will probably identify is anger. This powerful emotion is often viewed negatively. Unchecked, anger can escalate into a rage that may erupt in damaging emotional outbursts or be unleashed on family members.

Anger can be an emotional time bomb waiting to explode when triggered by little things such as a children bickering or a spouse asking how the job hunt went today.

Looking beyond the anger, you may begin to uncover many other emotions hidden underneath. Anger may stem from feelings of failure, being unappreciated, exploited, manipulated, uncared for, or humiliated. It may be caused by feelings of helplessness, worthlessness, frustration, anxiety, guilt, fear, or resentment.

Once you begin to look at the variety of feelings behind the anger and to understand the hidden feelings, you can find ways to express your feelings positively.

Getting rid of your anger

- Ask yourself if your anger is reasonable. Are you expecting too much from yourself or someone else? Are you looking at your situation objectively?
- Look at your reaction to the anger. Was the behavior justified? Did it increase your stress level or threaten your relationship with those around you? If so, look immediately for more appropriate ways to discharge your anger.
- Talk to others about your feelings.
- Change what you can about your situation.
- Use relaxation techniques to vent your stress.



 Anger is often fueled by blame.
 Blaming yourself or others is a way of avoiding the real problem. The energy you spend blaming could be better spent on working to understand your feelings.

Damage to self-esteem

Feeling good about yourself, or having high self-esteem, is one of the most valuable assets you can have. It's linked to how competent and successful we feel.

Having positive feelings about yourself is easier when things go well. When things take a turn for the worse, you often lose some of your self-confidence and begin to doubt yourself.

Whether it's your first time being unemployed or whether you have been without a job before, you may feel a sense of loss that extends well beyond losing a paycheck. Work contributes to your identity. Your job helps define who you are and makes you part of a larger community. Working helps you feel that you belong and that you are important because you have something to contribute.

In many ways, losing a job is like losing part of yourself. Your lifestyle suddenly changes. Schedules and routines that controlled a large part of your time are no longer there. You lose contact with former co-workers and friends.

Many unemployed people report going through a process of grief and mourning in response to a job loss. This loss is characterized by stages of denial, anger, depression — and, finally, acceptance. With the help of those around them, most people eventually work out ways of dealing with their feelings. They make adjustments that help them recover from their loss and put it in perspective.

Dealing with stress

To better cope with the stress of unemployment, take care of yourself. Keep your body healthy.

Eat balanced meals, get enough sleep, and exercise regularly. Try to take a break from the stressful situation. Here are some suggestions:

- Take a walk.
- Work out or participate in some other physical activity.
- Spend time on yourself take a long bath or relaxing shower or work on a favorite hobby.
- Listen to music.
- Work in the yard or garden.
- Practice simple relaxation techniques to reduce excess muscle tension.

Easy relaxation techniques

Slower breathing

Slow down your breathing rate by seeing how few times you can breathe each 60 seconds. When you begin to get tense, take a few minutes and simply slow your breathing down to about 3 to 6 breaths per minute. Try to make your exhalations longer than your inhalations.

Shoulder exercise

Try to touch your ears with your shoulders. Hold it for a count of four. Then let your shoulders drop. Now rotate each shoulder separately toward the rear. Do each shoulder 5 to 10 times. Then do both shoulders together.

Massage

Massage the back of your neck, concentrating on the part that feels tense. Cup your thumbs at the front of your neck and massage on both sides of your spinal column, letting your head fall limply back against your rotating fingers. Use your fingers to massage around your hairline and under your jaw and your cheekbones.

Your support network

The friends, relatives, and other people you turn to for comfort, advice, or help are your informal support network. They help in many ways. For example, they can:

- Listen to your concerns.
- Brainstorm ideas and help you think about alternative plans.
- Comfort you when you're down.
- Help with material needs.

To help you identify your support network, answer the following questions:

- Who listens to you when you need someone to talk to? Who do you share good or bad news with?
- When you have a problem or need advice, who do you turn to?
- Who stands up for you?
- Who helps you make decisions when you need to think through options and consequences?

The people you identified are an important part of your life. You depend on them. As you look over the people you named, ask yourself these questions:

- Are there one or two people whose name(s) shows up often? Are you leaning too heavily on these members of your support network?
- Do you have needs that are not being met? Which of these needs are most important to you now?
- Who else could fill the needs you have?
- What specific steps could you take to expand your support network?

By reaching out to others and taking advantage of their support and friendship, you can gain strength to deal with your problems and an ability to take control of your situation.

When to get help

Sometimes things may get so difficult or out of control that you may need to get professional help. Every community has resources such as family doctors, mental health professionals, support groups, and clergy. They can help you deal with extreme levels of stress and the physical and emotional trauma that often accompany them.

The following symptoms indicate a need for outside help:

- Feeling depressed (crying for no reason, inability to concentrate, change in appetite, fatigue, lack of personal care, or feeling as if you don't want to do anything)
- Changing sleeping patterns (sleeping too much, difficulty falling asleep, or waking a lot during the night)
- Abusing family members
- Thinking about suicide
- Hallucinating (hearing voices or seeing things that are not there)
- Drinking excessive amounts of alcohol or using drugs
- Feeling guilty, as though you aren't being a good parent to your kids
- Experiencing isolation (You don't know anyone to talk to and you have a strong need to talk to someone.)
- Having panic attacks or difficulty breathing
- Feeling overwhelmed by life

Before your problems become too big to handle, find a trained counselor to help you and your family cope with this crisis. A counselor can help you handle your fears, adjust to your present situation, and plan adequately for the future. Health insurance may help pay for counseling costs. Some counselors charge on a sliding scale — depending on your ability to pay. Clergy or other community resources may provide counseling at no cost to you.

Summary

- Recognize your feelings; don't try to ignore them. Although it's sometimes painful, confronting your feelings and looking realistically at your situation are important steps to being able to cope.
- and stresses you are having may be shared by other family members. By talking, you can express, vent, and accept your feelings in constructive ways. Together you can provide the support and reassurance to one another that can help build more positive self-esteem.
- Use your support network. Talking to others who have been or who are in similar situations can provide needed support.
- Take mental health and physical fitness breaks. Think of ways to reduce the emotional tension and stress. Take time for things you enjoy. Include regular physical exercise in your daily routine.
- Make the most of your time. Don't get in the habit of sleeping late or spending your time in front of the television. How many times in the past have you wished for more time to spend with your kids, work on projects around the house, visit friends, go fishing, or catch up on some reading?
- Seek professional help if necessary. The feelings and stress associated with a job loss are very powerful and may be difficult to deal with on your own. Talking to a trained professional can help you work through your feelings and restore your self-esteem.



Resources For help taking care of yourself...

See these money management fact sheets in this series, in English or Spanish:

Setting spending priorities (B3459-01)/ Cómo decidir cuáles son los gastos más importantes (B3459-01S)

Strategies for spending less (B3459-02)/ Cómo gastar menos (B3459-02S)

Deciding which bills to pay first (B3459-03)/Cómo decidir qué cuentas pagar primero (B3459-03S)

Talking with creditors (B3459-04)/ Comunicación con los acreedores (B3459-04S)

Keeping a roof overhead (B3459-05)/ Cómo asegurarse de que la familia tenga donde cobijarse (B3459-05S)

Meeting your insurance needs (B3459-06)/Cómo pagar por el seguro que necesita (B3459-06S)

Bartering (B3459-07)/El trueque (B3459-07S)

Making the most of what you have (B3459-08)/Cómo sacar el mayor provecho de lo que tiene (B3459-08S) Deciding if bankruptcy is an option for you (B3459-09)/Cómo decidir si la protección por bancarrota es una buena opción para usted (B3459-09S)

Taking care of yourself (B3459-10)/ Cómo satisfacer las necesidades personales (B3459-10S)

How you can help when mom or dad is unemployed (B3459-11)/Cómo puedes ayudar cuando tu papá o tu mamá está sin empleo (B3459-11S)

Helping children cope (B3459-12)/ Cómo ayudarles a los niños a sobrellevar las dificultades (B3459-12S)

Community agencies that can help (B3459-13)/Las agencias comunitarias pueden ayudar (B3459-13S)

Looking for a job—Watch out for scams (B3459-14)/Búsqueda de trabajo— Tenga cuidado con las estafas (B3459-14S)

Where to go for help finding a job (B3459-15)/Dónde conseguir ayuda para encontrar empleo (B3459-15S)

Starting your own business (B3459-16)/ Cómo iniciar su propio negocio (B3459-16S)



Copyright © **2006** by the Board of Regents of the University of Wisconsin System doing business as the division of Cooperative Extension of the University of Wisconsin-Extension. All rights reserved. Send copyright inquiries to: Manager, Cooperative Extension Publishing, 432 N. Lake, St., Rm. 103, Madison, WI 53706.

Authors: Linda A. Boelter, professor emeritus, Family Development Department, University of Wisconsin-Extension and Joan E. LeFebvre, professor, Family Development Department, University of Wisconsin-Extension, and family living agent for Vilas, Forest, and Florence counties.

Reviewers: Marsha A. Goetting, CFP®, Professor and Extension Family Economics Specialist, Montana State University; Michael Gutter, Assistant Professor and Family Financial Management Specialist, University of Wisconsin-Extension; and Elizabeth Kiss, Family Resource Management Specialist, Purdue University.

Produced by Cooperative Extension Publishing, University of Wisconsin-Extension.

An EEO/AA employer, University of Wisconsin-Extension Cooperative Extension provides equal opportunities in employment and programming, including Title IX and Americans with Disabilities Act (ADA) requirements.

This publication is available in English or Spanish from your Wisconsin county UW-Extension office (www.uwex.edu/ces/cty) or from Cooperative Extension Publishing. To order, call toll-free: 1-877-WIS-PUBS (877-947-7827) or visit our web site at cecommerce.uwex.edu.