

Shifting The Focus

In homes across the country, American families are experiencing recession-ridden times. According to the "Stress in America Study" conducted by the American Psychological Association, "Almost half of Americans say they are increasingly stressed about their ability to provide for their family's basic needs due to sudden unemployment of one or both parents." Some families are unable to meet fixed expenses due to devastating changes that are outside of their area of control. Feeling as if you do not have control over your life can lead to heightened levels of stress and anxiety. Therefore, we need to find

Helping families make the most of difficult times due to economic change in the home

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practical solutions to deal with these changes and develop healthy coping strategies to reduce stress.

FAMILY ASSESSMENT

The best way to facilitate change is to first assess your family's current financial situation. This is a task that parents need to complete prior to discussing these issues with family members. To assess your family's current needs, you will need to do the following:

1. Record spending habits for seven days;

2. Identify spending categories and record the amount spent on each category of expenditure;

3. Rewrite your list and rank categories based on the amount of money spent in each area;

4. What values are reflected in the way you choose to spend your money? In addition to basic needs, take into consideration your children's health and safety needs and their involvement in extracurricular activities at school, church and in the community;

5. Examine the results in each category and assess whether or not you need to make any adjustments in your family's basic and physical/emotional needs;

6. What have you done in the past that has helped your family survive difficult times? Will those strategies work now?

COPING STRATEGIES/LIFE STYLE CHANGES

The next step is to develop a plan to discuss the results of your assessment with the family. An effective approach is to schedule a family meeting. Dr. Phil McGraw in his book, *Family First*, suggests, "The tone for the meeting should facilitate an atmosphere of acceptance whereby family members are encouraged to express their feelings without fear of reprisal from other family members." Ensure that parents are in agreement with the plan prior to discussing it with other family members. In your presentation, remember the basic rules of positive parenting that include emphasis upon nurturance; support and guidance. Your goals should include helping your family develop healthy boundaries, limits and realistic expectations.

1. Present a summary of your findings to the family. Discuss beliefs about restrictions caused by economic change and provide family members with an opportunity to share their concerns. Limit to 10 minutes and keep complaints to a minimum. Focus on facts;

2. Encourage alternative ways of thinking about these restrictions by shifting the negative to a positive brainstorming approach to problem solving;

3. List the changes that need to occur. Remember that a healthy balance is important when considering all areas of needs assessed. Giving consideration to all areas of life help children develop positive values such as honesty, reasonability, a positive sense of identity and social competence;

4. Encourage discussion while developing guidelines for healthy communication.

A. Take turns for speaking and listening.

B. Limit the amount of time for speaking to 10 minutes.

C. Focus on the facts, not the complaints.

5. Decide when you will put your changes into effect;

6. Develop a monitoring system. As Dr. McGraw says in *Family First,* "Reinforce family members for adopting money managements practices that reflect cooperation and utilize healthy communication skills when other family members ideas or actions seem to violate the group expectations" and "Agree to commit to change and support each other, especially when asked."

7. Revisit the plan periodically following implementation to evaluate what is working and what is not working in order to determine if revisions are necessary.

HEALTHY SELF CARE STRATEGIES

Remember to take care of yourself in the process of trying to implement change for your family. Focus on developing healthy self care strategies. To reduce overall stresses, try these general anxiety reduction techniques:

1. Decrease caffeine intake and eat right;

2. Establish a daily routine and start each day with a positive affirmation; it will set the tone for your entire day;

3. Exercise, but modify your doctor-approved routine to meet your own needs and avoid adding to your stress level;

4. Practice ways to calm down and relax such as through yoga, meditation and progressive relaxation;

5. Talk about how to improve things, not about how bad things are;

6. Limit the amount of news that you view;

7. Stop comparing your current life to your past life;

8. Increase your social contacts and volunteer to increase your professional contacts;

9. Seek out professional support if necessary, i.e. if you or a family member is suffering from chronic anxiety that is not alleviated by implementing these strategies.

If the family can work together as a team to solve these problems, you will be taking one step closer to promoting stronger family ties while taking care of yourself in the process. 🚮