Managing Job Loss and Financial Stress

The issues associated with losing one’s job or having hours cut are often much more than financial. For some people, these challenges can mean losing identity, the routine in daily life, and relationships with coworkers. The future might seem uncertain. People react to losses and increased uncertainty in their lives in different ways—some positively and others not. Taking the actions below can bring positive changes to your life during these traumatic times.

- **Reduce spending.** Take immediate steps to reduce spending. Review all income and expenditures, and develop a new budget that ensures that all necessary bills are paid and all unnecessary expenses are curtailed (see Budget Worksheet to get you started on this task). Avoid buying on credit except to meet critical needs. Learn new ways to be frugal and take pride in stretching your dollar.

- **Share the news with your family.** Whether you realize it or not, your spouse or partner and children are affected by what happens to you at work. Explain what happened so that everyone understands the situation, can express his or her concerns, and can support one another. Reassure children that the family can weather the financial crisis and that if everyone works together, the ‘ohana can emerge stronger than ever.

- **Learn about employer and union benefits and services.** Be knowledgeable about all of the benefits and services (e.g., medical insurance, severance pay, unemployment payments) that you are entitled to and for how long they will be provided. Your employer and/or union may also have other assistance (e.g., job placement, resume preparation, retraining), of which you should take advantage. Ask questions and continue the discussion until you thoroughly understand what benefits and services are available and how to access them. Ask your supervisor for a letter of recommendation if you know it will be positive, and file the letter for future use.

- **Develop a job-hunting strategy.** Put time and energy into planning actions that will lead to your next job such as preparing a resume; registering with several employment services, career centers, and recruiters or “headhunters”; posting your resume online; calling employers about job openings; and responding to print and online advertisements. Tap your network of supporters. Turn to friends, relatives, and former workers for job referrals and employment opportunities. Send these supporters your resume if that would be helpful. Keep in touch periodically to exchange information and to get advice and suggestions.

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Living in Hawai‘i offers many advantages, but the high cost of living makes covering daily expenses difficult even in the best of times. When people are confronted with reduced hours, work furlough, and job loss, the resulting loss of income can be stressful and traumatic. If you find yourself in this situation, you should know that people can and do survive periods of financial stress, and you can, too. With preparation and strategic actions, you can lessen the negative impact of job loss and/or lowered income and achieve positive transitions to the next phase of life for you and your family. The following sections outline what you can do for yourself and your family, and identify community resources that you may find helpful.

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"It’s important to know that people can and do survive periods of financial stress, and you can, too."

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INTRODUCTION

PERSONAL GUIDE
Take care of yourself. Financial problems and accompanying stress can sometimes lead to unhealthy behaviors such as drug and alcohol use. Such behaviors should be avoided as they often create more problems that can be harmful to you and others. Taking care of your mental and physical health is important. Be sure to eat nutritious foods, get enough sleep and exercise, and make time for fun and relaxation. Nurture your faith by seeking spiritual support.

Understand your feelings. It’s common to be angry, irritable, and anxious; to lack energy or to be restless; to find concentrating difficult; to have trouble sleeping; and to have an increased or decreased appetite. Make a conscious effort to take a break from your worries: go for a walk, play a game, do some gardening, or engage in some other activity each day that provides mental relief. Talking things over with your spouse, partner, or friends often helps to relieve stress. If your problems weigh you down, negatively impact your daily life, and are prolonged (see Depression Checklist), seek professional assistance. Don’t consider yourself a failure. Recognize that you and many other good people are experiencing what you’re going through for reasons that are beyond your control. Focus on the things in your life that you can control.

Help others. One of the best ways to keep things in perspective is to help others, especially those who are less fortunate than you are. Now that you have the time, volunteer with vulnerable children and senior citizens, assist at a food bank or homeless shelter, or offer your services to a charitable organization. Your children’s school or sports team may also need your help. Assisting others results in a more positive attitude and less helplessness, higher self-esteem, and stronger connections with people. Besides improving the lives of others and the community, you will also widen your network of supporters and gain information about employment opportunities.

DEPRESSION CHECKLIST

Major life changes, like a death in the family, financial problems, or chronic illness, can sometimes lead to serious depression that requires treatment. Serious depression is different from feeling blue every once in a while. Serious depression is an illness that can affect your body, mood, and thoughts. Like many other illnesses, depression can be treated. People who suffer from depression should not be expected to “snap out of it” on their own. Not everyone who is depressed experiences every symptom. Some people experience few symptoms, some experience many. Symptoms of depression include:

- Persistent sad, anxious, or “empty” feelings
- Feelings of hopelessness and/or pessimism
- Feelings of guilt, worthlessness, and/or helplessness
- Irritability, restlessness
- Loss of interest in activities or hobbies that were once pleasurable, including sex
- Fatigue and decreased energy
- Difficulty concentrating, remembering details, and making decisions
- Insomnia, early-morning wakefulness, or excessive sleeping
- Overeating or appetite loss
- Thoughts of suicide, suicide attempts
- Persistent aches or pains, headaches, cramps, or digestive problems that do not ease with treatment

If you experience several of these symptoms for two weeks or more in a row, speak with your family doctor or a mental health professional, like a social worker or counselor. You can also go to your community mental health center or to a family social service agency. Treatments such as medication and counseling are available, but you must go to a health professional for a proper diagnosis to determine what treatment will best work for you.

Adapted from Overcoming Job Loss, Center on the Family, and Depression Checklist, National Institute of Mental Health
During good times and bad, families that do best plan ahead and prepare for the future. They learn money-management skills and budget for their most important and necessary items. They use their dollars carefully to cover such essentials as rent, food, medical care, and utilities; save for future expenses; and delay or give up other purchases that are not priorities. As a result, they have reserves to draw on in emergencies and know they can get through periods of difficulty. However, sometimes no matter how well a family has planned ahead and managed its money, financial challenges arise. Unemployment and a decline in income affect all family members, not just the person with lost wages. Thus knowing how family members can help each other through the crisis is important. Below are actions family members can take to keep the family healthy and strong.

- **Develop a financial plan together.** Stress resulting from financial problems often leads to tension and conflict in other areas of family life. Developing a financial plan that family members understand and agree on can help to alleviate stress and reduce emotional “spillover” into other areas. The plan should be based on a review of all income and expenditures, and include ways for everyone to reduce spending. Most people tend to underestimate the amount they spend on various items. To get an accurate picture of your family’s spending, record all of your purchases, even the smallest amount, for 2–4 weeks. When everyone participates in developing the budget, each person is more likely to follow the plan and to control his or her expenses.

- **Problem-solve and communicate.** Discussing problems within the family and brainstorming solutions together helps. Tackle one piece of the problem at a time so that you don’t become overwhelmed. Working together helps to relieve emotional distress and increase control over the situation. Including children in the discussions teaches them how to handle tough times in their own lives. Leaving them out does not “protect” children; it may instead make them feel isolated and increase their anxiety. Listening to all family members without criticizing and working together to solve problems bring families closer together. Find no-cost and low-cost ways to have fun together. Hawai‘i’s weather and natural resources offer many opportunities to lift the family’s spirits by playing and having fun at beaches, parks, and hiking trails.

- **Maintain family routines and rules.** Keeping family rules and routines (such as eating meals, reading bedtime stories, and participating in cultural activities together) provide stability and are reassuring, especially to children. Continue to have high expectations for children’s performances in school, in household chores, and in living within the family budget. Find age-appropriate ways for children to contribute to the good of the family. Children are less likely to engage in risky behaviors such as drug use when there is a continuing family structure and parents are interested in and involved in their lives. Couples also need to make special time for each other, without the children, and enrich their relationship.

- **Give, ask for, and accept support.** When family members support one another the family can survive even the most difficult crisis. Listen to family members who ask for support, either with their words, body language, or change in behavior. Tell your family how much you love them and say something positive to each member of the family every day. Be willing to ask for and accept help from family members, or others, when you need it. Encourage family members to do the same. Don’t forget that the person who is still employed also needs support. If Dad is laid off but Mom still has a job or vice versa, the person with more time may now have to assume more of the household responsibilities.

- **Foster a positive attitude.** Regardless of their work status or finances, parents should remember that their children can do well academically and grow up to be successful adults. During difficult times, children especially need to know that they are loved, that their family will be there for them, and that things will get better. Keep hope alive by sharing stories about past difficulties—ask grandparents to add their recollections too—and how the family triumphed in the end. Remind your children that all families and individuals have talents within themselves and the ability to accomplish goals. Emphasize these strengths to create a brighter future.
This worksheet is designed to help you track all of your income and expenses so that you can make decisions on where to save money. Because it is a monthly worksheet, remember that for:

- **Income:** enter salaries or benefits received each month. For example, if you receive one retirement payment each month, then enter that number for “retirement/pension” below. If you receive a weekly retirement payment, then multiply the payment by 4 (weeks) to get the monthly retirement income.

- **Expenses:** enter both fixed and variable expenses for the month. For example, to estimate variable expenses, add up all of your food bills—at the grocery store, fast food places, restaurants, coffee shops, vending machines, etc.—for each person in the family for the month. On the other hand, if you pay a fixed expense—like car insurance—only once a year, divide the amount by 12 (months) to get the monthly cost.

### INCOME (list all sources)

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries or wages</td>
<td></td>
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<tr>
<td>Unemployment benefits</td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
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<tr>
<td>Retirement/pension</td>
<td></td>
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<tr>
<td>SNAP benefits (Food Stamps)</td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

**Total Income (A)**

### EXPENSES FIXED EXPENSES

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage or rent payment</td>
<td></td>
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<tr>
<td>Property tax</td>
<td></td>
</tr>
<tr>
<td>Car insurance</td>
<td></td>
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<tr>
<td>Car Safety Check &amp; Registration</td>
<td></td>
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<tr>
<td>Health insurance (Medical/dental/vision)</td>
<td></td>
</tr>
<tr>
<td>Other insurance (Property, renter’s)</td>
<td></td>
</tr>
<tr>
<td>Child Care /Education (Tuition, Books, Supplies)</td>
<td></td>
</tr>
<tr>
<td>Loan payments</td>
<td></td>
</tr>
<tr>
<td>Other</td>
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</tr>
</tbody>
</table>

**Total Fixed Expenses (1)**

### EXPENSES VARIABLE EXPENSES (list amount you usually spend)

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>electricity</td>
<td></td>
</tr>
<tr>
<td>gas</td>
<td></td>
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<tr>
<td>water/sewer</td>
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<tr>
<td>telephone/cell phone</td>
<td></td>
</tr>
<tr>
<td>cable TV/Internet</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>gasoline</td>
<td></td>
</tr>
<tr>
<td>car repairs</td>
<td></td>
</tr>
<tr>
<td>public transportation</td>
<td></td>
</tr>
<tr>
<td>parking</td>
<td></td>
</tr>
<tr>
<td>Credit card repayment</td>
<td></td>
</tr>
<tr>
<td>Household supplies</td>
<td></td>
</tr>
<tr>
<td>Medical co-payments</td>
<td></td>
</tr>
<tr>
<td>Medication and supplements</td>
<td></td>
</tr>
<tr>
<td>Disability care/other health care</td>
<td></td>
</tr>
<tr>
<td>(hearing aid batteries, dentures, eyeglasses)</td>
<td></td>
</tr>
<tr>
<td>Haircuts, dry-cleaning, hobbies</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
</tr>
<tr>
<td>Gifts, donations</td>
<td></td>
</tr>
<tr>
<td>Personal allowances</td>
<td></td>
</tr>
<tr>
<td>Pet care</td>
<td></td>
</tr>
<tr>
<td>Incidental ( diapers, subscriptions)</td>
<td></td>
</tr>
<tr>
<td>Federal &amp; state taxes</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

**Total Variable Expenses (2)**

### BUDGET SUMMARY

Subtract total expenses from total income:

\[
\begin{align*}
\text{(A) Total Income} & - \text{(B) Total Expenses} \\
\text{Balance} & \end{align*}
\]

If your balance is less than 0, you are spending more than you earn. You must decide how you will increase your income, decrease expenses, or both. If your balance is more than 0, you are managing your finances well. If you don’t already have one, consider creating a savings plan so you can set aside money and therefore pay yourself first.
There are many community resources and services available to individuals and families, often at no cost, including employment benefits and training, child care subsidies, financial counseling, food, and general assistance. Take advantage of these opportunities, even if you’ve never used them before. There is no shame in using resources that are meant to help you and your family. Besides benefiting from the program itself, you may meet people or learn new information that will help you and your family. But most of all, seeking assistance puts you in a proactive mode and builds your network of support. The Internet provides a wealth of resources, which are too numerous to list here. Below are Hawai‘i-based resources that may be helpful. Note that eligibility guidelines may apply for some of these services.

FINANCIAL COUNSELING SERVICES

Consumer Credit Clinic
Volunteer Legal Services Hawai‘i
O‘ahu 528-7046
Neighbor Islands 1-800-839-5200

Consumer Credit Counseling Service of Hawai‘i
O‘ahu 532-3225
Maui 242-8399
Hilo 969-7136
Neighbor Islands 1-800-801-5999
Website: www.cccsofhawaii.org
Email: info@cccsofhawaii.org

All Hawai‘i credit unions and banking institutions are committed to assisting their customers who can’t make their payments on time. Call your local branch.

UNEMPLOYMENT BENEFITS

Unemployment Benefits Offices
State Department of Labor and Industrial Relations
Information on Unemployment Benefits available online:
Website: http://hawaii.gov/labor/ui
Honolulu 586-8970, 586-8971
Kāne‘ohe 233-3679
Waipahu 675-0030
Hilo 974-4086
Kona 322-4822
Maui 984-8400
Moloka‘i 553-1750
Kaua‘i 274-3043

JOB SEARCH SERVICES

Hawai‘i Job Banks
State, City, and County Jobs
Website:
www.ehawaii.gov/dakine/search.html?tag=employment

State Department of Labor and Industrial Relations
Hawai‘i private and government jobs
Website: www.hirenethawaii.com

Information for Displaced Workers
Website: www.hawaii.gov/labor/services-for-laid-off-workers

FREE OR LOW-COST EMPLOYMENT COUNSELING AND JOB TRAINING

One-Stop Workforce Assistance Centers
Hawai‘i Workforce Development
State Department of Labor and Industrial Relations
Kalihi 843-0733 ext. 221
Waipahu 675-0010
Wai‘anae 696-7067
Kāne‘ohe 233-3700
Waialua Sugar Mill 637-6508
Honolulu 586-8700
Maui 984-2091
Moloka‘i 553-1755
Lāna‘i 984-2091
Kaua‘i 274-3056
Hilo 981-2860
Kona 327-4770
Website: www.hirenethawaii.com

University of Hawai‘i Employment Training Center
Office of Student Services
O‘ahu 844-2365 (voice/TTY)
Website: www.hawaii.edu/etcinfo

Job Education Training (JET)
Child and Family Service
O‘ahu 681-3500
Website: www.childandfamilieservice.org
Employment Services
(For immigrant and refugee families)
Child and Family Service
O'ahu 543-8494
Website: www.childandfamilyservice.org

Employment Core Services for Immigrants
Catholic Charities Hawaii
Oahu 528-5233
Hilo 961-7030
Kona 326-1332
Website: www.catholiccharitieshawaii.org

Employment Core Services for Low-Income
Catholic Charities Hawaii
Hilo 961-7030
Kona 326-1332
Website: www.catholiccharitieshawaii.org

Employment Readiness Training and Business Development Training
Honolulu Community Action Program, Inc.
O’ahu 521-4531

Ho’omānea ʻŌiwi
Alu Like, Inc.
O’ahu 535-6750
Website: www.alulike.org

EMERGENCY FINANCIAL & NUTRITION ASSISTANCE

Hawai‘i Supplemental Nutrition Assistance Program (SNAP) (Formerly “Food Stamps”)
On Oahu, call the Public Assistance information Line at (808) 643-1643 for the phone numbers, addresses and business hours of the office nearest to where you live.
North Hilo 933-0331
South Hilo 981-2754
Kamuela-Hamakua 775-8854
Kohala 889-7141
North Kona 327-4980
South Kona 323-7573
Ka’u 939-2421
Lihue 274-3371
East Kauai 335-8432
West Kauai 241-3660
West Maui 243-5110
East Maui 984-8300
Molokai 553-1715
Lanai 565-7102

FREE FOOD AND FOOD SUBSIDIES

Women, Infants & Children (WIC)
(For pregnant and lactating moms and for kids 0–5)
Hawai‘i Department of Health
O’ahu 586-8175
Neighbor Islands 1-888-820-6425
Website: http://hawaii.gov/health/family-child-health/wic/clinicable.html

Free and Reduced-Price Breakfast and Lunch
(For public school students)
State Department of Education
Applications available at all public schools

Walk-In Food Pantries
Aloha United Way O’ahu 211
Neighbor Islands 1-877-275-6569 (Toll Free)
Website: www.auw.org/

Food, Clothing, and Financial Assistance
Catholic Charities Help Line
O’ahu 521-4357
Website: www.catholiccharitieshawaii.org

Food Assistance
Honolulu Community Action Program
Le‘ahi District (Hawai‘i Kai–Nu‘uanu) 732-7755
Kalākaua Palama District (Nu‘uanu–Moanalua) 847-0804
Central District (Aliamanu–Ewa Beach, Waipahu–Waialua–Waialua) 488-6834
Leeward District (Kapolei–Wai‘anae Coast) 696-4261
Windward District (Makapu‘u–Sunset Beach) 239-5754

HEALTH COVERAGE

COBRA Health Benefit
Website: www.dol.gov/elbsa/faqs/faq_consumer_cobra.html

Kids Health Insurance Hotline
Hawai‘i Covering Kids
Aloha United Way O’ahu 211
Neighbor Islands 1-877-275-6569 (Toll Free)
Website: www.coveringkids.com/community/

Free and Low-Cost Vaccines for Kids 6–18 Teen Vax
(Free vaccines administered by your own family physician)
Hawai‘i Immunization Program, State Department of Health
O’ahu 586-8332
Neighbor Islands 1-800-933-4832
FREE FAMILY SUPPORT

The Parent Line
(Parenting information and referral service offering “warm line” telephone support)
O‘ahu 526-1222
Neighbor Islands 1-800-816-1222
Website: www.theparentline.org

Pulama I Na Keiki (Alu Like, Inc)
(Parent education service for Native Hawaiian families)
O‘ahu Island-Wide Services 535-1314
Leeward Area Office 668-0553
Kaunakakai Office 553-5393
Wailuku Office 242-9774
Kona Office 329-4801
Kamuela Business Center 885-7040
Website: www.alulike.org

Helping Hands Hawai‘i
(School supplies)
Ready to Learn Program
O‘ahu 536-7234

Energy Assistance Programs of Honolulu Community Action Program
Lē‘ahi District (Hawai‘i Kai–Nu‘uanu) 732-7755
Kalihi Palama District (Nu‘uanu–Moanalua) 847-0804
Central District (Aliamanu–Ewa Beach, Waipahu–Wahiawa–Waialua) 488-6834
Leeward District (Kapolei–Waianae Coast) 696-4261
Windward District (Makapu‘u–Sunset Beach) 239-5754

CHILD CARE SUBSIDIES

For O‘ahu numbers, please refer to the telephone book under Hawai‘i State Government pages—Department of Human Services—Benefit Employment and Support Services Division for a unit in your area.
West Hawai‘i 327-4755
East Hawai‘i 981-7290
Maui 243-5866
Kaua‘i 245-2030

Child Care Assistance Project
Alu Like, Inc. Services for Native Hawaiians
O‘ahu 535-1300
Website: www.alulike.org

FREE RESPITE SERVICES

Parents and Children Together (PACT)

Respite Program
Kuhio Park Terrace  841-1027
Windward Respite  841-1027
Waimanalo Respite  841-1027
St. Philomena Parish  841-1027
Website: www.pacthawaii.org

Hawai‘i Family Services
Waianae 696-3482

GENERAL ASSISTANCE

Aloha United Way
O‘ahu 211
Neighbor Islands 1-877-275-6569 (Toll Free)
Website: www.auw.org

FREE OR LOW-COST COUNSELING SERVICES

The Counseling and Spiritual Care Center of Hawai‘i
(Accepts most health insurance)
1020 South Beretania Street
Honolulu 545-2740
Website: www.cscch.org

Department of Health Adult Mental Health Division
(Uninsured only)
O‘ahu 832-3100
Neighbor Islands 1-800-753-6879
Website: www.amhd.org

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