

Coping With Financial Stress\$

Center on the
Family
College of Tropical
Agriculture and
Human Resources
University of
Hawai'i

Our nation is undergoing a crisis that is already having an economic impact on Hawai'i's families. Reduced hours, work furloughs, and layoffs affecting employees at hotels, restaurants, tour agencies, and other companies within the tourist industry are rippling through other sectors of our community. Displaced workers are at risk for depression, anxiety, low self-esteem, suicidal thoughts, illness, and physical symptoms of undiagnosable medical causes. Marital conflicts and family violence increase, as do feeling of self-doubt and helplessness. Problems with drug or alcohol use may worsen. Spouses and children of displaced workers often show these symptoms as well.

On the other hand, research conducted by the UH Center on the Family and others has shown that families can weather the crises of unemployment and financial stress and emerge stronger than ever. What can families do to keep the 'ohana strong and intact during these difficult times? We have found that resilient families often observe the same practices.

Plan Ahead

During good times and bad, the families that do best plan ahead and prepare for the future. They learn money management skills and budget for the most important and necessary items. They stretch their dollars to cover such essentials as rent, medical care, and utilities, and delay or give up other purchases. As a result, they have reserves to draw on in emergencies and know they can go through long periods of difficulty by using their money wisely.

Problem-Solve and Communicate

It helps to discuss problems within the family and to brainstorm solutions. 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. Include children in the discussions to teach them how to handle tough times in their own lives. Leaving them out does not "protect" children because it may isolate them and increase their anxiety. Listening to all family members without criticizing and



Photo by University Relations

working together to solve problems brings families closer together.

Maintain Family Routines

Keeping family rules and routines (such as eating meals together, reading bedtime stories, and participating in cultural activities) provides stability and is reassuring, especially to children.

Continue to have high expectations for children to do well in school, to assist with household chores, and to live 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

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family structure and parents are interested in and involved in their lives.

Seek Help

Job training, counseling, child care subsidies, money management classes—these and other services are available, often for free. Take advantage of these opportunities, even if you’ve never used them before. 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 makes you less passive and isolated. Consult the Resource List at the end of this article for services that may benefit your family. Besides turning to community resources, ask for help from family and friends. They are a valuable resource in managing stress and are often willing to help. Share with them ways they can help.

Maintain Your Health

Staying healthy gives you the physical endurance and mental capacity to deal with problems and stress. Eat well, avoid alcohol and drugs, get a good night’s sleep, and exercise to relieve tension. Exercising with family members, such as taking long walks, has the extra benefit of increasing time together and strengthening family bonds.

Keep a Positive Attitude

Parents should remember that regardless of their work status or finances, their children can do well academically and grow up to be successful adults. Keep hope alive by sharing stories about past difficulties (ask grandparents to add their recollections too) and how the family triumphed in the end. All families and workers have strengths within themselves and abilities to accomplish many goals. Use those building blocks to create a brighter future.



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Help Someone Else

Helping others—by sharing food, babysitting, passing on helpful information, and other acts of kindness—lifts us up. It doesn’t necessarily require money, but it does mean thinking of someone else. Reaching out to help others results in a more positive attitude and less helplessness, higher self-esteem, and stronger connections to others. These are assets that build stronger families and healthier communities.

How Employers Can Help

Employers can provide their workers with information and help them acquire skills *before* layoffs occur. Many of these training sessions and workshops are available free or for a low cost. For example, learning how to manage resources—such as time, money, and effort—can equip individuals and families to endure when funds are low. It can also reduce the chaos and stress in many people’s daily lives—it benefits displaced workers as well as their families, friends, neighbors, and the rest of society. Please consult the Resource List below for suggested training sessions.

RESOURCE LIST FOR EMPLOYERS

Job Training and Preparedness

O’ahu Work Links/Workforce Development

State Department of Labor and Industrial Relations

Waipahu 675-0014

Kāne’ohe 233-3700

Honolulu 586-8700

Web Site: www.dlir.state.hi.us/

O’ahu Unemployment

State Department of Labor and Industrial Relations

586-8946 (contact James Hom)

Web Site: www.dlir.state.hi.us/

Job Education Training (JET)

Child and Family Service

681-1552 (contact Glen Arcalas)

Web Site: www.cfs-hawaii.org

Employment Services

Child and Family Service

543-8494

Web Site: www.cfs-hawaii.org

Innovative Employment and Training Program (IET) for Asian Immigrants and Pacific Islanders

Catholic Charities Hawai’i Community and Immigrant Services

O’ahu 528-5233

Hilo 935-9262

Kaua’i 246-2400

Web Site: www.catholiccharitieshawaii.org

Money Management & Shopping Skills Workshops

“Take Charge of Your Money!”

Cooperative on Service, UH College of Tropical Agriculture and Human Resources
956-7138

Web Site: [www2.ctahr.hawaii.edu/tcyour\\$](http://www2.ctahr.hawaii.edu/tcyour$)

“Lifeskills in Food Education”

Expanded Food Nutrition Education Program (EFNEP), UH College of Tropical Agriculture and Human Resources
956-4124

Web Site: www2.hawaii.edu/foodskills/curriculum.htm

RESOURCE LIST FOR FAMILIES

(Eligibility Guidelines May Apply)

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
Web Site: www.cccshawaii.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 Benefit Offices

State Department of Labor and Industrial Relations
Honolulu 586-8970, 586-8971
Kāne‘ohe 233-3677
Waipahu 675-0030
Hilo 974-4086
Kona 322-4822
Maui 984-8400
Moloka‘i 553-1750
Kaua‘i 274-3043

Job Search

Hawaii Job Bank

State Department of Labor and Industrial Relations
Web site: <http://web0.dlir.state.hi.us/seeker/>

Free or Low Cost Employment Training

One-Stop Workforce Assistance Centers

Hawai‘i Workforce Development
State Department of Labor and Industrial Relations
Waipahu 675-0010
Kāne‘ohe 233-3700
Honolulu 586-8700
Maui 984-2091
Moloka‘i 553-3281
Kaua‘i 274-3056
Hilo 974-4126
Kona 327-4770
Web Site: www.dlir.state.hi.us/

University of Hawai‘i Employment Training Center

Office of Student Services
844-2365 (voice/TTY)
Web site: www.hawaii.edu/etcinfo

Job Education Training (JET)

Child and Family Service
681-1552 (contact Glen Arcalas)
Web Site: www.cfs-hawaii.org

Employment Services

Child and Family Service
543-8494
Web Site: www.cfs-hawaii.org

Innovative Employment and Training Program (IET) for Asian Immigrants and Pacific Islanders

Catholic Charities Hawai‘i Community and Immigrant Services
O‘ahu 528-5233
Hilo 935-9262
Kaua‘i 246-2400
Web Site: www.catholiccharitieshawaii.org

Employment Readiness Training and Business Development Training

Honolulu Community Action Program, Inc.
521-4531

Ho‘omānea ‘Ōiwi

Alu Like, Inc.
535-6750
Web Site: www.alulike.org

Emergency Financial & Food Stamp Benefits

Hawai'i Food Stamp Program

State Department of Human Services
 DHS Public Assistance Info Line 643-1643
 Central Honolulu 586-8108
 East Honolulu 586-8047
 Waipahu 692-7171
 Leeward 697-7147
 Windward 233-3621
 Maui 243-5110
 Moloka'i 553-1715
 Lāna'i 565-7102
 Līhu'e 274-3371
 Hilo 933-8856, 959-1276
 Kailua-Kona 327-4980
 Web Site: www.fns.usda.gov/fsp/

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
 Web Site: www.hawaiiwic.com

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)
 Web Site: www.auw.org/

Food, clothing, and financial assistance

Catholic Charities Help Line
 521-4357
 Web Site: www.catholiccharitieshawaii.org

Free or Low Cost Health Insurance for Kids

Kids Health Insurance Hotline

Hawai'i Covering Kids
 Aloha United Way O'ahu 211
 Neighbor Islands 1-877-275-6569 (Toll Free)
 Web Site: 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
 586-8332
 1-800-933-4832 Neighbor Islands



Photo by Laurie Breeden

Free Family Support

The Parent Line (Parenting information and referral service offering "warm line" telephone support)

526-1222
 Neighbor Islands 1-800-816-1222
 Web Site: www.theparentline.org

Pulama I Nā Keiki (Parent education service for Hawaiians and Part-Hawaiians)

Alu Like, Inc.
 535-1314
 Web Site: www.alulike.org

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 Hawaii 327-4765
 East Hawaii 981-7290
 Maui 243-5866
 Kaua'i 241-3660

Child Care Assistance Project

Alu Like, Inc., Services for Native Hawaiians
 535-1300
 Web Site: www.alulike.org

Free Respite Services

Parents and Children Together (PACT) Respite Program

841-7462

Hawai'i Family Services

Wai'anae 696-3482

For General Assistance

Aloha United Way

O'ahu 211
 Neighbor Islands 1-877-275-6569 (Toll Free)
 Web Site: www.auw.org/