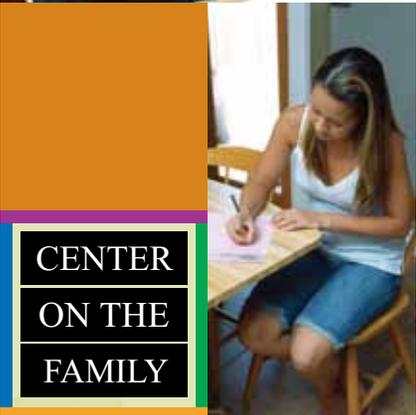




# MANAGING JOB LOSS AND FINANCIAL STRESS

*a Personal and Family Guide*



CENTER  
ON THE  
FAMILY



# INTRODUCTION

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.

## PERSONAL GUIDE

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.

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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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- **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.



## 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*

### ■ 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.



## FAMILY GUIDE

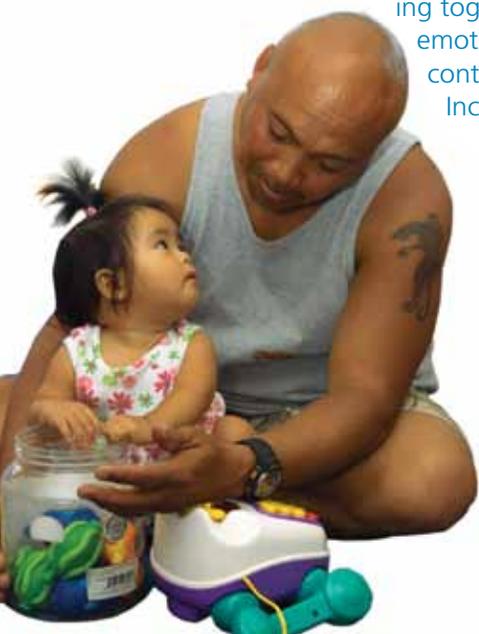
During good times and bad, families that do best plan ahead and prepare for the future. They learn money-management skills and budget for their most important and necessary items. They use their dollars carefully to cover such essentials as rent, food, medical care, and utilities; save for future expenses; 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. Hawaiï’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.



# MONTHLY BUDGET WORKSHEET

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)	
Salaries or wages	<input type="text"/>
Unemployment benefits	<input type="text"/>
Social Security	<input type="text"/>
Retirement/pension	<input type="text"/>
SNAP benefits ( <i>Food Stamps</i> )	<input type="text"/>
Other	<input type="text"/>
<b>(A) Total Income</b>	<input type="text"/>

EXPENSES <i>FIXED EXPENSES</i>	
Mortgage or rent payment	<input type="text"/>
Property tax	<input type="text"/>
Car insurance	<input type="text"/>
Car Safety Check & Registration	<input type="text"/>
Health insurance ( <i>medical/dental/vision</i> )	<input type="text"/>
Other insurance ( <i>property, renter's</i> )	<input type="text"/>
Child Care /Education ( <i>tuition, books, supplies</i> )	<input type="text"/>
Loan payments	<input type="text"/>
Other	<input type="text"/>
<b>Total Fixed Expenses (1)</b>	<input type="text"/>

EXPENSES <i>VARIABLE EXPENSES</i> (list amount you usually spend)	
Food	<input type="text"/>
Utilities	<input type="text"/>
<i>electricity</i>	<input type="text"/>
<i>gas</i>	<input type="text"/>
<i>water/sewer</i>	<input type="text"/>
<i>telephone/cell phone</i>	<input type="text"/>
<i>cable TV/Internet</i>	<input type="text"/>
Clothing	<input type="text"/>
Transportation	<input type="text"/>
<i>gasoline</i>	<input type="text"/>
<i>car repairs</i>	<input type="text"/>
<i>public transportation</i>	<input type="text"/>
<i>parking</i>	<input type="text"/>
Credit card repayment	<input type="text"/>
Household supplies	<input type="text"/>
Medical co-payments	<input type="text"/>
Medication and supplements	<input type="text"/>
Disability care/other health care <i>(hearing aid batteries, dentures, eyeglasses)</i>	<input type="text"/>
Haircuts, dry-cleaning, hobbies	<input type="text"/>
Entertainment	<input type="text"/>
Gifts, donations	<input type="text"/>
Personal allowances	<input type="text"/>
Pet care	<input type="text"/>
Incidentals ( <i>diapers, subscriptions</i> )	<input type="text"/>
Federal & state taxes	<input type="text"/>
Other	<input type="text"/>
<b>Total Variable Expenses (2)</b>	<input type="text"/>
<b>Emergency Fund &amp; Savings (3)</b>	<input type="text"/>
<b>(B) TOTAL EXPENSES (1 + 2 + 3)</b>	<input type="text"/>

BUDGET SUMMARY	
Subtract total expenses from total income:	
_____ <b>(A) Total Income</b>	
- _____ <b>(B) Total Expenses</b>	
<input type="text"/> <b>Balance</b>	

*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.*

# COMMUNITY RESOURCES

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](http://www.cccsofhawaii.org)  
Email: [info@cccsofhawaii.org](mailto: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](http://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](http://www.hirenethawaii.com)

### **Information for Displaced Workers**

Website: [www.hawaii.gov/labor/services-for-laid-off-workers](http://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](http://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](http://www.hawaii.edu/etcinfo)

### **Job Education Training (JET)**

Child and Family Service  
O'ahu 681-3500  
Website: [www.childandfamilyservice.org](http://www.childandfamilyservice.org)



### **Employment Services**

(For immigrant and refugee families)

Child and Family Service

O`ahu 543-8494

Website: [www.childandfamilyservice.org](http://www.childandfamilyservice.org)

### **Employment Core Services for Immigrants**

Catholic Charities Hawaii

Oahu 528-5233

Hilo 961-7030

Kona 326-1332

Website: [www.catholiccharitieshawaii.org](http://www.catholiccharitieshawaii.org)

### **Employment Core Services for Low-Income**

Catholic Charities Hawaii

Hilo 961-7030

Kona 326-1332

Website: [www.catholiccharitieshawaii.org](http://www.catholiccharitieshawaii.org)

### **Employment Readiness Training and Business Development Training**

Honolulu Community Action Program, Inc.

O`ahu 521-4531

### **Ho`omānea `Ōiwi**

Alu Like, Inc.

O`ahu 535-6750

Website: [www.alulike.org](http://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/clinictable.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/](http://www.auw.org/)

### **Food, Clothing, and Financial Assistance**

Catholic Charities Help Line

O`ahu 521-4357

Website: [www.catholiccharitieshawaii.org](http://www.catholiccharitieshawaii.org)

### **Food Assistance**

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–Waiialua) 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/ebsa/faqs/faq\\_consumer\\_cobra.html](http://www.dol.gov/ebsa/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/](http://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](http://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](http://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–Waiialua) 488-6834  
Leeward District (Kapolei–Wai`anae 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](http://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](http://www.pacthawaii.org)

### **Hawai`i Family Services**

Wai`anae 696-3482

## GENERAL ASSISTANCE

### **Aloha United Way**

O`ahu 211  
Neighbor Islands 1-877-275-6569 (Toll Free)  
Website: [www.auw.org](http://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](http://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](http://www.amhd.org)

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