

Discussing a Job Layoff With Your Family

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The loss of a job can put a big strain on the family. A complicated job search coupled with the stress of re-budgeting can try the strongest of relationships.

Yet, most families are able to cope AND emerge stronger for the experience. Some families even find that new avenues of communication and appreciation for careful money management are acquired by both adults and children as a result of a job loss.

Steps to Healthy Coping –

Studies of families who cope well with difficult situations indicate the following. Family members:

- Adopt a “can do” attitude focusing on the tasks needed to solve the problem.
- Maintain open lines of communication.
- Have input into the job seeking plan.
- Are able to express feelings without criticism.
- Avoid blaming.
- Maintain a positive outlook and a sense of humor.
- Provide mutual support.

What to Tell the Kids –

If you have a partner or spouse, work together to manage the loss of a job. Decide when and how to break the news to your children. Review the family budget and decide what you can do without. Seek input from your children if you think it appropriate.

Tell your children about the job loss in language they can understand. Be prepared to answer their questions. Reassure them that all will be well. When discussing a job loss, stress that it is a temporary situation and for a while, things will be a bit different and you need their help.

Breaking the News –

Preschool children –

If you have preschool children, your explanation should be simple and concrete. It's important to tell them that the job loss is not their fault and Mom and/or Dad will take care of things. Mom or Dad may seem upset at times but it is not because of something the child did.

School age children –

School age children are ready for more information. It is important that you share the basic facts with them. Children are intuitive. They know when something is wrong. If they do not know what the problem is, they may imagine something much worse than the reality. One child, after observing her mother at home during the day when she was normally at work, concluded that her mom was dying of a terminal disease. Letting your children in on the facts decreases their anxiety and enables them to make a contribution to the planning/problem solving process.

Teens and Pre-Teens –

One of the developmental tasks of Adolescence is fitting in with peers. Clothes and material things become very important during this period. Thus, the teenager may feel threatened by a change in the family's financial situation. A teen may react to the news of a parent's job loss with anger or resentment. It's important to listen to your teen's feelings and keep lines of communication open.

Family Meetings –

Family meetings are a good vehicle for discussing a job loss with your children. The family meeting provides a means of including them in some aspects of problem solving. Children are better able to cope with change if they know in advance what to expect. Regularly scheduled family meetings provide a forum for discussing these issues.

Have a family meeting at least once a week or more often if you need to discuss new information or feelings need to be aired. Children will look to you as a role model during this time of change and stress.

Successful Family Meeting Tips -

- **Discuss your job seeking plan** and other changes in your routine that might affect your children.
- **Share your feelings and listen to your children.** All family members should have an opportunity to explore feelings in a non-critical environment.
- **Involve your children in some aspect of the family budgeting process.** Use the job loss as an opportunity to help your children learn about money management. Take the children shopping. Let them “comparison shop” for food and other items.
- **Use family meetings to plan weekly outings.** There are many low cost activities for families. Read to your children, watch TV with them, picnic in the park, walk in the woods, enjoy an art project, visit old friends.

Seek Help If Necessary –

If you feel overwhelmed or your family is having difficulty coping, seek family counseling. Professional counseling can:

- Help minimize disruption and anxiety.
- Help promote problem solving and stability.
- Initiate positive communication among family members.
- Help improve relationships.