**Coping with the Stress of Layoff and Unemployment**

When a person’s job ends involuntarily due to budget cuts or reorganization, it is normal to feel a sense of loss and the need to take some time to begin to heal.  At least temporarily, you may have lost many things important to you including your daily work; your work associations; a structure for your days; financial security and status, etc. Even though the job loss is due to budget cuts and is not your fault, it is common to feel some loss of self-esteem, and think that somehow you have failed. It can be hard to tell your friends and family.

**Loss and the Grieving Process**

Loss triggers a grieving process that may include the stages of shock and denial, anger, resistance, sadness, and finally, acceptance:

**Shock and denial:**  Even though you may have known for some time that the job would end, it is still a shock when you get the actual message. It will take some time to absorb the reality of the news.

**Anger:**  You may feel anger toward yourself, your employer and even your family.  Thoughts like “How could they do this to me?” or “Why did I work so hard for them.” Such thoughts and feelings are a normal part of the grief process.

**Resistance:**   Sometimes you may find yourself resisting the inevitability of the layoff, e.g. “If I offer to reduce my hours or cut my pay, they will take me back.” In time you will fully accept the reality of your situation.

**Sadness:** It is normal to experience feelings of sadness and to want to withdraw after a job loss. However, if your job search is extended or you have other predisposing factors, you may become vulnerable to clinical depression.  Getting professional help is critical as depression can interfere with your energy and effectiveness in finding a job.

**Acceptance:** Finally, we all work through loss and grief in our own way,      
come to accept what has happened, and move on.  You may cycle back and forth between stages.  Typically you will have good days and bad days as if you are on an emotional roller coaster. Be patient with yourself and the process. . Eventually things will even out

**Ways to Manage the Stress of Job Loss**

**Give yourself time to adjust.** Allow yourself some time to absorb what has happened, deal with the initial emotional reactions of yourself and significant others. Be open to support from and discussions with those at work.

**Don’t be ashamed.**  The one good thing about all the jobs that have been lost in the last decades is that there is very little if any stigma attached to losing your job due to economic factors.  It is not a matter of personal failure to lose one’s job due to cutbacks.

**Tell your family and friends as soon as possible.**  By opening up to those who care about you, you will immediately gain support from the most important people in your life.  They may also be a source of job information.

**Keep communication open with your significant others.**  Spouses, partners and children are also affected by your job loss.  Give them permission to talk about their reactions and concerns.  Have a family meeting to discuss how the family will cope and get everyone’s ideas.  Explain the economic forces that led to the job loss. Reassure children that the family will work together to get through this time.  
   
**Think of the job loss as a temporary setback.**  The way we “frame” what happens to us has everything to do with how we cope and move forward.  Success in any endeavor depends on how one views setbacks in life. This is a challenge not a failure or the “end of the world.” Don’t compare yourself with others who have lost their job – everyone deals with it differently.  Think positively, e.g. “I can handle this one step at a time.”

**Join a job seeker’s support group.**  No one can understand what you are going through better than your peers. Often you can share thoughts and feelings in a support group that you cannot share elsewhere. You will also get good advice and decrease any sense of isolation.

**Use every community and networking resource available**.  Now is not the time to try to go it alone.  Reach out and use everything that is offered to you by Dartmouth College and in the community.  A crisis like this gives you the opportunity and permission to get help.

**Share your feelings with trusted family and friends.**  Admit to significant others and your support system your feelings of anger, fear, frustration and sadness. It will help you regulate your actions and stay motivated.  Keeping a written journal of how you feel and what is happening can be a release for your feelings.

**Deal with your fears directly.**  One good way to reduce your anxiety is to clarify what you are most afraid of and begin to work on a plan to address the fear, e.g. that you will never find another job. To paraphrase the famous statement – the biggest thing we have to fear is fear itself – and the way it can paralyze us and pulls us down.

**Avoid negative people and ways of thinking.**  Spend time with people who are confident in you and your future and who have worked through their own crises in a positive manner.  Talk to those who have constructive ideas and advice. Notice the positive side of unemployment and enjoy it, e.g. more time for hobbies or family.

**Do what you can and accept what you cannot change.**  Remember the serenity prayer – “Grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.”  Despite all your hard work in searching for a job, many other factors will also determine when you find work.

**Take care of your health.**  Sleep, exercise, relaxation and good nutrition are more important than ever during the stress of unemployment.  Use the extra time to set up that exercise program you never had time for when you were working so hard. Avoid the use of drugs and alcohol to deal with stress.  Take scheduled breaks from your job search and allow time for fun.

**Get professional help, when needed.**  If you are feeling very sad and in despair and it does not improve over time and/or if you are feeling paralyzed by anxiety or your sleep is consistently disturbed, get the help of a mental help professional. Unemployment can also lead to relationship problems at home; you may need the help of a couples or family counselor.

**Dealing with the Effects of Job Loss on Staff and their Families**

When a spouse or partner experiences involuntary job loss, everyone in the family is affected by the various effects of the loss of employment including:

1. Impact on the family member who has been laid off.  The family member who is laid off goes through a grieving process with all of the attendant emotional ups and down.  The grieving process may include stages of denial and shock, anger, resistance, sadness and finally, acceptance.
2. Shifting family roles and responsibilities. The unemployed partner may have been the primary wage earner who always worked outside the home.  He or she may feel lost spending more time at home and it may be hard for you having them around every day.  You or your older children may have to find work or work more hours than before to earn more income. Your partner may have to take on unfamiliar childcare and housework duties.  When roles are reversed you and your partner may feel stressed and overwhelmed by your new responsibilities and identities.  If you both have had full time jobs, you may have expectations of your partner while he or she is out of work that can cause conflict.  A single parent will be juggling childcare responsibilities and the search for a job.
3. Financial pressures.  Job loss involves a significant loss of regular income. The financial pressure builds the longer the period of unemployment.  Given the cost of living in the Bay Area many people do not have substantial financial reserves. Anxiety about finances may lead to conflict and tension in family relationships.
4. Reaction of young children and adolescents.  Children are very sensitive to significant changes in the family and to how their parents are coping with them.  Job loss may result in them seeing a parent at home who is normally at work, witnessing shifts in roles and responsibilities, and a change in the “atmosphere” at home. Young children tend to blame themselves for things they do not understand the reason for, e.g. an upset parent.

**Ways to Manage the Effect of Job Loss on Family and Finances**

**Acknowledge the impact of the job loss on the family.** Anticipate that everyone in the family will be affected by the job loss.  Be as patient, kind and caring as possible with the family member who has lost his or her job and with you.  Whether or not the family member who is laid off is showing reactions and feelings, this is a time of significant loss and adjustment for them.  As much as possible, show respect, support and belief that, together, the family will get through this time of challenge.  Find support outside the immediate family, as well, so that each person may air feelings and reactions that may not be constructive to discuss at home. If individual or family problems become more than can be resolved within the family, take advantage of professional help by contacting the Faculty/Employee Assistance Program.

**Communicate about changes, adjustments and reactions.**  Discuss together the impact of changing daily patterns, roles and responsibilities during the time of unemployment.  Negotiate tasks and duties as the need arises.  Avoid using this time of crisis to bring up old conflicts and disagreements, rather use it as an opportunity to work out new arrangements.  Schedule time for family members to check in with how they are doing, e.g. at a family meeting or outing.  Listen and do not get defensive.

**Tell your children what has happened.**  It is best to tell your children what has happened in a brief and matter of fact manner.  Depending on their age, they will have more or less questions about what has happened. Reassure them that you will handle the challenge and that the family will work together.  Adolescents may resent not having money for outings or clothes.  You can acknowledge their upset or anger, but also explain the necessity of restricted spending.  This may be an opportunity for adolescents to find ways of earning some income.

**Replace financial panic with planning:**  An effective way to deal with the understandable anxiety about finances is to pull together, face the realities as soon as possible, and come up with a plan.  Here are some ideas:

* List together all of your household expenses
* Figure out ways to trim unnecessary expenses
* Develop a new budget and spending plan and have a family meeting to explain it
* Contact creditors before you become late in payments to set up a payment plan
* Pay secured bills first – e.g. mortgage/ car loan and then pay for necessities like heat, food
* Consider refinancing a mortgage or using equity to gain a line of credit, if appropriate
* Make maintaining medical coverage a priority
* Access reliable help when needed, e.g. Consumer Credit Counselors can help with creditors