

THE UNIVERSITY OF GEORGIA
COOPERATIVE EXTENSION

Colleges of Agricultural and Environmental Sciences & Family and Consumer Sciences



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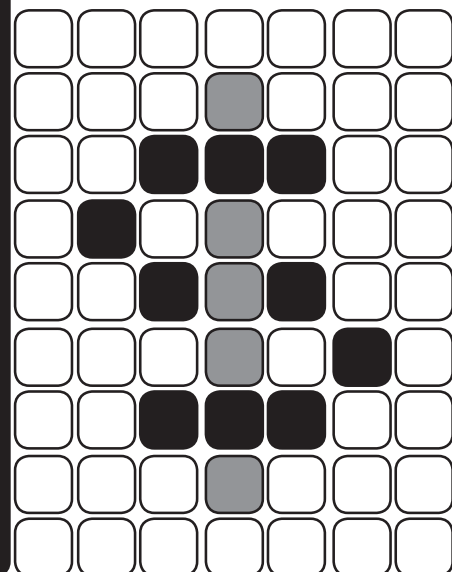
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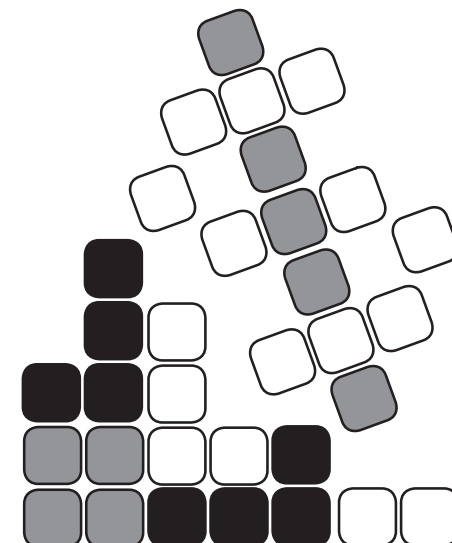
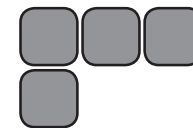
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When Your Income Drops



Taking Care of You and Your Family

Losing a job, worrying about making ends meet, and making sudden big changes in your life are each very stressful. When your income drops, you are probably dealing with all that and more. Dealing with the financial aspects of your situation is important. But it is equally important to deal with the psychological and emotional aspects that you and your family are experiencing.

Feelings are neither right nor wrong—they just are. People respond to difficult situations with many feelings including anger, anxiety, outrage, frustration, and self-doubt. Recognizing these strong feelings, understanding why they may be present and dealing with them in positive ways is important. Denying feelings and pretending they do not exist can cause serious physical and emotional harm to you and others in your family.

Help children understand what is going on with the family in a way that is easy to grasp. It is not necessary to fill them in on all the details, but it is important that you be as honest and straightforward as possible. Talk about how less money will mean certain changes. Discuss spending priorities and ask for their input about ways to reduce expenses.

Children may need help coping with the changes that are taking place. Unemployment often means sudden, drastic lifestyle changes. An adult may be home more than before, disrupting well-established routines. Plans made before the job loss may fall by the wayside. Extra-curricular activities may be cut back or canceled. It may be necessary to modify roles and responsibilities within the family. Any of these changes can lead to feelings of fear, anger, and frustration for you and other family members.

Work to keep expectations realistic. For example, a young child should not be expected to run the household so that a parent can add a second job to the schedule. Focus on supporting each other. Be each other's best cheerleader.



