

South Dakota State University  
**Open PRAIRIE: Open Public Research Access Institutional  
Repository and Information Exchange**

---

Extension Extra

SDSU Extension

---

7-1-2006

# How to Talk to Your Children About Unemployment

Liz Gorham

*South Dakota State University*

Follow this and additional works at: [http://openprairie.sdstate.edu/extension\\_extra](http://openprairie.sdstate.edu/extension_extra)

---

## Recommended Citation

Gorham, Liz, "How to Talk to Your Children About Unemployment" (2006). *Extension Extra*. Paper 447.  
[http://openprairie.sdstate.edu/extension\\_extra/447](http://openprairie.sdstate.edu/extension_extra/447)

This Other is brought to you for free and open access by the SDSU Extension at Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. It has been accepted for inclusion in Extension Extra by an authorized administrator of Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. For more information, please contact [michael.biondo@sdstate.edu](mailto:michael.biondo@sdstate.edu).



## ***Farming, Ranching, and Stress: It's a Family Issue***

# **#7: How to Talk to Your Children About Unemployment**

*Liz Gorham, Extension family resource management specialist,  
Human Development, Consumer, and Family Sciences Department,  
Family and Consumer Sciences College, SDSU*

Off-farm employment provides over half of the income of many farm and ranch families (U.S. Bureau of Labor Statistics 1999). They have come to depend on the extra income. So when an adult quits the town job or is laid off, the consequent stress spreads to everyone in the family.

Layoffs can happen just at the time the farm family most critically needs that extra income. In South Dakota in particular, the economic health of all communities, big and small, is tied to the agricultural economy. If the latter falters because of drought, blizzards, or other natural disasters, workers in the off-farm sector feel the effects too.

If unemployment occurs in your family, you need to explain what's happening, and likely to happen, to your children. Be honest.

First, be aware of your own response to these pressures. You might be prone to yell about things that wouldn't have bothered you under other circumstances. Or understand that you might not listen when someone is talking because you are preoccupied with your own problems.

Parents will be worried about paying the bills and finding new employment. They may be angry. Most will feel badly about what has happened and guilty that they can't continue to provide the same level of living for the family.

Second, take time to reflect and put things in perspective. You have no control over extreme weather conditions or the closing of a business, so don't take the responsibility for it. Talk out your feelings with your partner until you both can feel in control of the situation and begin to think about the message you want to send to your children.

That message needs to be crafted to each child's level of development (Gebeke and Bushaw 1994).

- Consider the sources of information each child or youth depends on: parents (ages 5-8), classmates (ages 9-13), news media and classmates (ages 14-18).
- Simply explain the reason you got laid off from work: "I was one of the people asked to find a new job since they did not have enough work for us to do."
- Let them know that no one in the family is to blame: "I want you to know that this was not because of anything you did or that I did."
- Talk about how they think things will change: "I'm going to be staying at home more; we need to be very careful about our spending" (ages 5-8). "Are you worried about how we'll keep things going?" (ages 9-13). "Right now I don't have any ideas or answers" (ages 14-18).

- Anticipate their responses to the job loss announcement: “I’m asking you to be patient” (ages 5-8).
- Explain that you might be upset at times, but assure them you are in control of the situation: “I might get frustrated at times, but I know we can figure this out if we all work together” (ages 5-8). “Are you worried about how we’ll keep things going? Let me tell you what I am planning ...” (ages 9-13). “I may not be in a good mood at times, but it is not your fault. I know we can work things out” (ages 14-18).
- Ask if they understand and can help: “Do you have any questions? I want us to talk about these things so you know what’s happening” (ages 5-8). “Do you know what is meant by a job layoff?” (ages 9-13). “We’ll be eating out less and clipping more coupons. Can you think of other ways we can pinch pennies until I have steady income again?” (ages 14-18).

Families have options when a family member loses a job. They can increase the number of income earners, decrease expenses, and/or increase management skills to make better use of their existing resources.

If only one parent was employed off-farm, the other parent could consider seeking an outside job. Estimate the costs of a new job before making a decision; such costs may be transportation, special clothes or tools, childcare, meals away from home, and taxes.

Ask yourself these questions: What you will give up and what you will gain from this change in lifestyle? Is this the time to expand your horizons and learn a new skill? Will you seek a job that pays health insurance and/or other benefits? Is there part-time or emergency-related employment (support services for disaster payments distribution) available until you can obtain steady full-time employment? If you’re ready to find a job, check with your local One-Stop Career Service listing (formerly “Job Service”). Or go online at [www.state.sd.us/dol/dol.asp](http://www.state.sd.us/dol/dol.asp) for South Dakota Job Search current listings.

Teens can pitch in (but don’t insist). Are there minimum-wage part-time jobs at local restaurants, grocery stores, and other retail businesses? Teens can contact local businesses,

check newspaper ads and community and school bulletin boards, and ask friends about employment opportunities. Teens can advertise special services such as help to the elderly, computer assistance or word processing, recycling, grocery delivering, baby-sitting, mowing lawns, or shoveling sidewalks. Work permits may be required for students under age 18. Teens too need to consider the expenses of working—gas for the mowers or the vehicle, for example.

Reducing family expenses is also a family affair. It starts with listing goods and services currently purchased as needs or wants. “Needs” are essentials for living and “wants” are unnecessary but desirable (Garman and Forgue 2000). Concentrate on needs. Use coupons only if you’d buy the products anyway, eat out less often, use generic brands whenever possible, eat fruits and vegetables in season, turn off lights and appliances when not in use, combine shopping trips, make fewer and shorter phone calls.

Consider stretching resources by planting a garden, preserving garden produce, sewing or mending clothing, cooking more meals using fewer convenience foods, and visiting the public library for reading materials and to use the internet.

Continually watch how your children are handling stress and keep the communication doors open. Hold regular family conferences. Work on your attitude and then those of your children. Coping with unemployment is a challenge, but everyone in the family has something positive to contribute that can strengthen the family unit when faced with the additional stress.

#### References:

- Bureau of Labor Statistics. 1999. Farmers, ranchers, and agricultural managers, U.S. Department of Labor. Accessed on 7-2-02 at [stats.bls.gov/oco/ocos176.htm](http://stats.bls.gov/oco/ocos176.htm)
- Economic Research Service. 1999. Farm sector performance. Briefing Room, United States Department of Agriculture. Accessed on 7-2-02 at [www.ers.usda.gov/data/farmbal-ancesheet/AIS\\_70/ATAB\\_3.htm](http://www.ers.usda.gov/data/farmbal-ancesheet/AIS_70/ATAB_3.htm)
- Garman, E.T. and R.E. Forgue. 2000. Personal finance. New York: Houghton Mifflin Company.
- Gebeke, D. and K. Bushaw. 1994. Talking to children about tough times. North Dakota State Extension Service FS-546.
- Helping teens cope with parents’ unemployment, North Carolina State University, NCSU Cooperative Extension Service. Accessed on 7-2-02 at [www.ces.ncsu.edu/drought/dro-46.html](http://www.ces.ncsu.edu/drought/dro-46.html)

**This publication can be accessed electronically from the SDSU College of Agriculture & Biological Sciences publications page at <http://agbiopubs.sdstate.edu/articles/ExEx14064.pdf> or from the Extension Service Drought Information Website at <http://sdces.sdstate.edu/drought/>**

South Dakota State University, South Dakota counties, and U.S. Department of Agriculture cooperating. South Dakota State University is an Affirmative Action/Equal Opportunity Employer and offers all benefits, services, education, and employment opportunities without regard for race, color, creed, religion, national origin, ancestry, citizenship, age, gender, sexual orientation, disability, or Vietnam Era veteran status.