

Points about Stress

- Stressors are demands upon us that require more than routine adjustments.
- Stress is our response to demands upon us.
- We experience stress in physical, emotional, and behavioral ways.
- We can't eliminate all stress.
- We can live better with stress when we recognize impacts, choose responses, and build resources.

File: Family life 3

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Company restructuring has cost Sally her job. She's devastated, but her husband, Sam, and the children have been supportive and encouraging. They've talked together about having to spend less. They all remember how hard it was 10 years ago when they lost the family farm and moved to town. Sally and Sam both are worried about the future, but they think they can get by until Sally finds another job.

A stressful event means different things at different times in our lives. Other stressors we face, how severe the event is, and how long it lasts all influence what it means to us. How well individuals and families can manage the impact of stress also depends on the re-

sources they have available such as:

- what they've learned from past experiences
- how family members relate to each other
- support from relatives, friends, or the community
- financial resources
- skills

All about Stress

One of the most important stressors is change. Ron wakes up in the morning feeling worried. By noon his head aches. By evening he can hardly talk to his wife. He thinks he should feel on top of the world. With Kim finally off to college, his promotion to foreman of his work crew, and his wife's new job, they have all they've been waiting for.

Change Comes from Within Families

At each new stage of life expected and normal changes occur in families. Even though they are expected, they can still result in stress. Changes, whether they seem good or bad, involve readjustment and often some loss. Sometimes our expectations about the results of a change are unrealistic. It's stressful when we find that what happens is different from what we thought would happen.

Unexpected changes also impact families with swift and sometimes tragic loss. Death or disabling injury or illness, divorce, and job loss turn life upside down. Readjustment is slow and painful. (See *Learning to Live Through Loss*, NCR 537a-e.)

Change Comes from Outside Our Family Boundaries

Changes in the world around us can threaten our own sense of order and security. They can require us to learn things we never expected to learn, take in more information than we can manage, or accept things that seem unacceptable. Stressful changes include:

- corporate restructuring
- political and economic trends
- changes in our institutions
- new ways of doing our work; rapid technological change
- instant access to world-wide problems through the media
- new and varied structures for our families

Change creates new opportunities, but also may involve loss of:

- familiar ways to do things
- feeling useful, skilled, or needed
- loved ones' presence and companionship
- dreams for a future now changed
- health
- security or confidence

What Happens When We're under Too Much Stress?

Most of the time we probably aren't even aware of our automatic physical reactions to everyday hassles, problems, worries, or crises. In an emergency these same stress responses help us act quickly. Automatic changes in body chemistry, heart rate, and blood pressure tense us for action and resistance. As the threat is resolved, our bodies adapt and return to normal function.

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Many stressors in our lives continue for a long time. We can't always change them; sometimes we don't even recognize them as sources of stress. Over time the constant physical and emotional adaptations to those stressors can take a toll. Physical or emotional symptoms, changes in our behavior or changes in our mental health can be signals that we are living with too much stress.

Here are some of the ways in which we might experience stress. We may notice other symptoms or combinations of symptoms. Paying attention to them is a good first step in taking charge of the stress in our lives.

Physical

- __headaches
- __appetite or weight changes
- __feeling tired all the time
- __changes in sleep habits
- __muscle aches
- __getting sick often

Emotional

- __anger
- __sadness or crying spells
- __irritability or short temper
- __worry or anxiety
- __discouragement
- __trouble relaxing
- __emptiness or loss of direction
- __looking for magic solutions

Behavioral

- __increase in use of drugs or alcohol
- __trouble concentrating
- __avoiding decisions
- __low productivity
- __forgetfulness
- __boredom

Relationships

- __problems with marriage or children
- __intolerance of others
- __fewer contacts with friends
- __nagging
- __lowered sex drive
- __loneliness
- __resentment

What Do We Know about Managing Stress?

It's impossible to eliminate stress. It's more realistic to look for ways to reduce the anxious, frenzied, or fatiguing symptoms that get in the way of our work or personal lives. At times our goal may simply be how to continue to live well in spite of loss.

Here are some ideas that may help.

- Do something about one small piece of a problem.
- Ask for support from our families, friends, or community resources.
- Use exercise to relieve physical and emotional symptoms.
- Do something enjoyable each day.
- Make time for quiet or meditation.
- Eat well and avoid drugs, alcohol, and tobacco.
- Accept change as part of life.

Barriers to Managing Stress

Rene's job gets harder as her company hires fewer people. She feels resentful and angry at her boss. Rene has read countless articles about stress and tried lots of relaxation techniques. Still she says 'yes' whenever she's asked to take on another task. She takes work home at night and often gets little sleep. She's been sick a lot this year.

Even when we know we need a change, it's hard to take the steps that might help. Anxiety, worry, too little time, and too many responsibilities make taking charge seem impossible. In fact the more stressed we are, the more some of the symptoms of stress get in the way of making changes.

Barriers like these or others may prevent us from taking charge of some of the changes that will help us live better with stress.

- Trying to solve too many problems at once makes change overwhelming.
- Blaming others, "the system," or "fate" prevents action.
- The buildup of stressors in our lives may affect our judgment and initiative.
- Using drugs or alcohol as substitutes for resolving problems increases stress.

- A negative outlook makes us believe nothing can change.

Recognizing barriers that keep us stuck with stress gives us the choice of finding ways around them. Often we need to ask for help from more than one source.

Building Resources for Living with Stress

We can take some control by working on personal and family strengths that will help us be more resilient to the effects of stress.

- Make choices that increase time with family or friends. They are an important buffer against the impact of stress.
- Practice appreciative communication in our families. Each person deserves to be listened to. Each person learns to listen.
- Take care of personal health. It's a protective factor in stressful times.
- Strengthen spiritual resources.
- Keep what is most important to ourselves and our families at the center of our choices.
- Be aware of the changes and stressors we experience. Choose to postpone new commitments if there is already too much stress in our lives.
- Increase our skills in money and time management
- Reach out to people in our community. Being there for others strengthens our own circle of support.

Look for More Information

(Series) *Stress—Taking Charge:*

- Pm 1660b, *Managing Stress in Young Families*
- Pm 1660c, *Managing Stress in Families with Teens*
- Pm 1660d, *Managing Stress in Mid-Life Families*
- Pm 1660e, *Managing Stress in Later Life Families*
- Pm 1660f, *Helping Children Manage Stress*
- Pm 1660g, *Managing Conflict with Teens*
- Pm 1404a-f, *Balancing Work and Family*

STRESS
Taking Charge

Sources of stress:

- Job and family roles
- Making ends meet
- Job insecurity
- Finding affordable housing
- Learning to parent
- Parenting alone
- Finding child care
- Children's illness or school problems
- Loss of leisure time
- Couple conflict
- Relationships with parents

File: Family life 3

This publication was prepared for Iowa State University Extension by Colleen Jolly, Mary Winter, and Virginia Molgaard, Human Development and Family Studies; and Elisabeth Schafer, Food Science and Human Nutrition. Edited by Carol Ouverson, communication specialist. Designed by Lynn Ekblad.

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Robyn is getting a promotion at work! The extra money will help her husband Tim finish his training program. But more weekend and evening work will mean even less time to spend with six-year-old Janie and Pete who's just four. It's been weeks since they all ate together and even longer since they planned something fun to do.

Your young family is pushed and pulled between the hard work you do to develop job skills and make ends meet and the time and effort it takes to invest in your marriage and children. Salaries may barely cover living expenses. You and your spouse may hold several jobs. Sometimes it feels like there are just too many things happening at once.

Your family has strengths too. Your relationships, your health, how you solve problems, and what's important to you are resources that can help you take charge even when there is lots of stress in your life. Every family can make some choices about living and working together today while investing in the future.

Managing Stress in Young Families

Relationships: With Each Other

It's Saturday morning, a day Jenny and Pete used to enjoy. Instead they feel irritable and cramped in their small apartment. Two pre-schoolers take a lot of time and space. With their parents living across the country, Jenny and Pete feel isolated and lonely.

Work and parenting don't leave much extra time and energy for young families. When grandparents or other family members live far away, you may feel like there is no one to give support. The relationship you build with your spouse and the friendships you develop with others are extremely important for helping you manage the ups and downs of daily life. A circle of strong positive relationships is one of your best resources for taking charge of stress.

- Invite another family with children to exchange child care or share some evenings together.
- Keep long-distance family relationships strong with letters and calls.
- Participate in a religious community or another intergenerational family group. Children need to be surrounded by other caring adults, and you will find support from other families with similar values and beliefs.
- Invite an older person in your neighborhood to share a simple meal or work on a project together. The mutual benefits are rich.
- Make time to be a couple. Save a little time each day just for the two of you; a few minutes to talk after the children are in bed or an early breakfast. Plan something fun together at least once a month.

Relationships: With Your Parents

Karen slams down the receiver in frustration. "Why are Mom and Dad always so busy? All my friends' parents baby-sit. I don't ask much. They don't understand how hard it is to be a single mom."

Conflict builds in families if people don't talk together about what they need and feel. Parenting alone is especially stressful because there is no one to share your day-to-day frustrations, or to help with all the work. (See *Divorce Matters*, Pm 1637-1641.) Today's grandparents are likely to be working or caring for other family members. They also may be worried about interfering with your parenting.

- Ask your parent(s) to have a talk with you about how much time they are able to spend with your children.
- Think about how you could help your parent or grandparent in return for some needed relief from child care.
- Look for ways to help your children enjoy their grandparents.
- Get to know other older people in your community. Children and parents both need the support of continuing generations.

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Relationships: Making Choices

"What should we do about this?" Bill hands Sandy a flier about the first grade soccer team. Sandy sighs. "You know, I don't really want to give up another night at home. But maybe if we take Evan right from child care to soccer and I bring the baby home and come back later to get you ..."

Young families want to do what's best for their children. Jobs and child care already keep families apart much of every day and limit leisure time. Choosing how your hours together are spent helps your family understand its values and become stronger. Some activities don't accomplish much for your child but they do make life more hectic. You can choose.

- Limit organized activities for young children.
- Ask yourself, "Will my child benefit from this activity, or is it for me?"
- Consider activities your family can do together.
- Do what is right for your family, not what everyone else is doing.

Resource Management

Sara dreads another week of rushing to child care, work, and home just in time for the chaos of supper and bedtime. Even with Dan's extra late-shift job they aren't keeping up with the bills. And there's no time to talk about it!

The most common complaints of young families revolve around not having enough money and not having enough time. Many families need two paychecks to make ends meet. When both adults work outside the home, the time available to meet family needs is even shorter.

There is no magic formula for managing either time or money. To be successful in managing your life:

- Set priorities. Agree on what things are most important in your life right now, and where you want to be in a year, five years, or 10 years down the road.

- Use your goals and priorities to make decisions about the use of money and time. If a proposed commitment is not consistent with your goals, do not accept it.
- Try to plan ahead for spending money and time (See *Using What You Have to Get What You Want*, Pm 1660h).
- Be realistic about what you can and cannot do. Plan for the interruptions that will occur with young children. Allow a cushion for unexpected expenditures. (See the series, *Money Mechanics*.)
- Start now to take charge of your retirement. There is every indication that Social Security will be decidedly different in 30 to 40 years, when you are ready to retire. Regular savings, as little as \$10 a month, begun when you are 25 will result in a larger retirement nest egg than a much larger amount saved when you are 50.

Eat Well, Be Well

Sensible eating can help you and your children feel good physically and mentally. The good news is that good eating is simple.

You and your children need the same foods, but your child's portions may be smaller than yours. Each day offer the following foods.

- 6 grain products (bread, muffins, bagels, cereal, rice, macaroni, etc.)
- 3 vegetables (potatoes, carrots, green beans, salads, vegetable juice, etc.)
- 2 fruits (juice, grapes, oranges, strawberries, whatever is in season)
- 3 dairy products (milk, yogurt, pudding, cheese)
- 2-3 meats or other protein-rich foods (chicken, beef, pork, fish, eggs, baked beans, etc.)
- Eat sweets occasionally, not every day.

Reduce stress-overeating by controlling the choices of foods in your home. If you don't want your child (or yourself) to eat cookies, chips, or pop, don't have them in the house. Keep a snack box filled with healthful choices such as whole grain crackers,

dried fruits, unsweetened cereal, pudding cups, grapes, baby carrots, cheese cubes, fruit cups, mini-bagels, and boxes of vegetable or fruit juice.

Reduce stress at mealtime by dividing eating responsibility between you and your child. Your responsibility is to provide nourishing food *at regular times*. Your child's responsibility is to decide whether to eat and how much to eat. Ignore picky eating while offering *only healthful food choices*. Without competition from sweet foods, children will eat fruits, vegetables, and other wholesome foods.

Stress and conflict

An overload of daily demands, or times of real crisis can result in lots of tension in your family. Learning ways to respond to conflicts between you and your spouse or others who share your responsibilities is a resource for taking charge in a stressful time.

- Make a quiet time to talk. Conflicts can't be resolved on the run.
- Ask each other's opinions. In a partnership two heads are better than one.
- Let family members know that you understand the stress they are under.
- Work on listening and on being clear about how you are feeling.
- Try to work on one goal at a time. What do you want to do or change?
- Look for humor every day.
- Show appreciation to the people you care about every day.

Look for More Information

How to Get Your Kid to Eat, by Ellyn Satter. Bull Publishing Co., 1987

From your local extension office:

Pm-1264, *Simple Snacks for Kids*

H&G 252, *The Food Guide Pyramid*, (\$.50)

Pm 1404a-f, *Balancing Work and Family*

Pm 1637- 1641, *Divorce Matters*

Pm 1660a, *All about Stress*

Pm 1660h, *Using What You Have to Get*

What You Want

Pm 1660f, *Helping Children Manage Stress*

Pm 1452 - 1462, *Money Mechanics*

STRESS
Taking Charge

Common Stresses for Parents of Teens

- Teen less involved with family
- Struggles over family rules
- Increased arguments
- Parents' own challenges
- Money struggles
- Nutritional concerns
- Not enough time
- Worry over serious problems

For Further Reading
Other publications available at your
county extension office include:
Pm 1547a, *Using Consequences*
Pm 1547h, *Keeping Young People
Out of Trouble*
Pm 1660g, *Managing Conflict
with Teens*

File: Family life 3

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*Janet and Greg are finding life with a
teenager difficult. They used to do more
with their son, Jeff, 15, but now he is
busy with his own friends and activities.
He often argues with them about rules
and always seems to need money for
something. They are dreading the time
when Jeff's younger brother and sister
will also be teens.*

The teen years bring added stress for
many families. Parents may not like the
change in their relationship with their
teens now that they have ideas of their
own. They may miss some of the fun
they had together when their teen was
younger. At the same time parents
have challenges of their own with jobs,
homes, their parents and extended
family, and very busy schedules.

It helps to understand the normal
changes during adolescence and to
know when your child might be
headed for serious problems. Your teen
needs to know without a doubt that
you still love him or her. At the same
time, your teen needs firm limits and
consequences when rules are broken.

Stress for Families with Teens

The Changing Parent-Child Relationship

*Lisa's parents are disappointed that she doesn't seem to want to spend time
with them anymore. She is so busy with her own friends that she no longer
has time to go shopping with Mom or shoot baskets with Dad. Her parents
feel like they are not very important to her anymore.*

The fact is that parents and family make all the difference in the lives
of teenagers. Loving and firm involvement of parents helps protect
youngsters from serious problems and helps young people become
gradually more and more able to make good decisions and develop
responsibility. Parents need to show love, to allow teens to become
more independent, yet still find ways to spend time together.

- Understand that it's normal for teens to spend less time with family.
- Make specific times for family (e.g., Sunday night popcorn and
movie or an evening out for pizza).
- Ask your teen to help plan family events (like attending a sports
event or concert).
- Spend one-on-one time. Go for a walk, bike ride, or out for ice cream.
- Use trips in the car as a time to talk.
- Try to see things from your teen's point of view.
- Avoid using time together for criticizing or lecturing.

Disagreements over Rules

*Thirteen-year-old Josh wants to argue over everything his parents expect.
He says chores are "no fair" and doesn't want to do homework after
supper. He seems to question everything.*

Even though it's normal for teens to want to think for themselves, it's
easy to become upset when your preteen or teen challenges you on
rules and argues with you over everything. It is a rare teen who
continues to clean his or her room, do homework on time, and help
with chores without either arguing or ignoring what you have asked.
It helps to stay calm, even when your teen is being unreasonable.

- Work with your child to make a short list of rules.
- Concentrate on the rules that are the most important.
- Follow through to see that your teen does what he/she has agreed to.
- Never argue with your teen. Instead, say, "Nevertheless you agreed to ..."
- Talk with your child about problems when you are both calm.
- Compliment and give privileges when rules are followed.
- Give small consequences when a small rule is broken (e.g., a 5-
minute chore for watching TV instead of doing homework on time).
- Save big consequences for big problems (like coming home very
late or skipping school classes).

"But I have my own problems."

As a parent, you may be wondering when and how you will have the
time and energy to deal effectively with your teenager. As a parent,
you probably have your own worries — stress at your job or from
being unemployed; time pressures from work, family, and community

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activities; marriage problems; or concerns with your own parents or other family members. How can you balance all of it?

- Take time for yourself, even if it's just 10 minutes a day.
- Spend time each week on a hobby.
- Exercise with a spouse, a friend, or your teen.
- Talk to other parents of teens. Find out what works for them.
- Say "no" to outside demands.
- Remember your spiritual life. Read, talk to friends with similar beliefs, or attend religious services.

Manage Your Time and Money

Managing time and money with teenagers in the family can be a frustrating experience. The older the teens, the more likely they are to have activities that compete with family time, and the more expensive their wants and needs. Just when parents are thinking ahead to college expenses, the teenager develops what seems to be outrageously expensive tastes. (Designer jeans come to mind!)

Here are some ways to manage time and money when you have teenagers.

- As a family, set priorities for family, school, and work, and use those priorities to make decisions about the use of time and money.
- Have a master calendar on which important family, school, and community events are noted.
- Insist that teens take responsibility for time and money management. If a 14-year-old wants you at the soccer game, he/she should be the one to get the date and time on the master calendar.
- Be wary of permitting teenagers to work long hours to supplement an allowance. A part-time job may teach responsibility and provide extra income as long as work does not interfere with the teenager's main responsibility, completing high school successfully.
- Let the teenager assume responsibility for his or her own laundry.

- Manage money with an eye to the future as well as the present. Even though money is tight, continue a savings and investment plan.

Eat Well, Be Well

Eating well is a positive act that can help you feel up to the demands of life. Although no specific food can erase stress, sensible eating can help you feel at your best.

Your family members may be so busy living on different schedules that you are rarely able to sit down to eat together. Be reassured that healthful eating is possible, even in a hectic life. Three square meals a day have given way to meals and snacks on the run. Here are some tips to help you eat well and be well.

- Focus on vegetables and fruits.
- Put fresh fruits where you can see them—on the counter or table. It's easy to grab a few pieces on your way out the door.
- Keep a bag of vegetables in the freezer, ready to thaw and eat.
- Keep fruit canned in juice handy in your kitchen cupboard.
- Order orange juice, baked potatoes, and salads at fast food restaurants.
- Use vegetables and fruits that need little peeling or chopping — baby carrots, cherry tomatoes, and grapes.
- Keep jars of spaghetti or pizza sauce on hand. Cook up a pot of pasta for a super-easy meal.
- Bake a potato in the microwave and top with pizza sauce and grated cheese for another easy meal.
- Use the daily Food Guide Pyramid recommendations to make a shopping list of snack and meal ingredients:
 - 6 servings of grain products (bread, rice, pasta, muffins, crackers)
 - 3 servings of vegetables
 - 2 servings of fruits
 - 2-3 servings of dairy products (milk, yogurt, cheese)
 - 2-3 servings of meat or meat substitutes (meat, chicken, eggs, beans, turkey, fish)

Don't worry about whether busy family members are eating right. Decide what foods you would like

your family to eat, then maintain a supply in the house of those foods in ready-to-eat or very-easy-to-fix form. Keep competing foods (such as pop, chips, candy) out of the house.

Teens in Serious Trouble

In addition to stress from the everyday challenges of raising teenagers, more stress can occur if teens get into serious problems like teen pregnancy, drug or alcohol abuse, gangs, and delinquency. Fortunately, most teens make it through adolescence without major trouble, but parents need to know what to look for and how to handle the really tough problems. For more information on this topic, read extension publications, *Keeping Young People Out of Trouble*, Pm 1547h; and *Managing Conflict with Teens*, Pm 1660g.

The teen years can be good ones for both parents and youth when parents know what to expect, keep connected with their teenagers, and have firm expectations for their behavior. Reading about ways of handling situations and talking to other parents can help moms and dads. Sometimes family counselors can help. Teens need to know every day that parents care about them. Saying, "I love you," giving hugs, and spending special one-on-one time can make all the difference. Teens who really believe that they are loved are more apt to act responsibly and grow into caring adults.

Tips for Parents

- Understand the growing need for independence.
- Look for positive behavior and give rewards.
- Find ways to say, "I love you."
- Involve your teen in making specific rules.
- Together, come up with appropriate consequences.
- Follow through with expectations.
- Let your teen know how you feel without blaming.
- Spend special time together.



Sources of stress:

- Employment and community demands
- Supporting adult children
- Supporting aging parents
- Planning for retirement
- Coming to grips with one's own mortality
- The death of one or both parents
- Couple conflict

For Further Reading

These ISU Extension publications are available from a local extension office. NCR 537, *Learning to Live Through Loss* Pm 1167a-i, *Ready, Set, Retire* Pm 1200, *Improving Family Communication* Pm 1515a-l, *The Caring Connection* Pm 1660a, *Stress: Taking Charge—All about Stress*

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When she arrives home from work, Ruth finds a message on her answering machine from her mother's closest neighbor in the small town where Ruth grew up. He reports that her mother, an 81-year-old widow who has lived alone since the death of her husband some 15 years earlier, is getting more and more forgetful; he is worried that she can no longer care for herself safely. Responding appropriately to the information about her mother's health might be easier if Ruth's 23-year-old daughter, Jackie, had not lost her job and moved back into her old room last week.

Families in the middle years (after all their children have left home but before retirement) are not called the "sandwich generation" for nothing. Just when the couple is enjoying newfound freedoms from the daily responsibilities of parenting and when their income is higher than it has ever been, their parents and their adult children may need physical, emotional, and economic support that has not been needed in the past. Taking charge means assisting other family members, yet not jeopardizing the couple's mental and physical health.

Managing Stress in Midlife Families

Balancing Family, Work, and Communities

Individuals in midlife are the strength of their families, their workplaces, and their communities. Because they are so competent, their talents are highly valued, particularly in the community arena. They have the experience to offer leadership and support to others, and have somewhat more time than they did when their children were small. Such obligations can get out of hand, however. Often people feel that their responsibilities and demands are increasing rather than decreasing, with no time left over for spouse and family. To control the stress of competing demands, learn to say "no" as well as "yes."

- Set priorities for self, family, employment, and community.
- Compare requests with your priorities.
- Reject those requests that do not match your own priorities. A simple, "That really is not something I can do right now," is enough and will be respected.
- Plan couple time to talk, to enjoy a common activity, to reflect on the good things and problems.

Remember, even though job demands have never been greater, they will be tapering off. In midlife, it is important to develop interests that can be pursued in retirement.

Money Issues

One of the biggest worries of forty- and fifty-somethings is "Will we have enough money in retirement?" Many people find it easier to plan for retirement when it is 15 years away, not 40; when their incomes are higher than they have ever been; and when the financial responsibilities of childrearing have ended. Here is a "to do" list.

- Check Social Security records. Ask for form 7004, *Request for Earnings and Benefits Estimate*, from your local Social Security office.
- Examine insurance coverage for adequacy. See Pm 1167d, *Ready, Set, Retire: Health and Life Insurance*.
- Estimate income and needs in retirement. See Pm 1167a, *Ready, Set, Retire: Financial Planning*.

If it looks as if there will be a gap between income and needs, make plans for covering the gap. Consider:

- Saving and investing more between now and retirement. See Pm 1167b, *Ready, Set, Retire: Income Sources*.
- Retiring later than planned.
- Developing additional income-earning activities (some families turn interests or hobbies into a small business).

Relationships with Adult Children

In the past, it was expected that adult children would leave the family household and establish their own households. Twenty years ago, age at first marriage for both men and women was about four years younger than it is now. In addition, high divorce rates and job loss resulting from corporate "right-sizing" mean that the pool of

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unmarried adults with insufficient earnings to maintain a separate household is growing. One option is for adult children to remain in or return to the parental home. Another option is for parents to assist the young adult in maintaining his or her own residence by providing the down payment for the purchase of a dwelling, or by paying part of the rent or the mortgage payment.

If an adult child shares your residence:

- Be very clear about the house rules. Although the individual is an adult, if there are activities or behaviors that are objectionable to the parent generation, they should be prohibited while the adult child is living in the parental home.
- Be equally clear about the responsibilities and obligations of both generations. Is the adult child expected to pay for room and board? What are his or her household responsibilities?

If the adult child is a parent, conscious decisions must be made about the grandparent's role in limit-setting and discipline for a grandchild.

If you are providing financial help to an adult child not living with you, be clear about whether repayment is expected. Is the money a gift or a loan? Discussions at the outset can help avoid future misunderstandings.

Relationships with Aging Parents

One of the most difficult tasks faced by families in midlife is watching parents age. Sometimes roles are reversed as children assume responsibility for the aging parent. One sibling, usually a woman, assumes the role of "caregiver," with primary responsibility for the decisions about housing and economic and social supports for the aging parents. The caregiver role can be especially difficult if the parent does not live in the same community.

If you are the caregiver for an elderly parent:

- Involve your siblings and the parent in decisions, if possible.

- Consult an attorney about legal arrangements if you must manage your parent's income and assets.
- Explore Durable Power of Attorney for Health Care, so that you will be able to make the necessary decisions at the end of your parent's life.
- Check with the local Area Agency on Aging to locate support services (Adult Day Care, Homemaker Health Aides, Visiting Nurse) and to find a caregiver support group.

Eat Well, Be Well

Eating well can help you take control. Although no specific food will ease or eliminate stress, sensible eating will help you feel more able to cope.

After children leave home, it is tempting to stop planning and preparing meals; but now, more than ever, you will benefit from healthy eating. Research has confirmed that those with diets low in fat and high in whole grains, vegetables, and fruits have reduced risk for the chronic degenerative diseases of late middle-age and old-age: heart disease and cancer. Eating plenty of dairy products and getting exercise can help delay osteoporosis.

Healthful eating is not complicated or difficult. In many ways the simplest eating is the healthiest. If you have been cooking for a family, now you can use your family-sized recipes to prepare "planned-overs." Your time in the kitchen will be efficient because you will be able to prepare two to three days worth of food each time you cook. Freeze or refrigerate the extra for future days.

Focus your eating on plant foods—whole grain products, vegetables, and fruits. Include moderate amounts of animal foods—dairy products, eggs, and meats. Go easy on fatty foods. Use natural, whole foods as much as possible (fresh potatoes, whole apples, cooked oatmeal).

Use the Food Guide Pyramid recommendations to choose meal and snack items. Eat the following minimum servings each day:

- 6 grain products, at least half of which are whole grain (bread, pasta, rice, cereal, muffins)
- 3 vegetables
- 2 fruits
- 2 dairy products
- 2-3 meats/meat substitutes (meat, chicken, fish, beans)

Take Care of Yourself

For most people, the years after the children have left home and before retirement are the best of their lives. Their marriages are comfortable and satisfying, they take pride in their adult children, they are at the peak of their power and earnings in their employment, and are respected members of their communities.

In spite of the many positive aspects of this stage of life, some individuals experience a "midlife crisis." The loss of a job or the end of a marriage can precipitate such a crisis. The increasing frailty of one's parents and the aches and pains in one's own body are not-so-subtle reminders of one's own mortality. Most people age with an acceptance of increasing limitations. For some, however, midlife means the end of youthful dreams rather than an opportunity to make new choices. This stress can result in depression or anxiety. If depression is frequent or long lasting, ask for help in finding professional assistance.

- Recognize loss of dreams and acknowledge the feelings.
- Take time to reflect and to strengthen your spiritual beliefs.
- Think about new choices for the next part of your life.

Strong relationships are an important source of managing stress. Your spouse or partner will experience midlife differently than you. Take time to listen without judgment to your partner and to talk about your own goals and dreams. Keeping your goals flexible as a couple allows each of you to make new choices. If you live alone, take time to strengthen your network of supportive friends. If you are struggling with depression, do not hesitate to seek professional assistance.



aking Charge

Sources of stress

- Changing parent and grandparent roles
- Changing couple relationship
- Choosing meaningful roles and activities
- Financial uncertainty
- Physical changes or illness
- Grief
- Loneliness
- Maintaining independence

File: Family life 3

Prepared for Iowa State University Extension by Colleen Jolly, Mary Winter, and Virginia Molgaard, Human Development and Family Studies; and Elisabeth Schafer, Food Science and Human Nutrition. Edited by Lily Auliffe and Carol Ouverson, communication specialists. Designed by Lynn Ekblad.

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Rose isn't sleeping well. Retirement from her demanding job has been disappointing. "Relax," her kids say, "you deserve it." But Rose feels tense and worried about her future. Her husband Mel, retired for two years, doesn't seem interested in traveling and talks about finding a new job. Rose feels strange not working. Wasn't retirement supposed to be fun?

As you grow older, you may dream of freedom to travel, new interests, economic comfort, and more time with friends and family. Reality seldom seems to match expectations. Both the losses and gains of new roles can be stressors. Leaving a job may mean more freedom but it also may involve losses of challenging work, relationships, daily routine, or a sense of security. Family needs keep changing too, sometimes in unexpected ways.

What you've learned from past experiences can help you manage new stresses. You can't eliminate stress, but you can make choices about how you will use your resources in new situations.

Managing Stress in Later Life Families

Relationships: With Your Spouse

Your partner may not experience the same stressors that you do or react in the same way. Talking together about your needs and being willing to try out new ways of doing things are good ways to manage stress. Use the strength of your long relationship as a resource during times of change.

- Make time to talk. Be clear about your needs and feelings.
- Take time to listen to your spouse.
- Stay flexible and be willing to take some risks.
- Use the experience you have gained from other difficult times.
- Plan things you both enjoy.

Relationships: With Your Adult Children

After 45 years of marriage Marge and Jim have lots of retirement plans, including spending time as international volunteers. Now sadness and anxiety over their daughter's divorce threatens their dreams. How can they help their daughter and grandchildren? How should they relate to their son-in-law?

You don't ever stop being a parent. Worry, disappointment, or sadness about family members can seem overwhelming, but it is important to let go of the need to solve an adult child's problems. Focus on the things you can do to show your support.

- Recognize that you cannot protect your family from pain.
- Keep communication open with your children and grandchildren.
- Find someone to talk to about your own feelings.
- Set boundaries for what you can do and how much you can do.
- Take care of your own health and relationships.

Relationships: Grandparenting

Grandparents provide a vital link between generations. Grandparenting is not a role you choose, but you can decide how to carry it out. Disagreements with your children about your grandparenting role are stressful. Long distance separation, conflicting responsibilities, or serving as a substitute parent are other sources of stress.

- Talk with your children about expectations.
- Value the role of grandparent; it fills a vital need.
- Seek support if you are a grandparent who is parenting.

Managing Resources

After years filled with the demands of family and employment, most retirees are delighted to have enough time to pursue the activities they like the most. Some people, however, find that they have too much time. Their days are long; they miss the demands of the world of work. If you are in this group, the key to successful time management

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is developing your own structure for your time. What are the things you want to accomplish in the next month or year? How do those long-term goals translate into daily objectives? Plan your day around those short-term objectives. One of the most effective ways to become involved in your community is to volunteer. Such activities not only can add structure to your life; they can be immensely satisfying as well.

Although not rich, most retirees have enough money to live comfortably. Nevertheless, many elderly individuals are concerned about their finances. For some, the question is, "Will my money last my lifetime?" For others, the issue is one of cash flow; there is too much month at the end of the money. The best way to guarantee that your retirement funds last as long as you do is to continue to invest in low-risk investments. Also, make sure your insurance coverage is adequate.

If financial resources are short, are there other resources that could be used to generate more income? Could you consider a part-time job? Are there assets that could be sold, with the proceeds reinvested in income-producing assets?

Grief and Stress

Roger hangs up the phone and stares at the stack of documents on his desk. The lawyer recommended by the Alzheimer's Association was helpful. He can't change the impact of devastating expenses for Peggy's care, but it helps to get good advice. Roger misses Peggy constantly. Their home of 50 years seems empty.

Grief with its resulting changes and decisions is a source of severe stress. Grief is a normal response to the death of loved ones and friends, long-term illness of a spouse, physical separation, or loss of cherished dreams. When losses are chronic and outcomes are not clear, as in a progressive illness, it is very hard to manage the continuing stress. You

will need help from others as you grieve. You also may need to help people understand your situation.

- Ask for help from friends, church, or professionals.
- Accept support from neighbors, friends, and family.
- Allow yourself as much time to grieve as you need.
- Take special care of your health.

Loneliness and Stress

Loneliness is natural when you miss loved ones, leave your old home, or lose your sense of purpose. The way you think about your loneliness can affect how stressful it is for you.

Blaming others or waiting for someone to notice your sadness takes the control away from you. Taking some action, no matter how small, helps.

- Get to know the people who live near you.
- Learn a new skill through adult education.
- Offer your time. Call the volunteer bureau, or Retired Senior Volunteers Program.
- Enrich your long-distance relationships through letters.

Eat Well, Be Well

Although no specific food can cure or alleviate stress, eating well can help you feel your best. Eating to maintain your health and strength isn't complex or time-consuming either.

Maintain an eating routine. Set aside certain times of day to eat meals and snacks. Going without food, even if you don't think you are hungry, leads to feeling weak, sick, and confused. You may feel more interested in eating if you get together with others, for example at a congregate meal site at noon, or with a neighbor in the evening one or two times a week.

Keep it simple. A healthful diet includes a variety of foods every day. Focus on fruits and vegetables, low-fat dairy products, whole-grain breads and cereals, and lean meats. If you have a health condition that

requires you to eat a certain way, be sure to do it. Take care of yourself by eating right. Simple, healthful eating can help you feel capable, positive, and alert. You can take charge by doing something good for yourself.

- Remember to eat regular meals and snacks.
- Share meal times with others.
- Focus on fruits and vegetables.
- Limit high-fat foods.
- Keep a supply of convenient, low-calorie foods on hand.
- Build physical activity, such as walking, into your daily life.
- Drink 6-8 glasses of water each day.

Health Changes and Stress

Joe and Ellen have been farming for 55 years. Lately their children have been urging them to get a nice place in town. Joe's health is poor. Still, this farm is home. They feel trapped between what they love and their physical limitations.

It's painful to give up familiar things. Change is especially stressful when you feel others are choosing for you. It's important to help your family understand your feelings but also to accept their concerns for you.

- Learn about resources for help. Call your Area Agency on Aging.
- Discuss options with your whole family.
- Listen to others' feelings but be honest about your own needs.
- Take your time. Staying in place may be an option.
- Consider the consequences of choices for you and your family.

Look for More Information

H&G 252 *The Food Guide Pyramid*

H&G-250 *Making Healthy Food Choices*

PNW 439 *Loss and Grief in Later Life*

NCR 263j *Wellness in Retirement*

Pm 1273 *How to Help When You Don't Know What to Say*

Pm 1660a *Stress: Taking Charge—All about Stress*

Pm 1167a-i, *Ready, Set, Retire*

STRESS
Taking Charge

Sources of stress

At school

- being away from home (ages 5 to 7)
- fear of wetting themselves (ages 5 to 7)
- fear of punishment from teacher
- worry about getting along with peers
- worry about school work
- fear of being chosen last on any team
- fear of being different from others
- worry about changing bodies (ages 10 to 12)

Other major sources of stress

- divorce of parents
- move to new town or city
- being held back in school
- serious illness
- parent being called to war

For further reading

Youngs, Bettie. B. (1995) *Stress and Your Child: Helping Kids Cope with the Strains and Pressures of Life*. New York: Fawcett Columbine.

Ask at the local extension office for:
Pm 1529d, Understanding Children: Fears
Pm 1529g, Understanding Children:
Moving to a new home
Pm 1529h, Understanding Children: Self-esteem
Pm 1638, Divorce Matters: Talking with children
Pm 1639, Divorce Matters: A child's view

File: Family life 3

Prepared for Iowa State University Extension by Virginia Molgaard, Human Development and Family Studies. Edited by Lily Auliff and Carol Ouverson, communication specialists. Designed by Lynn Ekblad.

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Sue and Tom are worried about eight-year-old Kevin. He complains of stomach aches and often cries when it's time to leave for school. He seems better in the evening but sometimes has trouble falling asleep at night.

All children feel stress from time to time. Times of change like starting school, getting used to a new baby, or adjusting to a growing body during the preteen years can be difficult. Problems at home like conflict, illness, or divorce can cause stress. Problems at school with the teacher, other children, or schoolwork also can create stress.

You can help your child handle new or frustrating situations and teach ways of managing stress that will be valuable throughout his or her life.

Helping Children Manage Stress

Stress Symptoms

Notice some of the following signs of child stress.

- Physical—headaches, stomach aches, vomiting, wetting
- Emotional—fear, irritability, sadness
- Behavioral—crying, nervous tics, losing temper
- Interactions with others—withdrawing, teasing or bullying, extreme shyness

Signs of stress in children often occur together, but no one child shows all symptoms at once. A fearful or sad child may get stomach aches and may cry, withdrawing from others. Another may become irritable when under stress, teasing siblings or peers and losing his or her temper. Stress reactions can occur anywhere. In school a stressed child may be easily distracted, have difficulty following directions or completing assignments, or have trouble concentrating.

Differences in Children

Children react differently to stress. Some seem to be born with easy-going personalities. From infancy, they take life in stride, getting along with others and adjusting to changes. Other children are upset easily, being bothered by new situations and routines as well as more challenging events. Children's personalities develop from what they inherit genetically and from the environment in which they grow up. You cannot change characteristics your children inherited, but there are many ways for them to learn to manage stress.

Helping a Child Who Holds Feelings In

A child who holds stress in may try very hard to be good, working extra hard in school and making few demands on adults. This child may be a worrier, have low self-esteem, or be fearful, shy, or prone to cry easily. Physical symptoms like stomach aches, headaches or frequent illnesses are common in children who internalize stress.

Seven-year-old Amber complained of stomach aches during the weeks before second grade started in the fall. Barb, her mother, noticed that Amber wasn't sleeping well and worried that she might be getting sick. After a visit to the family doctor who said Amber was healthy, Barb began to suspect that Amber's stomach aches and sleeplessness might be from worry about school starting. One night when Barb was tucking Amber in, she told her a story that helped her feel less nervous.

"Once upon a time there was a very scared little girl named Abby. She was worried about going to school with a new teacher. Someone told Abby that the new teacher wasn't very nice so Abby thought that school wasn't going to be much fun. She also was afraid that she wouldn't be in the same class with her best friend. She worried and tried to think of some way to not go to school. But Abby's mother went with her on the first day and together they met the new teacher, Miss Johnson. She was nice and Abby knew that school might not be

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so bad. Then she saw her best friend, Jennifer, coming in the door and she felt even better. That day after school, Abby came home and told her mom, 'I like second grade! It's going to be even better than first.'"

Over the weeks before school Barb made up new stories to help Amber anticipate what to expect. Some nights Amber even helped tell the story. Little by little the stomach aches got better. On the day school started, Amber was a little nervous but Barb believed that the storytelling helped prepare her daughter for a new experience.

Helping a Child Who Acts Out

Children who show stress by letting it out may lose their tempers easily, become demanding or destructive, or may tease or bully other children. Research shows that under high-stress situations boys tend to become more aggressive and disruptive, while girls become anxious or depressed. However, you may notice that your son has tendencies toward being fearful or depressed, or that your daughter is aggressive or destructive.

Sue and Kevin were concerned over problems 10-year-old Jeremy was having at school. He was getting C's and D's instead of the usual B's and C's and his teacher had called about Jeremy's fighting with others at recess. Sue and Kevin also noticed that he teased his younger sister more than usual. When they were called in to school after another playground incident, Jeremy's parents decided to do something. They sat down with Jeremy to talk about what was going on. At first he didn't want to talk but after some gentle prodding, Jeremy told them that he had been mad ever since soccer had started last fall. He felt that the coach wasn't fair and didn't like him. Next, his parents helped Jeremy see how other kids might feel when he picked on them or bullied. Then they worked with him to help him learn ways of dealing with his anger such as walking away from a stressful situation or counting to 100. Jeremy's dad agreed to work with him on soccer so he would feel better about his skills. Last, Kevin and Sue told Jeremy that they would check back with him and his teacher each week to see if things were getting better for him at school.

How can parents tell if the child who is either withdrawn or aggressive is showing signs of stress, or simply expressing his or her natural personality? The key is *change*. For example, a generally outgoing and friendly child who becomes sad, withdrawn, or fearful probably is showing signs of stress. Similarly, a quiet and easy-going child who becomes irritable or aggressive may be stressed. As a parent you may or may not know what triggered your child's stress reaction.

Resilient Children

Ann Masten and her colleagues reviewed research showing that certain characteristics in the child, family, and community help that child bounce back in the face of stressful events and situations. They include

- a loving relationship with at least one adult
- belief in one's own effectiveness
- ability to assist the family
- belief that he or she is lovable and worthwhile
- connections to adults outside the immediate family
- effective problem solving
- belief in ability to make things better for himself/herself
- spiritual resources

Coping with Stress

The following ideas show specific things you can do, or help your children do, to manage stress.

- Help your children talk about what is bothering them. Don't force them to talk, but offer opportunities; bedtime or car trips are good times for this. Instead of asking, "What's wrong?" ask questions such as, "How are things going at school with your teacher?" Do not criticize what your children say or they will learn not to tell you things that bother them.
- Encourage vigorous physical activities. If your children do not exercise often, try family activities like bike riding, hiking, or swimming.
- Spend special one-to-one time. Find hobbies or other activities that you can do alone with your child. This

allows for time to talk as well as time for having fun together.

- Encourage healthy eating. Teach your children by words and example that eating a healthy diet makes their bodies better able to handle stress.
- Teach relaxation skills. Show your children how to relax by remembering and imagining pleasant situations like a favorite vacation or happy experience.
- Give back rubs and hugs. A short back or shoulder rub can help your children relax and show them you care. Gentle physical touch is a powerful stress reliever.
- Teach your children that mistakes are OK. Let them know that all people, including you, make mistakes. Mistakes are for learning.
- Be clear about rules and consequences. Let your children know specifically what is expected and together decide on consequences for misbehavior. Then follow through. See ISU Extension publication, *Using Consequences*, Pm 1547a, available at your county extension office.
- Teach ways of handling difficult situations. Talk through and role play with your children how they can handle a stressful situation.
- Tell stories about dealing with stress. For example, if your child is afraid of a new situation, tell a story about how you once felt in a similar situation and what you did to cope, or find a library book that shows a child coping successfully with stress.
- Be a role model for your children in handling your own stress in a healthy way. If your children see you talking to others about problems, taking time to relax, and living a healthy lifestyle, your example is likely to rub off.

Whether your child is feeling stress from a normal everyday stressor or from something out of the ordinary, you can help him or her cope with stress reactions. Life brings stress. It's how you handle it that makes all the difference. Whether your children hold their stress in or show stress by misbehaving, you can show them effective stress management techniques.

STRESS
Taking Charge

Sources of Conflict

- Curfew
- Homework
- Chores
- House rules
- Amount of freedom
- Talking back
- Swearing

For Further Reading
Pm 1547h, Keeping Young People
Out of Trouble

Prepared by Virginia Molgaard, Iowa State University Extension family life specialist, Department of Human Development and Family Studies. Edited by Carol Ouverson, communication specialist. Designed by Lynn Ekblad.

File: Family life 3

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Rick and Jan are having a hard time with 15-year-old Brandon. He has a bad temper and arguments with him are really difficult. It doesn't seem to matter how hard they try, they can't get him to calm down and be reasonable. They love Brandon but don't know how they can get through the next few years of conflict with him.

Conflict between parents and teens is normal. As teens become more independent, question their parents' rules, and spend more time with peers, many families have disagreements. However, the conflict in some families with teens is severe. Instead of waiting until the problems are really big, decide to start now on finding ways to manage disagreements with your teen. The effort you put into learning ways of lowering levels of conflict will pay off in a happier, more peaceful family.

Managing Conflict with Teens

top Arguing

Dad: "Time for homework, Alex." Alex: "C'mon, Dad, I'm in the middle of a show." Dad: "You know you have to get it done." Alex: "I'll do it later." Dad: "You'll be too tired later." Alex: "No I won't. I'll get it done." Dad: "That's what you said last night ..."

It's hard to win when you start arguing with a teen. He or she can probably think of an answer for everything you say. Worst of all, arguing can lead to serious fights and family conflict. Instead:

- Let teens know you heard their point. (Dad: "Uh-huh." "I heard you." "Anything else?")
- Use the words "regardless" or "nevertheless." (Dad: "Nevertheless, it's time for homework.")
- Don't give in. If you give in after your child argues with you, you are teaching him or her to argue next time!
- Stay clear of a power struggle. Don't try to convince your teen that you are right.
- Say, "I know you don't like it, but the answer is 'no.'"
- Say, "I'm not going to argue," and walk away.

Going from Bad to Worse

Mom: "Please turn down the stereo, Jenny." Jenny ignores her. Mom (yelling): "Turn down that stereo this minute **or else**." Jenny: "Oh leave me alone!" Mom: "You're so selfish! If you don't turn it down this minute, I'll rip the cord out." Jenny: "You old hag! I hate you!"

When parents fight with kids, behavior goes from bad to worse. Tempers rise and threats, swearing, and physical fights can happen. Parents and teens both feel angry and hurt. Worst of all, each fight damages good feelings and makes the next fight more likely. If the parent wins, the teen will find a way to win next time. Instead:

- Do not use negative labels (e.g., selfish, lazy, irresponsible).
- Decide ahead what the rule is. (No loud stereo.)
- Speak in a quiet, low-pitched voice.
- Stop the behavior before things get worse. (After the first warning, Mom should turn down the stereo herself.)
- Leave the room when tempers rise.
- Calmly remove a privilege. (Mom could quietly unplug the stereo or take it out of the room if her request is ignored.)

Using a Point System

Many parents find that their teens try harder to get along when they earn points for good behavior. By spending only a few minutes a day, parents and teens can record points so that teens earn privileges and rewards. For many difficult teens, using points for good behavior works better than consequences or punishment for bad behavior. A point system helps most families gradually learn to get along better.

Steps in Setting Up and Using a Point System

1. Parents decide on two or three specific teen behaviors that cause problems (e.g., not doing homework, coming home late, not doing chores, talking back, fighting).

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2. Make a chart with weekdays across the top and specific behaviors down the side. Instead of writing, "Not doing homework," write the positive behavior, "Doing homework right after supper."
3. Tell teen that you will help him or her improve the problem behaviors by giving points and rewards.
4. With the teen, decide on several privileges or rewards he or she would like to earn. Rewards need to be something you can afford and something the teen can earn points for each day he/she follows the rule or performs the chore.
5. Decide how many points the teen can earn for a certain behavior or chore. Easy chores get fewer points than hard or unpleasant chores. Behavior that's hard to change gets more points than easier changes.
6. Keep track of points each day and give rewards for points each week.
7. Decide how many points will earn a reward or privilege. Aim for 75 to 80 percent of the total points. NO ONE IS PERFECT, especially teens.
8. Do not argue or lecture about points.
9. After a problem has improved, take it off the list and add another.
10. You may decide to take points away for back talk or swearing.

Suggestions for Privileges or Rewards

Some privileges that might work are having a friend stay over night, having a later curfew for one night, having more time on the phone, using the family car, or having someone else do a chore for a day. Rewards might be clothing that costs more than you usually spend, movie rental, a gift certificate for fast food, a ticket for a sports event or concert, or extra spending money. For big problems, like getting poor grades, reward small steps toward improving, like spending 30 minutes doing homework. Don't wait to reward until the grades have improved. If fighting between brothers and sisters is a major problem, give points for a half hour or hour of no fighting.

Keep Your Teen "Hungry"

At 17, Eric gets most of what he wants on his own. He has a part time job from which he earned enough to buy a car and get things like fast food, movies and CDs. He doesn't really depend on his parents for anything except meals and a place to stay. They find it hard to get him to cooperate.

You can have a more positive influence on teens if they still need you for some of their needs and wants. Once they have their own car and spending money, it's hard for parents to give rewards and privileges. Teens may not see much need to do what the folks want.

- If teens have their own car, keep the right to take away driving privileges.
- If teens work a part-time job, require them to save some of the money.
- Give them chores around the house even if they are working.
- Use the point system to reward good behavior.

Build a Positive Relationship

Teens do better and try harder to please parents when they're getting along with parents. If they think parents are down on them, that parents don't trust them, or that parents see them as nothing but trouble, then teens don't have much reason to do what parents say. When relationships are filled with good times and teens know that parents care, they usually try to please.

- Look for good behavior and give specific compliments. (Dad: "The lawn looks great. I like the way you trimmed around the trees.") Do **not** give a double-loaded compliment like, "You did a good job on the lawn but you forgot to put the mower away.")
- Praise for what the teen did *right* even if the job wasn't perfect.
- Set a family time each week and encourage teens to take part. (Mom: "Let's go out for pizza on Sunday night.") During family time, no put-downs, criticisms, or discussion of problems.
- Let teen give ideas for family activities.
- Give rewards or privileges for good behavior. (Mom: "Thanks for coming home on time. You can use the car on Friday night.")

- Listen to their point of view without criticizing.
- Spend one-on-one time. (Dad: "Want to go out for an ice cream? You can tell me about the game.")
- Show your child by example how to handle anger. The more you show your teen respect, the more likely he or she will be respectful in return.

Learn Your Own Warning Signs

Sherry was learning to control her anger with her daughter, Chris. She had found out the hard way that things only got worse when her own anger was out of control. When her daughter started arguing or became demanding, Sherry discovered that she could feel her stomach tightening. Instead of waiting until her heart was pounding and she was full of anger, she would now tell Chris, "I'm getting upset and I need to cool down. We'll talk about it later."

It's natural to get angry at our teens when they are hostile or demanding, call us names, or swear. But it's up to us as parents to manage our own feelings and stay in control. It helps to figure out what situations trigger our anger and find ways to handle it.

- Count to 10 (or 100).
- Breathe deeply.
- Leave the room or go for a walk.
- Call a friend on the phone.
- Go in your room to cool down.
- Remind yourself *you're* the adult.
- Say, "We'll talk about it later."

If Violence Is Threatened

A small percent of teens become so out of control that they threaten or carry out violence against a family member. Parents should call the police if their teen becomes violent; then go to a safe place, preferably a room with a lock. If a violent teen knows that you will call the police, he or she may learn to better control violent outbursts. Families in which violence from a teen is a continuing problem need help from a counselor and from law enforcement officials until the teen can learn to control his or her anger.



Management means using what you have so you can get what you want, or, in more formal terms, using your resources to reach your goals. Successful managers set priorities, know their strengths, plan carefully, and work at carrying out their plans. Much of management is mental, which means it often occurs when you are doing something else: driving to work, vacuuming, mowing the lawn, and so on. When you understand what management is, you can then improve your management skills.

File: Family life 3

Prepared for Iowa State University Extension by Mary Winter, Human Development and Family Studies. Edited by Lily Auliff and Carol Ouverson, communication specialists. Designed by Lynn Ekblad.

... and justice for all
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Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Stanley R. Johnson, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

It's Tuesday and, as usual, the five members of the Harmon family are living life in the fast lane. Tom, a self-employed plumbing contractor, has agreed to meet a potential client at 6 p.m. Susan, an administrative assistant at the local community college, is helping with registration for evening classes. Both are hoping to be in the gym for the opening tip-off of 17-year-old Jeb's basketball game, which starts at 7:30. Leigh, their 15-year-old, will cheer from the pep band, in which she plays alto saxophone. If he does not make it for the starting buzzer, Tom can at least take some comfort in the fact that he was able to attend 12-year-old Peter's middle school science fair earlier in the day. The evening meal is, as usual, catch as catch can.

Stress can sometimes be traced to a single overwhelming event: a job loss, family change, or natural disaster. Much of the stress of daily living, however, creeps up gradually as individuals and families try to cram more activities into already-full lives or have unrealistic expectations about how far their dollars can stretch. Improving your management skills is not a cure-all for being truly overcommitted. But being careful and deliberate about your choices can help stretch your time, money, and energy.

Using What You Have to Get What You Want

 Managing resources involves making six types of decisions: setting priorities, dealing with unexpected events, assessing resources, planning, carrying out the plan, and evaluating the outcomes. Successful managers are competent in each area.

Setting priorities

Setting priorities for the many demands on time, money, and energy is key to successful management. Balancing family, school, and employment responsibilities requires that family members talk openly with each other about what is important to them. Where do you want to be in the next year, the next five years, and even the next 20 years? Those short- and long-term objectives are your individual and family goals. Use your time, money, and energy to help you reach them.

Discussions of goals need to focus on things your whole family wants, as well as things that individual family members want. In healthy families, individual desires should overlap the family goals. Without some agreement between individual and family goals, it is difficult to agree about how to use resources.

Dealing with unexpected events

Unexpected events can throw a monkey wrench into family plans. Events can be small things, such as accidentally sitting on your glasses, or spilling breakfast coffee on your clean shirt. They also can be life-threatening, such as a natural disaster or a serious accident. Often they are unwanted occurrences, but they can be welcome surprises, such as unexpectedly meeting an old friend in the grocery store.

Unexpected events usually require a response, and that response usually requires resources that are earmarked for something else. Obviously, responding to a natural disaster, such as the floods of 1993, uses material resources, but finding time to have your glasses straightened or to spend a few minutes with an old friend requires resources as well.

Successful families handle unexpected events while continuing to progress toward their goals. Having savings or insurance for emergencies and planning for interruptions can prepare you to deal with these events.

Assessing resources

To meet goals and respond to events, individuals and families use their human and material resources.

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Material resources:

- include money and goods
- are controlled by people
- are used up when used

Human resources:

- include knowledge, skills, and human energy
- depend on characteristics of people
- increase with use

Time often is considered a resource, but it really is not. Rather, time is needed to use all other resources. Not having enough time for everything is a common complaint of busy families. Yet everyone has exactly 24 hours each day. Time is spent like money; time spent doing one thing is not available for other activities.

Time and money provide convenient ways to estimate the use of other resources. How long will it take a family member to change the oil and filter in the car (to use his or her human resources, along with tools, an oil filter, and a supply of fresh oil)? What is the value of that person's time compared to the time of a garage mechanic? Successful resource managers must compare such alternatives when deciding how to meet demands.

Successful resource managers:

- consider their human resources as well as their material resources when thinking about how to reach a goal
- can accurately estimate the resources needed for a particular task or goal
- recognize that human resources may need to be developed to get more material resources.

Planning

Planning simply is making decisions about the future.

Planning means deciding:

- how to reach a particular goal
- the steps you take to reach your goal, and the order in which you take the steps
- how to judge whether you've reached your goal

To plan successfully, have a clear idea of the outcome you desire and the resources you have available. Be realistic about what you can and cannot accomplish, and be flexible.

A budget is a written plan of how you'll spend your money; planner notebooks are written plans of how you'll use time. The master calendar that many families keep is a written plan for family time. But plans do not always need to be written. The important thing is that planning takes place; do not let things just happen.

Carrying out the plan

Good planning needs good follow-through. Carrying out a plan requires that you do something, even if you simply write a check for a purchase. While carrying out the plan, decide whether things are going as planned. If they are not, decide how to correct any problems.

Carrying out a plan requires:

- having a plan
- getting information about how the plan is proceeding
- making adjustments as needed

Evaluating

Consciously evaluate your plan and goals. First, periodically review your goals. Is a summer camping trip still a top priority? Is participating in sports still as important to the 17-year-old as it was when she was 15? If family priorities are to guide choices, they must reflect current feelings.

Second, review your management processes. If something worked well, try to identify why. Were the plans detailed or vague? Was there constant communication among family members, or was one person given the responsibility for accomplishing the task? How were allowances made for unexpected events? What worked and what did not? Answering such questions is a way that families develop managerial skills so that the next problem is easier to solve.

When your life needs major surgery

At times, families are prompted to examine how they are managing resources. Sometimes the examination results from a change in the family's situation: a new baby, a job change, the oldest child's entry into high school. Sometimes the reexamination occurs because of a feeling that life is out of control. Understanding management helps you pinpoint areas where change can occur.

What can you do when there does not seem to be enough time for everything, or when there just is not enough money for the things you and your family want? All the possibilities fall into two broad categories.

Increase resources. If money is tight, focus on ways to use the family members' skills, knowledge, and energy to increase material resources. Think about ways to earn extra income through a second job, longer work hours, or starting a small business. Develop the skills needed to do things yourself rather than hiring them done. Become a more careful shopper so money goes further. Grow a garden; prepare food at home instead of eating out; do your own maintenance and repair of clothing, appliances, automobiles, and your home.

Reduce demands. Put some goals off until a later date. Consciously select less expensive alternatives. Be choosy about the things you agree to do and the activities in which you become involved. Also insist that your children limit their activities. One single-parent family (mother and two school-agers) made this rule: each family member could participate in two activities only. Learn to say no. Let your family's priorities be your guides.

Improving the way you manage your resources will not, by itself, relieve stress. You can take charge in stressful times if you make conscious choices among competing goals, and carefully assess, develop, and allocate resources.

STRESS
Taking Charge

Unexpected unemployment from company downsizing can be one of the most stressful events in a lifetime. The loss of a job affects everyone in the family, not just the family member whose job has disappeared. The effects of job loss are:

- economic (there is less money)
- emotional (grief or anger are common reactions)
- social (more disagreements among family members about coping with the situation).

Although no single activity (short of getting another job that is equal to or better than the old one) can make the stress magically disappear, taking positive steps can help ease the pain and get you on the road to recovery.

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When Ellen got home from work, she could sense that something was wrong. Her husband Jim was home before she was, which was unusual. Their two children, Amy, 17, and Mike, 15, were still at school, where Amy was involved in basketball practice and Mike in jazz band rehearsal. Jim was sitting in front of the television set, which was tuned to a late-afternoon talk show, but he did not seem to be paying attention to the TV. In fact, he looked sort of dazed, as if he had just lost his last friend. When Ellen tried to find out what was going on, it required several attempts to get him to tell her what had happened. Finally Jim admitted that his manager had called him in that afternoon and explained that the company was closing his section as a part of their "rightsizing" efforts, and that his last day on the job would be two weeks from today.

The loss of a job by a wage worker or a crisis in the business of a self-employed person can be devastating to the individual and the family. Taking charge in those circumstances means taking stock of your resources to survive the immediate situation and bring about a positive future.

Coping with Unemployment

To cope with unemployment or sudden income loss, you can do specific things to help manage until you find another position or until business picks up.

Take Care of Yourself

A job loss may change the way you think about yourself. Developing positive habits can play a major role in maintaining or regaining your self-confidence and moving ahead.

- Pay special attention to what you eat; emphasize whole grains, vegetables, and fruits. Go easy on sweets and fats.
- Exercise. A brisk 20-minute walk three to five times a week can do wonders.
- Avoid excessive use of alcohol and cigarettes.
- Use your time productively. Take time for something you've been wanting to do, like building a tree house or making draperies. Avoid using daytime television as an escape.

Include All Family Members in Open Discussions of the Situation

It may be tempting at first to spare your family the pain of your unemployment. You probably will not be successful, however, because they can sense that something has changed. Not being told what is happening can be worse than hearing the news.

Everybody will need to work together to manage the family's limited resources. Even the youngest child can turn out lights, recycle and reuse goods, and find other ways to extend resources.

If you are married, make time to talk with your spouse. Take walks, have breakfast before everybody else is up, or set aside time after the children are in bed.

Match Spending with Income

One of the most important family discussions will be about spending priorities. Start the discussion by listing all income that will be received. (See Pm-1673, *Take Control of Your Spending*, and Pm-1454a and 1454b, *Money Mechanics: Spending Plans*.) Then list regular commitments, like mortgage or rent, car payments, and other debts. Estimate the cost of variable expenses, like food, utility payments, and gasoline. If you have records of those expenses, this job will be easier. Without records, keeping track for a month or two may be an essential first step.

Now compare income to expenses. Can you meet your regular commitments and the variable expenses? If the answer is "No," where can you cut? (See EDC-58, *66 Ways to Save Money*.) Consider refinancing your home mortgage, perhaps opting for a longer term (30 years).

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Look for Additional Money

If your family's remaining income cannot cover your needs, first look for additional funds to tide you over. Could you sell assets, like an automobile or recreational vehicle? Can you draw from your savings?

A second, riskier option is to use credit lines that are open to you. Borrowing against your home equity is a source of cash, but could result in the loss of your dwelling if you cannot repay the loan. Charging the maximum on credit cards, another source of credit, may make the situation worse.

Be wary of consolidation loans that roll all of your outstanding consumer debt into a single loan with one monthly payment. Make sure the interest rate is the same or lower than the interest rate on your current loan.

Talk to Your Creditors

If it is clear that you will not be able to meet your regular obligations, contact your creditors (including your mortgage lender) *prior* to the due date of your next payment. Almost without exception, your creditors would rather work with you to schedule reduced payments than have you miss payments altogether. The key is to be up front about your financial problems.

Be sure to contact your creditors prior to the date that your debt is turned over to a collection agency. Some creditors will lower the total debt if you make good faith efforts to pay off the debt. If the debt goes to a collection agency, chances of getting the total debt reduced are nil.

Use Company and Local Services

Some companies offer assistance, like career and benefits counseling. Do not let anger prevent you from taking full advantage of these services. If your company does not advertise such assistance, visit with a personnel representative about your questions.

Community agencies that offer services include: Workforce Development Centers for unemployment insurance benefits and job services, the Department of Human Services for a variety of services, including Food Stamps, income assistance, and Women, Infants, and Children (WIC). Some churches and other nonprofit groups sponsor food pantries and thrift shops. Financial counseling and mental health services also may be available. Your county office of Iowa State University Extension can help you locate such services.

Benefits

Unemployment also means the loss of benefits, particularly health and disability insurance. If another worker in the family is eligible for health insurance through his or her job, you may want family coverage through that person's employment.

If your company has more than 20 workers, federal regulations require that you be permitted to keep your health insurance for up to 18 months. Although you will have to pay the premiums, they may be cheaper than private insurance. Keeping the policy in force also has another advantage. All health insurers doing business in Iowa must offer "guaranteed issue" policies. To be eligible for these, you must have continued your coverage through your former employer.

If you have contributed to a 401(k) supplemental retirement program and have borrowed against your contributions, you will have a period of time after your job ends to repay the loan. Not repaying the loan can be costly. The 401(k) contributions are before-tax monies; unpaid loans from the fund (when you no longer are employed by the company) will be taxed as income. If you are under age 59 1/2, you face a 10 percent penalty. One good reason for taking out a home equity loan is to pay off a loan against your 401(k) contributions.

But suppose you have not borrowed against your 401(k) program and you have the opportunity to withdraw your contributions in a lump sum. Should you do it? Except under very unusual circumstances, it is not a good idea, for several reasons. The money will be taxed as regular income, and you may have to pay an additional penalty.

These steep penalties encourage you to build a substantial nest egg. Small amounts of money that are allowed to accumulate over time will create a much larger fund than contributions invested closer to retirement. You may want (or you may be required) to move your 401(k) contributions to a rollover Individual Retirement Account (IRA) when you leave your job. Check with the personnel department for requirements and procedures for the rollover, and follow them exactly. Otherwise, you may make a mistake that requires you to pay income taxes and penalties *without* having the use of the money.

Make Plans for the Future

You also need to decide about future employment. Some questions to be answered are:

- Do you want another job? Does your family need your income to make ends meet?
- If you need to generate income, what are your chances of finding a different job near your home?
- Do you have the skills and experience needed for the job you want? Is a training program available to help you prepare for that job?
- Will starting a business use your skills and interests to generate income?

Try to prepare for future downturns. Set a goal to have an amount equal to three to six months' pay in savings that you can readily access. Do not carry balances on credit cards. Pay off other consumer debt quickly. Keep your job skills up-to-date.



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