

BY SUSAN CHARNEY, MSW, LCSW

# A "WHOLE IN THE BUDGET"

Families and budgets: What are you giving up—and what are you gaining?

**LET'S FACE IT:** It's tough out there. Lately, it seems everyone is faced with financial concerns. Many ask their family members to think of ways to my private practice I work with major companies in their EAP (employee assistance programs). I get called in for any traumatic events in the workplace—including, lately, a lot of layoffs. I have seen many two-income families put into a position of counting on one income. For the purposes of this article I will address the situation when a husband has lost his job. In couples counseling, this is the situation that most often has caused the most strain and imbalance in the home. There is now a shift of responsibilities. Self-esteem becomes fragile. Relational differences that were never addressed suddenly become magnified.

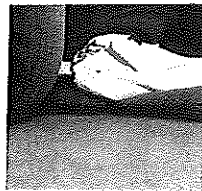
## PICTURE THIS SCENARIO:

It's Friday afternoon and a husband reports he has been laid off. The weekend passes and on Monday morning the wife goes to work and the husband stays home. Now the fun begins: "Where is the grocery store?"; Dinner—Pots, pans dishwasher... "Oh my!"; Laundry—"Where is the soap? How much do I put in?"; Childcare—Daycare is no longer affordable; "I can't believe I have to take so much stuff for a baby just to leave the house!"; "I worked full-time for 20 years, how am I going to find time to find a new job with all this going on?"

Monday evening the wife comes home and either nothing gets done properly or, "What do you mean you haven't posted your resume yet?"

Maybe you'll even finally get more of an answer to "how was your day?!"

or multigenerational family, everyone is beginning to look healthier. Dad is even losing the stomach that he has



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## SOLUTION:

Understanding and acknowledgement—change is scary! Staying in the "scared" mode is immobilizing, and destructive. It's time to learn new ways of coping and bonding as a couple. It's time to look at things differently, before anger and breakdown of the family takes over.

Regarding the transfer of responsibility: Before the first day of role changes, discuss and plan. It would be helpful to help the person staying home on how to organize their day to include job searching. In planning it is necessary to address alternatives. "If you can't get a similar job to the one you had, what other options are you considering?"

Regarding the delegation of responsibilities: children and teenagers do not have to know your financial status, but they should be aware that there is a change and that they will be asked to help more at home and, if age-appropriate, maybe even get a job after school to supplement their needs. They may not like it but that is part of being in a family. I have seen many parents sacrificing and working that much harder to keep their children's lives the same as it was with a two-income family.

**Mutual respect: This is a very difficult time, but... if a couple works hard to understand and respect one another, it can lead to a much stronger relationship.**

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