



## Coping in Hard Times: Fact Sheet for Youth High School & College Age

What happens when your parents are laid off, are out of work for months, and their unemployment insurance ends? What happens when school lets out and you can't return home? What happens when you can't find a part-time, summer, or full-time job? What happens when every place you look for work isn't hiring or has stacks of applications?

What happens? You worry. About what will happen to you, your friends and your family. About whether you'll have to drop out of school, change your plans for your future, or find a good paying job. About whether your family will lose your home or that you won't be able to support yourself. About having enough money for gas, for groceries, or for rent. During hard times, worries like these can cause frustration, stress, and anger.

This fact sheet will help you understand how economic difficulties may affect you and help you think about how you can cope during these uncertain times.

"We almost lost our house.  
I felt sad and scared when we were told that we would have to leave."

### Understanding Economic Downturns

When you and your family face financial hard times, it affects your:

- Sense of safety
- Ability to be calm
- Self-efficacy and community-efficacy (belief that challenges can be handled)
- Connectedness
- Hope

Let's see how financial hard times affect these areas and what you can do to cope or help family members cope.

### Sense of Safety

**What is "sense of safety"?**

- A belief that your needs—and those of family and friends—will be met now and in the future
- A belief that you are protected from harm and that those around you will stay safe

**How can economic downturns affect my sense of safety?**

If you can't find a job; have less money for food, rent, and transportation; face dropping out of school or finding a place to live; and start to believe you can't achieve your goals, then the world will feel much less safe than before.

If you don't feel safe, challenges in your life (falling out with friends, tests in school, demands from your family) may feel bigger and even harder to deal with. The money crisis—on top of your daily problems—makes everything in your life seem much worse, and the stress can be overwhelming.

**What Sarah did:**

Sarah's parents both lost their jobs. Sarah fears that her family may lose their house. She thought about this constantly, had trouble sleeping, and was often upset. She couldn't focus on her schoolwork and was arguing more with her parents.

After meeting with a school counselor, Sarah talked to her parents. They discussed that her father would get his job back after his company reopened. Her parents reassured Sarah that they would keep the family safe, and that things weren't as bad as she thought. Sarah made plans with her friends to do activities that didn't cost a lot, such as playing soccer twice a week at the neighborhood park. Although Sarah is still concerned about her family's situation, she sleeps better and feels much safer.

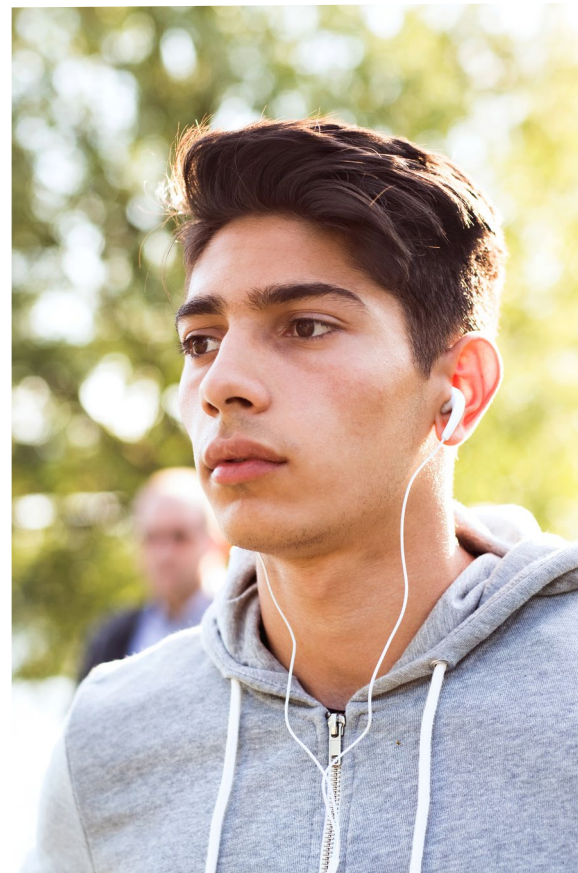
*"If you talk with your parents, maybe they can help you think things through and not feel so bad."*

**How can I feel safe?**

*"I felt safe when I was helped and supported, and when I was given counseling."*

*"I felt safe when my coworkers and my friends heard me and understood me."*

- Talk about your concerns with a trusted friend, family member, teacher, or counselor.
- Avoid watching news stories about the current crisis and economy. Although you may want to know "the facts," the news may make you feel worse about the future of the economy and make you more worried, angry or depressed.
- Avoid dwelling on rumors or "horror stories" about the current situation. If you aren't sure about the accuracy of a story, ask your parents, a teacher, or someone else whose opinion you trust.
- Keep to your routine as much as possible (get enough sleep; eat regularly; drink plenty of water, exercise regularly).
- Spend time with family and friends. Don't cut yourself off from loved ones. Plan inexpensive things to do (have a game night, play sports or video games, go on a hike, hang out with friends).
- Be aware that you are going to have strong feelings about the uncertainty in your life. When you start to feel anxious, angry, or sad, distract yourself by doing something relaxing or fun, focus on something that motivates you, or take some action that might help you or someone else.



### What is “ability to calm”?

- The skill of self-soothing, becoming peaceful in mind and body
- Being able to relax and stay composed or grounded, rather than agitated or overly excited

### How can economic downturns keep me from feeling calm?

When your finances are uncertain, you may feel frustrated, afraid, angry, or hopeless—NOT calm. You might have trouble concentrating, sleeping, eating, controlling your temper, or being with others. You may wonder, “What can I possibly do to feel better?” or “How can I accomplish my goals?” You might use drugs or alcohol to feel better. You might avoid reaching out to others because you don’t want to worry them.

### How can I feel calm?

“I felt calm when my advisor listened to me and understood me  
—because it was the first time someone heard me and gave me advice.”

“I felt calm when I told my coaches what was bothering me.  
They supported me and gave me advice that relaxed me and helped me.”

- Talk about your concerns with a trusted friend, family member, teacher, or counselor/advisor.
- Exercise daily or increase your physical activity by taking more walks, climbing stairs, stretching, or learning yoga.
- Focus on slowing down your breathing as you inhale and exhale.
- Listen to soothing music.
- Download comedy acts or music concerts to take your mind off your troubles.
- Download guided visualizations/meditations to calm mind and body, when you can’t fall asleep.
- Daydream. Imagine things that calm you. Picture people or places that have brought you joy.
- Write in a journal.
- Do activities that make you happy or gives you relief.
- Spending time with friends and family watching enjoyable, funny movies or television programs.
- Meditate, using a mindful-awareness approach, which is staying focused on the present moment and paying close attention to your physical, mental, and emotional experiences and accepting them without judgment.
- Pay attention to your thoughts. When you find yourself thinking about things that make you nervous or angry, notice them and stop or change them. You can distract yourself by changing activities.



“If your girlfriend asks you what’s wrong, don’t get mad or ignore her.  
Tell her—calmly—you’re not ready to talk about it and need some time.”

**What John did:**

John was a good student with many friends who expected to get a job at a consulting firm shortly after graduation. A year after graduating, John was still unemployed with no stable housing. He often slept on friends' couches to save money.

John now had trouble sleeping, was always on edge, and had stomachaches and headaches. He didn't want to tell his parents about it, because they were already worried about their own financial situation. Instead, he talked with his uncle, who helped him make a plan to look for a part-time job and then to volunteer as a consultant, so he could make contacts, network, and hear about opportunities in his field. His uncle suggested that John ask someone in his industry to review his resume and suggest improvements. He also played calming music and wrote in his journal when he was worried or angry. He began to hang out with friends, who encouraged him to talk with them when he was having a hard time.

*"I felt calm when my uncle sat with me and began to listen to me.  
I felt calmer when he showed me that I could trust him and that it was not the end of the world.  
He said that all problems have solutions and that mine was no exception."*

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## Self-Efficacy and Community-Efficacy

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### What is "self-efficacy" and "community-efficacy"?

- The belief that you can successfully do what you need to do, deal with challenges, and handle tough times.
- The belief that the community you belong to—your neighborhood, school, city— can do what it needs to do to thrive and take care of its members.

### How can economic downturns affect my self-efficacy or community-efficacy?

When times are tough, jobs are scarcer, and you may feel you don't have what it takes to get a good job, a successful career, or the money to support yourself or contribute to the family. You might feel that you are not "good enough," get down on yourself, and feel despair.

With crises and economic hardship, your community may cut services in areas that its members need. With fewer jobs than before, there may be fewer teachers, police officers, firefighters, librarians, or other public workers. Some communities may cut back or shut down some services altogether. You may see signs of hopelessness—vacant homes and buildings, more vandalism, and more trash.

### How can I build my self-efficacy? What if my community lacks efficacy?

*"If I express my thoughts, ideas, and even my suffering, I can change how I feel and think about my situation. I am not alone. Others have these problems, too. If they were able to overcome their problems, I will overcome mine."*

- Get involved. Volunteer with a non-profit, private, or community organization.
- Connect with other people in the community and/or in your field both to gain professional experience and to get you nearer to potential jobs.
- Seek out training or education to improve your prospects for work or your career.
- Think about it: The fact that jobs are hard to find has nothing to do with you, your skills, or your worth. It is hard for everyone to get and to keep a job.
- Don't stop! Keep pounding the pavement, send out more resumes, put in more applications. Check back frequently, so a company has you in mind when they get an opening. Think: someone, somewhere is hiring.

- Make a list of your strengths and talents. Tape up the list where you will see it often. Brainstorm new ways to use those strengths and accomplish your goals.
- Don't be afraid to adjust your expectations; if you thought it would take you three months to get a job, plan on six to eight months. Diversify your search by joining a professional networking group, monitor different job search engines, or consider an internship.
- Participate in your community. When you see a problem at your school or in your neighborhood, do something about it. For example, tutor younger students, serve meals at a food bank, assist homeless students find shelter, teach adults or kids to read, care for animals at a shelter or foster an animal, create a website for a non-profit organization, join an anti-bullying or Stop the Hate campaign.



**What Monica did:**

Monica was devastated when her parents told her they couldn't pay for college next year. When she saw classmates and church friends dealing with the same thing—many of them even worse off—she felt guilty complaining. She started believing she'd never accomplish her dreams. When she wrote in her journal, she became more depressed, wondering how she could keep living in a world like this. She couldn't think of anything to do to make her situation better. She slacked off on her school work, thinking, "I can't go to college anyway." She even stopped talking to her friends, because no one could afford to do anything anymore.

One day Monica told her friend Alicia about her feelings, and Alicia suggested that they talk with her favorite aunt, a teacher at another school. Alicia's aunt told the girls that throughout history people have faced hard times, but the ones who survive—and thrive are those who work harder to achieve their dreams. She said that the challenge itself makes a person stronger. She also said that when times are tough for you, go help someone who has it even worse. She and the girls found an Internet site with community service opportunities that led to the girls mentoring foster children. Within a few months, the agency offered to hire Monica after graduation. She decided that—while she may not be going to college right away—she could work and take classes at the community college. She realized that there was more than one path to her ultimate goal and that, by helping others, she now felt much better about herself and her talents. She realized, "I am a strong person."

*"You can trust yourself and not give up."*

**Connectedness**

**What is "connectedness"?**

- Having relationships with others (individuals or groups) that understand you and support you

**How can economic downturns affect my connectedness?**

You can feel worthless and even humiliated when you can't find a job or you lose one. Without money, you isolate yourself from others. The more you avoid others, the more you feel you don't belong. In the past when you have been under stress, you may have gone to friends, family, advisors, or teachers for advice. Now, you don't want to talk about it.

**What can I do if I don't feel connected?**

*"You don't have to shut down and close yourself off. You can talk about what you are going through. You can look for people who care about you and can help you."*

- Identify friends, family, and other adults you trust and like spending time with.
- Look at the ways that your social life has changed since the current crisis and you have been concerned about not having enough money. Do you spend time with your family and friends (or are you isolating from everyone)? Getting together to listen to music or watch sports? Do you still participate in your social/religious group?
- Don't stay isolated. Reconnect with your friends and family. Even if you don't think you'll have a good time, do it anyway. You'll find it's easier and more fun than you thought.
- The more you reach out, the more likely—and the sooner—you will find resources and options.

*"I feel connected when I talk to my roommates and they give me advice."*

**What Justin did:**

Justin was about to graduate from college and couldn't find a job. His friends were too busy to get together, and Justin didn't have the energy or the money to do anything anyway. He stayed in his room, slept, played video games, or listened to music. Every day he felt a little worse.

One day his friend Luke called and told him that he couldn't find a job either. Justin felt bad for his friend, but was glad that someone understood what he was going through. They played video games and went fly fishing. Once Justin got out of the house, he felt better. Even though his situation hadn't changed, hanging with Luke took his mind off his fears. Luke even told him about a place that had job openings, and they decided to both apply the next day. Justin was relieved they were going through this tough time together.

*"Do not lock yourself in your own world."*

*"Do not be afraid to ask for help. If your friends or family reject you, get help from others."*

## Hope

**What is "hope"?**

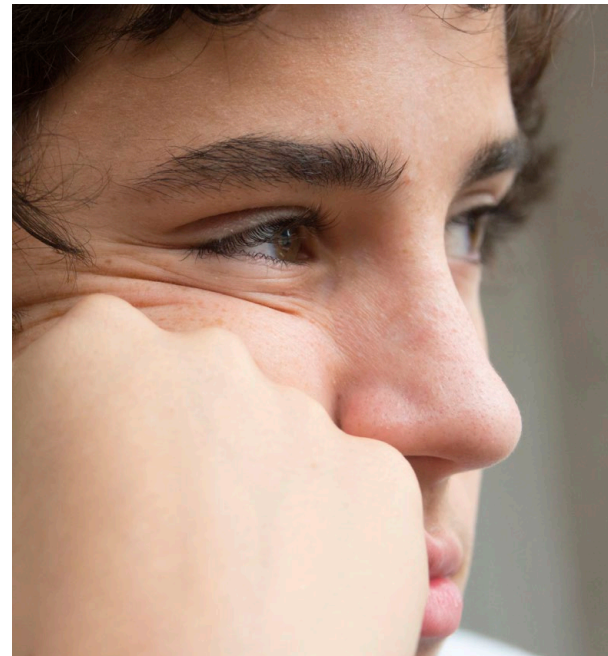
- Expecting that things will work out; a feeling that everything's going to be alright

**How can economic downturns keep me from having hope?**

In an economic downturn—especially if you or family members have been laid off and can't find work— you may feel discouraged, hopeless about the situation, and angry with people in positions of power. You may believe that you are to blame for being out of work rather than the current crisis or the economy.

**How do I regain hope?**

- Try to regain your belief that things will work out.
- If you have had faith in a Higher Power, try to regain trust in those beliefs.
- Join with others in your larger community who can provide emotional support and encouragement.
- Ask a good friend, a family member, or a teacher /advisor you respect how he or she has maintained hope in troubled times.
- Meet with a counselor, a residence advisor, or other trusted adult who can help you look at things from a different perspective, helping you identify your strengths and talents and list your options and resources.



- Learn the facts about the current economy, so you don't just act on people's opinions.
- If watching news reports makes you feel hopeless, don't watch. Turn to an activity that will distract you and give you relief.
- If you are feeling suicidal, get help. Reach out to your family or call SAMHSA's National Suicide Prevention Lifeline at 1-800-273-TALK (8255).

“I feel hope when my parents support me in what I want or what I think.”  
 “Before doing something bad, think it through.”

**What Jose did:**

Jose got a B.A. degree in business and always thought he would do better than others in his family finding his first job. With the economic downturn, he felt more and more discouraged with every rejection. His mother frequently told him how proud she was of him for going to college, but he started to feel college had been a waste of time and money. At job interviews, he was told applicants had much more years of experience.

Despite increasing hopelessness, Jose continued to attend church services weekly, where his pastor encouraged him to hang in there. Yes, he said, it is tough to find a job right now, but it is even tougher for those without a college degree or any kind of training. The pastor reminded him that things had been difficult for his family before and that somehow things had always worked out in the past. Other parishioners encouraged him to keep trying, assuring him that eventually an employer would see his potential and give him a break. One of the business owners in the church offered to look over Jose's resume to see if there were ways he could present himself more favorably. Listening to these positive messages gave Jose the hope and strength to do more job searching in the week ahead of him.

*“When they tell me I can be a professional if I really want to be, I feel that I can do anything.  
 They give me much hope.”*

In these hard times, you or your family may be facing financial difficulties yourselves, or you may know others—friends, neighbors, extended family, co-workers—who are having difficulties. With so many people facing economic challenges, no one needs to experience this hardship alone. We all can reach out to one another—to give support or to get support. Surround yourself with people you trust, talk through what you are feeling, and stay involved with others. You will find that you have what it takes to make it through these challenging times.



**References**

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