

## Families Taking Charge Helping Teens Cope with Parents' Unemployment

### Introduction

Sometimes, through no fault of their own, parents find themselves without a job. A factory may close, sales may be down or health may fail. Whatever the cause, unemployment affects everyone in the family.

Unemployment may mean less money, more stress and schedule changes. Your parent may behave like a different person. The anger and frustration he or she feels may come out in ways you have trouble understanding. Mom may yell about things that wouldn't have bothered her before. Dad may not pay attention when you're talking.

During unemployment, parents are worried about paying the bills and finding new jobs. They also may be feeling angry about losing their jobs.

Encouraging teenage family members to find jobs may be one way a family can increase its income during a period of unemployment. Many part-time jobs are available that fit into student schedules.

Pay is often minimum wage, but can make a significant contribusome expenses. Parents and teenagers need to discuss and determine the number of hours that can be handled, how the money will be used, transportation and other related issues.

### Finding Employment

Jobs are frequently available for teenagers at restaurants, grocery stores and other retail businesses. Contacting businesses directly to fill out applications can often lead to a job.

Newspapers, schools, community bulletin boards and friends can help direct you to other jobs. Teens can create their own employment by advertising their availability for babysitting, mowing lawns, shoveling sidewalks or cutting hay.

Work permits may be required for young people under age 18. To secure a work permit, contact your local high school superintendent's office.

### Evaluating Employment Options

Researchers have studied individuals who grew up during the depression and worked to help their families. They found work had a positive effect: As adults they were healthier psychologically and were better off for the experience.

Teens who have goals for the use of their earned income fare better, according to recent studies. Youth who have no clear goals for use of earnings spend more on luxuries and develop extravagant spending habits that can lead to financial problems as adults. Also, these young people are more likely to spend earnings on alcohol and drugs, according to the studies.

Students who work more than 15 hours per week tend to lose interest in school and their

Responsibility, work skills and self-confidence can be dividends of teen employment, if the teenagers have clear goals for their money use.

Here's a list of ways teens' income can be managed. Use it to guide a discussion on how your teen's pay check will be spent.

- Use a portion for expenses the teen routinely incurs such as school lunches, clothes, dues and recreation. Save the remainder for a future education fund.
- Contribute a portion to the household budget and keep a portion for the teenager's personal expenses.
- Contribute the entire wages to the total family budget and give the teen an allowance.

## Other Ways to Help

- Turn off lights, television, stereo, curling iron when not in use.
- Make fewer phone calls and keep them short.
- Take shorter showers to cut down on your hot water use.
- Hang your clothes up after wearing so they wear longer and won't need to be washed as often.
- Don't stand with the refrigerator door open while deciding what to eat.
- Drink water, milk and juices, which are healthier and less expensive than soda.

Many things can be done to stretch the funds available: garden, sew or mend clothing, cook rather than fast-food-it, and help out without expecting pay. Think about how you can economize -- a matinee movie is often half price, use the library for reading materials, and walk or ride the bus rather than going everywhere in your car.

Take time to talk with your parents and brothers and sisters about the changes your family is facing. Listen to what they have to say as well, hear them as you would like to be heard.

## Conclusion

Coping with unemployment by all family members is a challenge. Teens may find themselves in the unique position of not only contributing by increasing their efforts at conservation, but also by adding to the family income.

## References

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