

Don't Let Job Loss Take Your Family As Well

Sometimes it's hard to have a job and balance work and family, but keeping the family finances together—not to mention the marriage itself—can be even more stressful when you're out of work. Studies show that when a spouse is laid off, a couple is more likely to divorce within a year than those who are both married and employed.

Layoffs can take an emotional as well as financial toll on a marriage. "Men take job loss very hard because they define who they are in many ways by their ability to care for families and generate money. They're angry and feel they have lost their prominence or place in the family. But becoming cranky and snapping at the wife and kids isn't helpful, nor is focusing on job that was lost.

Redefine Your Worth

Don't judge your worth to your spouse or children by how much money you make. Your contribution may be more emotional or psychological. Showing a desire to want to work shows, as long as you have desire to work, you have self-esteem to bounce back.

Wallowing Won't Work

Focus on having some joy everyday. Do something that's just for you. If you don't you won't bring as much to the relationship. Don't make every conversation with your spouse about what you can't do and don't have. Try to find activities that you enjoy that don't cost a lot.

Find That Team Spirit

Set goals together. Working on a financial plan with your partner becomes even more essential when the income situation has changed. Take the team approach to prioritizing what you really need to spend to keep the family functioning and what you want to spend.

Confide in Your Spouse

Don't hide your concerns and frustrations from your spouse or divulge personal information that you haven't discussed together first. People may ask about your job or financial situation and you have to figure out what you're willing to share and what you won't share.

Work as a team to decide what information is for the public domain. Give your partner the benefit of the doubt. Don't walk on eggshells, but talk about your concerns with your partner.

Be Flexible—And Resourceful

You need to be open to new opportunities that may not be on the same career track of the past ten or 20 years. If you lost a job in retail or banking, for example, it may be hard to find a position that is exactly like the one you left, as those industries have shrunk dramatically. But see how your skills can be used in other areas.

If it's not the job you think you should have, "get over it," You have an income you need to replace and you need to find a way to replace it." Look for consulting, part-time or freelance work until you can find a permanent position—or consider starting your own enterprise.

Stay Engaged— in Conversation

Talk to your spouse about what you're doing everyday to solve your financial problems. If you've lost your job, let your spouse know what you've done that day to look for a new one. If you're a stay-at-home spouse, tell your out-of-work husband or wife how you plan to help the family cut back on household expenses.

Keep the dialogue going and keep your spouse informed. When someone shuts down, that's when the other person feels alienated and anxious."

Connect With a Local Support Group

Triad Job Search Network, Professionals in Transition, Faith-based job search support groups and others will provide you with a sense of belonging, kindred spirits, accountability options—the list goes on. Great opportunity to practice and hone interviewing, presentation, networking and otherwise fighting the tendency to become reclusive and your search continues.

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