

FOR FAMILIES

.....the link between the need and the solution

WINTER 2006-2007 Newsletter

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FOR Families is a community service offered through the City of Irvine for those who live or work in Irvine.

Managing Financial Overload: What Couples and Families Can Do To Cope

By Deborah Brunn, MS, MFT
Supervisor, FOR Families Program

Empty pockets never held anyone back. Only empty heads and empty hearts can do that.

~Norman Vincent Peale

It is very likely that every household has experienced financial overload to some degree. Whether through unemployment, disability, divorce, taxes, rising costs of living, a growing family, or making a major purchase, families are often forced to cope with limited resources without much warning.

Financial pressure affects the entire family and symptoms such as increased anxiety, fear, frustration, anger, hopelessness, and depression should be monitored and taken seriously. In severe situations, unhealthy behaviors such as family violence, drug and/or alcohol abuse, suicidal thoughts, and illness may prevail, and professional intervention may become necessary.

The goal of this newsletter is to validate the

extraordinary stress that ensues when families are under financial strain, and to offer suggestions and resources for coping.

The holiday season is now upon us and typically considered a time of good tidings, joy and excitement. However, for couples and families faced with financial overload, many may feel tremendous stress, pressure, and despair in trying to manage monthly bills

alone, which leaves little resources available for luxuries such as gift-giving or traveling to visit loved ones.

Children also feel the effects when their parents are experiencing financial stress and may display behaviors such as

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MANAGING FINANCIAL STRESS
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sleeplessness, temper tantrums, frequent crying, nightmares, aggressiveness, or clinging.

Consider the following suggestions that couples or families with children may reflect upon when trying to manage financial strain:

- **Recognize and address unhealthy coping behaviors.** Seek assistance from a trusted support network, physician or local mental health professional.
- **Be a model for your children in coping with stress.** Refrain from taking out your stress symptoms on your children, set appropriate limits when they ask for the latest toys or styles of clothing, and encourage them to assist with their regular chores to maintain structure and control in the household.
- **Take a constructive approach and act immediately.** Avoid withdrawing from the situation and contact local community resources to begin applying for unemployment, Medi-Cal, food stamps, disability benefits, utilities assistance, consumer credit counseling, low-income housing, etc.
- **Plan ahead.** Set aside *any* additional income for planned activities, unexpected expenses or unforeseen events.
- **Make a list of money coming in versus money going out.** Create a budget and



assess areas that can be cut back or adjusted such as cell phone, cable, newspaper, eating out, and restricting use of gas, water, and/or electricity.

- **Consult family for needed assistance.** It doesn't hurt to ask, but be sure to validate the generosity of their support.
- **Adjust your lifestyle expectations.** Try not to compare yourself with the neighbors and maintain confidence in your financial decision-making.
- **Take care of yourself.** Employ stress reducing techniques such as healthy eating, exercise, restful sleep, and avoid self-medicating.

Managing a limited or reduced income can be an overwhelming task for individuals and families. While there is no easy solution, utilizing practical decision-making skills such as creating a plan to prioritize spending, making financial

adjustments, and effectively using community resources, couples and families can reduce the negative effects of stress by empowering themselves to make better decisions for their future.

To receive resources or to discuss issues with financial stress or other related concerns, please contact the FOR Families staff and make an appointment for a confidential consultation. Staff assist those who live or work in the City of Irvine and may be reached at (949) 724-6650.

About the newsletter author:

Deborah Brunn, FOR Families Program Specialist, graduated with her Bachelor of Arts Degree in Social Ecology from UC Irvine and with her Master of Science Degree in Counseling from Cal State Fullerton. She is a Licensed Marriage and Family Therapist experienced in counseling children, chronically mentally ill adults, and providing professional consultations to persons with dementia and their families. Deborah currently resides with her husband in Irvine and has been a resident since 1971. *Deborah may be contacted by phone at (949) 724-6650 or via e-mail at dbrunn@cityofirvine.org.*

COMMUNITY SERVICES Winter Class Offerings

Parenting

Navigating the Teenage Years

Are you frustrated with increasing conflict and deteriorating communication with your teenager? Parents will learn a new approach to resolving problems, how feelings and interactions influence communication, and how to recognize pitfalls and workable alternatives. Inst: Debra Solseng, MFT, RPT-S

Location: Turtle Rock Community Park
44484 W 7pm-8:30pm Mar 7-21 \$50

Teaching Character

How do you teach children and teens to be attentive, obedient, truthful and grateful? How do you develop character qualities like orderliness, diligence, responsibility, patience and initiative? Learn how to enhance the development of character qualities that will open doors of opportunity and leadership for them. Be proactive and effective in teaching your child 49 life empowering character qualities. Inst. Leo Lozano, LifeLegacy Character Institute. \$48/individual; \$58/couple (enroll just one person).

Location: Lakeview Senior Center
43134 W 6:30pm-9:30pm Feb 21-28

Parenting the Defiant Child

Increase family harmony and build a better relationship with your child. Perfect for frustrated parents! Come learn the causes of defiant behavior and techniques created to increase child's compliance. For parents of children under 12 years old. Improve skills in dealing with difficult behavior.

Inst. Debra Solseng, MFT, RPT-S

Location: Deerfield Community Park
44485 W 7pm-8:30pm Feb 7-21 \$50

To register or to find information on additional classes offered through the City of Irvine:

www.IrvineQuickReg.org
Or call
Program Registration
(949) 724-6610

Redirecting Children's Behavior

Whether or not you're having trouble with your kids, this powerful and entertaining five week parenting course will teach you over 100 proven techniques for dealing with your children in every-day situations. Learn how to recognize the four types of misbehavior, redirect power struggles, set natural and logical consequences and much more! This class is for parents of children ages 2-12. A \$35 material fee is due to the instructor at the first class. Inst. Trecia Davis, MA mother of three.

Location: Tustin Area Senior Center
44479 Th 7pm-9:30pm Mar 1-29 \$125/person
44480 Th 7pm-9:30pm Mar 1-29 \$200/couple

Setting Limits

In this fun and entertaining workshop, learn why your current limit setting style might not be the best for your child as well as how to set and enforce clear and effective boundaries, how to apply appropriate consequences and how to deal with power struggles. Inst. Trecia Davis, MA

Location: Tustin Area Senior Center
44476 Th 7pm-9pm Feb 8-15 \$50

Where to Turn in the Community for Assistance

Families Forward (949) 552-2727

Transitional housing, food & personal care items prevention program— by appointment only

O.C. Social Services Agency (714) 435-5800

CalWORKs, Welfare-to-Work, Food Stamps, Refugee Cash Assistance, MediCal

O.C. District Attorney—Child Support (714) 541-7600

Family Support Division

Consumer Credit Counseling Services (800) 213-2227

Free budget & credit counseling; educational classes for adults experiencing financial difficulty with debt or credit

Irvine Family Resource Center (949) 936-7950

Free or low-cost family and student counseling services for families whose children are enrolled in the Irvine Unified School District

About FOR Families

The FOR Families Program provides short-term support and information to families and individuals living or working in Irvine who need assistance identifying and accessing needed services and resources. The FOR Families staff offers **free, confidential consultations** to determine community members' needs and develops action plans to help meet those needs.

Some of the issues FOR Families addresses include:

- relationship difficulties
- separation and divorce
- substance abuse concerns
- parenting issues
- stress and depression
- financial and legal issues

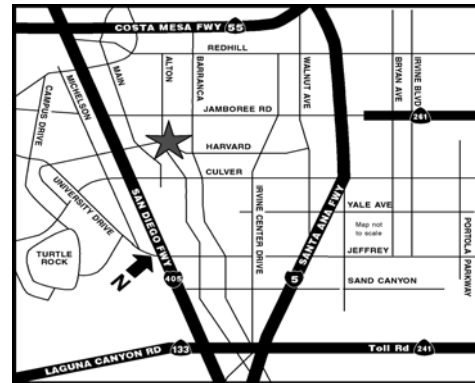
FOR Families will assist with creative problem-solving, resource linkage, and referrals for counseling.

Hours: 9-5 Monday - Thursday and alternate Fridays

Phone: (949) 724-6650

Fax (949) 724-6608

www.irvineforfamilies.org



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