

Tips for Surviving a Layoff

The rumors are rampant. Layoffs? Downsizing? Closure? How do you prepare?

You may not be able to control if or when your company closes operations or lays off workers, but you can take steps to manage the financial effects of these events.

These tips can help you take charge of your financial situation if you are approaching or have experienced disruption of your employment:

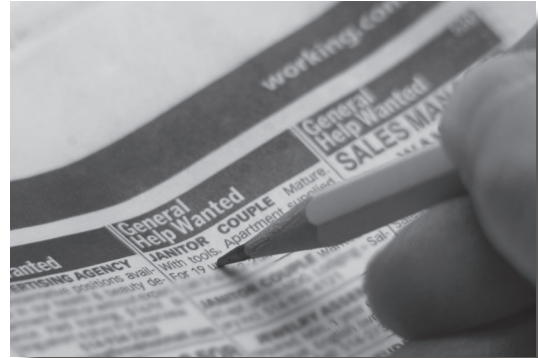
- Reduce spending. With less money coming in, take immediate steps to reduce spending as much as possible. Don't be tempted to buy on credit.
- Evaluate your short-term situation. Determine how much cash you have readily available or what assets you can liquidate on short notice. List all that you owe – mortgage, rent, credit cards, car loans and the monthly payments associated with these and other debts. Calculate how long you can make ends meet on the financial resources you have in hand. Make a budget and stick to it!
- Check out dislocated worker services. Your employer may work with state and local workforce development offices to provide services such as job placement, re-training or resume' writing. Boost your opportunity to get a new position as quickly as possible by taking advantage of these services, and make finding

a new job your full-time job. If you belong to a labor union, also inquire what your union can do to assist you.

- Apply for unemployment insurance. The Louisiana Workforce Commission permits unemployed individuals to file claims for unemployment insurance online at www.laworks.net. Before filing a claim, you will need to have the following information available:
 1. Your Social Security number.
 2. The names, addresses and phone numbers (as they appeared on your check stubs) of all your employers for the past 18 months.
 3. The name and local number of your union hall, if applicable.
 4. Your alien registration number, if applicable.
 5. A valid e-mail address.
- Avoid borrowing from your 401(k) or other retirement plans. Loans affect your retirement savings by reducing the amount invested on your behalf. In the event of a layoff, 401(k) rules typically require that employees pay back loans within 90 days of leaving or face both income taxes and a hefty 10 percent penalty tax on the withdrawal.
- Benefit from your Health Flexible Spending Accounts (FSAs). If you participate in a Health FSA, consider spending money while still employed for health items that you will need while unemployed. IRS rules allow you to withdraw the entire amount you elected to contribute at any time during the coverage period. Check IRS Publication 502 "Medical and Dental Expenses" for a list of medical expenses that qualify for tax-free use of your flex funds. It will be necessary to document your expenses and confirm they have not been paid or reimbursed under any other health plan.
- Obtain financial advice. Your company or union may offer guidance regarding the financial decisions you are facing. Ask questions as early as possible to help you make the best decisions. Consider consulting a credit counselor or investment professional. They can help you explore your options to develop a plan to see you through your unemployment period and into more prosperous times.

Reference: Financial Industry Regulatory Authority. "Job Dislocation: Making Smart Financial Choices After a Job Loss."

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Strategies for Preventing Domestic Violence During Times of Stress

Experts in the family sciences predict that although the Gulf of Mexico Deepwater Horizon oil spill is capped, coastal communities will continue to feel the effects of the disaster in deeper ways every day.

When jobs are down, businesses are closed and stress continues, domestic violence typically increases.

Lessons learned from previous disasters are good predictors that domestic violence increases due to the stress caused by the economic climate. After the Exxon Valdez oil spill in 1989, rates of alcoholism, suicide and domestic violence all increased in towns affected by the spill. After Hurricane Andrew in Miami, spousal abuse calls to the local help line increased by 50 percent, and police reports of domestic violence went up 46 percent following the eruption of the Mount St. Helens volcano in 1980.



The first steps in the prevention of domestic violence are staying away from drugs and alcohol, which can increase feelings of anxiety and stress; asking for support from counselors, friends, families and health clinics; and taking action if you see someone who is violent.

Alaskan residents recently shared their sympathies for residents of the Gulf of Mexico with representatives from Gulf Coast region, including LSU AgCenter faculty. Stan Jones, spokesperson for the Prince William Sound Regional Citizens' Advisory Council, shared his view of the Gulf oil spill, saying, "As far as what's ahead, we have a feeling that we kind of know what those communities and individuals are going to go through, and it's absolutely tragic."

The Prince William Sound Advisory Council commissioned Dr. Steven Picou, sociology professor and former LSU graduate, to study how the spill in Alaska affected people in small communities where fishing gives people their identity. Cordova was probably the most painful example because its fishing industry was hurt so much by the spill.

The community exhibited every kind of social stress you can imagine," Jones reported. "Alcoholism went up. Suicide went up. Family violence went up. Divorces went up. Of course, bankruptcies and various kinds of financial failures went up with the stress on families."

Those who lived through the Valdez catastrophe said they felt profound sorrow for the Gulf Coast because they know how painful it will all be, especially once the prolonged legal battles begin over compensation.

The Valdez dispute was agonizingly slow and was marked by several frustrating appeals, according to resident Angela Arnold, executive director of the Ilanka Cultural Center and Museum. Arnold was 17 at the time of the Valdez spill and saw what her parents went through in terms of litigation with Exxon. She cautioned Gulf Coast residents not to pin "all your hopes on a financial settlement but instead live your life. If you postpone all you want to do thinking 'I'll do this and such when we get the money from the lawsuit,' you will be sorely disappointed and will have wasted all your plans waiting for nothing."

Others gave similar advice, too.

"Don't sit around and wait for somebody, for the justice system, for instance, to come and rescue you, because in our experience, that's not going to happen," warned Lynden O'Toole, who had just gotten into the commercial fishing business when the Alaska spill happened.

So what DO you do? Strategies for preventing violence after disasters should focus on providing assistance to individuals in need and developing supportive networks for managing daily tasks.

Caring for Children

- Disaster has a way of upsetting everyone's routines. Establish a regular, everyday routine for your children; they function better when they know what to expect.
- Keep your children safe. It is important to know who your children are with and where they are at all times.
- Develop a support system that you can rely on for help, when needed. Ask trusted friends, family members and other parents for a break if you're stressed. Tell them what you are feeling. Breaks are needed when dealing with greater stress.
- Don't be afraid or embarrassed to ask for help.
- Take a time out. It is normal for babies to cry a lot. This may make parents very stressed. When you feel helpless or angry, take a minute to relax and calm down – to reduce some of the stress you feel. If your older children are getting on your nerves, be sure they are safe and then leave the room for a break.
- Look for ways to reduce stress in your life, and develop a list of ways to cope with stress that cannot be avoided. It is important to still continue to care for your children. Children are strongly affected by their parents' reactions.
- Spend time with your kids.
- Be fair and consistent with discipline for your children.
- Show affection to your children. Comfort a crying child. Never shake a child – shaking a child may cause injury or death. Try to find the reason for the crying. Make sure all of your baby's basic needs (food, diapers, too much or too little clothing, etc.) are met. You also can check for signs of sickness or pain, such as diaper rash.

- Comfort your child. A crying baby might benefit from rubbing the baby's back, gently rocking the baby, giving a pacifier, singing or talking. Depending on your child's age, talking to him or her and giving reassurance will provide comfort.
- Take a walk. Take your baby for a walk in a stroller or ride in a car – being sure to use a secure child safety seat in the back seat any time you are in the car. Walking with your toddler or older child can provide distraction, promote exercise, reduce stress and provide an opportunity for discussion about what you and your child see on your walk.
- Teach children to respect others.
- Refer children separated from families to people in charge. Doing this will help children who are left without parents or who are separated from their families to be identified and get special care.
- Report suspected abuse or neglect. If you have reason to believe a child has been or may be harmed, inform the authorities or call the hotline for Prevent Child Abuse Louisiana at 800-CHILDREN (800-244-5373). You also can call that number for parenting help/advice over the phone.

Managing Stress and Relationships

- Take action if you see something. If you see someone who is being violent, take action. If it is safe, remove the person who is in danger from the situation. If your safety is at risk, inform a person in charge about the possible danger.
- Ask for support. If you feel you are in danger, get support from trusted sources like counselors, friends and family and health clinics. This will help keep you safe.
- Do not use drugs and alcohol. These can increase feelings of anxiety and stress and may put you in places where you could be attacked.

- Take a time out. Relationships become more stressful when families try to replace lost housing or jobs or to find peace in such situations. If you feel stressed, take a time out.
- Get involved; stay active. Volunteer for work in a shelter, a school or another community project.
- If you feel you are at risk for violence in your relationship or are concerned about other people's risk, inform a person in charge about suspected danger or call the National Domestic Violence Hotline at 800-799-SAFE (800-799-7233) or 800-787-3224 (TTY).

Preventing Sexual Violence

- Take action. If you see someone who is being attacked, take action. If it is safe, get the person away from the attacker. If your safety is at risk, tell the person in charge what happened.
- Keep yourself safe. Take precautions for your safety. Do not be alone. Stay with a group of trusted friends, if possible.
- Go to safe places. If possible, go to places where there are a lot of people.
- Avoid drugs and alcohol. These can increase feelings of worry and stress and may put you in places where you could be attacked.
- Find support. If you are a victim of sexual violence or you know someone who is, talk to a good friend or family member. They can offer the support you need.
- If sexual violence does occur, find someone you can trust to report the occurrence to, or call the Rape Abuse and Incest National Network at 800-656-HOPE (800-656-4673).

Caring for Yourself

- Stay in touch with family. If possible, stay in touch with trusted family, friends and neighbors to help deal with the stress and losses that can happen after a disaster.
- Get help from professionals. Ask for help from doctors or other leaders who are trained to help.
- Stay active. Go for a walk or participate in other group activities to keep moving.
- Keep busy. Help others in a shelter, community or school.
- If you or someone you know is having thoughts of suicide, call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255).

Preventing Youth Violence

- Respect others and value differences. Even if you feel stressed or anxious, do not bully, tease or talk about others.
- Get involved in the cleanup effort. Help with a community cleanup effort or other local activities.
- Avoid drugs and alcohol. Stay away from alcohol and drugs as well as people who use them. These can increase feelings of worry and stress and may put you in places where you could be attacked.
- Learn other ways to resolve arguments and fights. Talk through arguments without yelling, hitting or pushing, and tell your friends to do the same.
- Do not carry weapons. Carrying a weapon will not make you safer and often stirs up arguments and increases the chances you will be seriously harmed.
- If you know someone is planning to harm someone else, report him or her. Tell a trusted adult, such as a counselor or parent. If you are afraid and believe that telling will put you in danger or lead to retaliation, call the authorities.

References:

<http://www.takepart.com/news/2010/06/15/domestic-violence-dramatically-increased-after-the-oil-spill>
<http://www.bt.cdc.gov/disasters/violence.asp>

Personal communication, Linden O'Toole, resident of Cordova, Alaska, September 2010

Personal communication, Stan Jones, spokesperson for Prince William Sound Regional Citizens' Advisory Council, September, 2010

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Achieving and Maintaining a Healthy Weight

Staying healthy will help you address the stresses that often accompany tough times.

The best way to achieve and maintain a healthy weight is to be physically active and to stay within your energy needs by wisely choosing foods from all food groups.

The Dietary Guidelines for Americans emphasize that no matter the source – whether carbohydrate, fat or protein – calories do count. The most healthful way to reduce calorie intake is to reduce intake of added sugars, fats and alcohol, which all provide calories but few or no essential nutrients.

Dieting can rob your body of the nutrients and energy it needs. Use the U.S.

Department of Agriculture's MyPyramid to develop a healthful eating plan you can follow for a lifetime. MyPyramid recommends eating more fruits, vegetables, whole grains and low-fat milk products and provides guidance on choosing the recommended servings from each food group.

Choose whole-grain products such as 100 percent whole-wheat bread, brown rice or oatmeal. Eat fresh fruit or fruit canned or frozen without sugar. Steam vegetables or eat them raw. Select nonfat or low-fat dairy products and lean meat and poultry without skin.



Tips to establish a healthy relationship with food include:

- Drop the diet mentality. Depriving yourself now can make you overeat later.
- Learn to recognize your body's cues about when you are hungry and when you are full.
- Tune into your emotions. Are you using food for comfort, as a reward, as a distraction from boredom or to help resolve feelings of anger or sadness? If so, look for other ways of coping with problems instead of eating, such as taking a walk, playing with your pet or calling a friend.
- Don't skip meals. This leads to overeating later.
- Eat portions of foods, not helpings. Use MyPyramid and nutrition facts information on food labels to learn serving sizes.
- Try to eat more vegetables and fruits each day. Experiment with new ways to prepare vegetables and keep ready-to-eat or cut-up veggies in the refrigerator for snacking.

In addition to these ideas about healthful eating, make a habit of becoming more physically active. Physical activity offers many health benefits including decreased risks of heart disease, type 2 diabetes, joint problems, obesity and other problems. The Dietary Guidelines recommend at least 30 minutes of physical activity to reduce disease risk and 60 minutes a day to prevent weight gain. For sustaining weight loss, 60 to 90 minutes a day of physical activity may be required.

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