What happens when school personnel, or family members of your students are laid off, are out of work for months, and their unemployment insurance ends? What happens when students complain to you that they can’t find after-school or summer jobs?

When these things occur, people worry about what will happen to them and to those they care about. Students may worry about having to drop out of school, or having enough money for lunch or for the bus. You may worry about supplies for your classroom, or the number of students you have. 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, other school staff, students, and their families and give you specific ways to help.

**Understanding Economic Downturns**

When people face financial difficulties, it affects their:

1. Sense of safety
2. Ability to calm
3. Self-efficacy and community-efficacy
4. Connectedness
5. Hope

Let’s see how financial hard times affect these areas, and what you can do to cope or help others cope.

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Sense of Safety

What is “sense of safety”?

- A belief that your needs—and the needs of those you care about—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 a person’s sense of safety?

The world feels much less safe when we can’t find work; when we have less money for food, rent, and transportation; when we have to take extra jobs to make ends meet; or when we have to move and change schools.

We may feel worried, sad, or angry. We may want to give up. We may avoid friends and family, be irritable, argue more with others, or take more risks. We may have trouble sleeping, focusing, or being patient with others—who may be facing similar hardships and stress.

When we don’t feel safe, everyday problems seem much worse. It’s harder to face and to deal with life’s challenges, and the stress can be overwhelming.

What can you do to promote safety in your students?

- Encourage students to talk about their safety concerns with you, a family member, or counselor.
- Encourage students to hang out with friends or family members who can help distract them from worries.
- Include in your lesson plans accounts of others having fun with free or inexpensive activities.
- Be patient with younger students who are clingier with you or their parents.
- Let older students know that—while they may worry or think about their problems—they also can figure out what to do to feel better about themselves, like getting good grades in school or helping others with a community activity.
- Suggest to parents that they:
  - Avoid watching news about the economy in front of their child as that news may upset their children. Also, news programs may make parents feel worse about the future, which can have a negative effect on their child.
  - Keep a regular family routine as much as possible (making sure children get enough sleep, eat regularly, drink plenty of water, exercise regularly).
  - Plan inexpensive things to do (have a game night, play sports or video games, go on a hike).
Students may have strong feelings about the uncertainty in their lives. Let students know that when they start to feel anxious, angry, or sad, they can distract themselves by doing something relaxing or fun, focus on something that motivates them, or take some action that might help them or someone else.

**Example of helping a student:**

When Jessica’s parents both lost their jobs, she feared that her family would 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 friends.

When Jessica’s teacher saw a change in her behavior and schoolwork, she asked Jessica to meet with her during free period. When Jessica shared what was happening at home, her teacher encouraged Jessica to tell her when she was feeling irritable at school or having trouble focusing. The teacher also suggested that Jessica see the school social worker for additional support. A few days later, when her teacher checked in with Jessica again, she was feeling better. Although Jessica was still concerned about her family’s situation, she was sleeping better, focusing more on her schoolwork and feeling safer.

“I felt safe when I was helped and supported and when I was given counseling.”

“I felt safe when the teacher and my friends heard me and understood me.”

**Ability to Calm**

**What is “calm”**?

- The skill of self-soothing; the ability to become peaceful in mind and body
- Being able to relax and stay composed or grounded, rather than become numb, shut down, agitated or overly excited
- Being able to relax your body and mind enough to focus and concentrate on learning

**How can economic downturns keep people from feeling calm?**

When finances are uncertain, we can expect to feel frustrated, afraid, angry, or hopeless. We might have trouble concentrating, sleeping, eating, controlling our temper, or being with others. We may wonder, “What can I possibly do to feel better?” or “How can I accomplish my goals?” We might be tempted to use drugs or alcohol to feel better.
In stressful times, when we start to feel more emotional, we might search for ways to reduce distress. If emotions continue to run high, it can interfere with routines and goals. When upset, we often avoid reaching out to others because we don’t want to worry them or risk being judged. And yet, we know that connecting with others can be one of the most comforting and calming things to do.

**How can you stay calm and help students feel calm?**

- Model being calm and using calming actions. Not only is it great self-care, but it also teaches those skills to your students. Managing your own emotions well sets the tone for your class and can positively affect the entire school community.

- Encourage students to discuss their concerns with a friend, family member, or counselor, and explain the benefits of open communication in dealing with concerns.

- Reassure others with the simple and effective message: “You are neither weak nor crazy. You are reacting in an understandable way to a very difficult situation.” Knowing that most people have similar thoughts and reactions to stress is one key to feeling calm.

- You can practice, model, and teach students (individually or in a class setting) to slow their breathing.

- Schools can teach slow gentle stretches, yoga, or Tai Chi—all proven to calm the body and mind.

- Encourage exercise daily or increase physical activity (take more walks or climb stairs). School administrators, staff, students, and parents can run campus-wide campaigns to promote this.

- Model, teach, and review effective problem-solving. Teach a struggling student (or a whole class) how first to choose one problem to tackle and then to break it into small, easy steps. When we are weighed down by multiple problems, thinking things through and taking action increase our sense of control and have a calming effect.

- Urge students to engage in enjoyable activities, such as playing games, cards, or sports, listening to music, or watching funny movies or television programs with friends and family. Positive emotions (joy, humor, interest, contentment, love) can broaden our thinking and lead to effective coping.

- Download free guided visualizations/meditations for calming mind and body. Use them to help students focus at the beginning of class, relax before a test, or fall asleep more easily at night. Students can picture people, places, or things that calm them and have brought them joy.
Have students keep an in-class journal. Writing has a positive impact on health, especially when students write about the facts and feelings associated with the stressful event.

Suggest that students take a break from upsetting news about the economy (on TV, radio, the Internet). However, don’t “protect” students from information (such as school budget cuts affecting staff or resources) just to keep them calm. Students may lose trust if you withhold such information.

Remind students to pay attention to their thoughts. When they find they are thinking things that make them nervous or angry, they can stop or change those thoughts, or they can distract themselves by changing activities.

Start a school-wide campaign to educate staff and students about common reactions to stress. Learn when to refer students for professional consultation. Not all students distressed by the economic downturn will need professional treatment to cope, but students with prior trauma or other vulnerabilities may need resources.

An elementary school teacher says:

“The most accurate way to describe me during this economic downturn is ‘worried’ and ‘guilty.’ I usually feel strong and capable, able to adapt to change (albeit with a minor freak out at first). However, these days I have increased worry, only alleviated on payday and the few days after. The rest of the month I am anxious that something will come up that I won’t be able to afford. I worry about gas, car trouble, stuff for school, food, other necessities, and paying bills (especially my mortgage).

When my finances began to shrink, I said, ‘I’ll make some changes. It will be ok.’ But the months became a year, the year is becoming years, and I’m running out of resolve. Thinking that this will be my way of life is depressing, but depression doesn’t help me problem solve. So I try not to think about it.

I used to go on a trip to get recharged. Planning it and looking forward to it made me happy and content. With no money, that is no longer possible. Now, I self-soothe (or as I call it, ‘talking myself down from the tree’) by talking to myself and being my own cheerleader. I turn to people and ask for encouragement—something I normally wouldn’t do—but, let’s face it, I’ve really needed a hug and some empathy lately. Sometimes I get out of the house and do things that don’t cost money—walk on the beach, read a book I already own, or go to a museum on free days—so I don’t feel totally deprived.”

“I feel calm after I slow down and pray for strength.”

“I felt calm when I told other teachers how I felt and what was bothering me. They supported me and understood me. Their advice and words relaxed me and helped me to overcome it.”

Self-Efficacy and Community-Efficacy

What is “self-efficacy” and “community-efficacy”?

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

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

When jobs are scarce, we may think we are not “good enough” to get a good job, successful career, or the money to support ourselves or help our family. We may get down on ourselves or feel despair.

With economic hardship, communities cut back or shut down services, laying off teachers, police officers, firefighters, librarians, or other public workers. With budgets being cut, you may have to buy more supplies for your classroom, and parents may complain about too many fund raising campaigns.

How can you help your students build self-efficacy and improve community-efficacy?

- Have students make a list of their strengths and talents. Then, in groups, they can brainstorm ways to use those strengths to accomplish their goals.
- Help students connect with professionals and other community members who may be able to offer volunteer opportunities.
- Direct students to training/educational opportunities to improve their prospects for work or a career. Encourage students to be persistent, keep sending out resumes, put in more applications, and to check back, so a manager has them in mind when there is an opening.
- Remind students that it is difficult for everyone to get and keep a job, and the fact that jobs are hard to find has nothing to do with them, their skills, or their worth.
- Connect students who want to go to college, to resources related to financial aid and grants. Support them if they have to change their college selection because of funding concerns.
- Remind students that it’s okay to adjust their expectations; if they thought it would take two months to get a job, plan on six to eight months. If they were only searching on the Internet, suggest they join a professional networking group, attend a job fair, or consider an internship.
- Encourage students to participate in their community. They can work together to identify a problem, brainstorm practical solutions, and make a plan using the best solution. Students might tutor children at a local school, serve meals at a food bank, shelve books at a library, teach others to read, help out at an animal shelter, create a website for a non-profit organization, or pick up trash at a park or beach.
A student’s story:

Monica was devastated when her parents said they couldn’t pay for college. When she saw classmates dealing with the same thing—some even worse off—she felt guilty complaining. She began to think she’d never achieve her dreams. Writing in a journal, she felt worse, wondering how she could keep living in a world like this. Thinking, “I can’t go to college anyway,” she slacked off on her schoolwork. She even stopped hanging out with friends, because no one could afford to go out anymore.

Monica told her friend Alicia how she felt, and Alicia suggested talking 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, that the challenge itself makes a person stronger. She said that when times are tough, help someone who has it even worse. They found a website with service opportunities that led to the girls mentoring foster children. A few months later, the agency offered Monica a job upon graduation. She decided that—while she may not go to college right away—she could work and take classes at the community college, which was another path to her goal. In helping others, Monica felt much better about herself and her talents. She realized, “I am a strong person.”

“I’m not alone in having problems. Others have these problems too. If they were able to overcome them, then I can too. And maybe one day we can all work together to solve our problems.”

Connectedness

What is “connectedness”?  

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

How can economic downturns affect connectedness?

We can feel depressed, worthless and ashamed when we lose a job. Without money, we may stay at home more, shut off from friends and co-workers. The more we avoid going out, the more we think we don’t belong. In isolating ourselves, however, we miss out on positive interactions: sharing troubles, receiving understanding and compassion, a sense of well-being from helping others, distraction from our worries, and opportunities to problem-solve and network.

What can you do to promote connectedness among students?

- Help students identify trusted friends, family, and adults with whom they enjoy spending time.
Encourage students to look at how their social life has changed since having financial worries. Do they stay holed up in their rooms? Avoid getting together with friends to hang out or play sports? Sleep in instead of attending religious services?

- Warn students not to isolate themselves, but to reconnect with friends and family. Even if they don’t think they’ll enjoy it, they should do it anyway. They may find it easier and more fun than they thought.
- The more they reach out, the more likely—and the sooner—they will find resources and options.

**A student’s story:**

Justin is an energetic, engaged student. His teacher, Ms. Diaz, had trouble stopping him from talking to others in class. Recently, Ms. Diaz noticed Justin by himself more, quiet in class, and looking sad.

Ms. Diaz stopped Justin after class and asked him if something was wrong. He said he didn’t want to talk about it, that it was embarrassing. Ms. Diaz told Justin he might feel better if he shared what was bothering him, and suggested that he meet with the school social worker, Mr. Watts. Justin agreed.

Justin met with Mr. Watts and told him that his mom had lost her job, and that his family had to move to a smaller apartment in another neighborhood. Justin had to say goodbye to his neighbors and the kids he played with after school. Also, his new neighborhood and apartment were so embarrassing; Justin didn’t want his school friends to know where he’d moved.

Mr. Watts told Justin that talking with his friends would make him feel better, and urged him to tell one close friend what was going on. Mr. Watts also told Justin about a new afterschool volunteer group at the community center that Justin might enjoy joining. Justin agreed and felt a little better. In fact, after speaking to Mr. Watts, Justin felt comfortable enough to tell Ms. Diaz about his situation. Ms. Diaz told Justin and that, because her husband’s hours had just been cut at his factory job, they too were having a tougher time with money. Ms. Diaz encouraged Justin to speak with her anytime that he was feeling down. Justin was glad he now had two adults at school he could talk to about his situation, and felt better that he wasn’t the only one having a tough time.

“I feel connected when people listen . . . when I talk to my teachers and they give me advice.”

**Hope**

*What is “hope”?*

- The expectation that things will work out; a feeling that everything’s going to be alright
How can economic downturns keep people from having hope?

In economic hard times, we may feel discouraged, hopeless, and angry at people in positions of power—particularly if we, or someone we care about, can't find work. Rather than blame the economy, we may blame ourselves for being out of work, and worry that things will never be the same again.

How can you foster hope in students?

- Have students ask someone who they respect how he or she stayed hopeful in troubled times.
- Facilitate students meeting with a trusted adult who can show them a new perspective, identify their talents and strengths, list their options and resources, and encourage and support them.
- Give lessons on the facts and history of the economy, so students won't react rashly to rumors.
- Suggest to students that if TV or Internet news makes them feel hopeless, they might get relief by focusing on something fun or distracting.
- Let students know that many people find help in spiritual beliefs and practices during hard times.
- If you suspect that a student is feeling suicidal, get help. Talk to a counselor or social worker, or call SAMHSA's National Suicide Prevention Lifeline at 1-800-273-TALK (8255).

A middle school teacher says:

“This year our district has suffered from budget cuts. Veteran teachers have been let go, we have less staff in the cafeteria and on the playground, and music classes are gone. Sometimes I think I picked the wrong line of work and that it’s time to ask my buddy who owns a car lot to train me to sell cars.

When I think this way, I talk to fellow teachers, because they totally understand me. But even more than understanding, they remind me how important our work is, and that even in these tough times, we have the chance to shape young people who will be the future leaders and citizens of our world. So, my colleagues and friends here at school not only know and sympathize, but also inspire me to keep doing the work we do. When I start getting down, I talk to them.”

“I feel hopeful when I make progress in my work or when a break is coming and I can distance myself a bit and come back recharged.”
In Brief:

During economic downturns, we compete with everyone else for a dwindling job pool. If we are laid off of a job, and have trouble getting work, we may feel any number of things, such as that something is wrong with us, that our community or country let us down, that we are not safe, or that we can't calm ourselves. We may wonder if we will ever succeed and start to give up hope. All of these thoughts and feelings may cause us to isolate ourselves, which cuts us off from opportunities to give to and receive help from others.

Each of the suggestions on this fact sheet has helped someone feel better. You may use them to help your students, or you may find them helpful in your own life. Talking to someone you trust, taking care of yourself physically, finding free and fun things to do with friends or family, brainstorming new ways to use your strengths, and getting involved helping others are just a few ways to move in a positive direction. Often taking a step in the right direction is all we need to do to start feeling better.