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Living Resourcefully Television Study Guide

- Overview
- Financial Management
- Housing Alternatives
- Non-cash Resources
- Family Communication

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The Living Resourcefully Television Study Guide was prepared for use with the Living Resourcefully Television Series (HE-VC-2494, HE-VH-2495, and HE-VO-2169).

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a TV series



OVERVIEW

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a TV series



OVERVIEW

LIVING RESOURCEFULLY: OVERVIEW

Contents:

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VIEWER'S GUIDE

Purpose

The viewer's guide has been developed for use with the Living Resourcefully TV series. Included with this overview are separate guides for each of the four programs in the series.

Use these guides as you view the programs individually or with other family members at home. They can help you to gain the information needed to meet your personal and family needs. Activities are included with each guide to help your family apply the topic to your particular situation.

You can also view the programs in a home study group or in special groups formed for participating in this series. You will find the guides useful for promoting discussion and exchanging ideas. The information and follow-up activities can be used to fit your needs and those of your family.

LIVING RESOURCEFULLY SERIES

Introduction

Many families feel that their resources are stretched to the limit. Maybe it's because of a job loss or a

change in marital status. It could be due to high interest loan payments or heavy medical expenses. Whatever the reasons, limited resources are forcing some families to make major changes in their lifestyles.

These changes often involve difficult choices. Some families need help in developing the skill and knowledge to make informed choices. The Living Resourcefully series has been developed to help you make decisions. Each of the four programs features a specific topic and can be viewed independently. However, each program is also developed to reinforce and relate to the others.

The goal of the series is to provide valuable and timely information on how you and your family can manage your resources more effectively and to make you aware of help available to you in your community.



Linda and Bruce Abraham listen to Marv Klug, a family services counselor, who tells them, "When people experience stress, communication seems to have broken down somewhere along the line."

Summary of Each Program

In each of the TV programs, people show options and resources that can be explored. Videotaped segments show real families coping with their problems. In the television studio, the program host is joined by panel members to discuss the issues raised by the films. The panel will answer questions that relate to the local viewing community.

A. LIVING RESOURCEFULLY: FINANCIAL MANAGEMENT

A garment plant employing 160 people was closed recently in the central Minnesota town of Little Falls. Two of the dislocated workers are featured in this program. They describe their reactions to losing a job, some consequences of the loss, and what they and their families are doing to adjust. The featured personalities, Ruth Witucki and Mike Ducette, also talk of some of their friends and former co-workers at the factory.



When Ruth Witucki and Mike Ducette were laid off from their jobs, they and their co-workers decided to get together regularly. Mike says of the meetings: "It was an information exchange center ... But it was (also) just the opportunity to get together (with) somebody you knew you could talk your problems out with."

B. LIVING RESOURCEFULLY: HOUSING ALTERNATIVES

This program is about housing as a resource and how it relates to the way we live. Lynn Even, a single parent, explains some of her motives for wanting to own a home and how she went about reaching her goal. Lee Grotchik and Dale Morrow, two unrelated men widely different in age and health, describe their experiences in sharing Dale's house and illustrate the extended-family feeling that has developed out of their sharing.

C. LIVING RESOURCEFULLY: NON-CASH RESOURCES

Many people are interested in ways to reshape their lifestyles by the use of non-cash resources such as conservation, recycling, bartering, shared ownership, and do-it-yourself work. This program features two families for whom non-cash resources are very important. Esther and Cal Mork, a retired Minneapolis couple, illustrate some of the lifelong habits and skills they use to stretch their non-cash resources. The second family, the Merediths of Rice, Minnesota, made a conscious decision to live on their hobby farm, and then had to adjust to a substantial loss of income when Carol Meredith was laid off from her teaching job.

D. LIVING RESOURCEFULLY: COMMUNICATION

This program presents communication as a resource. People and situations from the other three programs are used to illustrate some features of communication and to raise some questions about communication habits. Lynn Even and Lee Grotchik talk about the communication dimension of their housing experiences. Ruth Witucki and Mike Ducette talk about missing the daily communication with co-workers. Linda and Bruce Abraham of Clear Lake, Minnesota, are featured in this program as they talk about how they communicate with each other concerning the financial management of their household.

Program Format

1. Introduction -- The host states the objectives of the program and introduces the first segment.

2. Videotape #1 -- This segment presents the main idea of the program and visits the people who are experiencing a situation relating to the theme.

3. Studio Panel Discussion -- Moderated by the host, the discussion with guest panelists is centered on issues raised by the videotape.

4. Videotape #2 -- The second segment shows families involved in different strategies related to the main idea, as it affects their lives.

5. Studio Panel Discussion -- Following the second videotape, the host and panelists discuss the issues and answer questions.

6. Information -- Local sources of assistance and activities for viewers to follow-up with are presented.

Preparation for Viewing

Whether viewing the Living Resourcefully programs individually, with family members, or in a study group, you can relate them to your personal needs. A key to gaining information from television is to watch actively. To gain the most from viewing, consider the following steps:

Before viewing

- Read the viewer's guide.
- Think about the topic that will be presented in the program.
- Prepare a note journal or use the viewing log in this viewer's guide.
- Think about how you will use the information after the program.

During the viewing

- Note confusing vocabulary on your journal or log.
- Jot down questions about uncertain facts or ideas.

- Speak silently to yourself as you watch the visuals.

- Listen to the spoken words of the script.

After the viewing

- Review your notes.
- Add afterthoughts.
- If others at home viewed the program, ask them for their thoughts and opinions.

Tie the viewing to your needs

- How does the information gained from viewing apply to your needs and your family's needs?
- How does the information clarify and expand what you have already read and talked about with your family and others?

Using the TV Viewing Log

Use the TV viewing log (see next section) to combine program themes with important vocabulary and questions that you ask yourself as you watch the program. The most important column in this TV viewing log is the "question" column. As you watch the program, note the ideas or facts that are not clear and write yourself a question. Start your questions with such simple words as why, where, who, how, or what. These unanswered questions can be used in group discussions with the leader, or as a guide to acquiring further information from resource persons in the community.

Instead of relying only on your memory after the program is over, copy the TV viewing log illustrated below and take notes on it as you watch each program.

Viewer's Guide Outline

A viewer's guide for each program has been produced to provide in-depth material on the program topic. All four guides follow the same format.

1 - Introduction -- theme of the program and basic concepts related to the topic

2 - Information -- material to develop and extend understanding of the topic

TV VIEWING LOG

Program _____ Title _____

Date of Viewing _____

Major Theme of the Program	Details	Special Words	Questions I Have
Problems/topic presented			
People in the program (videotape)			
People on the Panel in the TV studio			
How and why did the program appeal to you?			
How did the program extend your knowledge?			

Adapted from How to Interpret Visual Resources by Harry Stein. (1983) NY: Franklin Watts.

3 - Preview -- introduction of the people and the situations in the two videotaped television segments

4 - Review -- discussion questions for individuals and families after viewing the program

5 - Application -- activities for viewers to apply to their specific needs and family situations

6 - Community resources -- list of people and places where assistance is available for each featured topic

7 - Additional printed materials -- list of free and low-cost printed materials and books which can be borrowed from the public library or purchased

KEY WORDS AND CONCEPTS

Adaptation -- a change in structure, form or habits to fit different conditions.

Adjustment -- the condition or the process of adapting to the conditions around you.

Attitudes -- ways of thinking, acting, or feeling.

Budget -- limits set on the amount of money that is available for a specific purpose.

Communication -- the act of passing along or transferring information by talking, writing, etc.

Constraints -- limits or restraints that confine and can prevent the reaching of goals.

Expenses -- money spent to secure a benefit or result.

-- Fixed expenses are regular, frequent, set dollar (amount) expenditures.

-- Flexible expenses are changeable, may occur on a regular basis but vary in amount.

Family of orientation -- the family or home setting in which you grew up, or were "raised."

Goals -- what you want to achieve or attain for yourself and your family; the purposes for which you are willing to devote time, energy, or other resources.

-- short-term goals can be reached within a week, a month, or less than a year.

-- long-term goals typically take more than a year to achieve.

Non-cash resources -- resources other than money and material goods.

Norms -- the standards set by a certain group; such as cultural norms or family norms.

Priorities -- the ranking of things in order of importance.

Resources -- the "supplies" or the available means for meeting needs or goals of individuals and families; including money, knowledge, skills, talents, human energy and time, community and natural resources, property, savings accounts, life insurance, and investments.

Status symbols -- things that are supposed to indicate or represent a desirable place in society.

Stress -- the state or condition of being affected by change which produces a demand for adjustment or adaptive behavior.

Trade-offs -- even or fair exchanges of one thing for something else.

Values -- the established ideals of life; ways of acting that are desired, prized, or cherished by individuals.

Cal and Esther Mork find it fascinating to buy used things. They have found that, "There are a lot of good used things on the market and I guess we've never been in a position to spend a lot of money on clothes and furniture. We feel that our lifestyle can be better if we are just looking around and buying things when we can at good prices."



COMMUNITY RESOURCES

Use these general headings to locate sources of assistance at the local, county, state, and federal level. They are listed in alphabetical order. Each viewer's guide includes specific community resources related to the featured topic of the program.

Local

- 1 - Community Action Agency
 - commodity food distribution
 - food shelves
 - weatherization assistance
- 2 - (Community) Information and Referral Service
 - medical and hospital services
 - mental health/crisis centers
- 3 - Family Service Agency
- 4 - Food stamp office
- 5 - Housing and Redevelopment Authority
 - rental assistance program

- 6 - Public Housing Agency
- 7 - School district
 - community services education
 - school meal program
- 8 - Unemployment compensation office
 - unemployment insurance
 - trade adjustment assistance

County

- 1 - Agricultural Extension Service --
 - listed in local telephone directory under county offices
- 2 - County Health Department
 - WIC -- Special supplemental (food) program for women, infants, and children
- 3 - County Social Services/Human Services Department
 - Aid to Families with Dependent Children (AFDC)
 - emergency shelter assistance
 - energy assistance
 - food assistance
 - general assistance program
 - legal aid office
 - medical assistance
- 4 - Public library system

State

- 1 - Agricultural Extension Service, University of Minnesota, St. Paul, MN 55108
- 2 - Insurance Information Institute (auto, home, and business), 1-800-221-4954
- 3 - Lawyer Referral Service, 1-800-292-4152
- 4 - Minnesota Comprehensive Health Association, 612-456-8985
- 5 - Minnesota Consumer Credit Counseling Services

6 - Minnesota Department of Economic Security Service

jobs service centers
primary health care services
voucher program

7 - Minnesota Department of Public Services, 1-800-652-9747

Department of Energy and Economic Development
energy information center
farm advocacy program for rural Minnesota
Minnesota home preservation hot line
Minnesota insurance division
statewide hot line for fuel assistance

8 - Minnesota Emergency Employment Development Act,
1-800-662-5711

Living Resourcefully HE-VC-1962 (3/4" video cassette), HE-VH-1963 (VHS cassette).

Financial Management Throughout Your Life HE-EP-5375 (two slide sets and audio cassettes, worksheets).

Living Within Your Income HE-EP-5378 (slide set, transparencies, and audio cassette).

Living on Less HE-EP-5377 (audio cassette and leader's guide for discussion with suggested activities).

Tele-law. This telephone service provides three to five minutes of taped information on certain topics; an operator answers and connects you with a tape based on your question. It's helpful to have a pencil and paper handy. Tapes 20 and 21 deal with bankruptcy. Call 1-800-652-9728 and ask for details.

Federal

1 - Social Security Administration supplemental security income (for eligible people if they are 65 or older, blind, disabled, or retarded)

2 - Veterans Job Subsidy Program,
1-800-692-2121

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ADDITIONAL MATERIALS

The publication, Living Resourcefully With Reduced Income, has been written to supplement this television series. It can be obtained by requesting HE-BU-2475 from your county extension agent or the Agricultural Extension Service, Distribution Center, 3 Coffey Hall, 1420 Eckles Avenue, University of Minnesota, St. Paul, MN 55108 (\$1.00).

Audio-visual materials that are developed for group use are available at rental rates (approximately \$6.00 to \$8.00). Order from: Agricultural Extension Service, Distribution, Room 3 Coffey Hall, 1420 Eckles Avenue, University of Minnesota, St. Paul, MN 55108.

a TV series



FINANCIAL MANAGEMENT

LIVING RESOURCEFULLY: FINANCIAL MANAGEMENT

INTRODUCTION

Lifestyles are taking some unexpected turns these days. For many families, unemployment, underemployment, reduced work hours, and reduced cash flow along with increased prices, have made finding ways to stretch money and other resources a necessity.

This financial management program features visits with people who are dealing with what can be the most dispiriting of experiences: losing a job. These families are working to keep their lives going as securely and fully as possible. To meet their needs and goals, they are using not only those resources already available, but are finding or developing others as well. Their daily investment of effort and imagination is called living resourcefully.

Families with shared goals, who discuss options and courses of action in terms of their impact, will be better able to regroup around a new and possibly difficult situation. This program was developed for families who have had some recent economic stress in their lives. It will be useful to both rural and urban families, regardless of age or marital status.

When families experience change -- such as when one family member becomes unemployed or when couples divorce -- goals, roles, and relationships within the family change. The person who has been the wage earner may no longer be employed and some other family member may now be the wage earner. When a family member leaves or when a new member is added, whether this be an adult or a child, others are affected. Outside influences such as inflation, recession, or layoffs affect family members and the interaction between family members.

What process does a family use to adjust and maintain stability in response to changes? This process can

be called reorganization or regrouping. It is a management process and requires looking at options and making choices. Choices are easiest if the situation is familiar. Most families already have established, satisfactory patterns of behavior. However, those patterns may not work well in a new situation.

When income and other resources are reduced, it is important for individuals and families to examine their new circumstances. Then they can look for options, make the necessary choices, and plan for their future financial management.

Here are some important questions for you and your family to consider. They have no easy answers. Activities provided in this viewer's guide will help your family discuss the following:

1. What's your present situation? How good or bad are things? To answer this you'll need to look at your family's income, expenses, and assets. Consider adjustments such as increases, reductions, and liquidations.
2. What's important to the family -- to each family member and to all members? Discuss among family members and decide what is important to preserve. Consider lifestyle, goods and services, family activities, status symbols, etc.
3. What can be changed? What can family members do to reduce expenditures? How can the family as a unit reduce expenditures?
4. What previous decisions does your family need to change or modify? Examine obligations for rent or mortgage, utilities, insurance, etc.
5. Have previous employee benefits been reduced or eliminated? Your family may need to shift some of these costs, like health insurance, to the family budget.
6. What community resources can be used to support or replace your family resources? You may want to contact some of the agencies and services available for assistance listed in this guide.

In this television program, Marv Klug tries to empower the families he is counseling with some of what they need to control their own lives. Because current financial stress is partly the result of past decisions, families may need to renegotiate some of their obligations for the short run as well as the long run. If this situation applies to your family, it may be helpful to consider these questions with the aid of a financial counselor:

1. Can past obligations be managed without changing? If not, how will you begin to deal with creditors?
2. Does your family need to seek help with fuel assistance, credit counseling, debt adjustors, housing assistance, foreclosure, or debt relief through bankruptcy? Where do you go?
3. Will there be long-run effects on your credit rating and ability to borrow in the future because of trouble repaying debts?
4. Do you need to reassess insurance needs? Will you ...
 - maintain your health coverage?
 - be eligible for public health care programs?
 - maintain property and liability coverage?
 - use cash value in life insurance to extend the policy, or for other needs?

As you and your family consider the questions related to reduced income, you begin the process of regrouping. This financial management program provides information and activities to aid you in assessing your needs and goals, and in taking the steps necessary in the regrouping process.

INFORMATION

Types of Needs

When individuals and families must live on reduced income, they are basically adapting to the fact that they can't continue living the way they have.

As you carefully evaluate the needs and wants of all family members, think of needs as something you must have and wants as something you'd like to have.

Although it is easy to recognize basic human needs such as food, water, and comfort, there are other needs to be considered. These are the needs for security, for love and affection, for self-respect, and for self-fulfillment. Why are these important? Because needs influence your behavior and your decisions, including decisions about the use of money.

Physical well-being is the most basic need, and must be met before an individual can be concerned with other needs. Food, shelter, and warmth are the necessities for survival. When these needs are at least partially met, needs of security, safety, and protection become important.

Next comes the need for love and affection, or seeking personal relationships. (Some people feel that these needs are above any others.) Feeling accepted and appreciated by others motivates a person's habits, including spending habits. For example, taking someone out to dinner, preparing a favorite food, and buying or making something special for a family member or friend are ways of showing love and trying to please loved ones.

Having achieved a measure of love and affection, the individual will then need self-esteem, respect, or status. Seeking recognition, the individual will try to show competence. One person might do this by acquiring material goods and possessions while another shows effort and commitment, by being responsible and trustworthy.

The need for self-fulfillment is on an even higher level. It is associated with personal growth and it challenges the individual to become more creative, and to perform up to standards he or she has set. For example, expressing one's personality through food may take the form of gourmet cooking, a change in eating and cooking habits, or even growing the family's food. Clothing is also used to express personality. A

person may choose clothing that reflects his or her self concept and lifestyle. Someone else may choose clothing based on cost, color or fit, fashion, to impress others, or a combination of these things.

- assess your family's resources
- define your family's goals
- analyze your family's current expenditure habits
- develop a spending/saving plan for your family

A. ASSESS YOUR FAMILY'S RESOURCES

A resource is something that is ready for use; it is any supply that will meet a need. The key word in that definition is "use." Both cash and non-cash resources can be used to accomplish a task or achieve a goal. For example, painting a house requires money to buy the paint, tools to apply the paint, skill, knowledge, time and energy to complete the job, and even good weather to make the project successful. From this illustration, it becomes clear that there are many types of resources: money, tools, skill, knowledge, time, and energy. To this list, add community and natural resources such as schools, libraries, health services, highways, parks, lakes, forests and wildlife.

Your family has a unique resource combination. Resources are, to some degree, interchangeable. For example, money is often earned by trading non-cash resources such as your knowledge, skills, talents, energy, and time. Knowing what resources are available provides a greater range of choices for family decisions. By placing value on your time and talents as well as your money, your family will be better able to achieve its goals. Recognizing interpersonal resources such as courage, faith, and relationships with other people, will help you and your family manage with reduced income.

B. DEFINE YOUR FAMILY'S GOALS

A key to coping with reduced income is planning based on your goals. Goals are those things your family wants to achieve, and to which you are willing to devote time, energy, and other resources. Goals reflect your family's interests, ambitions, needs, wants, attitudes, and values or beliefs. Because individuals differ in many ways, the goals must be "individualized." Even members of a close-knit family often have different goals and expectations.



Mike's daughter, Cheryl Ducette, hasn't had an allowance for a long time, but she plans the use of her babysitting money: "I've been saving up ... so I can have a slumber party because we don't have enough money. I want to go out and buy the stuff for the party, so I can celebrate my birthday..."

Living resourcefully, or economizing, may be easier to implement if you recognize your needs and wants. Being aware of some of the desires and feelings that motivate you to buy, can help you satisfy your needs without spending a lot of money.

Steps in the Process of Regrouping

If your family has reduced income, it is important for you to manage both your income and other resources carefully. To begin the process of attaining your personal and family goals and achieving economic security, the following steps are recommended:

You set goals based on your values. The values you hold grow from your experiences and are neither right or wrong. Goals are expressions of what is most important to you. Many couples and families argue about money, but differing values and goals can be the real cause behind the conflict. For example, a couple's goal may be home ownership. However, one person may value social status and security while the other values family togetherness. This difference in values may produce conflict when deciding on a home to buy.

On the other hand, two persons or families holding the same values may have widely differing goals. For one family, the goal of home ownership may express the value they place on togetherness. To another family, a similar desire for togetherness may mean that their goal is to take family trips. This difference in goals can result in different lifestyles, but may reflect similar values. Because almost all decisions involving lifestyle and lifestyle changes involve money management, it is important for your family to identify both the values and goals they share and those on which they differ.

Both short-range and long-range goals are important in planning. Short-range goals are those tasks you expect to complete within a month or less. Finding out where the money is going might be a short-range goal. Keeping track of out-of-pocket expenses for two weeks can be the way you achieve it. Other short-range goals can be reached within a year. For example, a family could decide that within a year it will have a savings account of \$200 for emergencies. If the family puts away \$17 a month, this short-range goal can be achieved. Long-range goals may be defined as goals to be achieved in more than a year, such as paying off a car loan. Other long-range goals, such as buying a house, may require many years to complete.

Your family will be pursuing several goals at the same time. Resources devoted to the achievement of one goal may reduce the chances of achieving a different goal. For example, buying a

new car may be one of your family's long-range goals. In the short range, however, you enjoy eating out frequently. In this case, spending for your short-range goal can work against the achievement of your long-range goal.

Preventing and overcoming money shortages takes time and effort, as well as open and honest communication. To encourage this kind of communication, arrange a specific time on a regular basis when all family members can discuss financial goals. It is best to have these discussions before a problem occurs. When your family's income or situation changes, you will need to spend more time setting goals. Even when the family situation remains stable, it is recommended that you re-evaluate your family's goals once or twice a year. Communicating among family members about money isn't always an easy thing to do, but is important if you want to get the most satisfaction from your financial resources.

Here are some suggestions for family communication about money:

- Include all members of your family, even young children, when they are old enough to understand.
- Recognize that every family member has some claims on family income. Earners of the money do not also earn the right to dictate how all of it should be spent.
- All family members contribute something to family resources. Recognize that home production and services provide a part of family economic security and that all family members can contribute according to their age and abilities.
- Clearly identify the problem at hand. Ask questions that address the problem: Is the problem one of spending too much money, spending it at the wrong time, or spending it on something that is considered unnecessary or unimportant? Is the problem spending money that you don't have -- future money through credit?
- Encourage communication beginning with "I think" or "I feel." Ask questions such as, "Do you think ...?" or "How do you feel about ...?" Talk about the present and future, not the

past. Avoid such phrases as "you always" and "you never."

- Listen carefully to the other person. Respond to statements of others by indicating that you understand, or ask questions to help you understand. Clarify by asking, "Do you mean ...?"
- Avoid judging or criticizing others.

Here are some suggestions for setting goals and resolving conflicts among different goals:

- Keep goals realistic in relation to present and estimated future income. Do you have a system for dealing with fluctuations in income?
- Set priorities for achieving goals (first, second, third, etc.).
- Explore the consequences for each goal.
- Consider all suggestions about goals so everyone will be more satisfied with the results.
- Be willing to negotiate for a realistic settlement of differences. In many cases, family members must compromise. Do you have, or desire, a lifestyle that is beyond your income?
- You may need to "agree to disagree" in some areas. It may be necessary to divide some resources and use decision-making to reduce constant friction about goals.
- Write a plan or form a written agreement about those goals your family considers important to achieve. Outline short term and long term goals.
- Save the written agreement for your file to help avoid misunderstandings and forgetfulness.



C. ANALYZE YOUR FAMILY'S CURRENT EXPENDITURE HABITS

To control and plan the use of your money, you need some knowledge of the family's current commitments and spending habits. Record keeping is a logical method for gathering this information and is also a necessary first step in developing a spending plan. It gives your family a realistic starting point for any type of plan you may want to implement.

Records may be necessary to substantiate any legal claim you make. Social welfare programs, insurance companies, and loan officers may request an accounting of particular expenditures before processing your request. If you file a "long form" at income tax time, you'll need detailed records of financial activity. Such records may be worth money to your family.

Most people are able to recite or look up the amounts of their regular monthly fixed expenses: housing, car payment, utilities, and so forth. Cash purchases, however, are not so easily remembered. Some may be impulse purchases. Although some individual cash purchases are for small amounts, the total amount spent is usually more than you realize. These purchases are flexible expenses, for which you are not committed to any specific amount, so you should have more control over these. Food is a major item in this category. It's something you must have, but the amount spent on food can vary each month and is a flexible expense.

Record keeping is simply a written list of expenditures. It need not be associated with tedious details and involved calculations. The complexity of the system depends on the family or the individual keeping the records. There are some simple techniques that may be used to give a family the necessary skills for a good spending plan. Three methods of record keeping are introduced here. Any one of the three can be started easily.

1. Notebook Record Keeping for "Out-of-pocket" Expenses -- A casual method of surveying spending is to give small notebooks to all your family members so that they can record all out-of-pocket expenses for two weeks. To broaden your view of expenditure habits, you may also wish to list the large fixed commitments that occur each month, including credit expenditures. If you use a checking account, use the check register along with the notebooks to get a total. Then multiply the amount spent on out-of-pocket expenses (for two weeks) by two to determine the flexible expenses for one month. This method gives a rough estimation only, but it is a useful start in planning. Use the notebook record keeping for "out-of-pocket" expenses worksheet included on page ___ of this viewer's guide.

2. Accounting "Can" for Household Record Keeping -- Named for the "can" (or other container) in which receipts are saved, this uncomplicated system is easy for the whole family to use. It takes very little time to give a reliable picture of family expenses.

All receipts are collected (in the "can") and then recorded on a monthly form. Check the temporary totals after the first two weeks. When the totals from each category on the monthly form are completed, they can be transferred to an annual summary. In this way, the family can review expenses over an entire year. Heavy expenditure periods as well as months with extra income can be noted. Financial planning can become more accurate as the family's situation is more precisely defined. Details and the form for using this method of record keeping are included in this viewer's guide.

3. Calendar Record Keeping -- Use a monthly calendar and record all purchases (including payments by check) on the date they are made. Check the totals after the first week or two. At the end of the month, make a list of categories, record the amounts, and add up the total expenses.

D. DEVELOP A SPENDING AND SAVINGS PLAN FOR YOUR FAMILY

A spending and savings plan is an organized method of handling resources. It balances expected income against expected outgo. Because families differ, spending and savings plans differ. A good plan will reflect the goals, interests, and needs of your family. There are many methods for developing a plan, but all good plans share certain characteristics. To form a realistic plan, your family must:

- assess its current financial situation
- estimate how much and where family expenses occur
- estimate the amount of income available to the family
- be able to adjust the plan

Since we have already considered the first two items, this section will discuss the remaining two.

After you've found out how much you're spending and on what (from record keeping), identify all your income sources. Consider both money and non-money income. Begin with a period such as two weeks, a month, several months, or a year, and estimate how much money will be coming in during that time. Money income usually comes from these sources:

- return on work such as wages or salary (net earnings)
- net profits from a business, farm, or profession
- transfer payments such as child support, public assistance, alimony, inheritance
- returns on savings or investments in the form of interest or dividends
- other, such as rental income, children's jobs, garden produce sales, garage sales

Non-money income comes primarily from two sources -- employment benefits and home production. Benefits provided by your employer may include life and health insurance, sick leave, retirement benefits, unemployment insurance,

pension plans, worker's compensation, and stock purchase plans. You may want to determine the value and limitations these benefits have for your family. Your "earnings" from unpaid home production may include child care, meal preparation, car or home repairs, laundry, snow removal, and so forth. When you consider what it would cost to hire someone to do these tasks, you will realize the worth of these home production activities.

If you receive your income at regular intervals and in similar amounts, it's easier to plan spending. If your income is irregular, it is more difficult to plan spending or to estimate your weekly or monthly amounts. Often families work out a plan where a certain amount is transferred each month from their farm or business account to a family account. Others who have peaks and valleys of income flow, put money into savings or money market accounts and transfer a certain amount for monthly spending.

At the end of the month, on the spending record, subtract your total monthly expenses from your total monthly income. Then consider these questions: Did you come out even, above, or below? In which categories did you spend more than you thought you would? Were these categories flexible expenses, and thus controllable? Flexible expenses are often higher than expected, and this may be where some trimming can be done. However, some fixed expenses such as utilities have a fixed or base rate; but how much you use (number of phones, kilowatts of electricity, cubic feet of gas) is up to you and can be a place to trim, too.

Using your spending records and estimates of available income will help you decide whether to continue your present pattern of spending or to make changes. If your income is not adequate to cover your expenditures, look at your spending critically. Until you study your records, you may be unaware of overspending and poor buying habits. This may be the time to become more realistic in revising how much you allow for expenses. It may be the time to

resolve to cut out shopping sprees, "bargains" you don't need, and overuse of credit.

The other side of the spending and savings plan involves setting aside money on a regular basis. It is desirable to set aside in each planning period (weekly or monthly), a specific amount of money designated for savings toward an emergency fund or for long-term goals. However, if your income is reduced, it will take careful planning to take care of your immediate needs and pay your current bills. Although it may be unrealistic or impossible to include long-term goals in your plan, it is important to set aside -- even a very small amount -- each month. When you establish this pattern of saving, you provide a "cushion" for unexpected expenses. Doing this is an important means of putting yourself in control of your finances.

To adjust your plan, use all available information and repeat the steps you used in the regrouping process. Set limits on the amount of money available for specific purposes and identify each purpose within the categories on the record-keeping form. A budget, or spending plan, is a tool to help you spend money wisely and reach your family's goals. Using a budget can help cut out inefficient spending and give your family more for their money. Once you have done all the planning needed to develop your plan, it will take determination to follow it. Cooperation from all family members will be essential.

For more details, suggestions, and specific "how to" procedures for budgeting and planning your financial management, refer to the publications in the individualized family series listed under "Additional Printed Materials" in this viewer's guide.

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PREVIEW

This television program focuses on how people react to losing a job and some consequences for the families who must adjust to reduced income.

Segment A

The persons who are featured in this program are some of 160 employees who lost their jobs when a sewing plant closed. They have developed many different resources for dealing with their financial stress.

Ruth Witucki had been employed at the sewing plant for 16 years and Mike Ducette for 14 years. Ruth's income changed from earning an average of \$6.00 an hour at the plant to \$3.00 an hour in a bar. Besides the loss of income, as a machine operator, she lost the feeling of closeness she had with former co-workers. Mike had been the lead trucker and had overall charge of the warehouse. Since being unemployed, he has worked at several part-time jobs and remains active on the City Council.

Ruth and Mike share an interest in what former co-workers are facing and how they are coping. One concern is matching the laid-off workers with the agencies or people who might help them. Mike has found that a lot of people didn't know about the services that exist. His former co-workers are also somewhat "reluctant or scared" and "don't feel comfortable" using the services. Because people hear from the media and read in the newspapers about the persons who are "ripping off the system," Ruth thinks, "They feel that the finger's being pointed right at them."

Ruth Witucki has a special perspective on what's happening to laid-off workers, from her work on a union project: "We were trying to find out where the needs of the people were ... and make sure that they get to the existing agencies where help is available."



Through the Dislocated Workers Project, Ruth has done surveys and kept track of how union members are fairing. She has been involved in matching people's needs with the sources of assistance in financial counseling, health care, job seeking skills, career planning, writing of resumes, housing, and fuel assistance.

Segment B

Although Mike Ducette and his family did not have heavy credit payments to make at the time of the plant closing, they have had to make adjustments in how they spend their reduced income since he was laid-off. Mrs. Ducette contributes to the family income with her job as a nurse's aid. Their daughter, Cheryl, adds to the family's resources by babysitting so that she can do things like buy Christmas gifts or pay for a party to celebrate her birthday.

The Ducettes are sustained by a goal: to own and operate a family-type business in their home town. If they do get the business, Mike says, "We more or less made a promise to ourselves ... that we'd give first shot (for jobs) to the unemployed Munsingwear employees that I worked with."

Ruth Witucki refers unemployed workers who want financial counseling to Marv Klug, who works for Family Services. Marv disagrees with the common assumption that all people automatically know how to manage money or that they know how to cope when money situations change. He thinks people need to be taught. As he says, "What I try to do is re-empower them with the control over their budget." When creditors gain control over the budget for some people, there's the feeling of lack of self-worth. Instead, when these people are back in control, they can go to the creditors and negotiate a more satisfactory arrangement to take care of their obligations.

Being in charge of one's own life is a strong and legitimate need. It's especially hard to do when facing financial stress. It takes effort, imagination, and determination, as expressed by Mike Ducette: "We get our

hopes up pretty high and every now and then we get shot down, but we're going to work it out."

REVIEW

The following questions are designed to help you think about your personal situation and generate family discussion. Some questions are similar to the ones discussed by the TV panel members.

Segment A

1. Ruth Witucki's income dropped from \$6.00 an hour to \$3.00 an hour. What would be the impact on your family if this occurred? How could your family reduce your commitments and expenses? How could your family adjust and how long do you think it would take? What would you have to do to be able to live within this reduced income?

2. Some families are reluctant to use public and community services available to them in times of need. How do you and your family feel about using these services? If you are reluctant, what are the barriers?

3. The project Ruth Witucki works with identified several needs individuals have after losing a job. These include budget revisions and job seeking skills such as interviewing, resume writing, and training for new jobs. Where could you go for help with these needs in your community? How could you network with other individuals, families, and groups to meet your specific needs?

4. If you have lost or were to lose your job, how do you begin to look for a new job? Why would you consider part-time or temporary positions even though it is not the job you would prefer?

Segment B

1. One of the themes running through the program is working on options -- staying active -- keeping involved. Why is it important to use your time productively even if you aren't getting paid?

Mike Ducette tells how he has faced unemployment: "I worked several different times at some part-time jobs that are very limited ... I do things that will pay a little bit every now and then." His wife has worked nights as a nurse's aide.



remain in their home town. How important is it to you and your family to stay in your area? What kinds of choices do you have? What kinds of things would you give up if you moved to another area where more employment opportunities are available? What would you gain by moving?

APPLICATION

Activities for the Process of Regrouping

A. ASSESS YOUR FAMILY'S RESOURCES

Everyone has a unique combination of resources. The most satisfied people are those that know their resources and know how to use them. Money, time, energy, and skill are all resources that can be interchanged. How much of each do you have? What are your other resources? Use the key:

- H = Have
- N = Need
- W = Want
- D = Don't need or want
- C = Can obtain

2. The matter of control over the budget and control over one's life was stressed by the budget counselor, Marv Klug. What can you do to get more control of your budget? What part might your children play in decision-making about the family budget? How can you involve them in controlling the family budget?

3. What kinds of financial counseling services would your family find helpful? What kinds of services are available in your area? How can you get in touch with them? Where can you get help in dealing with creditors when your income is reduced?

4. What other types of programs and family services are available in your area? What services would be helpful to your family at this time? Where are the agencies you could use in times of financial stress?

5. Only four or five of the women who worked at the sewing plant have left town. The Ducettes are determined to

to indicate what resources are available for each family member (include children). Write the name of each family member at the top of the chart. Then use the key to put a letter (or letters) in each of the sections below the person's name.

It's a time for decisions

FAMILY RESOURCE CHART

Resource	Family member (name)					
Money (income sources)						
Knowledge (non-cash resource)						
Skills and talents (non-cash resources)						
Interpersonal resources (courage, faith, cooperation, etc.)						
Community resources						
Other						

After each family member has completed the chart for all family members (including himself/herself), discuss the resources your family has and how you can obtain others that are needed or wanted by individuals and by the family.

B. DEFINE YOUR FAMILY'S GOALS

Setting realistic goals requires you to:

- know what things you want
- know what things are most important
- know whether you can afford the money, time, tools, skills, energy, talent, and knowledge necessary to accomplish a goal.

1. Suggested Activity for Adults and Teenagers

This worksheet will help you evaluate your goals. Family members should do this activity individually. See "activity worksheet" on p. 27.

After each individual has completed this activity, discuss the worksheets and determine what goals are priorities (according to ranking above) for the entire family. Remember, some goals may benefit the whole family; others may benefit only one or two family members but have family support. Ask the following questions to help you set realistic goals:

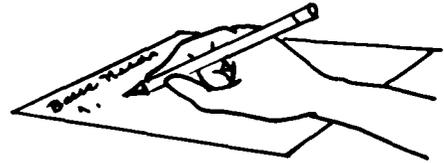
- Which goals are easy to agree on? why?
- Which goals are difficult to agree on? Why?
- What adjustments need to be made to achieve these goals?

Use the individual lists to develop a complete group list that defines your family's goals.

2. Suggested Activity for Families With Young Children

Cut strips of paper and have everyone write one of their goals on each strip. Older family members can help young children who aren't able to do this independently. Then arrange the strips of paper like steps on a ladder, deciding if the item ranks high on the ladder or low. Discuss the individual ladders and then collect everyone's strips of paper and use them to arrange a family ladder. Decide which goals rank high in priority for the whole family and which ones rank lower. Try

to arrive at mutual agreement among family members.



C. ANALYZE YOUR FAMILY'S CURRENT EXPENDITURE HABITS

Method 1. Notebook Record Keeping for "Out-of-pocket" Expenses

What do you do?

1. Distribute small notebooks for each family member.
2. Ask each person to be responsible for their "pocket money" for a two-week period. As they spend, ask them to write down the item purchased and the amount.
3. After two weeks, collect the notebooks.
4. Enter each expenditure under a category. See "family expenditure worksheet" on p. 27.
5. Total each category and multiply each figure by two for the estimated monthly total.

With a month's estimate of your spending, you can see what your money buys for you. It can help you plan future spending, make decisions about new financial commitments, and analyze your money habits.

ACTIVITY WORKSHEET

1. List your goals	2. Rank them in order of importance (Number 1, 2, 3, etc.)	3. When do you expect to accomplish this goal? (weeks, months, years)	4. How much will this cost?	5. Which human resources must you invest? (time, energy, skill, etc.)

FAMILY EXPENDITURE WORKSHEET

FOOD	SHELTER	CLOTHING	MEDICAL	TRANSPORTATION	GIFT	PERSONAL	OTHER

Date of Week	Food (a)	Eating Out	Recreation	Shelter	Household & Utilit.	Transportation	Clothing	Personal	Medical	Insurance	Savings	Gifts & Contributions	
1													
2													
3													
4 and 5													
Total													

(a) If you record your grocery bill, 20-25% will be for personal items, shampoo, etc. and paper items. Otherwise, sort it out into other categories such as personal or household expenses.

Method 2: Accounting "Can" for Household Record Keeping

What do you do?

1. Place the clean can or other container at a convenient location in the house. A shelf near the telephone, a bookcase near the door, or on the kitchen cabinet are usually handy spots.

2. Ask each family member to keep all receipts with itemized expenses and make a habit of depositing them in the can. If they buy an item without receiving a receipt, they should jot the date, item, and amount on a scrap of paper and put it in the can.

3. One person should be responsible for recording the receipts. Once a week, dump the can and record the family's expenses in pencil on the record for the month. (Note: Change any of the headings to suit your needs if the categories are not appropriate for your family.) Remember to include those regular monthly expenses that are often paid through the mail. The receipts are usually detachable. Compare your check register with the record form. All the checks on the register should be recorded on your monthly record form.

4. At the end of the month, add the expenditures in each category. Write the total in the box at the bottom of the monthly record form. The overview of one month's spending shows what your money buys for you. Use the monthly totals to help you plan future spending, make decisions about new financial commitments, and analyze your money habits. Store the monthly record form in a file folder or large envelope for reference later.

5. Once a year, use the monthly record forms to prepare an annual summary. List all of the months of the year and record the totals for the appropriate months. For example, for January, you will write in the total amount spent on food, eating out, recreation, etc., from the totals written at the bottom of the January form.

6. To get an annual expenditure for each category, add the 12 figures in each column. For example, add the 12 figures in the food column. Total all columns. You will have a simple, but useful record keeping system. Use the annual summary to determine "heavy expense" months, and check the categories to decide whether your money is working for you most effectively.

APPLICATION

Activity for Communication About Money Matters

Money matters can be emotional. Communication about money can help develop understanding among family members and resolve family money issues. Communication about money matters can make it easier for families to work together and accomplish common goals.

Effective communication involves both words and feelings. The following activity uses the sentence completion method to help uncover feelings and emotions about money matters. It can help family members bring out in the open some issues that may not have been clearly understood. This exercise may be done by one person or by several family members.

When completing the sentences by yourself, you may:

- Write your responses.
- Talk into a tape-recorder.
- Talk to yourself in front of a mirror.

When working with a partner or family members, you may:

- Write your responses privately, then share with others.
- Complete the sentences aloud and tape record responses.
- Take turns speaking and have someone write down the answers given.

Whatever method you choose, remember to:

- Respond quickly.
- Keep responses short and simple.
- Give at least ten responses to each unfinished sentence.
(Multiple responses help to uncover real feelings.)
- If no response comes quickly to mind, move to the next person (or item, if you're working alone) and take a turn later.
- Listen attentively to the responses of others.
- Reflect on your responses only after completing each set.

Complete these sentences:

1. Money, to me, means

_____.

2. When I complain about your attitude toward the use of money, what I am really trying to say is

_____.

3. It would be easier for us to agree about money if only you would

_____.

4. When we disagree about money, what I think we are really trying to tell each other is

_____.

5. Reduced income means

_____.

(From "What I Really Mean ..." J. C. Penney Forum, Sept. 1983)



COMMUNITY RESOURCES

Use your local telephone directory to locate and contact the people and places listed below for more information and answers to specific questions concerning financial management. In some communities, a telephone "hot line" will put you in touch with these resources.

- County extension agent
- Community action agency
- Family service agency
- Unemployment compensation office
- Consumer credit counseling services
- School district
community services adult
education school meal program
- County social services department
aid, shelter, food, medical
assistance
- Minnesota Department of Public
Services energy, home, farm, fuel,
insurance
- Bank/mortgage lender/finance
company
- Vocational technical centers
- Public library system

ADDITIONAL MATERIALS

These publications are available at low cost from the county extension office or the Agricultural Extension Service, Distribution Center, 3 Coffey Hall, 1420 Eckles Avenue, University of Minnesota, St. Paul, MN 55108.

Living Resourcefully With Reduced Income, by Kathy Mangum and Jean W. Bauer. HE-BU-2475.

Financial Management Throughout Your Life, by Dorothy Goss. HE-BU-0438.

Living Within Your Income, North Central Regional Extension Publication No. 61, University of Illinois, HE-BU-1339.

Money in Our Children's Hands, by Edna Jordahl and Dorothy Goss. HE-BU-0544.

When You're Alone by Edna Jordahl. HE-BU-0788, (Concerns business and social matters after the death of a spouse).

Should You Use Credit? by Dorothy Goss. HE-FO-1264.

Chapter 13 - One Solution for Overindebted Consumers, by Dixie P. Jackson. HE-FO-2238.

Other extension publications relating to financial management are available in the Individualized Family Study Series listed below. These materials include specific "how to" procedures for budgeting and planning your financial management.

Getting Control of Your Finances, a home study course for young families.

Unit I - Examine Your Situation: Where you've been, Where you're going. HE-FO-2422.

Unit II - Record Keeping: What to Keep, What to Throw. HE-FO-2423.

Unit III - Your Feelings About Money: Talking Things Out. HE-FO-2424.

Unit IV - Credit: A Privilege. HE-FO-2425.

Unit V - Insurance: Planning for Protection. HE-FO-2426.

Unit VI - You are in control: Spending, Saving, Investing. HE-FO-2427.

Balance Your Budget, a guide to effective money management through budgeting.

Lesson 1: Determining Goals, HE-FO-2428

Lesson 2: Estimating Income and Expenses, HE-FO-2429

Lesson 3: Setting Up a Budget, HE-FO-2430

Lesson 4: Carrying out a Budget, HE-FO-2431

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a TV series



HOUSING ALTERNATIVES

LIVING RESOURCEFULLY: HOUSING ALTERNATIVES

INTRODUCTION

A home of your dreams ... or a home of your means? Undoubtedly, it's both to a degree. Home is more than shelter; It's a symbol of who we are and what we have accomplished. It's the stage for memories and things important to us. In short, it's central to the family's way of life.

In this country, home ownership is considered the cultural norm. That is, home ownership is the most preferred housing arrangement and there seems to be no doubt that the detached single-family home is the most predominant form of American housing. However, inflation, unemployment, high interest rates, and increasing energy costs are influencing the fate of this "Great American Dream."



Lynn Even and her children have found that there's work involved in owning their own home, but it has been worth it. Lynn says, "I want them to be able to grow up in one community all the way through school . . . I think it's a very important part of a child's life."

Why has the rate of home ownership declined in recent years? Why has there been a tremendous growth in condominiums, apartments, mobile homes, and townhouses over the past decade? The answer, in part, is in financial constraints and changes in households and lifestyles.

Housing is a critical resource for families. Typically, housing requires the largest share of budget outlays. When income, health, or other resources change, it may be necessary or desirable to make some form of housing adjustment. Due to the financial and emotional investments in one's home, housing may be the most difficult resource in which to make an adjustment, especially for families with reduced resources.

Satisfaction with life and our way of living is influenced by our feelings of satisfaction with housing, with the community, and the services that are available. This satisfaction represents a sense of control over the environment, and giving up some control can lead to dissatisfaction.

Individuals, as well as families, need to examine their current level of satisfaction with regard to housing, the constraints which limit their choices, and family preferences. Then they will be better prepared to consider housing alternatives. Because housing choices are difficult to make and have an impact on the entire family, family members need to communicate with each other what they value in housing. In so doing, they define their family norms.

Some things valued by families may need to be exchanged for other things when considering a housing adjustment. For example, a trade-off might be moving from a house to an apartment and giving up space, privacy, or a desirable location. On the other hand, relocating to an apartment may mean one or more members of the household can seek employment because of nearby job opportunities or lower transportation costs. Household upkeep may require less time and day care may be available for children.

To a young family, this form of housing adjustment -- relocating to an apartment -- might be seen as a short-term arrangement. Such a decision could enable the family to meet their immediate financial needs and include planning to achieve some of their higher preferences as they become more financially secure. To a couple whose children are on their own or for those approaching retirement, this form of housing adjustment may also mean giving up space, privacy, and a desirable location. In addition, it signals the "letting go" of a phase in the family life cycle and a transition into a new phase. This might be seen as a long term decision. The trade-offs for such a couple could mean gaining more time for leisure, being in a secure setting, or being closer to relatives.

This program in the Living Resourcefully series will help families approach their housing decisions by providing information and assisting them to identify their housing needs and values. This will enable families to determine how to make necessary housing adjustments.

INFORMATION

Housing Adjustment

Social scientists have studied the family's unique relationship to its housing and the methods by which the family adjusts its housing to changing circumstances and preferences. Families who find themselves with reduced resources might find it difficult to achieve the type of housing they want. Alternatives may need to be considered on a short- or long-term basis. Some choices may be acceptable for a limited time, if the family knows that changes can be made and improvements can be expected in the future.

Housing adjustment may take one of three forms: remodel the present home, move to another home, or make some changes in the composition of the household itself (family adaptation). Consider these forms when facing reduced resources. The options can be examined



Lynn Even tells what she likes best about her house: "It's mine. That's the biggest thing . . . I do have one of the biggest status symbols I think that anybody in America tries to attain; something of their own that they can come home to every night."

in various combinations, depending on whether you are a homeowner or a renter. For example:

- Stay in the present home; make some changes by remodeling or family adaptation to meet expenses.
- Sell the present home and buy less expensive housing. Choices may include a house, condominium, mobile home, duplex, or townhouse.
- Sell the present home and rent housing.
- Rent the present home to someone else and rent less costly housing for yourself.
- Change present rented housing to lower cost rented housing.

A. REMODELING

Remodeling, one of the most popular forms of housing adjustment, involves altering or adding to the family's present home. Remodeling may range from simply finishing a basement or attic to complete renovation. It can expand the space needed for a growing family, provide for the addition of an aged family member, or accommodate a young adult returning home. Economic benefits from remodeling can include reduction of energy (utility) expenses or the creation of rental space.

An important advantage of remodeling is that the substantial costs of selling, moving, and buying can be avoided. Furthermore, remodeling offers consumers the opportunity to do much of the work themselves. The do-it-yourselfer with proper skills can save about half the cost of additions. Up to two-thirds of the cost of interior alterations can be saved by doing the work yourself.

B. MOVING

Moving is the most prevalent form of housing adjustment. Moving is generally necessary when the financial costs of correcting poor design, structural defects, or inadequate mechanical systems are excessive or when the location is undesirable. Moving may become necessary for the homeowner or renter when income or other resources such as health, time for upkeep, and energy level are reduced.

Consider the financial and social costs of moving. What other costs will family members experience? What will it mean to children to change neighborhood and school?

For farm families and some rural residents who find that neither remodeling nor moving are suitable choices, the practical alternatives may be: building a new house on the present homesite, buying a mobile home, or even moving an older house to the homesite.

If the decision is to move, you face a second set of alternatives: whether to build a new house or to buy or rent. It

is important to thoroughly evaluate each of these alternatives according to personal goals and resources.

Building a new home may appeal to many families, but most find it more realistic to buy. Some advantages of buying (owning) when compared to renting are that: 1) home ownership is a financial investment and one of the "best hedges" against inflation, 2) in many cases equity is built up for a homeowner, and 3) interest and property taxes as well as a portion of long-term capital gains (if any) can be deducted from federal taxable income.

If the family buys, they are faced with the choice of a new or existing dwelling. For many, the choice may be limited due to lack of resources. The preferred style of house, the nature of the community's housing market, and location will influence the choice. There are advantages and disadvantages to be considered for buying either new or existing dwellings:

- The purchase price of older dwellings averages less than the price of similar, newly built houses.

- Existing houses, with records of tax, utility, and insurance expenses, can provide a basis to predict some future costs.

- Buyers of existing dwellings may be able to assume the seller's mortgage at a more favorable interest rate than that available for new dwellings.

- Many alternative mortgages are available and in some cases, mortgage money for first-home buyers is available on attractive terms.

- It is possible to purchase and rehabilitate an older dwelling at less cost than buying a new dwelling, especially if you are skilled and willing to do much of the work.

- Maintenance expenses, however, are more unpredictable in older dwellings because some equipment and components may need immediate replacement.



Dale Morrow tells how the relationship has developed between himself and Lee. "I guess he's just about like my son. I would trust him as far as my son. He's got no car, so he's driving my car back and forth to work. You don't do that with everybody."

- New dwellings have the advantage of lower maintenance and repair costs because equipment, appliances, and components such as wiring, plumbing, and roofing will not need replacement for several years.

Renting has the advantage of flexibility. It permits easier housing adjustment as income changes and employment opportunities arise. It is usually easier and less costly to terminate a rental agreement than it is to sell property. Financially, you would generally be wiser to rent rather than buy if you do not anticipate living in a dwelling for a reasonable period of time. (This depends on future economic trends, national as well as local.)

Other advantages of renting over buying are: 1) lower initial costs since the renter does not have down payment and settlement costs, 2) monthly costs which are usually much easier to predict

for the renter than for the homeowner, and 3) less time spent in maintaining the dwelling. A disadvantage is that the renter has no assurance that the landlord will not raise the rent when the lease expires.

C. FAMILY ADAPTATION

The third major form of housing adjustment is family adaptation. This may be the preferred alternative for the family that desires a housing change but can't remodel or move. Since renters generally find it easier and less costly to move (except when resources are severely limited), they are less likely to choose family adaptation over housing adjustment. Homeowners, farm families, and many small town residents are, therefore, more likely to find family adaptation a serious alternative since remodeling may be too costly, and suitable houses may not be available in the community at an affordable price. Common forms of family adaptation include: postponing childbearing, encouraging older, grown children and elderly parents to move, and taking in boarders to share expenses.

A current trend, with implications for family adaptation, is that of young adults remaining in or returning to the family home. This results in expansion rather than contraction of the family unit and involves families in a new set of adaptation problems. In these circumstances, family norms may need to be redefined and family resources exchanged in the form of money, time, energy, and cooperation. Adjustment may mean renegotiating the use of interior space and utilities, expectations for privacy and comfort, and responsibilities for household upkeep.

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Lee Grotchik talks about his decision to share a home. "I can remember a few kind of sleepless nights during and before making the decision whether I was going to go through with it. And then after I did, it was sort of resignation with trepidation ... I really wasn't sure."

PREVIEW

This program is concerned with housing as a resource and how it influences the way we live.

Segment A

Lynn Even expresses feelings that many Americans have about the importance of home ownership. To her it's a status symbol and represents stability for her family. As a single parent, Lynn is part of a growing number of single women who head households in this country. Before she could reach her goal of home ownership, she worked on increasing her job skills, which resulted in employment with steady income necessary to obtain a mortgage.

As a homeowner, Lynn has found that although her family's home is a resource itself, paying for it, maintaining it, or changing it draws heavily on her other resources. This means that she has had to give up other things such as going out, and cannot buy clothes as often. Instead, she spends more time and money on home maintenance and repair than when she was a renter.

Lynn has found that having a home of her own and being able to provide her children with the stability of growing up in only one community as they go through school is worth the trade-offs. She was raised in the kind of atmosphere she is achieving for her children and values the lifestyle provided by home ownership.

Segment B

Dale Morrow, an older man with some serious health problems, wants more than anything to continue living in his own home. It's important to him to be able to keep his possessions around him. His daughter put him in touch with an option called "share-a-home," part of a local family services program. Through a screening process, Dale was matched with



Lee Grotchik, a younger man who admits that his decision to enter a living arrangement with an older man was financially motivated. While sharing their economic and personal resources, each has found that the living arrangement has more than economic benefits; it now includes the social benefit of being a "family."

This shared housing arrangement functions with the help of a daytime housekeeper. It provides Dale with options besides living in a nursing home or in the home of his daughter's family.

REVIEW

These questions are designed to help you think about your personal situation and discuss it with your family. They are similar to the ones discussed by the panel members.

Segment A

1. Lynn Even was very clear about the importance she attaches to home owning as a symbol of stability in her family life. How often do you see this and what does it mean in your family life?

2. Lynn also spoke of the home as a status symbol. Why is this important and how does it affect families? How do you feel about your home?

3. The ultimate risk of home ownership is not being able to meet the payments. What does this mean for families with reduced income? Is this a concern for your family? How can you manage your rent or house payment with reduced income?

4. What are some of the special circumstances that single-parent households, especially those headed by women, face in getting the housing they want? Should these be concerns in your community? Why or why not?

5. What sources of help and information about housing are available in your area? What is the "informal" and the "formal" network of assistance? How could these be connected?



Segment B

1. How common are home sharing arrangements in your area? Where do people start if they want to investigate this possibility? What other type of housing arrangements do you have in your community that address the needs of the older population?

2. Lee Grotchik spoke of some trade-offs for the younger person that he found in his home sharing arrangement. What trade-offs do you think there might be for the older persons in such an arrangement?

3. Dale's daughter and son-in-law were an important part of getting his home sharing established. How common is the participation of family in supporting housing adjustment needs for older members?

4. Some of us may be thinking that many older people want to get out of large, hard-to-maintain family homes in favor of something more convenient. How accurate is this assumption for your community? Do you have a family member for whom that is an issue?

5. In this case, the home sharing was facilitated by a social service agency. What do you think the advantages and disadvantages of agency participation might be?

Dale Morrow's daughter, Melody, was involved in the decision-making about housing for her aging father. She relates, "I guess the option you'd think would be the nursing home, but we really didn't even consider that. There would have been the option of Dad coming to live with us -- but Dad really wanted to keep his house."

APPLICATION

Activity to Look at Your Housing Possibilities

Use the following problem-solving approach for a discussion with your family members. If you are a family of one, follow the same steps and solve the problem for yourself. If a question does not apply to your situation, go to the next one.

Remember housing adjustment includes: remodeling, moving to another home, or changing the family composition. (Dale and Lee are examples in this series.)

1. The Problem:

Reduced income or change in the family stimulates the need to make a housing adjustment.

2. Effects of the problem for housing adjustment:

If this is a problem for your family . . .

What type of housing adjustment do you feel you need?

How will a change in housing affect each family member?

How will it affect your family as a whole?

What is important to your family?
What is the family's goal?

Who will make the decisions?

3. Sources of assistance:

Where can you go for help? How do you begin?

Which resources listed in the viewer's guide are available to you?

4. Steps in resolving the problem:

What are your options? What restrictions or limitations are involved?

What are the advantages and disadvantages of the possible choices?

Which plans will be short term and which will be long term?

What will be the consequences? When will the change take place?

5. Use the charts to plan with family members.



Tom Toupal explains how the social service agency is involved in "... recruiting people who are looking for a place to live ... talking with older people that are interested in having someone live in their home with them ... and then trying to match up the needs of the older person with the abilities of the live-in ..."

**CHART 1: Record your reactions
to the questions in the problem-solving activities**

Possibilities

Type of Housing Adjustment	Alternatives		
	1. _____	2. _____	3. _____
Effect(s) on the family:			
Sources of help:			
Who can help with the decision(s):			
Timetable for the decision and adjustment?			

Star the alternative that is the "best" for your family.

CHART 2: Have each family member rank (1st, 2nd, or 3rd) which values they feel are most important

(Each family member has values for their housing. These values together make up the family norms for housing.)

Housing Value	Member 1	Member 2	Member 3	Member 4	Member 5
Location - neighborhood, traffic view					
Space - living, sleeping, yard, parking					
Appearance - interior or exterior					
Transportation facilities available					
Distance to job, shopping, entertainment, school, etc.					
Cost					
Anticipated length of time for occupancy					
Pets					
Accessible to handicapped					
Home ownership					
Maintenance required - interior, exterior					
Other (_____)					

COMMUNITY RESOURCES

Contact the people and places listed below for more information and answers to specific questions concerning housing alternatives.

- County extension agent
- Minnesota State Housing Finance Agency
- Minnesota State Farm and Home Administration
- HUD (U.S. Dept. of Housing and Urban Development) Rehabilitation Loan Program
- Savings and loan institution; mortgage lender
- Regional development commission planner; housing
- Community action agency weatherization program
- Family social service agency
- Public library system

ADDITIONAL MATERIALS

Publications available from the county extension office or Agricultural Extension Service, University of Minnesota, St. Paul, MN 55108:

Living Resourcefully With Reduced Income, by Kathy Mangum and Jean W. Bauer. HE-BU-2475.

Consumer Housing Alternatives by William J. Angell. HE-BU-0523

Living in Smaller Spaces by Harold H. Alexander. HE-FO-0426

Hints for Conserving Home Energy by Harold H. Alexander. HE-BU-0414

Energy-Wise Interiors by Harold H. Alexander. HE-BU-0418

Inexpensive & Creative Ideas, series by Harold H. Alexander:
Furniture and Interiors, HE-FO-0893

Chairs, Sofas, and Tables,
HE-FO-0894

Lighting, Accessories, and Storage,
HE-FO-0895

Walls, Windows, and Floors,
HE-FO-0896

Publications available from the IRS:
Call toll free 1-800-424-1040

Tax Information for Homeowners,
Publication 530.

Tax Information on Selling Your Home,
Publication 523.

Energy Credits for Individuals,
Publication 903.

Available in the newspaper:
"On The Drawing Board," weekly column of the Minneapolis Star and Tribune. Appears Saturday in the "Shelter" section. Provides current information on free and low-cost classes on buying, selling, building, and maintaining the home, including energy efficiency. Gives updates on public, private, and nonprofit housing developments and mortgage financing opportunities for low and moderate-income households.

Author: Joyce B. Schultenover, Research Assistant, Family Social Science

Consultants: William J. Angell, Housing Specialist, Design Housing & Apparel and Jean W. Bauer, Family Resource Management, Family Social Science

a TV series



NON-CASH RESOURCES

LIVING RESOURCEFULLY: NON-CASH RESOURCES

INTRODUCTION

Does living by the conservation ethic describe a way of life for you and your family? In the case of the Morks, it describes their attitude about the use of resources. Brought up to "make do," they have chosen to conserve material goods and live resourcefully throughout their lives. This approach has been described in many ways -- voluntary simplicity, conserver lifestyle, creative simplicity, or living the simple life. These terms imply that a conscious decision has been made to live according to this philosophy. However, many families are finding themselves in circumstances with reduced income where they are forced to live on less money than in the past. This might be described as a lifestyle of involuntary simplicity.



Cal and Esther Mork remember growing up during money-short times. Esther reflects, "We both came from families that had to make do ... I think it's been kind of ingrained in us to be conservative."

Changes in lifestyle may be difficult for many people but will not be necessarily bad. As families look for ways to stretch money and other resources, it can be a time for identifying values and priorities, for strengthening creativeness, perseverance, and appreciation of family members. It may also be a time for a new look at community resources.

Whether you want to live more creatively with reduced income or are exploring a lifestyle based on use of fewer material goods, you can begin to identify your goals and assess your family resource use. This program focuses on resources other than money. Non-cash resources include human resources as well as material ones.

A major way of expanding your satisfaction and goal achievement is to increase resources by becoming more aware of potential resources or by creating new ones. This program will help you identify potential non-cash resources and provide ideas for developing them in ways to benefit your family.

INFORMATION

Human and Nonhuman Resources

Resources are the available means for reaching goals. They include such things as your home, furnishings, income, community parks, libraries, interests, and knowledge. The one characteristic common to all resources is their usefulness or utility. Usefulness requires a balance between conserving things for future use and meeting current demands in your family. Perhaps it also involves paying for past use or commitments.

Management of family resources usually focuses on two major resources -- time and money. When reduced income creates pressure on individuals and families, they may need to look for other non-cash resources to meet their goals. These non-cash resources include the human resources of family members.

and the nonhuman resources directly controlled or utilized by them. While nonhuman resources include material goods and money, human resources include personal and interpersonal resources.

A. PERSONAL RESOURCES

Time and energy can be classified as human resources. Time is a highly limited resource. It cannot be "saved" nor can more be obtained. The limit of time in a day is the same for everyone, but the demands on time differ among individuals and families and some feel that time is more limited for them than it is for others. In the case of human energy, the limits vary greatly from person to person, but it is impossible to measure the limits objectively.

When you think of resources, you may not be accustomed to thinking of the abilities and interests of family members. For example, the man who is "handy" about the house and tinkers successfully with the plumbing has an ability that is a genuine resource. The teenager who becomes interested in doing some of the food preparation has added to the resources of the family. Abilities of family members can be developed by training or education. Increased knowledge is a human resource.

The skills of family members are another resource. These range from manual skills such as food preparation, wallpapering, carpentering, and gardening, to communication skills such as problem solving, decision making, planning, negotiating, and bargaining. Any of these skills contribute to the self-confidence and strength of individual family members, as well as the family as a whole.

Perhaps attitudes make up the least tangible group of resources. For example, a family that is willing to accept a wide variety of foods or welcomes common and inexpensive foods such as baked beans is a great asset to the meal planner attempting to provide adequate meals on a limited income. Awareness is the ability to observe; through awareness your eyes are opened to many new resources and ways to

utilize them. Creativity can lead to new ways of doing things and contribute an expression of beauty and pleasure to one's surroundings.

B. INTERPERSONAL RESOURCES

A spirit of cooperation is a human resource which aids in achieving goals. It is a resource which develops from the interaction of several people and is known as an interpersonal resource. Other examples of interpersonal resources which increase what the family has "going for it" in the achievement of goals are: feelings of agreement, free communication of feelings and information, and feelings of pride and loyalty.

Family Resources as a Unit

Family management requires examining the resources of all family members and their combined effect in goal achievement. More goals important to all can be achieved if total resources are considered and not just those of one or two members. This does not mean that all resources need to be shared, but rather that decisions must be made: 1) allocating some resources for joint use to benefit all or some individuals, and 2) allocating some resources which will be claimed and used by specified individuals.

There may be several people who can accomplish a task satisfactorily while the person who can do it best is also capable of another needed activity which no one else in the group can do. For example, several family members could mow the grass, but only the father can adjust the spark plugs on the family car and both need to be done before the family leaves for a weekend trip.

A. RESOURCE "BUNDLES"

The resources your family has control over are all interrelated. They are available in differing amounts and with varying qualities. Resources are used in "bundles," not one by one. You are constantly trading off one resource to replace another, to achieve something you want. For example, you might save

money by refinishing used furniture for your home. This might require: 1) seeking information about finishes from your father, 2) borrowing a sander from a neighbor, 3) purchasing steel wool and varnish at the hardware store, 4) spending several Saturdays getting the old finish off and putting the new finish on, 5) discarding the first piece you do as a "practice" item, and 6) accepting less than a perfect finish on the rest of the pieces you do.

Home skills can be classified as economic resources and non-cash resources at the same time because it is difficult to isolate one resource from others. Creative ability cannot be expressed without using time, energy, and frequently, materials. For example, when a family decides to cut furniture costs by refinishing used pieces, they have also decided how a portion of their time will be spent. On the other hand, if they spend large amounts of their income on furnishing their home, they may have little money for recreation or making the mortgage payment.

Money may not be as critical in the resource "bundle" as it presently seems. Since money substitutes almost universally, you may be in the habit of using it more often than required because it is expedient. It saves time and avoids the effort of deciding what bundle of resources would be needed to achieve the desired results without cash or with a limited amount of cash.

B. RESOURCE SUBSTITUTION

Most resources, particularly economic resources, have alternate possible uses. When one resource is particularly scarce, other resources may be substituted for the restricted one. For example, if one has more time than money, draperies and curtains could be sewn at home rather than buying them or hiring someone to make them. Substitution may involve not only the question of what resources, but also whose resources are to be used. Whose time and skills will be involved?

Although some resources can be substituted for others, it may not be done "perfectly." For example, a cake made at home is unlikely to be decorated as a bakery-made cake would be, but will cost less. For your family, either homemade or bakery-made cake may be preferred if all other resources are available. However, if money is limited, your family may have to decide whether to forego cake or be satisfied with the homemade one in the short run. In the long run, someone in the family could learn to decorate cakes to look like those in the bakery.

From another viewpoint, if reduced income means you are no longer able to make the car payment, it might be better to go to the dealer and trade down than to lose the car. In general, you may substitute less costly items that serve basic needs but have few extras or special features.



The Meredith family decided to move from the city to a hobby farm.

Carol Meredith tells of some advantages. "We certainly found that living out here, there are a lot of ways to make an income go farther and to use non-cash resources. We heat our house with wood. We raise chickens, some beef, and have a large garden."

Increasing the total supply of resources under your family's control can increase the number of goals you can achieve, or compensate for the lack of cash. Sometimes it is a matter of drawing on more community resources for family use -- food stamps, food shelves, library use, public park use, wild game or fish, etc.

Some trade-offs or compromises may be acceptable as a one-time event or short-run measure, but not as a permanent solution to a resource problem. For example, it may be okay to borrow money from your brother one time in a crisis, but unacceptable to do so every month to make the mortgage payment.

C. CREATION OR CONVERSION OF RESOURCES

Few resources, whether human or nonhuman, are used in their original form. Resources are constantly being converted into others. Seeds, fertilizers, soil and water, plus human energy used in planting, hoeing, weeding, and harvesting all combine to make a garden to provide food for the family. In the home, human skills and time combined with materials invested in a "do-it-yourself" project may provide a new family room. There may be a delay before the benefits of the investment are enjoyed, but the goal is to increase the total available resources.

Present resources can be converted into a more usable forms. Having a garage sale and converting the "stuff" from the attic, basement, garage, and closets into cash will help match your resources with your needs. Using rented or borrowed goods instead of purchasing them can expand the resources over which you have control for a short, critical time with less cash outlay.

Carefully considering the versatility of the goods you purchase can expand resources. Consider whether an item will serve several needs in your family. This generally means selecting basic durable items rather than specialized or fad items. Can it be recycled to other families for gain when your family no longer needs it? This

may be an item for sale, a trade item among family members and friends, or a tax deduction for a charitable gift.

Investment in human capital probably provides the greatest potential for creation of resources. Education, both formal and informal, is the major means through which human capital is increased. Investment in human capital can occur in several forms: 1) basic education, 2) managerial knowledge and skills, 3) consumer technology, and 4) knowledge skills in home production of goods and services for family consumption.

Children can contribute greatly to family resources. The following methods have been found to encourage their contributions: 1) establishing the incentive or reason for doing the activity, 2) varying assignments among family members, and 3) providing needed supervision by an adult or older family member. Participation of different family members may create new resources. Among them may be positive attitudes toward the task and pride in accomplishment, as well as increased ability.

Developing your trading and sharing networks can reduce the need for cash. Family and friends may be an easy place to start. Locating a barter club in your community is another possibility. Also, at some places of business they will trade for goods or services rather than taking cash or credit only. To find these places, ask among friends and others you know who trade in goods. Identify the "swap shops," watch the newspapers, and check the "yellow pages" for resale businesses in your community. If you need something and do not have money, but do have something of value you could trade, suggest it at the business place. The worst that can happen is the merchant saying no.

Constraints on Resources

It is important to realize that your resources can also constrain you. For example, a large station wagon may let the whole family travel together in comfort, but limit the number of trips that can be taken because it costs too

much to operate. When you are changing lifestyles or reducing money expenditures, you may need to consider which resources inhibit actions. Does your home keep you in a location that limits your work opportunities? Does owning a boat add costs you had not anticipated and now cannot afford?

Living on less need not mean that a family must give up all pleasure and entertainment, or never allow money for enjoyment. It may mean choosing between an activity that is more resource intensive or less resource intensive. For example, downhill skiing is an activity that requires a lot of resources: equipment, clothes, fees, time, and travel costs. In contrast, hiking requires fewer resources and walking is even less resource intensive. Going out to dinner and tickets for the theater will cost more than an evening in which friends join in a "potluck supper" or socializing at someone's home.

Needs Versus Wants

Advertisers have taught us to look for happiness in things that can be bought. Think of some material goods you already have or something you are thinking of buying. Ask yourself: Do I really need this item? If the answer is "no," then ask yourself: Why do I want this item? How much do I want it? Am I willing to do without other things to have it?

Wants seem to grow into needs. For example, if three telephones have been in a household for a while, they may seem to be a "need" rather than just a convenience. There are other areas where things are a matter of convenience. Think of an item in the household. Ask yourself: What service does the item provide? Are there other items that could provide the same service? What would happen to me or my family if we didn't have this item? Is there a less resource intensive item that could provide the service? For example, driving independently in a car to work, school, stores, etc., might be a convenience. The need for transportation might be met by walking,

riding a bicycle, using a bus or other public transportation, or joining a car pool.

Decision-making as a Resource

Families may have started projects or made commitments to financial obligations which need to be reconsidered when resources are reduced. A sewing project, a remodeling project, or even an investment obligation such as buying a car or a house are typical examples. If, after a project is begun, it seems evident that sufficient resources cannot be obtained to achieve the goal, a decision will have to be made. You can cut the losses and abandon the project or redefine your outcome. This means you might be able to sew curtains for only one room but not for every room in the house. You could interrupt or scale down the remodeling project for the present time. It may mean trading down to a less costly model car or selling the house and moving to more economical housing.

Human resources and material resources respond differently to use. Human resources generally grow with use, while material ones tend to wear out or become less usable. It may be that increasing the use of human resources and reducing the use of material resources will improve your lifestyle, especially in times of reduced income.

Through the decision-making process, resources are directed toward achieving a single goal or are distributed among several goals. The ability to use the decision-making process effectively is a major resource and one which can be developed. Families that develop skill in using the decision-making process and then plan and carry out the decision, will be more likely to achieve family goals. Resources are necessary to achieve goals. However, merely having large stocks of resources will not assure family satisfaction. Resources will contribute to satisfaction only when individuals and families are motivated and capable of managing their use.

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Cal Mork uses his skills to provide maintenance services. He reports, "I do all the repair work on my own cars that I can. It means a big savings, I think, over time."

PREVIEW

This program features two situations in which the value of non-cash resources is shown through one couple's life-long habits, and through the voluntary lifestyle of one family that is affected by a substantial loss of income.

Segment A

When Esther Mork makes soap in her kitchen, she is displaying only one of the ways in which she and her husband, Cal, use non-cash resources. As she describes the project, she turns something that is normally thrown away into a good product. She uses her time, knowledge of soap making, available materials ("any kind of fat"), energy -- her own and the heat source from her kitchen range -- to produce soap, which can meet a practical household need.

Other examples of converting one resource to another are seen in the activities of Cal Mork. When he applies his time, energy, skill, and creativity to a piece of soft wood, he produces a work of art -- a loon figure. For him, the payoff may not be an economic one. It may be the feeling of satisfaction and enjoyment from creating something. Cal's loon figures, Esther's homemade soap and quilts that she makes out of scraps of material, are shared with other people through gift-giving and are sometimes for sale.

Because the Morks value thrift, they trade resources such as power tools with other family members, recycle paper, bottles and cans, and buy used goods such as clothes and furniture. From the skills he developed as an auto mechanic, Cal has been able to do the repair work on his own cars and has expanded his abilities to include restoring cars.

Pride in their lifestyle, with awareness about the use of resources, has led the Morks to reach out to share friendship, experience, and goods with other people. Through their church affiliation, they have found there is much they can do for refugee families in the community. To Esther and Cal, the benefits come through spending time in an enjoyable way with others.

Segment B

Initially, the Meredith family made a voluntary change in their lifestyle by moving from the city to a hobby farm in a rural setting. This was followed by an involuntary change when Carol Meredith was laid off from her teaching job, resulting in the loss of one of the family's two incomes.

Carol, her husband and her two daughters, Holly and Lisa, found that living in the country provides ways to make an income go farther and to use non-cash resources. They use a considerable amount of their time and energy in food production. Raising beef and chickens, collecting eggs, gardening, and food preservation contribute toward meeting their basic needs. To accomplish these activities, the whole family shares their human resources by participating in these responsibilities in addition to the household tasks. Their management system includes taking turns and posting assignment charts on the refrigerator.

The Merediths heat their home with wood and Carol has developed her woodworking skill into a means of furnishing the home. It is her hope that this hobby will eventually become an income-producing business. Meanwhile, Carol supplements the family's income by doing some informal bartering with a neighbor. She trades her human resources in the form of time and energy used in putting up hay with her neighbor for the benefit of a price break on the hay for the Meredith's animals.

A special project which motivates the girls is clipping and filing coupons for store discounts and refunds. When they can be used for items on the shopping list, the girls benefit by getting the savings.

While the Meredith family appears to be meeting the goals of living a mutually creative, productive and self-sufficient lifestyle, the girls differ about whether they would choose a similar life for themselves as adults. Lisa thinks she'd like to live in the city, closer to "shopping and everything

Teenage sisters in the Meredith family share the responsibilities on their hobby farm. Lisa explains how it works. "The animals have to be hayed twice a day and grained once. We all switch off doing that ... and doing dishes and housework and hauling wood." Holly adds, "We both collect eggs, but I have taken the chickens to the fair ... and I did take egg production."



else," while Holly would want her "kids to grow up in the country" because she'd want them to have "the freedom that I had when I lived out here." She'd want them to learn and be responsible for the things she has to do.

REVIEW

The following questions are designed to help you think about your personal situation and discuss it with your family. Some are similar to the ones discussed by the TV panel members.

Segment A

1. Cal and Esther Mork grew up in tight money times. They learned to use resources such as time, energy, and creativity to develop their conserving way of life. In today's society, how might you and your family learn attitudes and skills that develop the conservation ethic?

2. Cal Mork used time, energy, and skills to maintain his car. In addition to these resources, he used creativity to carve loon figures. Esther took pride in using "throwaway" materials for soap making. In each case, how are these activities trade-offs for other resources? What are the benefits for this kind of effort?

3. The Morks talked about recycling paper, metal, and glass products and buying secondhand goods as part of their conserving way of life. To what extent does your family engage in these activities? How do you benefit from them? Are there areas where more such activities would provide benefits? How do you and other family members feel about recycling things for direct use, such as clothing, furniture, sports equipment, etc.?

4. A resource that individuals often overlook is the sharing of themselves with others. The Morks chose to share their time and friendship with a family who needed assistance. Are there ways in which people in your community can get in touch with each other like this? What other resources could be shared or exchanged?

Segment B

1. The Meredith family lives on a hobby farm. This was a conscious family decision. How does the rural setting change the ability to generate non-cash resources?

2. Carol Meredith helped a friend process bales of hay in exchange for sawdust and a price reduction in the hay she purchases. This trading of labor for goods is often hard to price. How do bargaining skills become a part of this process? How would bargaining be different with members of the family and friends compared to strangers?

3. The Meredith family chose to live on a farm to enable their children to contribute to the home production for the family. How do nonfarm families accomplish the same type of contribution to their family and community?

4. Carol Meredith is trying to turn her hobby of woodworking into a business. Do any of your family members have hobbies and interests that could be turned into a business? What resources are there in your community to help individuals and families start a business?

APPLICATION

Activities for Living on Less

There usually is no easy way to live on less, no secret formula for frugal living. Changing to living on less may be an inching back process. The family's first task is to define goals. Carefully defining what you want to achieve will be helpful in motivating yourself to change behavior and securing the cooperation of others.

The following activities will help you and your family assess your resources and develop your plans to live on less.

A. HUMAN RESOURCES: FAMILY ASSESSMENT

What skills and strengths do you think your family has for dealing with living on less? Consider this list of personal resources. Use the examples to help you assess those you recognize in your family members. Write down your ideas and the people within the household who can contribute them. Get input from other family members.



Family Assessment Examples

<u>Human Resources</u>	<u>Examples</u>	<u>Family Assessment</u> (What and Who)
Time	An hour, a day, etc.	
Energy	Energy needed for any activity	
Interests	In gardening, woodcarving	
Abilities or skills	Ability to sing, ability to plan, skill in sewing	
Knowledge	Information needed in selecting a car	
Attitudes	Willingness to accept change	
Self-confidence	Willingness to take risks	
Creativity	New ideas, artistry	
Awareness	Sensitivity to problems; See cause-effect	
Interpersonal	Cooperation, pride, resources inner strength	

B. GOALS: INCREASE/DECREASE

(Adapted from Living on Less, EP #P0009, Agricultural Extension Service, University of Minnesota, St. Paul, MN)

Discuss items on the following form with your family. Record the ideas of the group or have individuals do it separately. Then discuss and combine the ideas. Have each person list at least five items.

1. What do you plan to reduce the use of?

_____ because

2. What do you plan to increase the use of?

_____ because

C. VALUES: 25 ITEMS

What material goods do you really value? If you could choose just 25 items from your home as you move, what would you pack? Have each family member list their choices. Then talk about your choices with your family. How are your lists the same and how are they different? Why did you choose the items on your list?

D. VALUES: TIME, MONEY, ENERGY

(Adapted from "If Only I Had ...," J. C. Penney Forum, Sept. 1983.)

We express our values in the way we spend time, energy, and money. Our choices and values may change as we go through the life cycle and as our circumstances change. Think of where you are right now and complete the following sentences:

1. If only I had more time, I would

2. If only I had more money, I would

3. If only I had more energy, I would

When you have finished, think about your answers in relation to your lifestyle. What do they tell you about your lifestyle values? Discuss and compare your answers with those of other family members. What did you learn about their lifestyle values?

E. LIFESTYLE: CHANGES

Check out these questions with your family to see how they feel about them and what they know about them.

- How do you feel about used goods?
- What kinds of used items would you buy?
- Where could you buy these items locally?
- What resources might you find and recycle within the community?
- What kinds of things might you home produce instead of purchasing?
- In what areas could you reduce costs by sharing more with others?
- What things might you give up?
- What are some of the barriers to increased sharing?

F. "WANTS" VERSUS "NEEDS"

Have each family member make a list of "wants" and a list of "needs." Compare them and share with other family members. Combine the "needs" lists and rank them in order of priority. Then add the "wants" lists and rank them in order of priority. Do they overlap?

G. GOALS: PRIORITIES

Use the following list and add other items to consider as many ideas as possible, of ways to live on less. Then check (x) those items that you will consider using. Have each member of the

family, or as a group activity, prioritize (rank in order) the first five or six items you would put into practice. Star (*) those items you want to try within a month.

- walk more
- bike to work, school, on errands, for exercise
- recycle metal, paper, glass
- change oil in car yourself
- get instruction to increase self-reliance (carpentry, car tune-up, food preservation)
- exchange goods or services with others instead of payment (sewing, child care, car pool)
- grow vegetables/raise food
- preserve vegetables and fruit
- buy secondhand clothes
- buy at garage sales
- have a garage sale
- make gifts instead of buying them
- make clothes, furniture
- belong to a cooperative
- belong to a barter club
- reduce water temperature of hot water heater
- reduce home heating temperatures at night (winter)
- reduce use of air conditioner (summer)
- plan meatless meals
- use coupon or rebate offers
- enjoy more sunsets
- have more conversations with friends and neighbors
- use less paid entertainment

COMMUNITY RESOURCES

Contact the people and places listed below for more information and answers to specific questions concerning non-cash resources.

- County extension agent
- Area agent, CNRD (Community and Natural Resource Development)
- Recycling centers, for locations call:

(metro area) Metropolitan Council Public Information Office: 612-291-6464

(outside metro area) Minnesota Pollution Control Agency: 612-296-7260

Look for these listings in the Yellow Pages Consumer Directory:

- Cooperatives
- Barter and trade exchanges
- Second hand stores
- Social services/human services
- Vocational guidance (vocational and technical schools and colleges)
- Libraries (public library system)

ADDITIONAL MATERIALS

Available from the county extension office, or Agricultural Extension Service, University of Minnesota; St. Paul, MN 55108:

Living Resourcefully With Reduced Income, by Kathy Mangum and Jean W. Bauer. HE-BU-2475.

Personal Resources, Tools to Work With by Mary F. Lamison. HM32-1977.

Nutrition Basics for Family Meals by Evelyn Harne and Mary Darling. HE-FS-EFNEP 169.

Shopping Basics for Family Meals by Evelyn Harne and Mary Darling. HE-FS-EFNEP 171.

Freezing Fruits and Vegetables by Isabel Wolf. HE-FO-0555.

How To Can by Isabel Wolf: A series of publications on canning fruits, vegetables, making pickles and preserves, using Minnesota's wild fruits, and making sausage and preserving fish. Ask for the specific area of interest.

Buying a Used Range by Wanda Olson.
HE-FO-1275.

Buying a Used Refrigerator or Freezer by
Wanda Olson. HE-FO-1276.

Economics of Saving Energy: Cash-Flow,
Payback, and Long-Run by Roger Peterson.
HE-FO-1938.

Shopping for Rugs and Carpets (New or
Used) produced by the University of
Minnesota. HE-MI-1813.

Clothing Resale: A Buyer's Guide by E.
Gazzuolo. HE-BU-0543.

New Life for Your Clothes: Decisions for
Updating, Reconditioning by Sherri
Johnson. HE-FO-1917.

Shopping for Children's Clothing:
Shopping Suggestions by Sherri Johnson.
HE-FO-0859.

See "Housing Alternatives" materials
list for additional publications on
inexpensive and creative ideas for the
home environment and energy
conservation.

The following books may be borrowed
from the public library system or
purchased:

Elgin, Duane. Voluntary Simplicity.
New York: William Morrow & Co., 1981.

Long, Charles. How to Survive Without,
a Salary. New York: Sterling Publishing
Co., Inc.

Longacre, Doris J. Living More With
Less. Scottsdale, PA: Herald Press,
1980.

Author: Joyce B. Schultenover, Research
Assistant, Family Social Science.

In collaboration with: Dottie Goss,
Family Resource Management Specialist,
Family Social Science.

a TV series



**FAMILY
COMMUNICATION**

LIVING RESOURCEFULLY: COMMUNICATION

INTRODUCTION

What does communication have to do with living resourcefully? When income or other resources are reduced, stress is exerted on the individual and the family. As workers, people feel the need to earn more money and to hold on to their jobs. As consumers, they feel pressured to get the most for their money. These stresses almost inevitably carry over into interpersonal relationships. Family, business, and other types of relationships suffer.

Effective communication can be a key to strengthening relationships. The person who can express himself or herself effectively and can understand what others are saying and feeling can help minimize the damage caused by external stress. By communicating clearly and accurately, many of the misunderstandings that lead to tensions and conflicts in interpersonal relationships can be avoided.



Lee Grotchik tells how important communication became when sharing a home with Dale Morrow: "It was a matter of seeing how things went from day to day ... kind of search yourself a little bit for what you expect."

What is communication? The word "communication" has many meanings. One meaning is to impart -- to give to another. A broader meaning is that communication is a sharing, an interchange of thoughts and information. When we think of communication within the family, we think of the broader definition. Family communication is a way of sharing, of receiving as well as sending; it is a bridge to understanding. To communicate with someone is to bring about some change in his or her store of experiences. This change may affect a person's way of seeing things and a person's behavior.

How do you communicate? Whether aware of it or not, you are always communicating. You communicate in many ways. Interpersonal communication is much more than just the exchange of words between two people. It is what you say, how you say it, why you say it, and when you say it. What you neglect to say is also part of your communication. It is your facial expressions, your gestures, your posture, and your vocal tones. In short, communication includes the whole set of actions or techniques which make up body or nonverbal language as well as verbal language.

Are you aware of "body language?" Along with using words to communicate, people send out messages with their bodies. Handshakes, head nods, smiles, and shoulder shrugs are some of the more deliberate gestures. But you may be unaware of other body language, such as tight muscles, raised eyebrows, clenched fists, perspiration, rapid breathing, or the space you place between yourself and others.

You may not be consciously aware of these signals, but you are receiving them and responding. For example, you ask your spouse, "How did your day go?" Your spouse smiles and says, "wonderful." That is one message -- the verbal one. But there is another, nonverbal message. The smile was fleeting and the eyes of your spouse seemed to look past you. How would such an incident make you feel? Confused? A bit uneasy? Irritated? Hurt?

It probably depends on how you interpreted the total situation. But you did get two different messages and the range of possible interpretations leaves a lot of room for misunderstanding. Or maybe you understood all too clearly the second "unconscious" message. Either way, you may have doubts as to what your spouse really means.

How do you learn to communicate? Communication patterns are learned -- or "caught" -- from your parents and other people you were close to as you were growing up. In a marriage, you often react to your partner in the way you would like someone to communicate with you. That may be quite the opposite of what your partner needs or understands. For instance, the partner who grew up in a situation where voices were raised, differences aired frequently, and everything dealt with openly, may be married to a person who never heard any difference of opinion expressed, but felt an undercurrent of differences between the parents.

One partner may not know how to express those differences in ways that are understood by the other. The non-expressive or stoic person may feel uncomfortable with loud, verbal displays. The more open person may feel uncomfortable with the silent treatment. When each person understands the way in which the other learned to communicate, they can more easily respect that way and not assume that their pattern is the best one.

How are communication and the use of money related? Just as you learned your communication patterns, you also learned what you believe about money from your family of orientation -- the way you were "raised." Consciously or unconsciously, the patterns you observed were and are reality to you as an adult. If you saw few problems with money and little discussion about it, you may be surprised and unprepared when there is limited income and careful decisions must be made to even meet the basics. If you saw the use of money as a weapon between your parents, you may use money as a similar weapon in your own marriage. If borrowing was very common

in your parent's home, you may have expectations about borrowing and see little sense to paying in cash.

When you marry someone who was not raised as you were, the assumptions and expectations brought to marriage about the use of money can be very different. The person who counts every penny spent and plans for all major purchases for a long time in advance may marry the person who is loose, even "lackadaisical" about the handling of money. Both feel sure of the "rightness" of what they are doing and question the reasons for the other person doing differently. When these differences in background are openly expressed, the couple can better understand and develop patterns of money management that work most effectively for them.

This program in the Living Resourcefully series will help you improve your family communication skills and use these communication skills to solve problems in a more satisfying way.



Linda Abraham recalls, "The majority of our arguments were on money ... putting money where it shouldn't have been put ... spending money that wasn't there."

Lynn Evden expresses the importance of having someone to talk to: "My family and my friends are very important. If I don't let off the steam once in a while, I finally hit the point where it just explodes It helps, it's the only way you can make it."



INFORMATION

Family Communication in Times of Stress

Research studies and the experience of counselors agree that the healthy way to deal with stress or to work through feelings of loss or sadness is to talk about it with someone. Unfortunately, many persons who experience stress or loss, deny or ignore the natural and normal feelings of anger, guilt, fear, and sorrow which accompany these experiences. Such denial can lead to emotional or physical difficulties. At a minimum, it is likely to lead to a breakdown in communication with others, thus blocking the natural means of recovering from the stress, grief, or change.

A. TALKING IT OUT

A first principle of communication related to stress, for the person suffering the stress and its accompanying conditions and feelings, is "talk it out." Don't bottle it up. Confide your feelings and worry to someone who is likely to understand and care and whom you can trust. Just knowing that someone is aware of your stress, hurt feelings, worries, or difficult decisions and cares about you can mean a great deal. This person may be within your informal support network -- your husband or wife, father or mother, brother or sister, or a friend. Or you may need to reach out to a more formal helper -- clergy, family doctor, social worker, counselor, or psychologist.

The urgent need is to reach out to some receptive listener. Talking things out helps you: to work off or relieve the tension, to see your situation and concerns more clearly, and to see more easily what you can do about it. Harvard psychologist Gerald Caplan, based on years of research and clinical experience, says that persons who weather a crisis well are not ashamed to express their fears and anxieties and worry to others. They are eager to explore possible solutions with others and are able to accept -- even enlist -- the help of others. Those who cope well with stress consider talking it out and asking for help a sign of strength and maturity, not a sign of weakness and overdependence. Facing up to the problem and getting feelings out in the open are the first steps in managing stress.

B. JUST LISTENING

A second major point about communication and stress involves the listener. Talking it out requires a listener -- one who receives the message. However, family members and many friends are notoriously poor listeners, but not because they are unskilled or indifferent or uncaring. Rather, it may be because they care so much that they want to ease the stress or unpleasant feelings, take on the burden, solve the problem, or offer

advice. But even if sound and eventually followed, such advice may not feel helpful at the moment of intense feeling or great stress. At such times, "just listening" can be a powerful, important contribution.

Stressed people need someone who will listen, support, and allow feelings to be expressed. It's important that a person under stress be allowed to vent his or her feelings. If you happen to be the selected listener, this means that you allow the person to talk, to yell, or to cry. How you respond to someone feeling stressed is important. Advising, analyzing, or judging responses such as "Don't get so emotional," or "Try to get organized," or "It's silly to worry about it," are not helpful. It is helpful to ask short, neutral questions or express genuine concern and willingness to listen; for example, "Would you like to talk about it," "You sound upset," "I can see that would bother you."

Sometimes a person can find the cause of stress and see the most likely solution simply by talking it out. At other times, a person may need help seeing the source of the problem or in seeing viable alternatives in solving it. In those cases, the listener's experience and wisdom and objectivity may be valuable helps.

C. INTERPRETATION

An important awareness about listening is to realize that you interpret what is said. When you observe some behavior or action on the part of another, when you hear words being spoken, or get information by any of your senses, you always draw some conclusions about what was meant or intended. You make some interpretation of what you perceived. If your interpretation or conclusion is reasonably correct, your response probably will be reasonably appropriate. If, however, your conclusion is incorrect or different from what the speaker intended, your response may not be appropriate. Since your interpretation is based on our values, beliefs, and experiences, it could be incorrect.

D. FEEDBACK

One solution to the frequent communication error of misinterpreting a person's meaning or intention can be relatively simple. "Get feedback." That is, check out your interpretation with the other person before responding or acting. It takes only a few seconds to ask: "Do you mean . . .?" or to say, "Now I understand you to say/mean . . . is that correct?"

Communication involves receiving as well as sending. Unfortunately, the message is often received with a garbled meaning. To improve your communication, you need to put as much emphasis on what the other person is receiving as you do on what you are sending. To communicate effectively, you need to learn to read the signals sent back to you. Most people are so busy sending that they never stop to find out what, if anything, has been received. Finding out what message has been received is a vital part of communication. Again, it is important to check to see that the other person heard and understood your message.

How to Improve Family Communication

A. FIND TIME TO TALK

It is especially important to find (or make) some time to talk about personal matters among family members. Deliberately turn off the TV for an hour or so. Instead of doing something routinely alone, plan time together. Do some of this kind of talking while riding in the car or while performing household chores together, or before bedtime. If you are not accustomed to this type of sharing, you may want to plan some topics to talk about, or use some of the activities included in this viewers guide.

B. COMMUNICATE ABOUT COMMUNICATION

Some possible topics for family discussion are: What are the communication patterns in our family? Are people willing to express and share themselves? What communication problems exist? Do we listen well? Do we

express our wants and needs clearly and directly? What rules exist regarding speaking and listening (e.g., "Children should be seen and not heard"; "If you can't say something nice, don't say anything at all.") Are these rules useful or harmful? What style of humor exists in our family: entertaining and lighthearted or belittling and sarcastic?

C. LEARN TO LISTEN

Everyone seems to share the need "to be listened to" at times. Inattentiveness strikes at the heart of human relationships, as it implies lack of interest in the person talking as much as in the topic of conversation. About 50 percent of the time spent in communicating must be spent in listening and listening takes work. Hearing is passive (our nervous system does the work) while listening is active. It takes mental effort and attention.

D. PRACTICE LISTENING SKILLS

1. Listen sensitively: Listen for what the person is trying to tell you. Look for clues for meanings behind the words -- the person's behavior and body language. Share back with the person to "check out" your reading of the clues.

2. Listen without judging: Listening without judging does not mean that you are condoning the person's actions. It means that you are accepting their feelings about what they do and that you are learning and storing up in your mind those areas which may need attention at a more appropriate time.

3. Listen to the unpleasant as well as the pleasant: Allowing the expression of all kinds of feelings recognizes that feelings are facts. Feelings need to be expressed in some acceptable way, even though actions must be limited. Allowing honesty of expression improves communication.

4. Listen to yourself as well as others: It is helpful to think back over what you said in a situation and how others reacted. Sometimes you talk "at" people so much that they develop a

psychological deafness. Children and spouses are particularly susceptible to this "disease." It may be their means of self defense from a continual bombardment of words.

Listen to how you respond to differences of opinion. Do you really accept the fact of individual differences? Do you share your true feelings or do you withhold them?

Listen to your tone of voice when you speak to your spouse or children. Is it harsh, rasping, whining, shrill, demanding, possessive, purring, comforting, inquiring, loving, or monotonous as it speaks to them? Tone of voice communicates to the listener something over and above the verbal message.

E. "BRING ALONG" FAMILY MEMBERS

Consider the process of family communication about a major decision such as purchasing a home. In many cases, there is a lot of analysis about such a decision. Often the pros and cons are worked through by adults and once the decision is reached, the children are informed. As one child said, "Grownups never really listen to what children have to say. They always decide ahead of time." Because the children have had little or no input in the decision-making, their reactions are often not as positive as parents wish or expect.

Adults may forget to "bring along" the children in the process of decision-making. Also, one spouse may neglect to confer with the other. Even when they disagree with the decision, children as well as adults are more likely to accept the decision when their concerns have been expressed.

This means that the consequences of a decision need to be shared as well. For example, "If we buy the house, we can have more freedom to do what we want with the rooms, visitors, and other things. But, we may not be able to buy as many toys and clothes, or go out for entertainment because of the additional expense." When children, as well as adults, know how the cost of some major

decision affects them, they are more able to accept it. If the decision is just "dumped" on them, family members may try to find ways to undermine the results. "Bringing along" other family members, indicates a respect for their input, and a concern for their feelings, too.

References

Galvin, Kathleen M. and Brommell, Bernard J. (1982) Family Communication: Cohesion and Change. Glenview, IL: Scott Foresman & Co.

Pitzer, Ronald L. Family Communicating. Family Development Program, Agricultural Extension Service, University of Minnesota; St. Paul, MN.

Targ, Dena B. Understanding Interpersonal Communication. HE-316. Cooperative Extension Service, Purdue University; West Lafayette, IN.



Bruce Abraham tells how they have learned to check things out before making major purchases: "We slow down ... wait and find out ... we call home."

PREVIEW

This program presents communication as a resource. It uses people and situations to illustrate some features of communication and raise some questions about communication habits.

Segment A

Lynn Even and Lee Grotchik, in separate episodes, were involved in making decisions about their housing arrangements. Each of them became aware of the importance of communication during this process.

When Lynn needed to talk to someone about buying a home, she found her mother and a good friend ready to listen. While Lynn's mother took the role of listener and observer, without giving advice, her friend encouraged and pushed her toward becoming a homeowner. Lynn's family and friends continue to be available to her when she needs to "let off steam," another important means of communication.

Lynn was concerned about the effect of her housing decision on her two children. As a single parent, it was up to her to communicate with them in the decision-making process and help them understand what owning a home would mean for them as a family. Sharing her values with them plays an important part in their family relationships.

Lee Grotchik recalls that he lost some sleep and had some second thoughts while working on his decision to move into the home of Dale Morrow. Widely different in ages, these men initiated their share-a-home arrangement with a written agreement. However, they found that the real effort and satisfaction of getting along together came through daily communication and open sharing of expectations.

Segment B

Linda and Bruce Abraham are aware that financial problems and communication problems are associated. They came into their marriage not knowing how to manage money and got into

arguments about money and spending habits they had learned in their teen years. With help from Marv Klug, family services counselor, over a period of several months, they have learned to make some changes in how they deal with their money and--perhaps more important--how they deal with each other. While working on their budget problems, Linda and Bruce have developed better communication skills that include planning ahead and "checking things out" before making decisions.

Under the stress of unemployment, Ruth Witucki and Mike Ducette have experienced the loss of more than jobs and income. They also lost daily contact with co-workers. Like the other people who lost their jobs, due to a plant closing, they had learned to know each other well and had shared their joys and their gripes. When the group no longer met in the work setting, they missed this regular communication and continued to be concerned about the well-being of their former co-workers. Organizing a support group gave them an opportunity to participate in activities together and keep the communication channels open. Members of the group became a source of encouragement and found time to share their problems and feelings with others who understood.

REVIEW

The following questions are designed to help you think about your personal situation and discuss it with your family. Some are similar to the ones discussed by the TV panel members.

Segment A

1. Lynn Even talked about the support she got from her mother and from a good friend. Her mother, it seems, mostly listened; her friend apparently actively endorsed Lynn buying a house. What did the two different kinds of support provide for Lynn? How important to you is the role of "just listening?"

2. Lynn had to find ways to communicate with her children about buying a house and the importance she attached to this. What are some of the problems she might have faced in

explaining her feelings? What are the benefits of "bringing along" the children in the decision-making process?

3. While getting started in their share-a-home arrangement, both Lee Grotchik and Dale Morrow had to face some apprehensions. What part did communication play in settling some of their real and potential problems? How important are verbal and written contracts in such an arrangement?

4. In both family situations, the importance of sharing feelings openly and processing decisions with others were illustrated. How do you and your family members begin to send and receive these "messages?"

Segment B

1. Marv Klug, the financial counselor working with Linda and Bruce Abraham, said that budgeting problems in a family are associated with communication problems. How does this relate to your experiences? What part do arguments about money play in family relationships?

2. It is difficult for many of us to talk about money and how we use it. As we grow up, we learn assumptions and expectations about the use of money. How has this affected the spending patterns of your own family?

3. Linda and Bruce talked about their failure to check things out with each other. How basic is this? What type of planning is needed to offset this problem? Do you have similar problems in your family?

4. Ruth Witucki and Mike Doucette both commented on communication with co-workers as being important in their lives, and something they missed after being laid off from their jobs. What similarities do you see in your experiences?

5. After the layoffs, the union that Ruth and Mike belonged to advised its members to find ways to get together and stay in touch. How is this support different from the support of family members? Why is this important?

6. Throughout this program you heard about how people's previous experiences had a strong affect on them: Bruce and Linda talking about their pre-marriage habits of spending down to the last dollar; Lynn Even about associating home ownership with security; Ruth and Mike about remembering on-the-job communication. What personal examples of your own do you have, showing how previous experience affects current communication?

7. Effective communication can be learned. Where can you go for help and what are the resources in your community? What can you expect of the agency or group and approximately what will it cost?

APPLICATION

Activities for Sharing Feelings

Within families, the ability and skill to share feelings of one family member with another is part of good family communication. It is easier to share happy feelings. It is harder to share sad, hurt, or angry feelings with others; especially when you don't want the others to become sad, hurt, or angry. Sharing of feelings becomes easier if you have learned to express them in a setting that is open and caring.

A. QUESTIONS TO DISCUSS

The following questions will help families share with each other and can be used in a form appropriate for children of different ages. To give this discussion your full attention, set time aside and gather your family members together in a comfortable place. Encourage everyone to participate in the sharing.

1. What do you do when you are happy? How can we tell when the other person is happy? How does the face of the person look and how do the words sound?

2. If you are sad, what do you do? What do you say? How are people different in the ways they show sadness? What do you do and say when someone in the family is sad? How do you like to be comforted when you are sad?

3. What does crying mean? Does it mean different things at different times? How do you feel after you cry? Can all members of your family cry?

4. When you are angry, what do you do? What do you say? How do people show anger differently? When someone else is angry, how do you feel? When you are angry with another person, are you angry at them or at what they did? How can you remember to separate that behavior or action from the person? What is it like to be around an angry person who is yelling or an angry person who is very quiet?

5. Someone may think the other person is responsible for the way they feel. They may say, "You make me feel so angry." That isn't really true, because your feelings belong to you. It is true to say, "I feel so angry." This means that you are sharing your own feelings. How can you remember to tell what your feelings are instead of saying what you think the other person does? Try this: "I feel _____ (angry, sad, impatient, uncomfortable, disgusted, happy, tired, hopeful, etc.)."

B. THINGS TO DO

1. Cut out pictures of people from magazines. Paste them on paper and number them. Without telling each other, have each person write down the feelings of the people in the picture. When everyone is completed, share your answers. Discuss what you saw in the picture that showed the feeling. Note that in many cases, the person pictured may show more than one feeling.

2. Use puppets, dolls or stuffed toys to create a show with characters in the show learning how to share their own feelings with others. Talk about how the characters could share some feelings that people have trouble sharing.

3. Collect cartoons, jokes, and comic strips which illustrate family members sharing -- or trying to share -- feelings with each other.

Activity: Lines of Communication

(Adapted from "What I Really Mean," J. C. Penney Forum, Sept. 1983.)

Communication can help increase understanding among family members. Communication makes it easier for people to work together and accomplish common goals. Effective communication involves both words and feelings.

The following activity uses the sentence completion method to help uncover feelings and emotions that are important to share. The exercise may be done by all family members.

1. You may write your responses, talk into a tape recorder, or practice in front of a mirror.

2. Whatever method you choose, remember to respond quickly and keep responses short and simple. Give at least ten responses to each unfinished sentence.

3. After you have completed the sentences by yourself, share your responses with other family members.

4. Listen attentively to the responses of others.

5. Reflect on your responses after completing each set.

Complete these sentences:

A. Communication to me means

B. The hard thing about personal communication is

C. Sometimes I don't communicate when

D. I feel loved and appreciated by you when you

E. I feel invisible when you

F. One of the things I wish you better understood about me is

G. I am becoming aware



Activity: Family Communication Networks

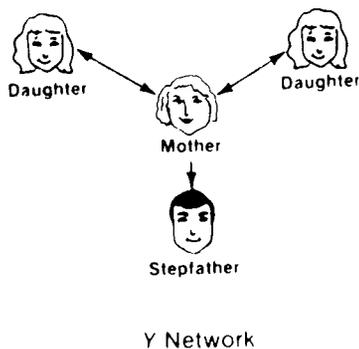
(Adapted from Galvin and Brommell, 1982.)

Through communication, family members develop certain patterns or "networks" to relate to each other. A communication network determines the flow of messages back and forth from one family member to one or more other family members or to other people outside the family.

Four different networks are explained here (Galvin and Brommell, 1982). In the diagrams, arrows show the directions in which the messages flow. Look at the communication patterns in your family. Try to determine which networks operate in your family. If you cannot identify your family's network from these illustrations, draw your own network. Then answer the questions that follow.

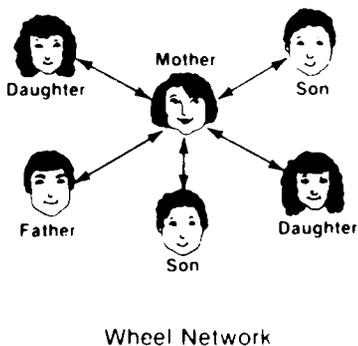
1. In the **Y network**, messages are channeled through one person to one or more other family members.

Example: In a blended family with a new step parent, the natural parent may consciously or unconsciously set up a Y network.



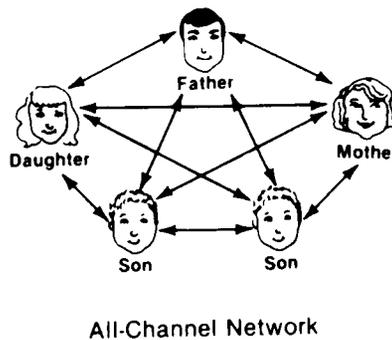
2. The **wheel network** depends on one family member who channels all messages to the other family members. This central person acts as the hub of the wheel in the family.

Example: The central person might be the parent who dominates the family or holds the family together.



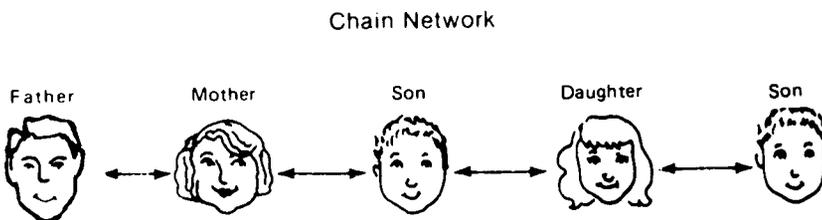
3. The **all-channel network** provides for two-way exchange of messages between all family members. This network allows equal participation but it can also be disorganized. Listening is a key way to avoid disorganization in this network, and to operate successfully.

Example: Family members together decide the rules which provide for respecting each member's turn in communication and remaining quiet to listen to each member's views.



4. In the **chain network**, the messages are passed through the links from one person to the next. There can be a two-way exchange of information between all except the end members, who only have one member with whom to communicate.

Example: One parent may control the chain network and pass out orders through the other parent to the children.



Questions for you to discuss about your family's communication network:

1. What happens to the messages in the network?
2. How does the network affect the family rules?
3. How does the network affect family decision-making?
4. How satisfactory is your present communication network for members of your family?
5. What would need to change for your family to relate to each other through a more satisfactory communication network?

Draw Your Network

COMMUNITY RESOURCES

Contact the people and places listed below for more information and answers to specific questions concerning "Family Communication."

- County extension agent (home economics/family life)

- Family services (Lutheran, Catholic, other)

- Mental health center

- Clergy or parish worker

- Family counselor/therapist

- Family life and child development instructor, psychologist, social worker; could be located at high schools, AVTI's, community colleges and state colleges

- Parent education program and community services within the local school district

- YWCA/YMCA family life programs

- Public library system

ADDITIONAL MATERIALS

The following publications and other materials on family communication are available through the County Extension Office or Agricultural Extension Service, University of Minnesota; St. Paul, MN 55108:

Mangum, Kathy and Bauer, Jean W. Living Resourcefully with Reduced Income.
HE-BU-2475.

Pitzer, Ron and Meyers, Susan
Celebrating Family Life.
HE-BU-0724.

To receive public affairs pamphlets, Parent-teenager Communication, and many others, write for booklet listing topics to: 381 Park Avenue South, New York, NY 10016.

The following books may be borrowed from the public library system or purchased:

Carnes, Patrick J. (1984) Understanding Us. Interpersonal Communication Program, Inc. 1925 Nicollet Ave. Mpls. MN 55403.

Clarke, Jean I. (1978) Self-Esteem: A Family Affair. Winston Press, 430 Oak Grove, Mpls MN 55403.

Galvin, Kathleen M. and Brommell, Bernard J. (1982) Family Communication: Cohesion and Change. Glenview IL: Scott Foresman & Co.

Miller, Sherod; Nunnally, Elam; and Wackman, Daniel. (1984) Talking Together (replaces Alive and Aware). Interpersonal Communication Program, Inc. 1925 Nicollet Ave. Mpls MN 55403.

Nutt, Grady. (1977) Family time: A revolutionary old idea. Million Dollar Round Table Order Department, 2340 River Road, Des Plaines, IL 60018.

Satir, Virginia. (1972) Peoplemaking. Palo Alto, CA: Science and Behavior Books.

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