At any given time there will be millions of people out of work. Unemployment can last for weeks, months, and even years. It can have a negative impact on the person out of work, their families, and their friends. Learning how to cope with the real stress of unemployment and learning how to be supportive to someone who is unemployed can have a significant positive effect. Cognitive-behavior therapy is a type of treatment based firmly on research studies. It aids people in achieving specific changes or goals. Its methods have been studied in treatments for many disorders for all ages. Cognitive-behavioral therapy offers many strategies to help cope with unemployment—some strategies described below you can try on your own but you should also consider whether you would benefit from the help of a qualified cognitive-behavior therapist.

Unemployment can be associated with increases in depression and anxiety, trouble sleeping, decreased life-satisfaction, problems with alcohol abuse, and changes in physical well-being. A multitude of other problems can also arise including reduced income, loss of health coverage, loss of camaraderie, loss of routines, and loss of self-worth. Some marriages may get worse during unemployment—as people feel more frustrated, argue more or withdraw. But some marriages may actually improve during this time, as people realize that their spouse can be a much-needed source of support and understanding.

The Problems Resulting from Loss of Job
People handle the experience of unemployment in different ways. But there are often real, objective problems that result from loss of a job. These include loss of income, loss of structure of daily activities, loss of contact with the people at work, and changes in daily behaviors. Some people may not appreciate the risk of longer-term job loss and may not change their spending habits until they have depleted their savings. Planning on longer-term unemployment (“the rainy day”) may be a wise strategy that can help you budget your spending and determine what you “really” need and what you can do without. When you are out of work you have a dramatic change in daily activities. Rather than working (especially, working with others) you may find yourself alone, at home without a schedule of activities, passive and inactive. This puts you at risk for depression.

Cognitive-behavioral therapy is well-suited for helping people cope with the problems that arise from unemployment. Let’s look at a few of these problems and some possible solutions.

1. Validate Your Anger
It’s natural to feel angry about losing your job. You might feel it is unfair, that you have been singled out and that it’s not your fault. Recognizing these feelings is very important, but sometimes you can get stuck in your anger and it may feel like all you are doing is blaming your former employer. Even if you are right, this won’t help you get on with things. You can give yourself the permission to vent your feelings, but realize that this is only an initial step in a longer process of coping.

What Is Cognitive Behavior Therapy?
Behavior Therapy and Cognitive Behavior Therapy are types of treatment that are based firmly on research findings. These approaches aid people in achieving specific changes or goals. Changes or goals might involve:

- A way of acting, like smoking less or being more outgoing
- A way of feeling, like helping a person to be less scared, less depressed, or less anxious;
- A way of thinking, like learning to problem-solve or get rid of self-defeating thoughts
- A way of coping, like training developmentally disabled people to care for themselves or hold a job.

Behavior Therapists and Cognitive Behavior Therapists usually focus more on the current situation and its solution, rather than the past. They concentrate on a person’s views and beliefs about their life, not on personality traits. Behavior Therapists and Cognitive Behavior Therapists treat individuals, parents, children, couples, and families. Replacing ways of living that do not work well with ways of living that do work, and giving people more control over their lives, are common goals of behavior and cognitive behavior therapy.

HOW TO GET HELP: If you are looking for help, either for yourself or someone else, you may be tempted to call someone who advertises in a local publication or who comes up from a search of the Internet. You may, or may not, find a competent therapist in this manner. It is wise to check on the credentials of a psychotherapist. It is expected that competent therapists hold advanced academic degrees and are trained in techniques for treating anxiety disorders. They should be listed as members of professional organizations, such as the Association for Behavioral and Cognitive Therapies or the American Psychological Association. Of course, they should be licensed to practice in your state. You can find competent specialists who are affiliated with local universities or mental health facilities or who are listed on the websites of professional organizations. You may, of course, visit our website (www.abct.org) and click on “Find a CBT Therapist.”

The Association for Behavioral and Cognitive Therapies (ABCT) is an interdisciplinary organization committed to the advancement of a scientific approach to the understanding and amelioration of problems of the human condition. These aims are achieved through the investigation and application of behavioral, cognitive, and other evidence-based principles to assessment, prevention, and treatment.
2. Develop a Plan for Action
Your job kept you busy for eight hours each day. Now you are home with no job and lots of time on your hands. Without activities you will feel that there is nothing to do, that nothing can change, and that there is no way to help yourself. Develop a daily plan of activities—each day—to give yourself daily goals and keep you busy. Part of each day can be devoted to looking for a job and part can be focused on other useful goals (exercise, family activities, acquiring skills, socializing, and other behaviors). Keeping busy and having a plan can help you feel better about yourself. If you are having trouble doing this, seek help from someone, a significant other or a cognitive behavior therapist. It is very important for your well-being to keep your days productive.

3. Eliminate Dwelling on Negative Thoughts
One of the key risks for depression during unemployment is your tendency to “ruminate” or focus repetitively on negative thoughts and memories, such as “Why is this happening to me?”; “I can’t believe I’m in this situation”; and “What happened?” This self-focused rumination isolates you from other people, makes you more passive, focuses exclusively on the negative, and leads to depression. You can help yourself by catching the rumination, setting aside 30 minutes each day where you only ruminate (“rumination time”), put off the rumination to your rumination time, ask yourself if your rumination will really help you (you may think that it will help you find a solution), and replace rumination with productive action.

4. Accept What You Can’t Change—Change What You Can Change
Life is often filled with unfair, unpleasant and unexpected events. Some of these we can change, some we cannot change. You cannot change the fact that you lost your job but you do have control how you choose to respond. You can change how you spend your time, what you do with this period in your life and how you think about it. Accepting that something happened doesn’t mean that you are saying it’s OK. It simply means that you recognize it for what it is—past history. It may have been very unfair, but now you have to decide what you will do with yourself and what actions will be in your interest. For example, ruminating about the past will likely make you more depressed. Looking for a job, improving your relationship with family members, and exercising regularly can help boost your mood while making use of free time productively.

5. Accept Yourself
Many people who are unemployed feel ashamed – as if they must hide from other people. In a recent survey, 26 % of people employed today (July 2010) had been unemployed for some period in the last three years. Unemployment is a fact of life—not a badge of dishonor. You probably know a lot of people right now who have been unemployed. Your real friends will want to support you—and they may actually have contacts that can help you. Hiding and feeling ashamed may cut you off from the support that you need.

Some people blame themselves for being unemployed—although most unemployment is related to economic factors like changes in markets and the position of companies. Even if you made mistakes that may have led to losing your job, blaming yourself won’t help you. You can learn to accept yourself,
learn from mistakes if you made them, and make your life better now and in the future. Treat yourself with the respect and care that you would give a good friend.

**What if a Family Member Is Unemployed?**
You can be an immense help to a family member by helping them use the five suggestions mentioned above. What they need from you is a supportive, caring and compassionate ear. It’s hard to lose your job, but harder to lose the support of the people around you. Some marriages can actually get better during this time, if partners pull together, support each other and develop a common plan. You can help your family member by validating them, inviting them to talk about their feelings, refraining from blaming them, helping them develop a short-term and longer-term plan, asking for ways that you can be more supportive, and reinforcing them for every step forward. Don’t hesitate to seek help though if the stress of a family member’s unemployment is starting to affect your wellbeing.

Unemployment is a fact of life—unfortunately. But it is also a time that you can use all the skills and techniques available to make it less of a burden. It can also be a time when you can learn that you can make a real difference in the life of someone you love.

**OTHER RESOURCES**
This fact sheet addressed techniques you can use if you, or a loved one, are unemployed. In it we mention substance abuse, stress, depression, and other problems that may develop or worsen in tough times, especially with the potential of feeling less confident or less able. We provide other fact sheets that might address some of the problems and concerns; together, they may help to arm you to face the difficulties, either individually (or with your loved ones supporting you) or with the help of a professional therapist. Please feel free to also consult the following fact sheets:

- Anxiety
- Alcohol Abuse
- Choosing a Therapist
- Depression
- Drug Abuse
- Insomnia
- Stress
- What to Expect from Therapy

For more information on dealing with unemployment stresses and the related stresses of money, please also see:

http://www.abct.org/docs/Home/LeahyTBTunemployment.pdf and
http://www.abct.org/docs/PastIssue/32n2.pdf