

# STRESS

## aking Charge

Management means using what you have so you can get what you want, or, in more formal terms, using your resources to reach your goals. Successful managers set priorities, know their strengths, plan carefully, and work at carrying out their plans. Much of management is mental, which means it often occurs when you are doing something else: driving to work, vacuuming, mowing the lawn, and so on. When you understand what management is, you can then improve your management skills.

File: Family life 3

Prepared for Iowa State University Extension by Mary Winter, Human Development and Family Studies. Edited by Lily Auliff and Carol Ouverson, communication specialists. Designed by Lynn Ekblad.

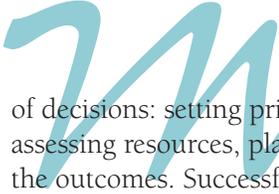
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# Using What You Have to Get What You Want

*It's Tuesday and, as usual, the five members of the Harmon family are living life in the fast lane. Tom, a self-employed plumbing contractor, has agreed to meet a potential client at 6 p.m. Susan, an administrative assistant at the local community college, is helping with registration for evening classes. Both are hoping to be in the gym for the opening tip-off of 17-year-old Jeb's basketball game, which starts at 7:30. Leigh, their 15-year-old, will cheer from the pep band, in which she plays alto saxophone. If he does not make it for the starting buzzer, Tom can at least take some comfort in the fact that he was able to attend 12-year-old Peter's middle school science fair earlier in the day. The evening meal is, as usual, catch as catch can.*

Stress can sometimes be traced to a single overwhelming event: a job loss, family change, or natural disaster. Much of the stress of daily living, however, creeps up gradually as individuals and families try to cram more activities into already-full lives or have unrealistic expectations about how far their dollars can stretch. Improving your management skills is not a cure-all for being truly overcommitted. But being careful and deliberate about your choices can help stretch your time, money, and energy.

 Managing resources involves making six types of decisions: setting priorities, dealing with unexpected events, assessing resources, planning, carrying out the plan, and evaluating the outcomes. Successful managers are competent in each area.

## **Setting priorities**

Setting priorities for the many demands on time, money, and energy is key to successful management. Balancing family, school, and employment responsibilities requires that family members talk openly with each other about what is important to them. Where do you want to be in the next year, the next five years, and even the next 20 years? Those short- and long-term objectives are your individual and family goals. Use your time, money, and energy to help you reach them.

Discussions of goals need to focus on things your whole family wants, as well as things that individual family members want. In healthy families, individual desires should overlap the family goals. Without some agreement between individual and family goals, it is difficult to agree about how to use resources.

## **Dealing with unexpected events**

Unexpected events can throw a monkey wrench into family plans. Events can be small things, such as accidentally sitting on your glasses, or spilling breakfast coffee on your clean shirt. They also can be life-threatening, such as a natural disaster or a serious accident. Often they are unwanted occurrences, but they can be welcome surprises, such as unexpectedly meeting an old friend in the grocery store.

Unexpected events usually require a response, and that response usually requires resources that are earmarked for something else. Obviously, responding to a natural disaster, such as the floods of 1993, uses material resources, but finding time to have your glasses straightened or to spend a few minutes with an old friend requires resources as well.

Successful families handle unexpected events while continuing to progress toward their goals. Having savings or insurance for emergencies and planning for interruptions can prepare you to deal with these events.

## **Assessing resources**

To meet goals and respond to events, individuals and families use their human and material resources.

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### **Material resources:**

- include money and goods
- are controlled by people
- are used up when used

### **Human resources:**

- include knowledge, skills, and human energy
- depend on characteristics of people
- increase with use

Time often is considered a resource, but it really is not. Rather, time is needed to use all other resources. Not having enough time for everything is a common complaint of busy families. Yet everyone has exactly 24 hours each day. Time is spent like money; time spent doing one thing is not available for other activities.

Time and money provide convenient ways to estimate the use of other resources. How long will it take a family member to change the oil and filter in the car (to use his or her human resources, along with tools, an oil filter, and a supply of fresh oil)? What is the value of that person's time compared to the time of a garage mechanic? Successful resource managers must compare such alternatives when deciding how to meet demands.

### **Successful resource managers:**

- consider their human resources as well as their material resources when thinking about how to reach a goal
- can accurately estimate the resources needed for a particular task or goal
- recognize that human resources may need to be developed to get more material resources.

### **Planning**

Planning simply is making decisions about the future.

### **Planning means deciding:**

- how to reach a particular goal
- the steps you take to reach your goal, and the order in which you take the steps
- how to judge whether you've reached your goal

To plan successfully, have a clear idea of the outcome you desire and the resources you have available. Be realistic about what you can and cannot accomplish, and be flexible.

A budget is a written plan of how you'll spend your money; planner notebooks are written plans of how you'll use time. The master calendar that many families keep is a written plan for family time. But plans do not always need to be written. The important thing is that planning takes place; do not let things just happen.

### **Carrying out the plan**

Good planning needs good follow-through. Carrying out a plan requires that you do something, even if you simply write a check for a purchase. While carrying out the plan, decide whether things are going as planned. If they are not, decide how to correct any problems.

### **Carrying out a plan requires:**

- having a plan
- getting information about how the plan is proceeding
- making adjustments as needed

### **Evaluating**

Consciously evaluate your plan and goals. First, periodically review your goals. Is a summer camping trip still a top priority? Is participating in sports still as important to the 17-year-old as it was when she was 15? If family priorities are to guide choices, they must reflect current feelings.

Second, review your management processes. If something worked well, try to identify why. Were the plans detailed or vague? Was there constant communication among family members, or was one person given the responsibility for accomplishing the task? How were allowances made for unexpected events? What worked and what did not? Answering such questions is a way that families develop managerial skills so that the next problem is easier to solve.

### **When your life needs major surgery**

At times, families are prompted to examine how they are managing resources. Sometimes the examination results from a change in the family's situation: a new baby, a job change, the oldest child's entry into high school. Sometimes the reexamination occurs because of a feeling that life is out of control. Understanding management helps you pinpoint areas where change can occur.

What can you do when there does not seem to be enough time for everything, or when there just is not enough money for the things you and your family want? All the possibilities fall into two broad categories.

**Increase resources.** If money is tight, focus on ways to use the family members' skills, knowledge, and energy to increase material resources. Think about ways to earn extra income through a second job, longer work hours, or starting a small business. Develop the skills needed to do things yourself rather than hiring them done. Become a more careful shopper so money goes further. Grow a garden; prepare food at home instead of eating out; do your own maintenance and repair of clothing, appliances, automobiles, and your home.

**Reduce demands.** Put some goals off until a later date. Consciously select less expensive alternatives. Be choosy about the things you agree to do and the activities in which you become involved. Also insist that your children limit their activities. One single-parent family (mother and two school-agers) made this rule: each family member could participate in two activities only. Learn to say no. Let your family's priorities be your guides.

Improving the way you manage your resources will not, by itself, relieve stress. You can take charge in stressful times if you make conscious choices among competing goals, and carefully assess, develop, and allocate resources.