



FAMILY HEALTH WORKBOOK

PREPARING FOR UNCERTAINTY TOGETHER

A Practical Guide for Families Facing Potential Job Disruption

2025





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Employee/Family Potential Risk List

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PURPOSE

This workbook is designed to help you and your families proactively assess and respond to emotional, financial, and practical stressors associated with job uncertainty or potential changes in workforce strength/size.

SECTION 1

FAMILY CONCERN IDENTIFICATION

CONCERN

- We're uncertain how a job loss would affect our daily life.
- Someone in the family is experiencing sleep problems or heightened anxiety.
- Our children have noticed the stress and are asking questions.
- We avoid talking about what might happen because it feels overwhelming.
- There is tension or conflict between family members related to uncertainty.
- We don't have a clear backup financial or logistical plan.
- We're unsure how to access external support or community resources.
- We don't know which information sources are trustworthy.
- We are worried about medical or insurance coverage changes.
- We're unsure how job loss may affect visa, immigration, or legal status.

CHECK IF TRUE



If you checked 3 or more boxes, your family may be at moderate to high risk of psychosocial strain. Continue through the workbook to build a supportive response.

SECTION 2

FAMILY STRESS & RESILIENCE INVENTORY

Rate your current experience for each area on a scale of 1 (very stressed) to 5 (very strong/capable).

Domain	1	2	3	4	5
Emotional well-being	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Communication and openness	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial preparedness	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Children’s sense of safety	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Partner/spousal support	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Social/emotional support	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Resource access confidence	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Daily routine and structure	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Confidence in information accuracy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Reflection: Which 1-2 areas are lowest? Use Section 3 to focus your actions there.

SECTION 3

FAMILY STABILIZATION & RESPONSE PLAN

Use this table to clarify needs and take simple, supportive actions. Keep the focus realistic and shared.

Risk Area	Our Concerns	This Week’s Action	Lead Person	Resources or Help
Emotional Stress				
Family Communication				
Financial Preparedness				
Child/Dependent Needs				
Social Support				
Healthcare/Insurance Planning				
Legal or Immigration Concerns				
Routine & Identity Support				

SECTION 4

RESILIENCE PRACTICES TO ADD THIS WEEK

Choose one or two of these small, science-based practices to try this week:

- **Family Check-In:** Set aside 15 minutes to talk openly about emotions or concerns.
- **Worry-Free Zones:** Designate specific times of day to pause “what-if” thinking.
- **Community Connection:** Reach out to one neighbor, friend, or faith group.
- **Gratitude Journal:** Keep a shared family log of positive or hopeful moments.
- **Mindful Moment:** Start or end the day with deep breathing or a short walk.
- **Information Filter:** List what you know to be true, what’s unknown, and where to go for accurate updates.
- **Work Friend Check-In:** Stay in touch with colleagues for social and emotional support.
- **Meaning Mapping:** Write down what gives each family member a sense of purpose beyond work.



SECTION 5

COMMUNITY-BASED RESOURCE LIST

Use these resources to build your external support network.

If you are a laid-off Federal employee, please view this [resource](#).

If You Are Still a Current Federal Employee:

Benefit Area	Federal Resource	How to Access
Mental Health	Employee Assistance Program (EAP)	Contact agency EAP coordinator or HR portal
Financial Counseling	Federal Credit Unions, TSP assistance	www.tsp.gov , local credit unions
Health Insurance	Continuation of FEHB coverage	OPM.gov, Agency HR representative
Career Planning	USAJobs resources, career transition programs	www.opm.gov/policy-data-oversight/workforce-restructuring/
Spouse Employment	DOL Employment Resources, Workforce Innovation and Opportunity Act (WIOA) services	www.careeronestop.org

SECTION 6

WHEN TO GET HELP

Seek immediate support from a professional if:

- Family members are showing signs of panic, withdrawal, or substance misuse.
- You feel overwhelmed or hopeless.
- You fear for anyone's safety.

Call or text 988 (Suicide & Crisis Lifeline).

For additional HR resources, please contact your HR representative.

FINAL NOTE

Completing this workbook is an act of family strength. You don't have to have all the answers, just a shared plan and steps you can take together.

Stay connected, ask for help when needed, and take one small step at a time.



EMPLOYEE/FAMILY POTENTIAL RISK PLANNING LIST

Structured list of **primary risks to families** during two key phases of job disruption within the federal workforce:

1. Anticipating a Reduction in Force (RIF)
2. After a Reduction in Force Has Occurred

PRIMARY RISKS WHILE ANTICIPATING A RIF

These risks stem from prolonged uncertainty, perceived loss of control, and the psychological burden of “not knowing.” The stress affects the entire family system, even before any formal action is taken.

Psychosocial & Emotional Risks:

- Anticipatory Anxiety and chronic stress (especially in children)
- Rumination, hypervigilance, and poor sleep
- Emotional withdrawal or irritability between family members
- Identity threat as employees question self-worth or future purpose
- Fear of stigma for discussing uncertainty or asking for help

Financial Risks:

- Inaction due to uncertainty (e.g., delaying savings or debt management)
- Preemptive cutbacks that reduce quality of life or child development opportunities
- Increased financial secrecy or fear between partners

Structural & Environmental Risks:

- Disruption to routines and mental focus
- Avoidance of relocation discussions or contingency planning
- Increased workload due to departures or attrition (leading to burnout before RIF occurs)

Communication & Relationship Risks:

- Avoidance of family conversations about the possible job loss
- Tension between spouses/partners over finances or contingency planning
- Children misinterpreting silence as something worse than reality
- Strained caregiving dynamics, especially if elders or dependents are involved

Information & Resource Risks:

- Misinformation and rumor-based decisions
- Lack of clarity about rights, benefits, or protections
- Difficulty navigating or trusting internal communication channels

PRIMARY RISKS AFTER A RIF HAS OCCURRED

These risks escalate after formal RIF implementation, as families shift from **anticipation to survival and adaptation**. The emotional, logistical, and financial burdens become immediate.

Psychosocial & Emotional Risks:

- Grief, loss, and identity crisis (especially in mission-driven employees)
- Depression, withdrawal, or disconnection from family and social networks
- Guilt or shame, especially if others in the household must take on more burden
- Trauma symptoms if the transition was abrupt or poorly communicated

Financial & Housing Risks:

- Immediate income loss, potentially without bridge planning
- Risk of housing instability or using savings too quickly
- Insurance lapses, especially if unaware of COBRA or FEHB options
- Over-reliance on credit, leading to long-term debt

System Navigation Risks:

- Overwhelmed by paperwork or unclear timelines
- Lack of access to reemployment or training services
- Delays in unemployment benefits or TSP disbursement misunderstandings
- Ineligibility confusion for federal bridge programs or grants

Communication & Relationship Risks:

- Resentment or blame between partners or generations
- Children's behavioral regression or academic disruption
- Isolation from former colleagues, leading to social fragmentation
- Role confusion in caregiving or family leadership

Geographic & Community Risks:

- Forced relocation disrupting school, medical care, and social ties
- Spouse/partner career disruption (especially in dual-career households)
- Loss of social capital and community support, including child care networks

Identity & Recovery Risks:

- Loss of professional identity, especially for long-tenured federal employees
- Resistance to seeking mental health care due to stigma or cost
- Cognitive overload while trying to restructure life rapidly
- Diminished hope or future orientation