### African Journal of Nursing and Health Issues

Official Journal of the Department of Nursing, College of Medicine, University of Ibadan, Ibadan, Nigeria.

VOL. 8 NOS: 1 & 2

May/June,

November/December, 2017

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Two issues of AJoNHI are published per year (May/June and November/December editions) by the Department of Nursing, University of Ibadan, Nigeria. Annual Subscriptions: Nigeria and ECOWAS member states (N2,000.00)individuals, institution N3,000.00. For advertisement and other marketing details, please contact: the Chairperson, Managing Editors.

### **African Journal of Nursing and Health Issues**

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E-mail: uninursingjournal1965@yahoo.com

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Published by: Mola Print Associate, Ibadan Nigeria

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Official Journal of the Department of Nursing, College of Medicine, University of Ibadan, Ibadan, Nigeria.

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### ECONOMIC RECESSION IN NIGERIA: IMPLICATION ON FAMILIES AND ROLE OF COMMUNITY HEALTH NURSES

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#### **Abstract**

The recent economic recession experienced by Nigerians appears to be the worst in 29years, with an inflation rate of 17.1%, and decline in Gross Domestic Product by 2%. The economic downturn unfolded adverse social and health effects. Several studies showed that financial downturn have direct impact on the overall health, on the public spending directed to healthcare system. A literature Review of national and international studies indicate strong correlation between unemployment or low income level and increased mortality rates, suicide tendencies, mental disorders, changing habits and over consumption of tobacco and alcohol during economic recession. During recession, many people lose their jobs, and these job losses affect the stability of families and individuals. Other times, Inability to find work or become re-employed can be very frustrating, terrifying, and depressing, and can sometimes, lead to bigger problems such as health challenges ranging from, marital dispute, to depression, and then and suicidal ideation. Many families who are just struggling to survive can experience total separation because of this.

Meanwhile, nurses that work in the community have been attending to different kinds of health challenges ranging from, marital dispute, to depression, and then and suicidal ideation. Hence, this paper helps to understand what families go through during recession, and what's expected of a community health nurse to those families during economy downturn.

**Keywords:** Economy, recession, implication, families, community health nurse.

#### INTRODUCTION

A recession has many attributes that can occur simultaneously and includes declines in component measures of activity (GDP) economic such as consumption, government spending, and net export activity<sup>2</sup>. These component measures reflect underlying drivers such as employment levels and skills, household corporate savings rates, investment decisions, interest rates, demographics, and government policies<sup>1</sup>.

During any recession, news stories about unemployment figures take center stage while the families dealing with the recession suffer, often quietly. People work hard just to stay afloat in hopes that the economy will turn around soon, but often to no avail.

While many families do their best to carry on as if nothing is wrong with the world, recessions can have a profound effect on their day-to-day interactions and the way they live. Families may not be able to avoid the effects of the recession, but they can make changes that can improve their situations and help them prepare for the future, while they wait for an economic upswing.

The deepening economic crisis is profoundly impacting children, youth and families. Its effects are rippling through the multiple contexts in which children and youth are situated<sup>2</sup>. Within the nuclear family, stressors such as job loss, home foreclosure or loss in family savings place strain on parental relationships and on the family as a whole.

Meanwhile, for already low-income families, the shock may be even more severe with basic needs such as food security, healthcare and shelter going unmet. Higher poverty rates are associated with increased rates of family conflict, child neglect and abuse, and intimate partner violence. On a broader level, the worsening economy can impact funds for public schools and community health centers, which are seeing their budgets constrained just when their services are needed the most by our nation's children, youth and families<sup>2</sup>.

Issues related to equity and access to health-care have emerged in a context of an economic recession in which the sustainability of the health system depends on everyone, including the actions and decisions of professionals.

#### **DEFINITION**

According to the National Bureau of Economic Research (NBER), recession is defined as "a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in real gross domestic product (GDP), real income, employment, industrial production and wholesale-retail sales"<sup>8</sup>.

Economic recession is a period of general economic decline and is typically accompanied by a drop in the stock market, an increase in unemployment, and a decline in the housing market. Generally, a recession is less severe than a depression. The blame for a recession generally falls on the federal leadership,

often either the president himself, the head of the Federal Reserve, or the entire administration<sup>8</sup>.

## FACTORS THAT CAUSE RECESSIONS

The following have been identified as the major causes of recession<sup>9</sup>:

- High-interest rates: When rates rise, they limit liquidity, or the amount of money available to invest. The biggest culprit was the Federal Reserve, which often raised interest rates to protect the value of the dollar. The Fed raised rates to battle stagflation, causing the 1980 recession. It did the same thing to protect the dollar/gold relationship, worsening the Great Depression.
- A stock market crash: The sudden loss of confidence in investing can create a subsequent bear market, draining capital out of businesses.
- Falling housing prices and sales: As homeowners lose equity, it forces a cutback in spending as they can no longer take out second mortgages. Over time, it will cause foreclosures. This was the initial trigger that set off the Great Recession, but for different reasons. Banks that lost money on the complicated derivatives based on underlying home values.
- A slowdown in manufacturing orders: Orders for durable goods started falling in October 2006, before the 2008 recession actually hit.
- Massive swindles: The 1990 recession was caused by the Savings and Loans Crisis. More than 1,000 banks (total assets of \$500 billion) failed as a result of land flips, questionable loans, and illegal activities.
- Deregulation: The seeds of the S&L crisis were planted in 1982 when

the Garn-St. Germain Depository Institutions Act was passed. This removed restrictions on loan-to-value ratios for these banks.

- Wage-price controls: Fortunately, this only happened once, when President Nixon kept prices too high, cutting demand. Employers laid off workers because they weren't allowed to lower wages.
- Slow down after a war: This caused both the 1953 recession, following the Korean War, and the 1945 recession, following World War II.
- Credit crunch: This occurred when Bear Stearns announced losses thanks to the collapse of two hedge funds it owned. The funds were heavily invested in collateralized debt obligations. When Moody's downgraded its debt, it, banks who were in a similar over-invested condition panicked. They stopped lending to each other, creating a massive credit crunch.
- Asset bubbles: This is when the prices of internet companies, stocks or houses become inflated beyond their sustainable value. The bubble itself sets the stage for a recession to occur when it bursts.
- Deflation: which encourages people to wait until prices are lower. This aggravated the Great Depression.
- Inflation; this refers to a general rise in the prices of goods and services over a period of time. As inflation increases, the percentage of goods and services that can be purchased with the same amount of money decreases.

Meanwhile <sup>11</sup>added that, reduced consumer confidence is another factor that can cause a recession. If consumers

believe the economy is bad, they are less likely to spend money. Consumer confidence is psychological but can have a real impact on any economy.

Also, he said that reduced real wages is another factor, which refers to wages that have been adjusted for inflation. Falling real wages means that a worker's paycheck is not keeping up with inflation. The worker might be making the same amount of money, but his purchasing power has been reduced<sup>11</sup>

### RECESSIONS AND GROSS DOMESTIC PRODUCT

An economic recession is typically defined as a decline in **gross domestic product** (**GDP**) for two or more consecutive quarters. GDP is the market value of all goods and services produced within a country in a given period of time. An example of one type of GDP would be the value of all the automobiles produced within the United States for one year. GDP only takes into account new products that have been manufactured. Therefore, if a pre-owned car lot were selling pre-owned cars, they would not be included in the GDP calculation<sup>8</sup>.

### IMPACTS OF GLOBAL RECESSION ON DEVELOPING COUNTRIES

Recession has affected developing countries in many different ways including the following:

- Declines in foreign direct investment especially reductions in access to loans from banks some developing countries have set up their own sovereign wealth funds to offset this<sup>6</sup>.
- Fall in export revenues due to lower demand (and falling prices) for commodities and a sharp reduction in

demand for manufactured goods from many emerging market countries. (This article looks at the collapse of export earnings in Latin American countries). The previous chart shows the volatility in export prices and export revenues for developing countries. Much of the strong GDP growth enjoyed by these nations was due to rising demand for and prices of primary commodities which improved the terms of trade of developing exporters. This reversed from the middle of 2008 onwards although there are signs of a rebound in export revenue since the spring of 2009<sup>6</sup>.

- Recession has cut export prices but another key effect has been increased volatility of prices this increases revenue uncertainty for commodity-dependent countries and acts as a barrier against much-needed capital investment<sup>6</sup>.
- A decline in remittances from overseas migrants working in developed countries the World Bank has forecast that remittance flows to developing countries will decline by 7-10 percent in 2009. The World Bank estimates that there are over 250 million people living overseas who send some of their earned income back remittances to all countries topped \$305bn in 2008.
- A recession in global tourism often a significant share of GDP for many poorer nations.
- Rising food prices has created a huge problem of food poverty the World Bank called this a silent tsunami.
- Increased unemployment, underemployment and loss of income. Many laid-off formal sector workers are forced into low-income jobs in the informal and rural sectors (China is a good example)<sup>6</sup>.

- Weaker growth and rising unemployment puts huge pressure on government finances and in many countries there is not a widespread social welfare system as a safety net.
- Some countries have been hit by multiple macroeconomic shocks. A good example is Nigeria whose export revenues have declined following a 70% fall in crude oil prices, a sharp fall in domestic share prices (which has made funding investment tougher) both of which contributed to a depreciation of the naira by 20% which has worsened their terms of trade, increased the cost of servicing foreign debts and increased the prices of imported foods<sup>6</sup>.
- Overall the recession has worsened prospects for developing countries meeting the Millennium Development Goals. The World Bank has estimated that up to 90 million extra people world-wide (62 million in Asia) will live in extreme income poverty (less than US\$1.25 per day) in 2009 as a result of the global economic slowdown<sup>6</sup>.

### HISTORY OF ECONOMIC RECESSION IN NIGERIA

The first economic crisis in history occurred in the 3<sup>rd</sup> century when the Roman Empire faced collapsed as a result of pressure brought by invasion, civil war, plague and economic depression<sup>2</sup>. Further economic crisis were recorded in the 14<sup>th</sup>, 17<sup>th</sup>, 18<sup>th</sup>, 20<sup>th</sup> and of late the 21<sup>st</sup> century<sup>2</sup>. In 1930, economic crisis affected a number of countries including United States and which is often referred to as the Great Depression, the most serious recession in recorded history. Nigerian economy experienced recession in the 1970s, 1980s and 1990s [15], the global economic crisis

of 2007/2008 affected Nigeria<sup>15</sup>. However, the present economic recession being experienced by Nigerians started since 1974, and this is because of its dependent and periphery nature of its system<sup>15</sup>.

# CAUSES OF ECONOMIC RECESSION IN NIGERIA

The major cause of economic recession in Nigeria includes; high inflation rate, accumulation of debt servicing especially foreign debts, high interest rate, fall in aggregate demand, and mass unemployment<sup>17</sup>. Economic recession can also be caused by the following;

- **Poor** economic planning: Recession in Nigeria can be attributed to non implementation of concrete plans, such as budget delay, and exchange rate policy<sup>9, 17</sup>. Included also are; non diversifying economy, poor manufacturing/mining sector, decline agricultural output, inability to encourage foreign investment. In general, the gap between the rich and the poor is too wide.
- High Inflation rate: This result from government banning the importation of certain products like rice, without having excess production in the country<sup>17</sup>. Prior to this removal of fuel subsidy which cause an invariable rise in domestic oil price, and subsequent fall in the global crude oil price deteriorating Nigeria exchange rate. These made household price to skyrocket<sup>17</sup>.
- High Interest rate: The high interest rate between 26.77-27% was too high for investors, and this culminates into high rate of unemployment in the country<sup>17</sup>.
- High taxation: Recession became worsen in Nigeria due to high tax rate by the government. Small businesses could no longer survive with high taxation rate;

therefore the demand rate was high which result from poor/reduced production rate<sup>17</sup>.

• Policy conflict: The conflict between high interest rate and high tax rate made monetary policy measures to become tight, yet the public were told it's due to government style of adopting budget deficit<sup>17</sup>.

#### WHY FOCUS ON FAMILY?

Recessions can alter family life by constraining the choices that individuals and couples make concerning their family lives and by activating the family's role as an emergency support system<sup>3</sup>.In US, recession has been dramatic with regard to birth rates and divorce, and has been strongly suggestive of family violence<sup>11</sup>. During recession, marriage rates decline, and rate of cohabitation increase, and because of this, fertility rate declines<sup>14</sup>. The deepening economic crisis is profoundly impacting children, youth and families<sup>3</sup>, and within the nuclear family, stressors such as job loss, home foreclosure or loss in family savings place strain on parental relationships and on the family as a whole<sup>2</sup>. Meanwhile, for lowincome families, basic needs such as food security, healthcare and shelter going unmet<sup>11</sup>.

For these reasons, recession has serious adverse effects on families, as there are higher poverty rates, family conflict, child neglect and abuse, and intimate partner violence<sup>11</sup>.

### THE EFFECTS OF THE RECESSION ON FAMILIES

Below are some of the ways that recessions have an effect on families<sup>5</sup>,

#### Jobs and Employment

Job loss affects the stability of families and individuals. Status, self-worth, health, and

well-being can be drastically impacted by the loss of a job. While many who lose their jobs use the time for growth and exploration, many suffer with depression, denial. alcoholism. and With unemployment rates running extremely high during a recession, individuals and families struggle to find work to pay the bills each month. The inability to find work can be frustrating, terrifying, and depressing, and can lead to even more problems. When a parent is unemployed, things can seem bleak<sup>5</sup>.

#### • Family Life

The stress of not finding work, and a loss of income, can lead to damaging interfamily relationships that can take years to mend. Sometimes families must borrow money from relatives or friends, which can result in tense situations<sup>5</sup>.

Some families must change their plans, sell their homes, switch schools, and cancel vacations. In other households, there is even an unfortunate increase in child abuse cases<sup>5</sup>.

#### • Lifestyle Changes

Reduced income leads to reduced entertainment, dining, and extracurricular activity expenses. People cut back on extras during a recession, so many families must make drastic changes to their prerecession lifestyle. This means fewer trips, shared experiences, and missed opportunities because of a lack of funds<sup>5</sup>.

#### Investing

Family budgets may not accommodate short and long-term non-residential investments during a recession<sup>5</sup>. Families may put investment accounts on hold, hoping to play catch-up at a later date. Families may also be tempted to invest money because of the reduced expense of

stocks, but without any expendable income, investing may not be feasible<sup>5</sup>.

This can have devastating effects on retirement accounts and savings accounts. It may also become necessary to tap into investments and retirement funds for cash.

#### • Business Opportunities

Entrepreneurs may have a lack of funds available for borrowing or starting new companies during a recession. Innovation often comes from the small business segment, but a lack of funding, coupled with a downturn in spending, may make small business owners nervous and unwilling to take big risks.

For unemployed entrepreneurs looking to start a new venture, this lack of funding can really hamper their chances of success.

#### • Real Estate Value

Many families depend on the value of their homes as part of their retirement plan. During a recession, however, real estate values fall drastically and foreclosures increase, forcing many families out of their homes. Real estate can no longer be viewed as a safe investment during an economic downturn.

#### • Education

Many families cannot afford to send their children to college during a recession. Furthermore, the college experience changes for many students who do attend, as universities fill classes with too many students, or cut classes, majors, and staff, all while increasing tuition.

#### • Credit and Debt

During a recession, families must still pay the household bills, and try to get out of debt. Bankruptcy, judgments, and late payments can all hurt your credit score.

Your credit history impacts credit card and loan interest rates, insurance rates, and

even job opportunities, as some companies review applicants' credit histories.

#### • Determining Necessity

Families must understand the difference between needs and wants during a recession. Families need a safe place to live, clothing, food, and access to affordable health care. As priorities shift for many families during an economic downturn, they can focus on the necessity and learn more about their innate survival skills.

### STRATEGIES ON HOW TO COPE DURING ECONOMIC RECESSION

The following are the ways to combat the effects of economic recession<sup>5</sup>.

1. Short-term solutions might include filing an unemployment claim, borrowing money from friends or family, and taking a lower-paying job.

Long-term solutions can include working closely with headhunters and recruiters to find a higher-paying job, going back to school while on unemployment, and relocating. The relationships fostered with headhunters can help with a job search, but the process takes time.

Instead of waiting for the perfect job to appear, consider taking a part-time job to bring in some income while working with a headhunter to find the right career. Going back to school for additional studies can also help with a job search. It might be time to transition to a newline of work. Choose new career paths wisely, based on the job market and the outlooks for great career fields.

2. Families can work together to cope with the changes brought on by an economic downswing. In fact, a recession may positively impact a family, as families tend to stay home together, and spend more time together.

Instead of pricey nights out at restaurants, take the family to a local park for an evening picnic or have a cheap family game night. Avoid hotels during a weekend trip in favor of camping in the woods. Instead of buying more video games, take children hiking and fishing.

- The lifestyle changes brought about by a recession will include a period of adjustment. Families must themselves time to adapt, and understand that children may not fully understand the financial implications affecting the family. Talk with children about how things will change, and be realistic about expenditures and outcomes. It's a great time to teach your kids about money management. Don't build up expectations about what might change in the future. After a period of unemployment, belt-tightening may still the necessary, as impacts unemployment can be far-reaching. Instead, focus on changes that need to happen now, and how the family can make the best of the situation.
- 4. Using retirement funds to pay bills should be a last resort, because of the retirement account tax penalties and the loss of future income. If using money earmarked for retirement or college funds becomes unavoidable, withdraw small amounts, and only use the money to pay essential bills, like the mortgage, car payments, and utilities.
- 5. This is likely not the right time to start a new business and the business idea may need to be put on hold. Continue to research new ideas, and look for investors or business partners, but focus efforts on earning an immediate income to support the family.
- 6. Over time, real estate values may turn around, so families should try to maintain ownership of their homes if at all

possible. Homeowners may be able to avoid foreclosure by refinancing mortgages.

7. Families may need to rethink college plans during a recession, and should look into alternative ways to pay for school in order to save money. Most college students receive some sort of financial aid, or work while they are in school.

Prospective students can apply for student loans, college scholarships, and grants, attend a community college, and participate in work-study programs to pay for school.

8. Families should prioritize expenses and pay bills in order of importance. Some bills can be paid late, but other bills must be paid on time in order to avoid foreclosure, eviction, or property repossession.

Recessions can lead to a reduction in borrowing, and families may become more fiscally responsible following an economic downturn. Less debt and more responsibility can lead to smarter money management, and a stress-free financial life.

- 9. Learning how to prioritize expenses, adapting to a loss of critical income, and making lifestyle changes will be hard. Families can cope during this period of adjustment by relying on each other, becoming a true support network.
- Provide incentives for other persons to take over family functioning when doing so may not be necessary?
- Set unrealistic expectations for families to assume financial and/or care giving responsibilities for dependent, seriously ill, or disabled family members?

Celebrate successes as a family, and acknowledge each other's efforts to become solvent. Take control of the situation to reduce the negative impacts of the recession, and to set a good example for the rest of the family<sup>5</sup>.

### ROLES OF COMMUNITY HEALTH NURSE ON FAMILIES IN THE MANAGEMENT OF ECONOMIC RECESSION

The first step a community health nurse does in the management of recession on families is developing family-friendly relationship, which will allow some questions to be asked<sup>5</sup>. This will enhance the family's capability to help itself and others.

Based on the checklist for assessing impact of policies on families<sup>5</sup>, there are six basic principles that serve as the criteria of how sensitive and supportive of families, and programs are. These includes;

# • Principle 1: Family support & Responsibilities

Intervention and programs should aim to support and supplement family functioning and provide substitute services. The intervention should aim at asking the following;

- Support and supplement parents' and other family members' ability to carry out their responsibilities?
- Enforce absent parents' obligations to provide financial support for their children?

# • Principle 2: Family membership & Stability

Intervention and policies should encourage and reinforce marital, parental, and family commitment and stability, especially when children are involved<sup>2, 5, 12</sup>. The intervention should aim at:

- Provide incentives or disincentives to marry, separate, or divorce?
- ➤ Provide incentives or disincentives to give birth to, foster, or adopt children?
- > Strengthen marital commitment or parental obligations?
- Use appropriate criteria to justify removal of a child or adult from the family?
- Allocate resources to help keep the marriage or family together when this is the appropriate goal?
- Recognize that major changes in family relationships such as divorce or adoption are processes that extend over time and require continuing support and attention?
- Involve immediate and extended family members in working toward a solution?
- Acknowledge the power and persistence of family ties, even when they are problematic or destructive?
- Build on informal social support networks (such as community/neighborhood organizations, religious communities) that are essential to families' lives?
- Respect family decisions about the division of labor?
- Address issues of power inequity in families?
- Ensure perspectives of all family members are represented?
- ➤ Provide full information and a range of choices to families?
- Respect family autonomy and allow families to make their own decisions? On what principles is family autonomy breached and program staff allowed to intervene and make decisions?

# • Principle 3: Family involvement & Interdependence

Intervention and programs must recognize the interdependence of family relationships, the strength and persistence of family ties and obligations, and the wealth of resources that families can mobilize to help their members. The intervention should aim at;

- Recognize the reciprocal influence of family needs on individual needs, and the influence of individual needs on family needs?
- Recognize the complexity and responsibilities involved in caring for family members with special needs (e.g., physically or mentally disabled, or chronically ill)
- Assess and balance the competing needs, rights, and interests of various family members?
- Protect the rights and safety of families while respecting parents' rights and family integrity?

# • Principle 4: Family Partnership & Empowerment

- <sup>5,12</sup>Policies and programs must encourage individuals and their close family members to collaborate as partners with program professionals in delivery of services to an individual. In addition, parent and family representatives are an essential resource in policy and program development, implementation, and evaluation. The intervention should aim at;
- Encourage professionals to work in collaboration with the families of their clients, patients, or students?
- Take into account the family's need to coordinate the multiple services required? Does it integrate well with other programs and services that the families use?

- Make services easily accessible to families in terms of location, operating hours, and easy-to use application and intake forms?
- Prevent participating families from being devalued, stigmatized, or subjected to humiliating circumstances?
- ➤ Involve parents and family representatives in policy and program development, implementation, and evaluation?

#### • Principle 5: Family Diversity

Intervention and programs must acknowledge and value the diversity of family life and not discriminate against or penalize families solely for reasons of structure, roles, cultural values, or life stage<sup>5, 12</sup>. The intervention should aim at;

- ➤ Identify and respect the different values, attitudes, and behavior of families from various racial, ethnic, religious, cultural, and geographic backgrounds that are relevant to program effectiveness?
- Acknowledge intergenerational relationships and responsibilities among family members?

## • Principle 6: Support of Vulnerable Families

- <sup>2,5</sup>Families in greatest economic and social need, as well as those determined to be most vulnerable to breakdown, should be included in government policies and programs. The intervention should aim at;
- ➤ Identify and publicly support services for families in the most extreme economic or social need?
- Give support to families who are most vulnerable to breakdown and have the fewest resources?
- Target efforts and resources toward preventing family problems before they become serious crises or chronic situations?

Other ways in which nurses can help families in the of economic recession are;

- Opportunity and motivation to improve efficiency by developing health care systems<sup>16</sup>.
- The ultimate focus: To ensure sustainability of family cohesion during the recession period<sup>12</sup>.
- Serious and well planned reorganization of the health care institutions.
- Identifying families at risk during economic recession crisis.
- Assessing families at risk.
- Engaging such families in crisis.
- Mental health assessment: anxiety, self-reported illnesses, and negative self-esteem, double stigma<sup>16</sup>.

# RESPONSIBLITIES OF PARENTS DURING RECESSION

Many parents have had to deal with increased stress and pressure in their lives. Parents who are stressed by their own personal situation or unemployment may unintentionally pass that anxiety on their children. Children and teenagers are the most concerned about recession and its negative effects. Parents who are stressed by their financial situation or unemployment may intentionally pass their anxiety to their children as well<sup>3</sup>. The following are the ways parents help their children to cope during recession<sup>3</sup>

• Parents should get support for themselves: This can be done by finding other people to talk to, and where they can talk in confidence. It is good for parents to have outlet for themselves which helps them to deal with stress such as talking to a family member or friend, or taking part in sport or other activities<sup>3</sup>.

- Parents should share worries, but not with children: This is because children are very good at turning into their parents emotions. Parents should keep their children calm around them so that they do not take on their fears and anxiety<sup>3</sup>.
- Parents should discuss what is happening with the recession, and also talk to their children about family situation: Every family situation is unique, it is appropriate for one or both parents to sit with children as a family, and explain what is going on in simple terms. Cue should be taken from the children by asking them whether there have been any discussions about recession in school. Explanations should be made to children that everyone is affected to a different degree. Children should be given space to bring up any concerns they might have about their family situation<sup>3</sup>.
- Involving children in family routines: possible, children If be involved teenagers should when discussing family situation and ideas. However, they should not be overburdened, and they should not take responsibilities for responding to what may be a family crisis. Ideas about things to do to save money and cut costs in the home can be discussed with them<sup>3</sup>.
- Maintaining family routines: Every member of the family benefit from routines as they can provide reassurance when other parts of life may be challenging<sup>3</sup>.
- Partaking in free and low cost activities: finding opportunities to do free or low cost activities to maintain family connections, and provide opportunities for fun<sup>3</sup>.

- Focusing on Positive:Members of the family should be encouraged to focus on the positive aspects of their lives. In particular children education, and they should not allow any negative thinking about the future act as a demotivation in reaching their potentials<sup>3</sup>.
- Encourage healthy eating and exercise: Promoting a balanced diet, getting adequate rest and plenty of exercise help to guard against health problems and increase emotional wellbeing.
- Saying no empathetically: When parents have to say no to requests from their children, especially those ones that involve spending money. Parents should try to acknowledge that not getting their children's request is hard for them rather than sounding off about their selfish demands in hard times<sup>3</sup>.

#### RECOMMENDATION

It has been discovered that only 23% of Nigerian populations are working class and this has great influence on the lives of other citizens. It is therefore recommended that this percentage of population, especially government workers should researched into, as their standard of living during recession has great influence on the outcome of the economy.

#### **CONCLUSION**

The effects of a recession on families lasts a lot longer than the duration of a recession. Ultimately, almost everyone suffers during an economic downturn. For already low-income families, the shock may be even more severe with basic needs such as security, healthcare and shelter being unmet. Meanwhile, families can survive by adapting to a new lifestyle, working together, and making changes to improve their future.

Issues related to equity and access to health-care have emerged in a context of an economic recession in which the sustainability of the health system depends on everyone, including the actions and decisions of professionals.

Nurses and their skills may be the answer to ethical, professional and community health management of families especially during recession. Therefore, nurses are expected to demonstrate the contribution of nursing to the sustainability of health-care and in the promotion of family dignity during recession.

Recessions can and do have lasting impact. As such, we should consider the costs of fighting recessions long-term as investments by using tools for positive parenting, prevention of child abuse and neglect, and fostering resilience, children, vouth and families can cope effectivelywith the stress that the economic downturn has produced.

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