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What do you say when you don't know what to say? When a friend or relative experiences trouble, such as a death in the family, financial loss, divorce, or serious illness, it's easier to stay away or remain silent than it is to help because you don't know the right words.

But think of it from your friend's or relative's point of view. During hard times, troubles seem even worse when friends and family stay away.

The following list will give you some ideas of how to offer help in an awkward situation:

Instead of saying "How are you?" when you greet a person, wait until after you have chatted for a few minutes. Then pause and say, "How are you doing?" or, "How are things going?" When you ask the question right away, the person may not know whether you really want an answer. Be sure you have time to listen before you ask the question.

Drop the person a note that indicates you care. You might write something like, "I've been thinking of you and wondering how you are doing." Letting the person know you care can make a big difference. You might suggest getting together for coffee in a few days. Be sure to call and follow through.

Be aware of especially stressful times for the person, such as an appointment with a lawyer, a doctor, or a banker. Call a few hours later to see how the appointment went. Your caring may help the person cope with bad news.

Let the person know you are not trying to snoop into personal affairs but want only to be a support. You can say something like, "I don't want to butt into your affairs, so tell me if I'm getting too personal and I'll drop it." That lets the person know you want to help but only if he or she wants to talk.

Confidentiality is essential. Let the individual know that you will keep personal comments to yourself, even if the person doesn't specifically ask you not to repeat the information. If you can't

keep a confidence, it is better not to listen to personal comments.

Find a time when you won't be interrupted and a place where others can't eavesdrop. You might want to suggest finding another time or place. Tell the person that you're going to stop by to chat.

It may be difficult for a person who needs help to bring up the subject. He or she may not want to bother you. You need to let the person know that you want to listen.

Sometimes a physical gesture like a hug or an arm around the shoulder can say more than any words.

At a time of great personal loss or tragedy, you can go to the person and say, "I don't know what to say" or, "I want you to know that I'm thinking of you." The person in crisis doesn't need advice or words of wisdom, but rather your caring and your presence.

It may be important to continue to make personal contacts because the first time you reach out, the person may not be ready to accept your help. Continue to be available and let the person know you care.

If you're not close enough to visit personally, make a phone call. Don't wait for the other person to call you.