



Parenting in Tough Economic Times

Economic uncertainty and job loss is hard on the whole family, and talking with the kids about the family's finances can be tough. For some families, money matters are not something they are used to talking about. However, giving children a chance to share their worries or fears may be just what the doctor ordered. Kids have a way of knowing when something is wrong even when it's not named. Here are some tips for talking with your child about tough economic times. By understanding your child's concerns, you can help your child cope with their fears so they don't become overwhelming.



- Listen to what your child is thinking and feeling before you reassure them.
- Validate your children by letting them know that you understand how they feel. Explore what you can do together to help them feel better.
- Remind your children of ways that they have successfully coped with distressing feelings in the past.
- Be honest but don't overwhelm your child with too much information.
- Economize in ways that are clear and fair. If you need to cut back on purchases or activities for your children, involve them in choosing from free or low cost alternatives. It also helps to let them know that you're cutting back too.
- When economic circumstances change, it's important to keep the routines that children like, such as reading bedtime stories, watching a favorite TV show together, and having play dates with friends.
- Let the kids contribute. Even young children can help around the house to lighten your load. Helping you can relieve their sense of powerlessness and build your child's sense of effectiveness and self-esteem.
- Get professional help if you need it. If you're having trouble parenting or dealing with other day to day responsibilities, a mental health professional or family advocate can help you learn new coping skills.
- Despite your best efforts, if your child continues to show signs of stress like trouble sleeping, headaches, or acting angry or sullen, it can be helpful to talk with a guidance counselor, school social worker or your child's doctor about your child's behavior. **1-800-Lifenet** can also help you locate a mental health professional for your child.