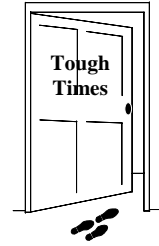


Getting Through Tough Times



Helping Children Cope

GTTT-15

Losing a job or income affects all members of the family. Adults frequently become so preoccupied they forget that tough times have an emotional, as well as a financial, impact on their children. Children depend on their parents for emotional security. When parents are tense, upset and inattentive, much of this security is gone.

Reduced income can mean sudden lifestyle changes for the entire family. There's less money to spend, so decisions must be made on how to spend what's there. It may mean other family members must find jobs. There may be less family time.

Unemployment can mean a parent is home more, which might call for adjusting schedules and space. It may involve a move for the family.

Whatever changes tough times bring, all family members feel the impact. Discussing these feelings and concerns *as a family* is important.

Family Communication

Communication has two parts — talking and listening. Each must occur for communication to be successful.

As families undergo changes in their lives, they need to talk about them. This includes adults and children. According to Gerald Kaplan, Harvard psychologist, people who are not ashamed to express fears, anxieties and sorrows and to seek help from others, deal with crisis the most successfully. Children who learn this at a young age will be more likely to cope with stress as adults.

Being able to discuss and vent angry feelings can help keep those feelings from creating more severe problems, such as emotional difficulties, family violence or alcohol abuse.

Listening is as important as talking. Everyone needs someone to listen to them — someone who supports them and allows them to openly express feelings. Sometimes a person can find a solution or discover the sources of stress through talking. The listener should not feel obligated to advise, analyze or have all the answers. Listening and responding with concern and understanding may be all the help that is needed.

Open communication within the family is vital to good relationships. During stressful times we frequently need people outside the family willing to listen when we need to vent our feelings. In some families, listening without judging is difficult because we want to help, but have strong feelings and opinions. Also, family members are sometimes too busy or preoccupied to be good listeners. Taking the extra effort to actively listen is important.

For more information see *Communicating Under Pressure*, another fact sheet in this series.

Tips for Helping Children Cope

Even though you feel overwhelmed with your own problems, as a parent you can help your children cope with stress. Here is a list of tips for helping children cope:

- You can help your children best by first helping yourself. Try to gain control of your own stress; then you are ready to help your children.
- Provide your children with information about your family's situation in a way that is within the child's understanding. Don't keep the income loss a secret from children and other family members, despite the urge to spare them or "save face."

- Recognize symptoms of stress that may affect your children: sleeplessness, diarrhea, withdrawal, headaches, and/or angry outbursts. Encourage the child to share feelings and fears. If you feel ineffective in helping your children manage stress, talk to their teachers, a school psychologist, clergy member or mental health professional.
- Promote a balanced diet and get adequate rest and plenty of exercise to guard against health problems.
- Try to keep other major changes to a minimum. Too many changes at once can be overwhelming. However, some changes, such as a move, may be unavoidable, so try to keep them in perspective.
- Help your children focus on the positive aspects of their lives. Look at family and personal strengths and draw on talents and contributions of all family members. Recognize these contributions, no matter how small.
- Hold a family discussion on how the income loss affects money available for extra activities and allowances. Talk about family spending priorities. Discuss how each person will help control family spending.

- Spend family time together doing low-cost or no-cost activities that family members enjoy.

If older children can find jobs to supplement family income, decide as a family how their money will be used. Decide whether it will cover their clothing and recreation expenses or whether they will contribute to food, shelter and other expenses. For more information see *Deciding If Teens Should Work*, another fact sheet in this series.

Family communication and coping skills have a great impact on how your family deals with tough times.

Helpful Internet Resources

Resource Management for Daily Life

Highlights University of Minnesota Extension programs which provide trustworthy financial education for informed financial decisions.

(<http://www.extension.umn.edu/MoneyEveryDay/>)

Rural Minnesota Life

Provides information for Minnesotan rural families, including the other 16 Getting Through Tough Times fact sheets.

(www.ruralmn.umn.edu)

Getting Through Tough Times: Helping Children Cope (GTTT-15)

Getting Through Tough Times is a 17-part series for individuals and families experiencing personal and/or financial crisis. Visit www.extension.umn.edu/moneyeveryday for more information on this and other personal resource management materials and trainings.

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