

Communicating Financial Stress and Job Loss to Children

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One of the beautiful things about children is their innocence. Many people feel guilty or ashamed when they have lost financial status or a job. Your mind can make up stories that your kids will lose their innocence and be stressed out. However, kids who are included in family business report feeling a greater sense of belonging and feel more important. Parents report less challenging behaviors when just enough information is shared. Financial stress is actually an opportunity for your family to grow closer. Keep reading for ideas on how to de-stress about money.

Kids are intuitive. You can't hide from them. They have studied you since they were born. Most children are highly tuned to the slightest eyebrow twitch or tone of voice change. They have become masters at knowing when they can push a bit more for that extra TV time, or if they've reached the limit. It's highly unlikely that you can endure financial stress without kids intuitively knowing something is off. It is also likely that without accurate information, kids will fill in the blanks.

Keep information developmentally appropriate.

Young children need to know how they will be affected. Keep routines as stable as possible and let them know what will change. Will you still be there in the morning to wake them up, or will grandma be there? They need to know if the breakfast choices will change; if they will take the bus or get a ride; if someone will do homework with them or check it later, etc.

Tweens need to know the above information and if they can still get those shoes you promised; still have sleepovers every week or just once a month; get picked up everyday from a friend's house or just once a week now, let them know they'll still have food, but it may not always be their favorite, etc. They may have questions about why you got laid off. Stick to general statements followed by positive thinking. "These kinds of things can happen, and that's why we have a budget plan. Make a list of your favorite activities we do as a family that cost under \$10. We'll see if we can do one per week." "What are you thinking/feeling?" Clear up any misunderstandings, like having less money doesn't mean you'll be sleeping on the street and wearing raggedy clothing.

Teens need to know the above information and if they can still try out for sports; take driver's ed.; keep their cell phone, etc. Spend time hanging out and listening. Ask what they think or worry about? Be careful not to shame them for things like caring so much about the brand of clothing they wear. Use their questions as a guide to how much information to share. Keep it general and solution focused. "You're right, I didn't expect this. I did get my resume ready today. We'll have to make some changes but we can still find ways to have fun. It may not be your preference and I appreciate you being a good sport. Did you want to look at working a couple shifts per week at the coffee stand (music store, clothing store) to pay for that trip?"

Developmentally children are egocentric. They need to hear from you that the financial stress is not their fault. More importantly your everyday actions need to reflect this, as well. Think about the morning routine. Have you ever said that they are "making you late" or "going to get you fired"? Sure, it is frustrating when one family member is holding up the caravan. However, the message in your language is blame. It also gives the child a lot of negative attention and power. It is healthier for your family to create positive and negative consequences

to getting ready on time. Create checklists, lay out clothing and backpacks the night before, set alarms a few minutes earlier, keep modifying the plan until mornings are no longer stressful. Consult with your school counselor. This will help you feel more in control and help everyone take responsibility for themselves. It will also help you avoid the use of language that kids often transform into shame.

Expect kids to be kids. Validate their wants and needs. Be aware of sending the message that they are too much for asking for what they want. “You have a room full of toys.” “You don’t take care of the skateboard you have.” As they watch TV and say, I want this or that, take a breath and track what goes on for you. Are you feeling inadequate as a parent because you cannot get them what they want? This is about you and important for you to get support for it. Scolding a child for being excited about a new toy advertised on TV may meet your need of avoiding your feelings of inadequacy, but it also has negative consequences on a child’s self-worth. Instead, children need boundaries. You can get excited with them. “That looks cool!” Then set limits. “Put it on your wish list.” “Look up how much it is to see if your allowance covers it.” If they whine or continue to ask for it, then use your time out or other discipline methods. Keep it simple. “That’s a 1”, instead of, “I told you I don’t have the money, why do have to keep whining? If you don’t stop that you’ll be in time out.”

Expect venting or testing. Children are typically not skilled at tracking what is underlying their thoughts and feelings. They will often act out insecurities in their behavior. They might blow up or melt down more frequently. This is an opportunity for them to experience your steady acceptance and encouragement. Of course there are limits. It is ok to melt down and say “I hate this”. You don’t have to fix it, just hear them. However, it is not ok to say “I hate you”. Quietly direct them to time out and address the issue when they are calm. Children will test limits when they are unsure. Do your best to compassionately clarify rules and expectations. Be firm and predictable about your positive and negative consequences and soon they will relax into the system.

Include children in the problem solving. You may be robbing your children from a sense of belonging if you take this all on yourself. Yes, there is a fine line of not burdening the children. However, kids can be included with some guidelines. This will also reestablish a sense of security and a healthy dose of control.

- Who has ideas for Friday night that cost \$10 or less?
- Use only one TV at a time: Who wants to earn choice of TV show tonight for clipping coupons?
- Vote to buy a pizza on Friday, or buy a board game and make pizza at home.
- Would you like to go to the waterfront or park Saturday afternoon? (the mall is not an option right now)

One of the reasons parents avoid involving the kids is their own discomfort with setting limits. This is a great opportunity for you and your children to learn better self-care and boundaries.

*I can help you build skills that will benefit you and your kids for a lifetime.
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