



## Handling Tough Times Tips for Parents and Families

Is the current economic situation affecting your children? This probably depends on whether it is significantly changing your family's life or a family close to your children. Don't create new fears and stress for your children about the current economic situation. Listen to their questions and monitor their stress indicators. Don't immediately assume their stress is connected with economics.

If your family is making changes because of the recession, your children will be affected. They feel the family stresses; they may hear about parts of the economic times on the news or see friends or neighbors making changes. They need reassurance and help to understand how all this affects their world.

The key is to respond in a way that is suitable to the age and personality of each child.

1. **Answer** their questions and explain what is going on in the recession in a simple, honest, age appropriate way. Be clear about how it may affect your family. (Initiating a family meeting may not be necessary unless your situation is severe and/or the children are old enough to understand – generally around age 10 or 11.)
2. **Choose** your words carefully in conversations to avoid creating more stress for children. Overhearing comments like “We’re going to the poor house.” or “There goes your college tuition.” do little to explain what the situation really is and what alternate steps the family can take.
3. **Reassure** them that the family will be alright even if there must be some big adjustments. You may know you have some options if the car can't be replaced or you need to live elsewhere. Until you communicate these options to the kids, they may worry needlessly.
4. **Involve** them in making family choices and decisions. This inclusion will strengthen the family, give them experience in decision making, and help children be more supportive of the changes. This is a great time to be sure your children can understand the difference between “needs” and “wants.” Even within our needs we have some choices to make. National brand name cereal or store brand? Brand name logo T-shirts or plain T-shirts?
5. **Prepare** your children for their future with some basic economic understanding. How are you teaching them to handle money? Do they earn an allowance in return for chores or is spending money an entitlement? How do they choose how to spend their money?
6. **Create fun** that doesn't depend on available money. If cable television is an expense that has to be cut, find family entertainment by watching DVD's from the library, reading together, playing a board game together, cooking meals together or even just taking a family walk together. Together is the key word to support emotional wellbeing.
7. **Recognize** them for their efforts and give them attention. Now is the time to give hugs and create feelings of family unity.