
Talking to Children about Tough Times

Many families are faced with financial concerns that are causing changes in how the family lives. Some families are facing unemployment or job layoffs, some are caught in the middle of the business downsizing trend, others were dealt a disaster due to weather-related problems that reduced their income, and still others are faced with the possibility of losing their business, farm and/or home.

Making changes isn't easy for adults or for children. People become used to a certain lifestyle or quality of life and rarely think about the potential for it to end. It's human nature to resist and fear changes that approach when income is reduced or lifestyle or location must change. Adults often try to keep these difficulties from children, hoping that they either won't really notice or that they will not be bothered or affected by it. The adults become so absorbed in the difficulties that they forget the rest of the family might be in pain also. As an adult, it just seems to be the natural thing to do.

What About the Children?

Whenever major life changes happen to a family, *everyone* in the family is affected in some way, and some are affected more than others. Keep in mind that a family is a system with many parts that affect one another. For example, think of the family as a mobile on a baby crib. If you pull one of the objects on the mobile, the entire mobile will shift or dance. Each part is affected by what happens to one part but at varying degrees. So it is with families. Each person is affected differently by the impact of a reduced income or changed lifestyle.

The way change affects each family member depends on their age and ability to understand the seriousness of the situation, their personality and how they cope with distressing news, and the severity of the change. When adults keep information from their children, they open the door for mixed messages, confusion and tension. Kids are able to pick up on the tension and stress that the adults are experiencing. They know something is wrong, even though they may not know what it is. They may think that they are somehow to blame. Children may hear you say things are fine, but see the distress in your face, hear it in the tone of your voice, and experience it in your lack of patience with them and others. Parents should admit their concerns to their children and stress their abilities to cope with the situation.



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In most cases, it is best to be honest and open with your children about what is happening to you and the family. However, it may not be necessary to share information in less important situations and for the very young child (age 0-3). Express feelings in simple words and reassure your child that *you* are in charge of the problem and they are not. Think about your options carefully and make a decision you can live with.

What To Say

What should you do? What can you say? How much should you tell children? How do you explain? Most adults feel badly about what is happening and guilty that they are unable to provide the same level of care for their family. This is a natural and expected reaction to bad news. Take time to reflect on your situation — you are *not* in control of things such as weather and downsizing of a business. Once you have resolved yourself to the need for change, begin to think about the real message you want to send your children. Some of the points to consider:

- It's not the children's fault. Remind them that they are not responsible for what's happening.
- The family will need to make some changes, and you will appreciate their cooperation.
- Many decisions will need to be made. Children will be involved in discussion but must remember that the adults will need to make difficult choices that are in the interest of the entire family. Not everyone will appreciate every decision.
- Your children's ideas are welcome and respected. Appreciate their helping out and do not ridicule their ideas, regardless of what they are. Point out the helpful parts and explain why other parts are not workable. Listen.
- No matter what happens, there is no problem so great that together you and your family cannot work through it. To get through this, the family must be open to seeking out whatever help is available.
- This is a temporary situation. Keep the "big picture" in mind, and work toward the end goals set by the family. Keep the children informed about progress and what to expect. Pull together and make it through.
- The most important thing you can do for each other is simply to listen and then help the others turn their thoughts in a positive direction.

Remember:

If there is a lack of communication and information, children of all ages will naturally "fill in the blanks" themselves, and this is rarely accurate or positive.

- Rumors can spread fast and hurt your child. Accurate information needs to come from you to avoid worrisome information coming from others. Talk about your situation, and help your child feel secure.
- Some children react immediately; others bottle it up and explode when you least expect it. Pay attention to any major changes in mood, behavior, friendships, eating or sleeping patterns. Point out changes, talk often and call for help (pediatrician, clergy member, school counselor, hotlines, etc.) if you are concerned.
- Point out what will remain the same (family living place, pets, school) as well as what will change (no vacation, new job, fewer outings/clothes).
- Ask your children for patience. It's *your* job to worry about money, jobs and housing. It's their job to do well in school and help out wherever possible at home.

- Avoid panic. Problems are for solving, not reacting in panic. This situation may be the most difficult one you've had to face in your life, and it's an opportunity to teach your children how to handle problems and move on in life. This may be the greatest lesson they ever observe you teaching them.
- Review what you *have*. Consider all your assets — family, friends, community support, religious faith. Work hard to avoid a negative mindset or bitter attitude.

How Can I Begin To Explain...

The following list gives an idea of what specific words you could use to explain these complex issues to your children at various ages. These are just ideas to get you started. Use words and ideas you are comfortable with and used to using. *Remember: Age divisions are based on average development. You know your child best and you must determine what will work best for your child.*

Layoffs/Downsizing

Ages 5-8

I want to tell you about something that happened to me at work. I'm going to be staying at home more for awhile because the people who are in charge of my workplace have decided they have too many people and not enough work for all of us to do. My boss won't be able to keep everyone on the job. They needed to ask several people to quit, and I was one of them. I want you to know that this was not because of anything you did or that I did. I will need to find a new job, and until I do we have to be very careful about our spending. I'm asking you to be patient. I might get really frustrated at times, but I know we can figure this out if we all work together. Do you have any questions? I want us to talk about these things so you know what's happening.

Ages 9-13

Have you heard people at school talk about downsizing or layoffs at jobs? Do you know if anyone in your class has had this happen to their family? I need to tell you about what happened to me at my job. I was one of the people who was asked to find a new job because of layoffs/downsizing. Do you think you know what that means? (Provide a simple explanation.) Are you worried about how we'll keep things going? Let me tell you what I'm planning ...

Ages 14-18

I'm not sure whether you've read about all the downsizing/layoffs happening around the state or if kids talk about it much at school, but I need to tell you that I'm one of the people at work who lost their job. Right now I don't have any ideas or answers about what we're going to do. I'm going to do everything I can to find another job as soon as I can. Please be patient with me. I may not be in a good mood at times, but it's not your fault. I know we can work things out. I know I'll be home more for awhile and we'll be eating out less and clipping more coupons. Can you think of other ways we can pinch pennies until I have a steady income again?

Weather-related Disaster

Ages 5-8

Remember all the rain we had last summer? That weather really hurt our crops. I want to tell you about something that is happening because of the poor crop we had last year. I've been working on the books, and things are going to be very tight in our budget. I don't want you to be scared or to think that you were the cause. It means that we need to be really careful about our spending and that I might be frustrated and upset sometimes. But I know we can figure this out. And we can help remind each other of what is really important, like family and friends — not things.

Ages 9-13 You've been helping out with farmwork more each year, and I know you're aware of how the weather took its toll on the crops last year. I bet you've heard me talk about the drop in income too. I want you to know that things are more serious now. We aren't sure how things will work out yet, but it's going to be really tight spending for awhile. Here's what I'm thinking ... I know we'll all be OK if we just have patience and work together.

Ages 14-18 It's no secret that this past year was a really poor income year. You saw the damage from the weather and you saw me worry. Now I'm even more aware of how much this has set us back financially. Things are really tough right now, and I've been thinking of some things we need to do, like... What do you think?... I know you have plans for college, and I don't want you to worry about it yet. Together I know we'll figure out a way to make it work.

Business/Farm Loss

Ages 5-8 I want to tell you about something that is happening to all of us. I think you know how hard it has been for us to earn enough money for all the things we need. We've tried everything we can think of and I know you have heard us talk about all this before. I've decided that we need to quit farming/the business. It's hard to leave something that has been so important to us, so I might seem really sad and tired a lot, but that's OK. It's not because of anything you've done, and none of this is ever a child's fault. It's *no one's* fault. It just happens to lots of people, and it just means it's time to try something new. I know we will all have lots of changes to get used to, but if we all stick together, we can work this out. I don't know exactly how things will be, but we can plan together and talk about the changes as we go.

Ages 9-13 You know how I've said things are tough and that I've been worried about losing the farm/business. I've decided it's time to try something new. The farm/business just isn't what I had hoped it would be. This is hard for me, and it's hard for you too. I really believe we can help each other through this. Here's what I've been thinking ... Tell me what you think. What can we do together to make this work out? Please remember that it's *my* job to make the changes, and *your* job is to get good grades, keep healthy and have patience, even if you don't like every change right now. I know we can make this work.

Ages 14-18 I've given this a lot of thought, and I know you're aware of how hard things have been for us. I've decided it's time to try something new. This farm/business has been important to me (my parents) and maybe you've thought about working here too. But this farm/business can't support us anymore, and our family is more important than this land/building. I think it's time for a change. What do you think? Are you worried? I'd be lying if I said I wasn't worried. It's really hard to imagine leaving. We've all worked so hard, it just doesn't seem fair at times. But it's not anyone's fault. We did the best we could. And I know that if we take things slowly, we can all make the changes we need to make. It won't be easy, but we will make it. I might get frustrated and upset at times, and you might too. The older you get, the more I know I can count on you to understand. I'm really proud of you and all you do around here. I hope I can count on you to talk to me if you're feeling scared, worried or down. Talking will help us both get through this.

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