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## Protecting Your Children From Financial Worries

By Margie Ryerson



Margie Ryerson, MFT, is a marriage and family therapist in Orinda and Walnut Creek. She can be reached at 925-376-9323 or margierye@yahoo.com

Many teachers and professionals throughout our community have observed signs of increased stress among children of all ages during the economic crisis. Almost every family has been affected by the weakened economy in one way or another. It is a huge challenge for parents to find ways to protect their children from the worries and stresses that they may be experiencing.

Younger children don't understand why their parents are more upset, less patient, mentally and emotionally preoccupied, or withdrawn. They usually interpret their parents' behavior and moods in one of two ways: either they have done something wrong to cause their parents' unhappiness and distress, or, since their parents are worried, something bad must be about to happen. Either way, young children may experience guilt, worry, insecurity, fear, and sadness. And they typically act out these feelings in their behavior. Some behaviors that teachers observe are increased anger and aggression toward other children; increased impulsivity, irritability, anxiety, and impatience; lower attention span; less motivation to learn and perform well in school; and less cooperation with authority.

Children ages eleven and older have a greater ability to detach themselves from their parents' moods. They are in the developmental stage of forming their own identities, so they are more preoccupied with themselves. As much as parents may complain about their self-absorbed pre-teens and teens, this is one time where it is useful. However, older children also need help with financial concerns.

Dr. Glen Elder, a college professor and researcher, studied how children were affected during and after the Depression. He concluded that younger children were more heavily impacted by family distress, both because they lacked understanding and because they were helpless participants. Older children, on the other hand, could express their feelings more easily and could also help their families in substantial ways. They could assist their parents by doing housework and childcare, and in many instances, they could go out and earn money to contribute to the family. Being able to take some form of action helped them cope.

Before you can help your child with this issue, it is important that you have adequate support and guidance. You may need to talk to trusted people in your life, such as family, friends, financial consultants, and possibly a therapist if you feel anxious or depressed.

If you are on an airplane and need oxygen, you first need to put on your own oxygen mask before you help your child with his. Similarly, if you are dealing with serious financial matters, you will need to be stabilized and strong in order to help your child. For younger children, parents need to provide some kind of explanation. Many parents think that because their kids are young they are oblivious to what is going on. Young children may not understand on a concrete level, but they certainly sense emotional turmoil when it's present. Some of their stress can be ameliorated if you bring up the subject for discussion and check to see if they have any questions or comments.

Your explanation needs to be simple and reassuring. There's an old joke about little six-year old Joey who asks his mother where he came from. His mother is surprised this conversation was happening so early, but she proceeds to explain how babies are made, and then asks Joey if there was anything else he wanted to know. Joey responded, "Yes, Matt says he came from Portland and I want to know where I came from."

Too much information is confusing to young children. They simply need to hear that they will be okay and that their family, pets, and friends will be okay. Make sure your body language matches your verbal message of reassurance. Your facial expression, posture, tone of voice, and mannerisms all need to add up to a congruent picture of comfort for your child. And since children tend to overhear much more than we think, it is important to be very careful when talking aloud to others about your worries.

If, in fact, there is an impending upheaval such as a job loss or move, young children need reassurance that their basic needs will still be met. Even if you aren't sure you can provide well enough for them, they still need to hear that they have you, a safe place to live, sufficient food, their favorite toys, etc. Think of messages that offer your children images of consistency and predictability, rather than disruption. Children first need to hear many positives so that later, over time, they can gradually absorb negative information.

Older children need a lot of reassurance too. Again, it is important to address the issue and not avoid it. If your child sees you suddenly cutting back on customary expenditures or studying the real estate market, he will become more anxious if you don't offer information. You can present a simple explanation of what is happening and encourage your child to ask questions at any time. You

may need to check in with him occasionally to see how he is doing and to show your willingness to discuss the topic.

Your older child needs to be protected as much as possible, which means avoiding the mistake of confiding in him or leaning on him emotionally. Get support for yourself if necessary, so that your child will have the benefit of being able to turn to you for comfort. During this or any other challenging time for your family, perhaps it can comfort you to know that you are providing the best possible support for your children.

Reach the reporter at: [info@lamorindaweekly.com](mailto:info@lamorindaweekly.com)

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