



Tips on

Coping With Economic Insecurity: Caring For Kids



Here are some things you can do to help provide the stability and reassurance that children need to get them (and you) through tough times:

1

Talk honestly in ways that children can understand.

- Children don't need to know (and probably won't understand) the details of your finances. What concerns them are the ways that their lives are changing (e.g., "I never get my favorite dessert anymore," or "We moved and I don't have my own room anymore," etc.). So when you talk with them, focus on the changes they see.
- Give children real information about what will continue and what will stop.
- Tell children about anticipated changes before they happen so they have time to adjust.
- Let children know that you recognize what has changed and understand that changes can be hard. Explain that changes are a part of life and everything will be okay. If needed, give children an opportunity to vent their frustrations.
- Point out the things that have stayed the same (e.g., "We don't live in the same place, but we still have your teddy bear and favorite toy and each other," or "You don't go to day care anymore, but we still have play dates with your day care friends").
- Point out the benefits of change (e.g., "You don't have your own room anymore, but now that we live at grandma's house you get to spend more time with her and eat her special cookies!").
- Reassure children that your love for them will never change. To a child, your reassurance provides a sense of safety and security.

2

Minimize changes.

- Preserve as many of your daily routines as you can. Keep children's regular bedtimes, naptime, and mealtimes. Take special care to preserve family rituals like sleeping with a favorite stuffed animal, reading aloud before bed, or saying grace before meals.
- Recognize that children have attachments to the people at their day care, so if you stop using child care, duplicate some of the things they liked doing there, like art projects, story time, or playing dress up. Consider arranging play dates so they can see their day care friends.

3

Limit your child's exposure to your stress.

- Avoid having adult discussions or arguments about money in front of your children. Even those who are too young to understand the conversation will pick up on the stress in your voice and facial expressions.
- At the end of a stressful day, compose yourself before entering your home. Sit a moment in the car with relaxing music, take deep breaths on the walk home from the bus stop, or take the final five minutes of a subway ride to plan how you will greet your children to let them know you love them.

Children will follow your emotional lead; your response to financial challenges provides the most powerful model that your children will see. As much as is possible, let that model be calm and reassuring.

4

Teach children about money.

- Pay with cash so children can see the full transaction. Let them help you count out dollars so they see what things cost.
- When children ask for things, let them know how many days or how many hours of work it would take you to earn the money needed to pay for the item. Those hours are hours that you wouldn't be able to spend with them.
- Help your child make a bank (out of recycled materials – any container with a slot cut in the top can be a bank). Let them decorate it and give them a few pennies to put in to get them started. When the bank is full, help your child take it to the bank to open a savings account.
- From about age 5, provide children with a weekly allowance. Divide the amount into several coins so they can physically put part into their savings bank and keep some to spend. Require them to pay for special requests from their allowance.



5

Prioritize the basics.

- Save money and eat healthier by avoiding processed or pre-prepared foods. Know which foods you can dilute (e.g., fruit juice) and what should never be diluted (e.g., infant formula).
- Spend time together as a family. Do chores together as a team. Find cheap or free family activities (plant vegetables, play soccer or catch, have a family video night or make your own videos, go to free events at the local library or museum, etc.).

The most important things you can give a child are your **ATTENTION, LOVE, & SUPPORT**



NOTICE THE CHANGES
As you think through a typical day, what kinds of things have changed for your children:

To learn more, watch A Place of Our Own on your local public television station and visit the Web site at www.aplaceofourown.org



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