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## Talking to Kids About Tough Economic Times



In a difficult economy, many parents are struggling to provide basic necessities for their families. When faced with a financial crisis, what should parents tell their children? How much information do kids need to know?

It's best for adult conversations to remain adult conversations. When it comes to finances, kids are powerless, and talking about money woes may make them feel vulnerable, especially when there's nothing they can do to help the situation.

It's so important for children to feel that their parents are in control, even when Mom and Dad are experiencing a lot of stress and aren't feeling in control.

### Here are three things to help

Stress is the body's reaction to a challenge, which could be anything from physical danger to asking someone for a date or trying out for a sports team. The human body responds to stressors by activating the nervous system and signaling the adrenal glands to produce more of the hormones adrenaline and cortisol.

This physical response to stress kicks in much more quickly in teens than in adults because the part of the brain that can calmly assess danger and call off the stress response is not fully developed in adolescents.

The stress response can cause problems when it overreacts or goes on for too long. Long-term situations, like coping with a parent's divorce or being bullied at school, can produce a lasting, low-level stress that can wear out the body's reserves, weaken the immune system, and make an adolescent feel depleted.

#### Just the facts

Parents should limit the amount of distressing financial information they share with children, especially those who are under age 10. When you are sharing information, it should be factual. There is no need to dwell on the unknown. If you decide to discuss your worries as a family, your child may also begin to worry.

For example, children don't need to know that parents are concerned about possible layoffs or that they are receiving foreclosure notices from their mortgage lender. Parents should wait until their kids need to know something, such as that they are moving to a new home.

When you have the details, communicate the information in a clear and factual manner. For example, a father could say something like: "We're going to move to a new apartment soon. Mom and I found a place that will be good for our family. We will continue to take good care of the family."

#### Honesty

If children ask questions before you intended to share information, honesty is still the best policy. Older children may notice something is going on and they may ask questions like, "Why isn't Mom going to work anymore?" or "Why aren't we taking a vacation?"

It's important to keep the message honest and simple. An appropriate, straightforward response might be something like, "It's more difficult for us because Mom isn't working now, but we're working together to take care of the situation." This will validate your child's observation and also provide reassurance that as parents you have the situation under control.

#### Time and attention

It's easy to forget that what children really want is your time and attention, especially during a crisis. Try to find fun and free activities for the family to enjoy together. There are many things you can do that cost nothing, such as day at the beach or a game night at home. Parents tend to think they need to do and buy the things that cost a lot of money to make their kids happy, but the gift of time may be the most precious of all.

### Where to Get Help

Kids' Link RI at 1-855-543-5465 (KID LINK) is a pediatric behavioral health triage service and referral network that can help parents access treatment for their child.

BH Link at 401-404-5465 enables all Rhode Islanders 18 and older who are experiencing mental health and substance use crises to receive the appropriate services they need as quickly as possible.