

MANAGING



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Helping children cope

How are your children feeling?

Unemployment can mean sudden lifestyle changes for the entire family. Because there's less money to spend, you must decide how to spend what's there. This may mean other family members must find jobs. You may have less family time together while looking for jobs.

Adults frequently become preoccupied. They forget unemployment has emotional and financial impacts on their children. Children depend on their parents for emotional security. When parents are tense, upset, or inattentive, much of this security is gone.

Whatever changes unemployment brings, all family members feel the impact. Discussing these feelings and concerns is important.

Family communication

Communication has two parts: talking and listening. Each must occur for communication to succeed.

As people undergo changes in their lives, they need to talk about what is happening. This includes adults and children. People who deal with crisis the most successfully are not ashamed to express fears, anxieties, and sorrows, and are willing to seek help from others.

Being able to discuss and vent angry feelings can help keep those feelings from creating more severe problems, such as emotional stress, family violence, or alcohol abuse.

Children who learn to manage stress at a young age will be more likely to cope with stress as adults.

Listening is as important as talking. Everyone needs someone to listen to them, someone who supports them, and someone who allows them to openly express feelings. The listener does not need to advise, analyze, or have all the answers. Listening and responding with concern and understanding may be all the help needed.

Communication tips

- Be sensitive to non-verbal communication. Avoiding eye contact, fidgeting, or other body language can suggest totally different meanings for what someone is saying.
- Avoid "you" statements. Sentences that begin with "you" can sound like accusations and stifle communication.
- Share your feelings with "I" statements. "I" statements help build trust in the relationship by giving you ownership for what you say. Here's how to use "I" statements:
 1. Begin: "I feel..."
 2. Next, name the situation: "... when ..."
 3. Tell how you are affected: "...because..."
 4. State what you would like to see in the future: "I want..." or "I hope..."

An example might be: "I feel angry when I get home and find dirty dishes everywhere, because it makes the place look so messy. I want dishes put in the dishwasher." Or, "I hope I will find dishes in the dishwasher."

- Give feedback, or check your interpretation of what someone says. Ask questions such as:

"Do you mean...?"

"I understood you to say..." Is that right?"

Tips for helping children cope

You may feel overwhelmed with your own problems. Still, as a parent, you can help your children handle stress. Here are some tips for helping children cope.

- To help your children best, help yourself first. Try to gain control of your own stress. Then you will be better able to help children cope. See the *Taking care of yourself* (B3459-10) fact sheet in this series.
- Provide your children with information about your family's situation so each child can understand. Don't keep job loss a secret from children and other family members, despite the urge to "spare" them or "save face."
- Hold family discussions on how the income loss affects money available for extra activities and allowances. Talk about family spending priorities. Use the fact sheet *Setting spending priorities* as a guide
- See that your children eat balanced meals, get enough rest, and exercise to avoid health problems
- Recognize symptoms of stress that may affect your children. Symptoms may include sleeplessness, diarrhea, withdrawal, headaches, or angry outbursts. Encourage the child to share feelings and fears. If you feel ineffective in helping your children manage stress, talk to the child's teacher or a school psychologist or other mental health professional.

- Help your children focus on the positive aspects of their lives. Look at family and personal strengths, and draw on talents and contributions of all family members. Recognize these contributions, no matter how small.
- Spend family time together doing low-cost or no-cost activities that family members enjoy. Visit nearby museums, hike, bike, camp, or play board games

Positive attitudes and family communication have a great impact on whether your family deals successfully with changes.

Resources

For more information...

See these money management fact sheets in this series, in English or Spanish:

- Setting spending priorities* (B3459-01)/
Cómo decidir cuáles son los gastos más importantes (B3459-01S)
- Strategies for spending less* (B3459-02)/
Cómo gastar menos (B3459-02S)
- Deciding which bills to pay first* (B3459-03)/
Cómo decidir qué cuentas pagar primero (B3459-03S)
- Talking with creditors* (B3459-04)/
Comunicación con los acreedores (B3459-04S)
- Keeping a roof overhead* (B3459-05)/
Cómo asegurarse de que la familia tenga donde cobijarse (B3459-05S)
- Meeting your insurance needs* (B3459-06)/
Cómo pagar por el seguro que necesita (B3459-06S)

Bartering (B3459-07)/*El trueque* (B3459-07S)

Making the most of what you have (B3459-08)/
Cómo sacar el mayor provecho de lo que tiene (B3459-08S)

Deciding if bankruptcy is an option for you (B3459-09)/
Cómo decidir si la protección por bancarrota es una buena opción para usted (B3459-09S)

Taking care of yourself (B3459-10)/
Cómo satisfacer las necesidades personales (B3459-10S)

How you can help when mom or dad is unemployed (B3459-11)/
Cómo puedes ayudar cuando tu papá o tu mamá está sin empleo (B3459-11S)

Helping children cope (B3459-12)/
Cómo ayudarles a los niños a sobrellevar las dificultades (B3459-12S)

Community agencies that can help (B3459-13)/
Las agencias comunitarias pueden ayudar (B3459-13S)

Looking for a job—Watch out for scams (B3459-14)/
Búsqueda de trabajo—Tenga cuidado con las estafas (B3459-14S)

Where to go for help finding a job (B3459-15)/
Dónde conseguir ayuda para encontrar empleo (B3459-15S)

Starting your own business (B3459-16)/
Cómo iniciar su propio negocio (B3459-16S)

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