



At the Center

November 2008

Talking to Your Kids about the Economy

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Mission

The Child Guidance Center of Southern Connecticut is a professionally staffed outpatient mental health center for children and adolescents who experience psychological, behavioral, developmental, social or family problems. We are dedicated to reducing emotional suffering and dysfunctional behavior and to helping each individual achieve optimal potential.

Locally, and across the country, families are trying to cope with the stress associated with financial uncertainty. This may include the threat or reality of job loss, home foreclosure, investment declines, and the need to reduce expense and alter lifestyle, or the pressure to work multiple jobs or increased hours. Because the foundation of a child's security lies with feeling cared for and protected by his or her parents, children are likely to feel some level of insecurity, and are at greater risk of developing mental health problems, when their parent's exhibit increased anxiety.

The Child Guidance Center of Southern Connecticut (CGC) understands the uncertainty many parents face when deciding how best to address the recent economic downturn, and their own family's financial vulnerability, with their children. Because children take in information and respond to situations in different ways, it is important to note that the following is meant as general guidelines to assist parents. Parents should trust their own instincts and knowledge of their child when assessing their particular needs.

When talking with your child, it is important to speak to their concerns as appropriate to their age level, and recognize the various ways in which their worry may manifest. Parents should listen and address their child's concerns while also being sure not to overload the child with worry. Older children may require more specific answers and concrete plans to quell their fears, while younger children are often looking for comfort. In all cases, children should be assured that while adjustments may need to be made, the family will remain safe and well cared for.

Children under 5 require simple and concrete information. They are most concerned with their personal safety and the assurance that they will be cared for. Reassure them that everything will be OK, and that there is a plan in place to make certain they continue to have what they need. Do not overwhelm children of this age with specifics. Instead, provide reassurance and comfort.

Children age 6-9 are concerned with fairness and may have difficulty understanding that job loss is not a direct result of right and wrong. Reassure them but do not provide detailed, overwhelming information. Help the child understand that the economic difficulty and family anxiety is not the fault of any one person or thing.

Children age 10-12 can comprehend more complex situations. They are able to understand the everyday effects of unemployment and participate in some planning with the family. Provide more information to these children but shield them from the more extreme aspects of anxiety and tension.

Teenagers often ask for a detailed plan of action. Share with them job search information and the plan your family has in place to ensure their safety and well being. Teenagers can be active participants in problem solving and creating a plan for the family. Moreover, they may feel better if they can help out by taking a part time job, a reduction in allowance, or reducing personal expenditures on luxury items, etc.

Parents should try to answer any questions their child may have honestly, keeping in mind the amount of information appropriate to their age and development. Be open to discussing the subject with your child, as a child's anxiety will often increase if a parent seems too frightened to broach a subject. When parents avoid discussion, it can create the impression that things are worse than they actually may be and short circuits a child's wish to ask questions and express his or her own feelings. Remember, most children, even teens, are looking for security when they come searching for answers.

While financial instability can be unsettling, times of crisis often bring well functioning families closer. Demonstrate by example, and discuss with your children, the importance of learning to do with less and the benefits of saving money. Convey an understanding of what earlier generations have gone through in similar times of crisis; discuss their resilience and ability to pull through.

Please do not hesitate to contact the Center at (203) 324-6127 with any further questions or concerns you may have regarding how your child is dealing with family financial strain. Children with some level of pre-existing problems, such as anxiety or depression, may require professional help to cope with the additional stressors associated with financial uncertainty. Our sliding scale fee and subsidized services are available to all families in the community who may require professional mental health services. With our help, parents can be well equipped to provide the information, comfort, and security their children crave during difficult times.

Dr. Larry Rosenberg, CGC Clinical Director

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