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Helping Children Cope in Unsettling Times: The Economic Crisis Tips for Parents and Teachers

Current world events, including the “economic crisis,” can be unsettling for young people. The sense of confusion and uncertainty experienced by many adults regarding our country’s financial situation can be transmitted to children. As a result children may be confused or fearful that they or their family are at financial risk. Adults need to help children feel in control, even if they themselves feel vulnerable or angry. Parents and teachers can help children understand what is happening factually, how events do or do not impact their lives, and how to cope with their reactions.

Schools and parents need to assess what level of support need by children in their care. Many will NOT find the current economic crisis personally stressful. However, following general suggestions may help vulnerable or sensitive children cope.

Identify vulnerable populations. The degree to which children are affected will vary depending on personal circumstances. Most vulnerable are children who:

- Have families directly impacted by economic difficulties.
- Have parents currently in financial institutions directly effected by the current economic situation.
- Have suffered a personal loss from or been exposed to economic problems, and/or other stressful events.
- Live in communities seriously impacted by economic problems, and/or other stressful events.
- Suffer from mental health challenges.

Be reassuring. Children will take their cues from you, especially young children. Acknowledge that the potential economic challenges and uncertainty are unnerving but the likelihood is that you and your children or students will be okay. There is difference between the *possibility* of serious risk and the *probability* of it affecting them personally.

Acknowledge and normalize their feelings. Allow children to discuss their feelings and concerns and encourage any questions they may have regarding current events. Being an empathetic listener is very important. Let them know that others, including many adults, are feeling the same way and that their reactions are normal and expected.

Take care of your own needs. Take time for yourself and try to deal with your own reactions to the situation as fully as possible. You will be better able to help your children if you are coping well. **If you are anxious or upset, your children are more likely to be so as well.** Talk to other adults such as family, friends, faith leaders, or a counselor. It is important not to dwell on your worries by yourself. Sharing feelings with others often makes us feel more connected and secure. Take care of your physical health. Make time, however small, to do things you enjoy. **Avoid using drugs or alcohol to feel better.**

Maintain a normal routine. Keeping to a regular schedule can be reassuring and promote physical health. Ensure that children get plenty of sleep, regular meals, and exercise. Encourage them to keep up with their schoolwork and extracurricular activities but don't push them if they seem overwhelmed.

Spend family time. Doing enjoyable activities with you reinforces your children's sense of stability and normalcy. Try to do things together, such as eat meals, read, play sports or games, go for walks or bike rides, or watch non-violent, non-stressful TV. When stressed, young children may also want more physical contact (e.g., hugs, holding hands, sitting on your lap, etc.). You know your children best, and your love and support are the most important factors to their sense of security.

Emphasize people's resilience. Focus on children's competencies in terms of their daily life and in other difficult times. Help them identify what they have done in the past that helped them cope when they were anxious or upset. As appropriate, remind them that the country, their community, and/or your family have weathered other challenges, including economic difficulties, and have come through even stronger.

Be optimistic. Even if the economic situation worsens, most people will be fine physically and will find ways to adjust emotionally to their losses. Resilience studies indicate that people who cope best are comfortable expressing strong emotions, surrounded by caring family and friends, keep a positive view of the future, and utilize problem solving skills.

Be a good listener and observer. Let children guide you as to how concerned they are or how much information they need. If they are not anxious or focused on current events, don't dwell on them. **You should not bring the current financial crisis to their attention if it does not appear they have any questions and/or that it is generating stress.** But be available to answer their questions to the best of your ability. Young children may not be able to express themselves verbally. Pay attention to changes in their behavior or social interactions. Most school age children and adolescents can discuss their concerns although they may need you to provide an "opening" to start a conversation. Don't push, but ask what they think about current events. Even if they don't want or need to talk now, they may later. They will know you care what they think and feel, and are available to answer their questions.

Turn off or monitor the television. It is important to stay informed, but watching endless news programs referring to "the economy is in crisis" or "another depression" is likely to heighten anxiety. Young children in particular are often unable to distinguish between news reports and their family's reality. Older children may want to watch the news, but be available to discuss what they hear and help put it into perspective.

Prepare your child for any anticipated family changes. If dealing with a change in family circumstance or financial concerns, do not hide the truth from your child. Children sense parents' worry and the unknown can be scarier than the truth. Acknowledge that change can feel uncomfortable but reassure him or her that the family will be okay. However, avoid unnecessary discussions in front of your child (particularly a young child) of events or circumstances that might increase his or her stress. Help your child have a part in decision-making when appropriate. Remind your child of his or her ability to get through tough times, particularly with the love and support of family and friends.

Discuss events in age-appropriate terms. Share information that is appropriate to their age and developmental level. Update them as information changes. Young children may require repeated reassurance. Tell them they are okay and that adults will always take care of them. School age children can understand details and reasons behind specific actions, such as economic stability or increased security but cannot absorb intense or "catastrophic" information. Adolescents may want to discuss more complex issues related to the economy.

Stick to the facts. Answer children's questions factually and include a positive element to answer, e.g., "Yes parts of the economy are struggling but our country has been through hard times before. We will be okay." Don't speculate about what could happen. For example, you would want to avoid making statements like: "We are headed for a depression," or "this is a financial meltdown."

Try to avoid excessive blaming. When tensions are high, some people exert excessive energy trying to fix blame. While questions regarding national leadership and financial institutions may be legitimate, in general, it is unhelpful to view other citizens as "good guys or bad guys." Reinforce that most people are

good and ultimately care about the same things: security, freedom, and opportunity. Focus attention on what can be (or is being) done to address financial challenges.

Help children explore and express their opinions respectfully. Explain that opinion is not the same as fact. Fact is what actually happens. Opinions are how we feel about what happens. Everyone has a right to their opinion and discussing different views can deepen children's understanding of their world.

Communicate with your children's school. Find out what they are learning. Share any concerns you have with teachers, including if your child is experiencing stress related to the current financial situation. Encourage the teacher to keep you informed as well. Remember that teachers might be under heightened stress like everyone else. Not only are they supporting their students, they may also have their own financial concerns and/or trying to cope with their own family issues.

Teachers should assess student needs. Talk to colleagues to determine the needs of the general student body and individual students. Take cues from what your students do and say. To the extent possible, know which students' families may be impacted by the economy or another risk factor.

As indicated by student concern or interest, make time for class discussion (or activities if the children are young). Be prepared to answer questions factually or to guide discussion about difficult issues. Be careful of large group discussion about the political issues if your students have strongly differing opinions. Such discussion can turn adversarial when emotions are running high. If need be, hold discussions in smaller, more homogenous groups or individually. Your school psychologist or counselor can help with these discussions.

Encourage children to talk to you or another caring adult. Emphasize that you are there to help and that they should let an adult know if they or a friend feels overwhelmed for any reason.

Do something positive with your children or students to help others in need. Making a positive contribution to the community or country helps people feel more in control and builds a stronger sense of connection. This can include encouraging students to help neighbors who might need babysitting, errands run, snow shoveling, etc., or organizing a project of a local shelter or community center.

Know potential child/adolescent stress reactions. Most children will not be affected by economic events and many who are will be able to cope with concerns over current events either independently or with the help of parents and other caring adults. However, some children may have more extreme reactions because of personal circumstances. Symptoms may differ depending on age. Adults should contact a professional if children exhibit significant changes in behavior or any of the following symptoms over an extended period of time.

- **Preschoolers**-thumb sucking, bedwetting, clinging to parents, sleep disturbances, loss of appetite, fear of the dark, regression in behavior, withdrawal from friends and routines.
- **Elementary School Children**-irritability, aggressiveness, clinginess, nightmares, school avoidance, poor concentration, withdrawal from activities and friends.
- **Adolescents**-sleeping and eating disturbances, agitation, increase in conflicts, physical complaints, delinquent behavior and poor concentration.

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