

RAISING RESILIENT CHILDREN DURING TOUGH ECONOMIC TIMES



Supporting Children When Finances Are Tough

Financial hardship can result from many different circumstances—a poor economy, the loss of a job, underemployment, the prolonged illness of a family member, divorce, poor money management, or a combination of several factors. Whatever the cause, the resulting impact on a family can be stressful for all members, including children. While we tend to think of financial problems as adult concerns, if parents are stressed, children feel that stress as well. The whole family feels the strain when a parent's job loss or reduction in work hours means having less money for essentials such as food, medical care, and regular household expenses, or needing to cut back on discretionary spending. Parents who are distracted by their economic worries may be less available to their children or responsive to their children's needs. Very young children may have difficulty learning how to form important attachments to others if the family must move or change care providers frequently. This puts them at risk of having relationship problems later in life. Older children may become anxious and have difficulty concentrating in school. If the situation is not explained to them, children who sense their parents' stress may mistakenly blame themselves for the family's problems.

Stress from any event or life situation that disrupts children's routines and sense of security puts children at risk for negative outcomes such as poor physical and emotional health, poor school performance, and lowered self-esteem.

The risks increase when children face cumulative stress from many sources and when the stress is prolonged. The good news is that families that are intentional about pulling together in times of need can turn a serious challenge into an opportunity to build resilience in their children. Resilience is the human capacity to face, overcome, and be strengthened by the adversities of life. Resilience allows families to adapt to difficult situations in positive ways. When children are resilient they can display courage in the face of difficulties and bounce back more quickly. These children feel comfortable sharing their feelings and asking for help when they need it. Resilient children can feel secure even when circumstances around them are constantly changing.

Children develop resilience in families that communicate well, work together to solve problems, and do things together. These children thrive when parents continue to show their love and affection despite the pressures they are feeling. Maintaining regular household rules and routines also gives children a sense of security during an unsettling time. When parents convey to their children that "we are in this together and we will survive," they strengthen family bonds, and everyone is able to move ahead with hope for the future.

This publication presents an overview of what parents can do to create an environment that builds resilience in their children during times of economic stress or other hardships. It also presents strategies that parents can use at different stages of their children's development.



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WHAT PARENTS CAN DO TO BUILD RESILIENCE

To help the family pull together during difficult times, parents can:

Show affection:

- Express love in physical and verbal ways
- Find ways to have fun together

Explain the situation to children at a level they can understand:

- Tell them that the situation is not their fault
- Be specific about what will change and what will remain the same
- Reassure them that the family will get through this

Encourage good problem-solving skills:

- Engage every family member in discussions about the hard choices that this situation might require
- Acknowledge everyone's ideas and solutions

Build responsibility:

- Assign chores
- Show appreciation for each person's efforts

Monitor children:

- Maintain rules and routines
- Always know where children are
- Maintain communication when apart from children
- Get to know children's friends
- Stay involved in children's homework and activities

Three areas of strength are common among resilient children: (a) external supports and resources that provide safety and security: *I have people I can turn to in times of need*; (b) personal strengths—attitudes, beliefs, and feelings that allow them to bounce back and move forward: *I am loved and I am lovable*; and (c) social and interpersonal skills for interacting with others respectfully and responsibly: *I can contribute and share responsibility*. The following chart provides examples of what parents can do to build these three areas of strength at different stages of their children's development—early childhood, middle childhood, and adolescence.

What children must master at EACH STAGE of development

EARLY CHILDHOOD Birth to 7 Years Old

Children in early childhood need to acquire:

- Trust—the confidence that adults will be there to care for them
- Autonomy—the ability to establish their own rhythms of eating, sleeping, self-calming, and exploration
- Initiative—the drive to be actively engaged in learning about the world

MIDDLE CHILDHOOD 8 to 11 Years Old

Children in middle childhood need to acquire:

- Friendship—the ability to make friends and gain the approval of peers
- Sense of Self—confidence in one's ability to succeed in life
- Mastery—command of the basic life skills needed to be successful in school and at home



ADOLESCENCE 12 to 17 Years Old

Children in adolescence need to acquire:

- Identity—the sense of what is unique and distinctive about themselves
- Expectations for the future—the ability to prepare for adulthood

For children to feel
THEY HAVE...
people they can turn to in times of need

- Help children use words to identify their feelings: *"I know you feel sad when I'm not here but I'll be back after nap time."*
- Talk to children about the events of the day at a level they can understand: *"I can't pick you up after school today so Popo [Grandma] will pick you up."*
- Spend time with children, by playing games, reading to them, or just holding them close: *"Let's snuggle in the big chair and read some stories."*
- Watch for signs of fear and anxiety. Use soothing words to calm, comfort, and encourage: *"I love you. You can come to me when you need a hug."*
- Encourage children to use art and pretend games to express their concerns: *"Let's use these crayons to draw pictures of scary things. Then we can draw things that make us feel safe."*



- Help children build social networks: *"Why don't you call Uncle Ikaika to find out if he would like to go fishing next week?"*
- Encourage children to communicate their problems to you. Resist discounting their fears: *"Even though we are having a rough time right now and I seem really busy, I will always make time to help you, especially when you are sad or have a problem."*
- Answer their questions honestly: *"Yes, Shane, we might have to move to a smaller apartment that doesn't cost as much."*
- Communicate your values and explain the basis for your rules: *"Working together makes a family stronger. We can get through this rough time if we all do our parts and just a little extra."*

- Explain the reason for the economic difficulty: *"I got laid off from work, so money will be tight until I find another job."*
- Tell your teens your plan of action for resolving the difficulties that you are facing: *"We have some money saved for an emergency like this. It will cover the necessities for awhile, but we need to cut back on extras, like eating out."*
- Listen to teens. Keep lines of communication open so you can address issues as they arise: *"I know you want to go to the prom. Let's figure out how we can reduce expenses or how you can earn some money so that you can go."*
- Encourage your teens to express their fears and concerns in alternative ways such as music, art, or journaling: *"I'm glad that you're still playing the guitar even though we had to stop your lessons for now."*



THEY ARE...

loved and lovable

- Express love physically and verbally: *"Can I have a hug? I missed you today."*
- Maintain a daily routine that kids can depend on: *"After brushing your teeth, choose a book for your bedtime story."*
- Use types of discipline, such as removal of privileges, that don't belittle, harm, reject, or crush your children's spirits: *"Since you both cannot share the toy, I will put it away for now."*



- Express unconditional love physically: *"I know you're getting older, but I still like to hug you."*
- Express unconditional love verbally: *"No matter what, we'll always have each other."*
- Encourage a sense of humor and laugh together: *"I heard the silliest story today. Listen to this."*
- Praise desired behaviors such as finishing a difficult homework assignment: *"I'm proud that you figured out that math problem."*

- Build family time into your teens' busy lives: *"Since we can't all be home at dinner time, let's eat breakfast together."*
- Make your home a "safe haven" for your children and their friends: *"Why don't you invite Leilani and Sarah to sleep over this weekend? We can watch a movie and make some popcorn."*
- Reassure teens that you love them, even when they are being difficult: *"You're upset and I am too. Let's cool off before we discuss this anymore. You know I love you."*

THEY CAN...

contribute and share responsibility

- Balance providing help with encouraging independence: *"You can bring your own dishes to the sink, but I will get the big serving bowl."*
- Encourage children to demonstrate empathy and to do nice things for others: *"Your baby sister wants to play ball. Can you roll it to her while I fix our dinner?"*
- Praise children for their accomplishments: *"You did a nice job of putting your toys away."*

- Provide opportunities to practice problem solving and decision making. Provide guidance in the process: *"Let's make a list of free activities we can do during summer vacation."*
- Use limits, calming behaviors, and reminders to help children manage negative feelings and control impulsive responses: *"It's OK to feel angry that we can't afford the video game you want. But it's not OK to take it out on your brother."*
- Help older children accept responsibility and the consequences of their behavior: *"Your skateboard was stolen because you left it outside. I won't be buying you anything else until you show that you can take care of your things."*

- Listen to and incorporate your children's ideas: *"You had a good idea about earning spending money by recycling. Let's look into what's involved."*
- Ask open-ended questions about risky situations for your teens to think through and plan for: *"What do you think you would do if one of your friends showed up with alcohol or drugs while Dad and I were not at home?"*
- Give teens some family responsibilities: *"We need everyone's help. Let's divide up the chores."*

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RESOURCES

Child Care Subsidies

Department of Human Services Child Care Connection
<http://hawaii.gov/dhs/self-sufficiency/childcare/services/subsidy>

Emergency Financial Assistance and Food Stamp Benefits

Supplemental Nutrition Assistance Program (SNAP)
<http://hawaii.gov/dhs/self-sufficiency/benefit/FNS>

Financial Counseling Services

Consumer Credit Counseling Service of Hawai'i
<http://cccsofhawaii.org>

Free After-School Programs for Middle School Children:

Department of Human Services /Department of Education
The UPLINK program is available in 18 public middle schools throughout the state. Contact your middle school for more information.

Free Food for Pregnant and Lactating Women, and Kids Birth to Age 5

Hawai'i WIC Clinics
<http://hawaii.gov/health/family-child-health/wic/clinictable.html>

Free or Low-Cost Health Insurance for Children

Hawai'i Covering Kids
Call 211 from any island
<http://www.coveringkids.com/community>

General Assistance

Aloha United Way
O'ahu 211
Neighbor Isles Toll Free 1-877-275-6569
<http://www.auw.org>

Job Search

Hawai'i Labor and Industrial Relations Workforce Development
<http://hawaii.gov/labor/wdd/onestops>

Money-Saving Ideas

"Stretch Your Dollar: 34 Money-Saving Ideas"
Brochure available online at http://www.uhfamily.hawaii.edu/publications/brochures/stretch_money.pdf

Unemployment Benefits

New claims/Reopen claims: Call 808-643-5555 from anywhere in Hawai'i
Unemployment Benefits Handbook: http://hawaii.gov/labor/ui/pdf/STEP-BY-STEPS/ui_handbook.pdf

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