

Solutions

[EARNINGS AND YEARNINGS]

Moving On Down

How are kids affected by a family's change of fortune?

By Carlin Flora

WHEN ANNELEISE Curtis Place's nightclub went out of business last year, she went broke and had to move her 11-year-old daughter from a comfortable home in Massachusetts to a California sublet where the two shared one room in a stranger's apartment.

"It wasn't just that she lost a few toys or even her bed. She lost everything," Place says. Her daughter was understandably angry and anxious. "She asked me, 'How could you let this happen to me?' She would come home from school and say, 'Did you find a job yet? When are



we getting out of here?' That's a stress a child shouldn't have."

But it is a stress a lot of young people are suffering: A New York Times/CBS poll of unemployed adults from December found that 4 in 10 parents reported behavioral changes in their kids that they felt were related to their own prob-

lems finding work. With the unemployment rate hovering at 10 percent, and those with jobs accepting pay cuts or reduced schedules, many children have been yanked out of comfortable cocoons and forced to deal with material downgrades, moves, and parents in turmoil.

If parents confront their negative emotions, they make it easier for their kids to do the same.

Adults may even be underestimating the impact of the economic crisis on children. According to a recent survey by the American Psychological Association: Nearly half of teens 13 to 17 said that they worried more this year than last, whereas only 28 percent of parents thought their kids' worry levels had risen.

"Kids are very sensitive and reactive to a sudden change in their parents' emotional states," says Mark Smaller, a psychoanalyst who runs a therapeutic program at a high school for disadvantaged kids in Cicero, Illinois. "If financial troubles or a job loss are not addressed in an open way, the kids imagine that the change of mood has to do with them."

Seeing parents struggle with financial upheaval can be particularly disturbing to teenagers, Smaller says, because it accelerates a major developmental task of the moment—to come to terms with the limitations of their parents.

"Ideally, this is a gradual process for adolescents as they learn to become more independent," Smaller says. If it happens all of a sudden, as they see a parent lose his status and sense of identity or crumble under pressure, the teen may feel deeply disappointed and frustrated. The adolescent son of a single mom who has lost financial stability may suddenly think of himself as responsible for the family. He may therefore act out aggressively because he feels overwhelmed.

But that's not to say that shielding teens from the world's realities is the way to cope. "We're obsessed with protectionism and safety," says Janis Whitlock, a lecturer in the human development department at Cornell. "But we're not doing our children any

favours by pretending we're not anxious or upset. Children see everything." Instead, says Whitlock, parents should model for their kids the ability to grieve a loss and feel fear, while at the same time remain confident that they will get through it. "Kids need to know that we can suffer, but there's always light and there's always tomorrow."

As much as preteens and adolescents pick up on tension in the home, they are predisposed to avoid dealing with negative emotions, says Whitlock—a tendency that can be exacerbated by their modern penchant for Web surfing, video games, and other forms of plugging in to plug out of their feelings. Again, if parents confront uncomfortable emotions themselves, they'll make it easier for their children to do the same. "Talking with kids really

defuses an incredible amount of anxiety," says Small.

Younger children need to feel safe in a situation where their very survival seems at stake ("Will we have food? Will we have a place to live?"). If a child is sensitive to conflict, he or she should be shielded from tense family discussions, says Whitlock. But even little ones should be told what's going on in terms they can grasp.

Dan Noot, a Toronto-based former executive who has been unemployed since March, recalls his four-year-old daughter's confusion once his wife took a job. "She started calling me 'mommy!'"

Noot pledged to himself that he would not mope around in front of the family, even after spending disheartening stretches of time searching for a new job and networking. "I'm honest about what's happening, but I'm not without boundaries. So, our daughter knows how hard it has been, and in many ways I believe this has helped her understand that life isn't just about getting whatever you want, whenever you want it." And in the meantime, he's enjoying the extra time he now has to spend with her.

Many affected by the recession report experiencing a newfound focus on what's really important: relationships—a surprising upside. After her rough adjustment period, Anneliese Curtis Place's daughter is thriving in school and getting along well with her mother.

"Having everything stripped away from her and then seeing the potential for things to get better after that was a good lesson for my daughter," says Place, who has since found a new apartment for the family. "She's helping me out more—she understands that life is a team effort."

RECEDING YOUTH

How to help the economy's smallest victims

■ Encourage children to pitch in with chores or ask them to come up with low-cost family activities such as picnics or free concerts. Taking action will help them feel more in control of a seemingly chaotic situation.

■ If you have to move, help your kids stay connected with their old friends via regularly scheduled Skype calls or online chats.

■ Take advantage of the opportunity you suddenly have to teach your children about saving and spending money wisely. Beliefs about money are formed when we're young, says Brad Klontz, a therapist specializing in financial issues, so you may as well let your setbacks inspire your kids to get on a smart fiscal path.