

# SCOTT PSYCHOLOGY TIMES

Your Source for School Psychology Ideas and Insights

Winter 2009

## Helping Children Cope with the Economic Crisis

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.

**Assess the level of support needed by students.** Many will *not* find the current economic crisis personally stressful. However, the following general suggestions may help vulnerable or sensitive children cope.

**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 children's 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.

**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 to 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 in the past.

**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.

**Do not bring the current financial crisis to children's 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.

**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."

**Help children explore and express their opinions respectfully.** Explain the difference between fact and opinion. Everyone has a right to their opinion and discussing different views can deepen children's understanding of their world.

**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 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 at a local shelter or community center.

*Adapted from "Helping Children Cope in Unsettling Times: The Economic Crisis Tips for Parents and Teachers," National Association of School Psychologists.*

### Online Resource

"Helping Children Cope with Stress"



<http://www.ces.ncsu.edu/depts/fcs/pdfs/fcs457.pdf>

### Just a Thought...

Man never made any materials as resilient as the human spirit.

~Bern Williams

People who soar are those who refuse to sit back, sigh and wish things would change. They neither complain of their lot nor passively dream of some distant ship coming in. Rather, they visualize in their minds that they are not quitters; they will not allow life's circumstances to push them down and hold them under.

~Charles R. Swindoll

# Intervention Central

## Classroom Interventions for Struggling Students

### Stress: Tips for Helping Children & Adolescents



Concerns over changes in family circumstances, such as those caused by financial strain or a faltering economy, can cause stress. Children can be affected directly by changes in their family's financial circumstances or stress they see in their parents, or more indirectly by general anxiety over problems they hear and read about in the news. Children look first and foremost to their parents and other significant adults, such as teachers, to gauge the seriousness of their concerns. The following guidance can help adults help children cope with anxiety or stress.

#### Symptoms of Stress in Children

- Irritability or unusual emotionality.
- Sleep difficulty or nightmares.
- Inability to concentrate.
- Drop in grades or other functioning.
- Toileting or eating concerns.
- Headaches or stomachaches.
- Unexplained fears or increased anxiety (can take the form of clinging).
- Regression to earlier developmental levels.
- Isolation from family activities or peer relationships.
- Drug or alcohol experimentation.

#### Factors That Help Prevent Stress

- Positive problem solving and coping skills.
- Close, supportive relationships at home and school, with peers and adults.
- Clear expectations.
- Permission and ability to learn from mistakes.
- Developing competencies (academic, social, extracurricular, and life skills).
- Consistent, positive discipline.
- Ability to express feelings appropriately.
- Feeling physically and emotionally safe.
- Good nutrition and exercise.
- Time to relax or do enjoyable activities.

#### How Adults Can Help

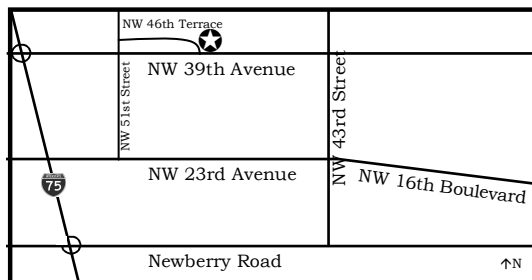
- Be aware of behaviors and emotions.
- Build trust.
- Be available and open to talk when your child is ready. Answer questions honestly and calmly.
- Encourage the expression of feelings.
- Teach and model good emotional responses.
- Encourage children to tell you if they feel overwhelmed.
- Encourage healthy and diverse friendships.
- Encourage physical activity, good nutrition, and rest.
- Teach problem solving skills.

- Prepare for anticipated changes, in an age-appropriate way. Acknowledge that change can feel uncomfortable but reassure children that their family will be okay.
- Do not hide the truth. Children sense parents' worry and the unknown can be scarier than the truth. However, avoid unnecessary discussions in front of children that might increase stress.
- Involve children in decision-making when appropriate.
- Remind children of their ability to get through tough times, particularly with the love and support of family and friends.
- Use encouragement and natural consequences when poor decisions are made.
- Make your child aware of the harmful effects of drugs and alcohol before experimentation begins.
- Monitor your own stress level. Take care of yourself.
- Contact your child's teacher, guidance counselor, or school psychologist with any concerns and make them part of the team available to assist your child.

*Adapted from "Stress in Children: Strategies for Parents and Educators," by Ellis P. Copeland, in Helping Children at Home and School II: Handouts for Families and Educators, National Association of School Psychologists.*

### Dr. Scott Has Moved

Dr. Scott has a new office. Please update your records. She looks forward to working with you from the new location!



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### Scott Psychology Times

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Dr. Scott (FL SS840) works with pre-k through college-aged students to diagnose learning disabilities, attention disorders, developmental delays, autism/Asperger's, and other learning and behavior challenges. She also does gifted evaluations and consults with parents, teachers, and other professionals to enhance children's educational outcomes.

If you have comments or would like to receive *Scott Psychology Times* electronically, please e-mail Dr. Scott (drscott@scottpsychology.com).

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