

## HOW CAN YOU TELL YOUR KIDS YOU LOST YOUR JOB?

By: Robert S. Sher

Recently I saw a PBS Sesame Street special that stressed the impact the dreary economy has on families and their children. In the segment, Elmo's mom lost her job and was forced to communicate the situation to her son. In this made-for-TV show, the family works together to save money; they eat at home more often, borrow movies from the library rather than going to the theater, and give up some things they want so they can keep what they need.

Real life isn't so clean or simple but it is important to have a plan in place in case you lose your job or if your financial situation worsens. What if you get fired? What if you lose your home? Do you know how you would handle this delicate situation? If it happens, how can you talk to your kids?

In difficult times, it is hard to explain what is going on with your children. Consider this: the truth is always the best option. If you are married, tell your spouse first. Then, together, tell the kids using simple language and short sentences. "I want to tell you some news. Today, my job was eliminated. The company eliminated many jobs, including mine, because they needed to save money."

- Explain to the kids you didn't do anything wrong and that you will find new employment. It could take a while, but you will be fine.
- If your salary is reduced, explain that your job cannot pay as much as it once did and, to save money, you will need to cut back on some things. Add that things will be fine.
- If you have to move, you can tell your children you don't have as much money as you once did and that you want to move to a more affordable place together. Again, emphasize that everything will be fine.
- For young children, you might have to answer the same questions again and again.
- Your patience, persistence, and consistency in answering their questions will help them understand what is happening.
- Give simple but specific answers to questions that are reassuring but do not burden them with too much information.

So how do you move forward from here? Stick to routines. Children and adults are comforted knowing what to expect throughout the day. If you read a book to your child before bedtime, continue to do so each night. If you play board games after dinner, keep it up.

If you cannot stick to old routines, start new ones. If you are out in the morning looking for work and cannot drive the kids to school, plan a nighttime activity to take its place.

Despite the tough predicament, losing a job or dealing with a financial crisis can present learning opportunities for children. You can use the adverse situation to teach children coping skills and encourage them to become more independent.

Empower your family members by giving everyone jobs to do to help out. Young children can help with the laundry, put away toys, put napkins around the table before a meal. Older children can prepare meals and take on more household responsibilities while you focus on finding work and managing finances.

Be a role model. Let your children know how you are feeling, but assure them you will all be okay. When your children see you handle this challenge by turning adversity into opportunity, they will grow up with confidence.

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