



Laid Off: Talking to Your Children When a Parent Loses a Job

Whether it happens to a friend, relative or co-worker, every family in America has been touched in some way by job loss and lay offs. One of the top ranking stressors, losing a job is right up there with the death of a loved one and divorce. If a parent loses his job, do we discuss it with the children? If so, how do we discuss it so that the children are not frightened?

Whenever parents experience a crisis or traumatic event – whether it is the loss of a job, death in the family, divorce, or severe illness – it is important that they process their own emotions before talking with their children. If parents are frightened, children will be frightened. In order for us to let our children know that they are safe – even when mom or dad is not employed – we need to talk with them from a place of balance and composure.

Both children and adults need to belong. Adults get that need met through family, friends, organizations, places of worship and in the workplace, where we spend forty or more hours a week. The loss of a job is highly disruptive to our sense of belonging, and it means more than a loss of income. Our beliefs about our role as a provider, about success and failure, and about our worthiness may generate powerful emotions. Set aside time to talk with your spouse or partner, thoroughly exploring all that you are feeling as well as what you want to create next in your lives. Seek guidance and support from friends, family, a therapist or counselor.

At the very least, children will be curious about the change in schedule if mom or dad is now staying home rather than going to work. Hiding a job loss will only create more stress.

In talking with your children, be truthful while providing information based on their age and maturity. Having a basic plan of action will make it easier to talk with your children, letting them know what will happen next.

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Changes in your lifestyle are better handled up front through a family discussion rather than as events occur. Outline any changes – around eating out, vacations, shopping, and extra-curricular or recreational activities – in a family meeting. Providing clear expectations will create safety. Positively frame the discussion around what your family will do rather than what you will be giving up. Saying “We’re not going out to eat any more” feels like a bomb was dropped. Instead, let your children know that you will schedule pot luck dinner nights with family and friends.

Assure your child he will be safe and that everything will be OK as your family works through this transition. Share your feelings with your child and create an open atmosphere for him to express his feelings. Lifestyle changes impact everyone in the family. Also, give permission for every family member – including mom and dad – to clearly ask for what he needs to feel supported and understood. That might be a hug, a back rub, more help from the children with household responsibilities or quiet time.

Older children can contribute to creative budgeting strategies. Brainstorm cost saving ideas in family meetings, including optimizing your driving schedule. Find free or low cost alternatives to activities that may be outside your budget. Become your own lawn service. Plant a garden, detail your cars, or have a game night. Visit the library. Rent movies and invite friends over for popcorn.

During those moments when you may feel self-doubt creeping in, ask yourself, “Is there anything in my life that I have not been able to handle?” The answer is probably “no” and your family, joining together, will handle this transition as well.

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