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THE HOME ECONOMIST: Experts: Family bonding is even more important when times are tough

Scientists found that kids may follow a family financial crisis by withdrawing from socially selfless behaviors. That can hurt future success.

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The young participants in Shake-A-Leg Miami's Saturday program — mostly kids with physical and developmental challenges — arrive at the aquatic facility in Coconut Grove around noon each week to find some 30 students from MAST Academy waiting for them. Those high school volunteers come to organize kayak rides, basketball games and lunch. Yes, the Shake-a-Leg participants benefit tremendously. But those who gain the most are perhaps the volunteers, themselves.

"It helps our kids develop workforce skills and build networks in the community," says Sandy Moise, assistant principal at MAST Academy. "It gives them a sense of purpose, responsibility and helps them to build leadership skills."

Experts say when it comes to teens, prosocial behavior — today's hot term for selfless deeds that benefit family, friends and community — is an important marker for success in high school and beyond. Thing is, researchers are now reporting that middle-class and upper middle-class parents who are depressed over money problems can disconnect from their teens who, in turn, withdraw from the kind of altruistic activities that, in the end, help those teens most of all. Basically, investing too much energy in your financial despair could cost your kids an important emotional connection — one that helps them succeed later in life.

Experts here in Miami are divided on the findings, which for the first time don't depict poor households but rather wealthier families. But one thing on which all authorities agree: It's practically free and pretty easy to employ creative ways to connect with our kids.

"Economic strain places a burden on parents that makes it difficult to pay attention to their children," says Gustavo Carlo, a Millsap professor of diversity and multicultural studies at the University of Missouri. "And parents are important in developing their children's prosocial behavior."

Carlo set out to find out whether — like poverty stricken children — middle-class kids faced negative social consequences after the family's financial situation had soured. He questioned more than 450 households about economic stress and its corresponding emotional tolls. What he found is that people whose money woes caused symptoms of depression — such as a low energy levels — also reported feeling less connected with their kids. A year later, he interviewed those very children and found they were unlikely to help around the house with chores or to spend time at places such as pet shelters and religious organizations. It may — just for a second — beg one question: Is that a sign of a troubled teen or a typical one?

“The one thing I would want to debunk is that teenagers are selfish and engage in high risk behavior,” says Carlo. “Teenagers are more helpful than we give them credit for.”

But teens do tend to mirror their parents’ behaviors. To them, their economically stressed parents can seem self-absorbed, says Carlo. “If parents aren’t there to provide support it’s difficult for the child to be selfless,” he says. “And there are healthy characteristics associated with being prosocial. Those kids are less delinquent, do better academically and have closer interpersonal relationships.”

MAST Academy’s assistant principal Moise doesn’t dispute those positives. But she does see kids from money-strapped homes – some of which were eventually foreclosed upon —who in turn react by becoming resourceful, independent and even more appreciative of those things they do have.

“They develop compassion,” says Moise. “They understand how others who are less fortunate feel.”

As a parent, though, you worry how your children feel. That’s exactly why you should outline the basic financial situation, says Vivian Gaspar, author of *How to Survive Your Financial Crisis*. Don’t break out your bank statements, she says, but cut the extra ballet classes and pull out the coupons, explaining that money is tight for the time being but that things are sure to bounce back soon.

“Trusting in your children keeps the relationship stronger,” she says. “They hear those hushed whispers, and not including them causes more stress than it saves.”

Signs your teen might be stressed are sometimes obvious — such as outright anger or falling grades — but often are more subtle, says Dr. Netta Shaked, a licensed clinical psychologist. Look out for laughing during sad movies or tears in response to otherwise happy occasions, as well as changes in sleep patterns. And monitor your own outlook to see whether money problems are making you impatient or unwilling to meet your kids’ needs.

“Use it as a way to model a healthy relationship with money,” says Shaked. “They can learn through you how to spend and save.”

Also make sure to carve time out to connect with your kids. Cheap ways to create family fun include a camp-out in the living room or a formal dinner by candlelight, says Kristin Fitch, editor of family fun site ziggityzoom.com. Have Saturday lunch outside on the lawn or a pizza night where each person piles on their own toppings, she says. There should be only one rule: no calls, texts or emails for anyone.

“The message to your kids should be that spending time with them is important,” says Fitch. “A child’s first relationship is with their parents. If we don’t do a good job, we’re doing them a disservice.”

*This is a monthly column by Miamian **Brett Graff**, a former U.S. government economist who writes about how economic forces are affecting real people.*