

How Do You Know If Your Child Is Experiencing Stress?

Children's reactions to events differ from one to another. Their reactions are dependent upon their ages and levels of maturity. The responses also are affected by how close they are to the event, their level of exposure to it through media and how they see their parents reacting.

So how do you know if your child is experiencing stress? As a parent or caregiver, your close relationship and time spent with a child helps you spot differences in his or her behavior before others can.

In general, most children have mild, short-lived behavioral changes after a disaster. Some of their recovery also will depend on your reaction and behaviors. If you are upset or stressed, they will pick up on that quickly.

Here is information on what the experts predict will be signals from children of various ages when they are anxious due to a crisis.

Infants to Age 6

Infants may become more irritable. They may cry more than usual or want to be held and cuddled more. Preschoolers and kindergarteners may feel helpless, powerless and frightened about being separated from their parents/caregivers even if they have been accustomed to leaving for school or out-of-home care before. They may return to bed-wetting or otherwise seem to regress in their development, and they may have a hard time sleeping.

Children Ages 7-10

Children in this age group who know about loss may feel sad, angry or afraid the event will happen again. Peers may share false information that parents or caregivers will need to correct. These children may focus on details of the event and want to talk about it all the time. This may disrupt their concentration and affect how they do in school.

Preteens and Teens

Some preteens and teenagers respond with risky behaviors. This could include reckless driving or alcohol or drug use. Others may become afraid to leave home. They may cut way back on how much they hang out with their friends. They may even start new friendships with people you do not approve of. They can feel overwhelmed by their intense emotions and yet be unable to talk about them. Those emotions may lead to increased friction and even to arguing or fighting with siblings, parents/caregivers or other adults.

Special Needs

Children who are ventilator-dependent or are confined to a wheelchair or bed may have even more pronounced reactions to threatened or actual crises. The same is true for youth with other physical or mental limitations. They might display feelings like distress, worry or anger because they have less control over how they get around than other people. They may need extra verbal reassurance or more explanations, hugs, comfort and other positive physical contact.

Unfortunately, children's behaviors don't all fit into a nice, neat list. Not all children respond these ways. Some might have more severe, longer-lasting reactions depending on several factors, such as:

- Direct exposure to the crisis, particularly if they have experienced being removed from their homes. Seeing people injured or dying would affect them, as would being injured themselves or feeling their own lives were threatened.
- Loss. The death or major injury of a family member, close friend or pet.
- Ongoing stress from the effects of disaster. Such stress may include moving away from home due to evacuation, eviction or other reasons, losing contact with friends and neighbors and losing things that were important to them, like a favorite toy or access to a playground. Their



lives are disrupted when they no longer have a usual meeting place or their routines and living conditions change.

- A prior experience of trauma. This experience could include having lived through or observed abuse or a major disaster.

For most children, these behavioral changes will fade over time. Children who were directly exposed to a prior trauma can get upset again, and signs of behavior related to that event may return if they see or hear reminders of what happened.

For example, we continue to learn of children revisited by their fears of storms related to their experiences after hurricanes Katrina, Rita and Gustav when bad weather develops or they hear strong winds rustling the trees. Adding difficulties from a technical disaster or other crisis can stir those feelings up again.

What Can You Do?

When parents and caregivers or other family members deal with the situation calmly and confidently, they can provide the best support for their children, whose reactions are influenced by the behavior they see. They also are sensitive to what they hear and perceive from their parents/caregivers and other important adults in their lives.

The better prepared you are, the less distress you are likely to experience. The more control and confidence you feel, the more reassuring you may be during a disaster. This can help children cope.

Show Understanding

Following troubling times, children are most afraid that the event will happen again – that their parents may lose their jobs, that they will be left alone or separated from their family or, even worse, that someone close to them will be killed or injured.

You can help them by:

- Calmly sharing facts about the event and plans to keep

them safe. If a young child asks questions about what happened, answer them simply. Do not go into as much detail as you would for an older child or adult. The



amount of information children need and can use varies.

- Encouraging them to talk or express what they are feeling through their paintings or drawings.
- Listening to their concerns. Show that you understand those concerns and address the issues they raise.
- Giving them specific tasks to do. This lets them know they can help out and can restore a sense of control. It also gives them more predictability about their family and community life.
- Spending extra time with them and re-establishing daily routines for work, school, play, meals and rest.
- Understanding that children have a range of reactions to crises. These reactions are influenced by their age, maturity and life experience.
- Knowing when and how to get help for a child who continues to suffer, takes extreme risks, hurts himself or herself or threatens others.
- Monitoring and limiting your family's exposure to the media. News coverage of the event can bring out fear, confusion and anxiety among children and adults. This applies to large-scale disasters or terrorist events where lots of property was damaged and lives were lost.

Watching images of an event over and over can cause younger children to believe the event is occurring again and again. Parents and caregivers might want to discuss what is being shown on TV or the Internet about the disaster. Limiting your own exposure to programs that fuel worry also is a good idea.

- Using support networks. Parents and caregivers are almost always the best source of support for their children in difficult times. Thus, it is important for adults to understand their own feelings and to develop coping strategies. One way of doing this is to build and use social support systems that include family, friends, community organizations/agencies, faith-based institutions or other resources. This will help adults feel supported and also will help them manage their reactions better. In turn, they will be less distressed, more in control of their own thoughts and feelings and better able to support their children.

If a child continues to be very upset by what happened, or if a child's reactions hurt his or her schoolwork or relationships at home or with friends, the child may need extra help. You may want to have your child talk with his or her primary care physician or a mental health provider who specializes in children's needs.

Source: American Red Cross and Center for Disease Control, Maintaining a Healthy State of Mind.

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Deciding Which Bills to Pay First

Bills keep coming and coming and coming – regardless of your financial or employment situation. You are legally obligated to pay all debts, so you face some tough decisions when there is not enough money to go around.

Everyone's situation is different, which means there is no magic list concerning the order in which bills should be paid. But some general rules you might follow to help you determine bill payment priorities include:

- First, pay housing-related bills. Failure to pay rent or mortgage payments could result in loss of your home.
- Next, pay basic living expenses, including groceries and medical insurance. If anyone in your family becomes ill, uninsured medical expenses could be devastating.

Pay the minimum required to keep vital utility services. Full and immediate payment of the entire bill may not be necessary. Contact your utility provider and pay the minimum necessary to avoid disconnection.

Maintain vehicle payments. If you need your car to get to work, make your car or vehicle lease payment your next priority. Stay current on insurance premiums to avoid additional fees, legal problems or expenses from an accident.

Tax debts are a high priority. Any income taxes that are not automatically deducted from your salary must be paid. Other priority taxes/payments include:

- Property taxes, if they are not included in your mortgage payment.
- Federal income tax returns must be filed, even if you cannot pay any of the taxes that are due.
- Child support payments are court-ordered and will not go away.

Student loan payments are less critical. But student loans are subject to collection strategies such as wage garnishments, seizure of tax refunds and denial of new student loans or grants.

Loans without collateral, such as credit card debts, medical bills and debts to professionals, are low priority. Since you have not pledged collateral, there is rarely anything these creditors can do to harm you in the short term.

Loans with household goods as collateral are a low priority. Creditors seldom seize household goods.

Treat co-signed debts like any others. If you have put up collateral for a co-signed loan, treat it as high priority. If no collateral was pledged, make the debt a low priority.

Don't pay if you have a legal reason not to pay, such as if merchandise is defective or if the creditor is seeking money that it is not entitled to. If you think you have a legal case, contact an attorney.

Don't let threats to ruin your credit report move a debt to a higher priority. It's likely the creditor already has reported the delinquency to a credit reporting agency.

Don't let debt collection efforts or threats of legal action alter your payment priorities. Make your own choices based on

what's best for you. Many threats are not carried out, and most require long, complicated procedures for the creditor.

Make court judgments a priority if the creditor has already sued. The creditor can enforce a judgment by asking the court to seize your property, wages and bank accounts.

Think twice before consolidating debts or refinancing your home. This can be expensive and give creditors more opportunities to seize your major assets.

Reference: University of Wisconsin Extension. (2009). "Dealing with a Drop in Income."

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Foods for Young Children

Don't let challenging times prevent you from helping your child develop healthy habits. Make mealtime pleasant and relaxed. It can be a time to enjoy being with other family members and to learn about food.

Nutrition experts say it is the parents' job to give children healthful foods and to provide a pleasant, calm place for them to eat. Then, parents need to relax and let kids make choices about what and how much to eat.



Studies show preschool children can make healthful food choices and that they need to be allowed to follow their internal signals by eating when they're hungry. Give children plenty of nutritious food choices and they will eat a variety of foods over time.

Let the U.S. Department of Agriculture's MyPyramid guide you in selecting nutritious foods for your child. Choose a variety of foods from the MyPyramid food groups: grains, vegetables, fruits, milk and meat and beans.

Choose nutrient-rich foods. Go easy on foods with added sugars and those high in fat. They have calories but few vitamins or minerals.

Young children have a keen sense of smell and taste, so foods don't have to be salty or highly seasoned to be appealing. In preparing meals and snacks, remember that children like:

Bright colors: Orange carrots, green peas and orange slices. Fruits and vegetables can add eye appeal to meals and snacks.

Mild flavors: Young carrots, new potatoes, bananas and applesauce

appeal to a young child. If you cook cauliflower, cabbage or broccoli, cook it a very short time to prevent developing strong flavors.

Different textures: Crisp raw fruits and vegetables, smooth soups and puddings and soft-cooked meat or eggs.

Finger foods: Small pieces of lettuce or bread or cheese and bread sandwiches cut into small pieces.

Different temperatures: Children like food a little cooler than adults like it, but it should be warm enough to be appetizing. Cold foods such as custards and ice cream are favorites with children.

Unmixed, simple foods: Children usually prefer meat and vegetables plain – so they can see and identify them – rather than in a casserole. They prefer plain lettuce, sliced tomatoes and carrot sticks rather than a tossed salad.

Tips to help your poky (slow) eater:

- Offer healthful foods at regular meal and snack times so your child will be ready to eat.
- Offer small portions of foods, such as 1-2 tablespoons. If more is wanted, serve second helpings.
- Allow your child time to eat.
- Allow your child to stop eating when your child says he or she is full, even when there is still food left on the plate.
- Don't pressure, threaten or beg your child to eat or to clean the plate.

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