

Reconciling Holiday Fantasies with Economic Realities

-by Jill Crawford, LCSW

As the holidays draw near, the news of our economy remains bleak. Many people are facing unemployment, others fearing they will be next. Individuals and families are adjusting their spending like never before to compensate for losses already incurred and to brace for the possibility of more in the future. We have been warned to modify our behavior—that is, drive less so as to use less fuel, clip coupons for the grocery store, and for goodness sake, *don't buy what you can't afford*.

But alas, time doesn't stop for the economy, and as the calendar keeps on rolling forward, the holidays are undeniably approaching. The sparkly decorations are up at the stores, gift catalogs are showing up in mailboxes, and if there was still any doubt, we have TV commercials reminding us every five minutes. And then there are the kids, who don't necessarily have a grasp on the economic situation, and whose spirits wouldn't be dampened even if they did. So their expectations for the holidays remain as high as ever, while the adults fret about how to keep things “normal” this year, so as not to worry or disappoint their children. Here are some ideas for how to keep your holidays bright on a budget and also instill some meaningful lessons in your kids.

Coordinate a gift-giving game. Encourage your family to participate in a Pollyanna or Secret Santa-type gift exchange, where each person buys a gift (or several small gifts) for one person only. This limits the number of people you must spend on, and still embraces the spirit of giving and the fun of receiving. If you have trouble garnering family enthusiasm for the idea, you can start early with the selection of names, then build suspense with mystery clues or messages throughout the month leading to the holidays. A Pollyanna can be especially helpful in large families where the spending can easily become overwhelming. This idea may actually come as a relief to children too, who may worry about how to buy or make presents for everyone they love and how to save the money they would need to do so.

Do-it-yourself! Hold a family “holiday planning” meeting and let everyone know that all gifts this year will be handmade. Kids (and adults) can really get into the fun of doing arts and crafts, writing poetry or stories, making CD's or videos, and baking for one another. Some other ideas include knitting scarves, hats, or blankets, homemade stationery, photo collages, or scrapbooks. Encouraging your family to get crafty can not only save you all money, but can help everyone to flex those creative muscles and provide opportunities for gifts that truly come from the heart.

Consider “socially responsible” gifts. Over the years, the holidays have become outrageously laden with consumerism, flash, and excess. If this doesn't sit well with you, especially during times of economic strain, consider a family project that focuses on socially responsible giving. This might include gifts that are donations to charities or worthy causes made in your family's name, or perhaps taking time at the holidays to volunteer your time somewhere you are needed, such as a homeless shelter or nursing home. These are excellent opportunities not only to help others in need, but to educate your children on different segments of the population they may be only minimally aware of, and also to spend meaningful family time together. Donating your time is free, and it feels great.

Emphasize family holiday rituals. Quality family time is a precious commodity these days, and the holidays may be one of the only times all year when your whole family takes time to relax together. Take this opportunity to resurrect forgotten family traditions, expand on your usual rituals, or develop new ones. Doing a fun family activity is a wonderful way to celebrate the holidays, and may in fact be less costly than staying home and buying the annual mountain of presents. In my family, we like to get out of town for an overnight, just a small road trip to somewhere away from the chaos, where we can enjoy each other and re-connect. It is invariably the highlight of our holidays each year.

Family Think Tank: Call upon your children for their ideas. Re-tooling your holidays into something less commercial can be challenging, given all the social and cultural forces against you, and children are brimming with creativity and energy. Instead of feeling that you have to “trick” them into a different kind of holiday and hope that maybe they won’t notice (fat chance), enlist their help. Have them brainstorm, make lists, come up with secrets and surprises of their own. The more they participate in the process, the more your children will be invested in a positive outcome. Don’t be afraid to communicate with your children about your desire to spend less money. You don’t need to go into the specifics of the economy and your own financial worries, especially if your child is prone to anxiety, but they will better appreciate your intentions around cutting back if you share your reasoning with them, and you are likely to see more support from them.

Final Thoughts: It is undoubtedly a tremendous challenge to resist the tide of commercialism and consumerism that surrounds the holidays. But impossible it isn’t. A few tips: First, be mindful of the culture of expectation you cultivate in your home. When your kids are making wish lists, help them to prioritize a “top three” instead of banking on getting their whole list. Be mindful of the holiday marketing blitz infiltrating your household. Don’t leave catalogs lying around, because these serve only to spark temptation and that intense feeling of “I want, I want, gotta have it now!” (This goes for adults too.) They can make us yearn for “must-have” items we never even knew existed. Finally, encourage family discussions about how to spend your holiday time together. This will generate enthusiasm for family togetherness, which is always invaluable and can also be *FREE*. Minimizing your family’s focus on material items can be a gift in and of itself--a new clarity on what really matters. Although you may be worrying about money and approaching this year’s holidays with a sense of apprehension, this can truly be a golden opportunity to re-connect with your family, teach your children meaningful life lessons, and have a wonderfully unique holiday season.

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