

## Supporting your child through times of financial hardship



Coping with tough times can be hard for everyone, but it can be especially difficult when you have a family to worry about too. One of the main stresses that can be placed on a family is the stress of financial hardship. Financial hardship can come about due to lots of different reasons. Parents may have lost their jobs due to changes in the economy or difficulties with their health or mental health. Others may be experiencing financial difficulties due to separation or divorce or troubles meeting the rising cost of living. However it has happened, dealing with the reality of financial difficulties creates many stressors within a family.

### How can this stress impact on my child?

Children are very sensitive to the stress that adults around them are facing. They feel worried when you feel worried and stressed when you feel stressed. Children may feel a sense of anxiety and uncertainty about what is happening within their family. Sometimes the stress within a family can cause parents to fight and argue and may even lead to one, or both, parents becoming depressed or developing other mental health difficulties. These problems at home can be made more difficult if your child is also experiencing difficulties outside of the home, such as troubles at school, or being bullied by friends.

Some of the ways that children can be affected by the stress of financial hardship include:

- » Feeling worried, anxious and uncertain about what is happening in the home. This may be made more difficult if you haven't explained to your

child the difficulties facing the family and what you are doing to help make things better.

- » Feeling tired from losing sleep and having difficulties the next day.
- » Having difficulties controlling their emotions because they are feeling worried or down. This could lead to increased conflict with other kids at school or with others in the family.
- » Being distressed by seeing parents stressed, worried or by seeing arguments in the family relating to financial difficulties.
- » Feeling shame or embarrassment at school if it is noticeable to other kids that they do not have enough to eat or if they are wearing old clothing, or don't have the materials they need for school.
- » Difficulties concentrating in class due to worry and stress. This may lead to falling behind at school.
- » Being bullied at school.
- » Withdrawing from friends and others that they would usually spend time with.

For some children, if the difficulties go on for a long time, and they feel that they are not supported or protected by parents and other carers, things may become worse in the following ways:

- » Your child may withdraw and become depressed and / or anxious.
- » Your child may avoid going to school in order to either avoid the other kids at school, or because they feel too worried to leave you.

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### What can I do to protect my child?

Most children who experience the difficulties of financial hardship within their families will go on to be happy, healthy children, with little or no lasting effects from this adversity. How resilient your child is in this situation has a lot to do with their temperament, but even more importantly, is the support and nurturing that you, other family members and the community are able to give to your child.

Some ways that you can help your child through these tough times are:

- » Keep your family routines as much as possible. Having meals at the same time each day, continuing to see family and friends and keeping the other rituals of daily life all helps your child to feel safe and secure.
- » Talk to your child's school. They will be able to keep an eye on how your child is going at school and offer them some additional support if they need it. This can include practical support such as food and school uniforms, as well as help with homework if you are feeling too stressed to help them at home.
- » Enlist as much support and help as you can from positive and trusted friends and family. The more positive adults there are to help to protect your child, the better they are likely to do.
- » Show your child that you are able to manage your own stress in a positive way. Try to avoid using unhelpful coping mechanisms to deal with your own stress, such as yelling, fighting or drinking too much alcohol. Your child will learn to deal with their own stresses from watching how you deal with yours.

- » Allow your children to ask questions and provide them with clear and honest answers.
- » Seek help from others if you need it. This includes getting financial help, help for your own mental health and practical help from friends and family.
- » Remember to make fun times for the family to spend together. Going for a walk together, kicking a ball or going to the playground are all free and can help everyone to feel more positive.
- » Help them to understand that life will go on and you will all get through this time with your own strengths and with the help of others if you need it.

Over time, most children and young people will be resilient to the adversities that they face in their life. Surrounding children with adults who are positive, protective and nurturing is the best way to help them through tough times.

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