



GETTING THROUGH TOUGH TIMES

Supporting children when you're struggling with money

Definition

We know that families come in many forms. For the purposes of easy reading, the term 'parent' includes the biological, adoptive, foster and kinship carers of a child, as well as individuals who have chosen to take up primary or shared responsibility in raising that child. We also appreciate that every child is unique and has different strengths, vulnerabilities and experiences that shape their health and development.

Money, housing and health

This fact sheet is part of a series we created with families who've experienced financial hardship to spark hope and give you new ideas for how to support your children when struggling with money.

Not having enough money to pay for important things like housing, health care, food and transport places enormous pressure on families.

For some it's something they are used to living with, and for other families, struggling with money is a new experience. And with recent surveys suggesting that more than 25% of Australians are experiencing financial stress,¹ it's an increasingly common experience. Despite this statistic, not having enough money can make us feel very isolated – but you aren't alone.

We know that financial stress affects families to different degrees, and it's important to recognise that some families are more likely to experience it than others, especially:

- Aboriginal and Torres Strait Islander families
- culturally and linguistically diverse and migrant families
- single parent families
- parents or carers who have a disability, are chronically ill or experience mental health difficulties
- families in rural and regional areas
- families with young parents.

You can read more about this in [Experiences of families living in poverty](#).

Take a moment to think about...



- What have you noticed about the effects of financial stress on your family?

Effects of financial difficulties on families

As parents, when we're struggling with money, it affects the whole family. Children often know when money is tight and it can cause them to feel worry, stress and shame. They may be trying to make sense of what's going on at home or the way their experience seems different to that of others. Or they may not understand the full picture or feel they are somehow to blame.

'There was one really helpful housing service – the way that they worked with us as a family, they were just upfront. We had an appointment in two weeks and they said, "Look, we can't help until then, but come back, we'll get you a house." We got a house in the meantime. When people were compassionate and listened and engaged with the awfulness of our situation and didn't tell me stupid stuff like "Why aren't the kids in school?" It made a difference.'

'It's a constant juggle; where are we gonna get our food? If we go to this free food place, how are we gonna get there? How are we gonna use it before it goes off? What are we going to do if we have no petrol in the car? What happens if something essential breaks and we need to fix it? This constant being aware and there was no buffering. If something did happen, like to the car, we just couldn't fix it. And that impacted the kids. Because life was so stressful, and as a parent, my ability to manage the daily stuff was lessened. Even though I really tried to shield the kids from it, they were aware of it too, to some degree.'

Cycles of stress

Financial stress can put a lot of pressure on family relationships and sometimes make it harder to be the kind of parents we want to be. We can end up in cycles, or 'feedback loops', of stress. We feel stress that our children notice and worry about, so we feel worried about their stress, and sometimes we don't know how to respond. It can

be hard to break free of! Unhelpful responses from friends, family or strangers can easily contribute to more stress, and can also lead to feelings of shame, blame and isolation.

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We had less money and fought more. It was generally a fairly toxic environment.

20-YEAR-OLD, VICTORIA, IN CHECKING IN WITH CHILDREN AND YOUNG PEOPLE²

Financial abuse

Financial abuse is a form of family violence. It can include withholding money, controlling all the household spending or refusing to include you in financial decisions. This type of abuse can happen to anyone, and can have a big impact on the family and feedback loops of stress. If you think this might be you, call the [1800RESPECT helpline](#) and take a look at the [financial abuse toolkit](#).

Impacts of money stress

The families who helped create this resource talked about some of the impacts of financial stress.

Feeling like there's no escape

'We had all these (accommodation) moves and we'd end up in these smaller and smaller places. We were just on top of each other in this tiny little place with stuff that doesn't work very well or isn't nice to have. We didn't have things to do, no money for petrol or busses, crap TV... We'd be grumpy, really feeling it. That kind of stuff where you just can't escape your situation.'

Not being able to parent how I want to

'I wanted to be a parent who was always present, parenting in healthy ways. Those were my core values because I didn't have that as a child. But over time, I got really worn down. My sister, for instance, she's quite wealthy, and every Christmas she'd send the kids gift cards. I would actually make sure that I got their Christmas cards before they did so I could take out the gift cards so we could use them to buy food. It didn't bother me that we didn't have a lot of fancy things, that's not part of our value system. But it did bother me the way it made me live as a parent, those times of dishonesty, of stress – worn down by it.'

Putting pressure on myself

'I try to hold everything myself; to not put it on my child. When my son was a toddler, he really liked to sit on that machine and you put a gold coin and then it moves. I was thinking \$1 or \$2 can be milk or a biscuit. So instead, I go: "I can put you in a pram and do a zig zag; I can throw you in the air." Do things for him so he doesn't understand the full situation we are in. I gave him an alternative. But it also put pressure on myself. I was exhausted; on the edge. I would cry or get angry so quickly.'

Being made to feel a bad parent

'I think because of my skin colour, because I'm from the Middle East, people judge me. I'm under the magnifying glass. Someone once asked: "Where did you get your child's clothing?" And I said: "Op shop". And they were saying: "Oh that's not hygienic; it's dangerous; your child might get sick; how can you do that to your child?" I felt like the worst parent in the whole world. She made a face. I still remember it now. If it was me now, I could respond back. But at that moment I was quiet.'

Not wanting our children to see us stressed

'I get really flustered and stressed. I find it hard to stay calm. I don't want the kids to see me stressing. We had to take my daughter to the psychiatrist. I'm like: "Where are we gonna get this money? We don't have it." So we had to do a Centrelink advance, which we've gotta pay back so we'll be down (in funds). Trying to juggle everything and figure out how we're gonna get the next bill paid. My main concern is the kids and their mental health.'

Feeling shame and embarrassment

'My dad was the main provider and I feel like I'm letting the family down cause I'm not able to do that. But I just can't, I just don't have the physical capacity to do it and the mental capacity to do it, otherwise I'd be out there doing it. If I could be healthy and could work full time, maybe we wouldn't be in such a bad situation. I feel ashamed, embarrassed ... all these feelings. Makes me feel like I'm inadequate and I'm not doing a good job. But I am, because I'm trying my best.'

Pulling together as a team

Sometimes the stress can feel so overwhelming it makes us forget the big and small ways our family is pulling together as a team, despite the financial difficulties.

Take a moment to think about...



- What are the ways your family has been able to work together as a team when there wasn't enough money?
- Who or what has supported these efforts?
- What do you appreciate about the ways your children have supported your family in these times?

Some things that the families who helped create this resource tried when they were struggling with money are listed following. Not all of these will work for your family, but hopefully they might spark new ideas or remind you that you're not alone in what you're going through.

Being creative

'I try to be creative. For little kids, they don't know much about brands or fancy stuff yet. They can be happy with a balloon. Try to enjoy little things.'

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The best thing about being a kid is being free! Hanging out with friends! Not being as busy as an adult! Not being worried about financial problems and money!

10-YEAR-OLD, BAROSSA LIGHT AND NORTH, SOUTH AUSTRALIA, IN THE THINGS THAT MATTER³

Acceptance

Some found that acceptance reduced worries and freed up time and energy to focus on other things.

'Accept the situation rather than keep blaming and being upset.'



RACHEL, 9 YEARS OLD

‘Rather than worrying about bills all the time, I try and find acceptance and stay in the present moment. I try and action payments of things as required or able. This doesn’t mean all of a sudden I’ve got the money but it does mean I can take back a little bit of control. I try and watch my thoughts. Worrying and worrying doesn’t improve the situation or make it any better but accepting where you are and taking action when you’re able is helpful. I find this is the best approach.’

Making memories together

‘I remember those times we did stuff as a family that didn’t cost anything. We couldn’t fill our life with material things, so we relied on each other and doing activities and making memories together to make meaning. We were really close and had a good understanding of life and each other.’

Spending special time together can be found in small moments and doesn’t have to cost money, as explained in Raising Children Network’s *Enjoying time with children: tips for building relationships*.

Routines and rituals

A number of us talked about the importance of rituals and routines during difficult times.

‘One ritual we had for many years was our Sunday pancake ritual. Every Sunday we would have a slow start to the day and I would cook a huge batch of pancakes that we would all sit down as a family and eat. This went on for almost every Sunday for years.’

‘Our routine is to have an afternoon tea on the weekend. We might have a discussion or play a card game. It is a time to say what we need to say.’

‘I try to keep a bedtime routine with my son. It helps him know what to expect every day, and it also gives me more time in the evening to myself to try and figure out what supports are out there.’

Asking for help

‘We don’t like doing it, because it’s embarrassing, and it looks to others like we don’t know how to handle our finances. That’s the hardest part. But, we’ve had to put pride aside and ask other family for help.’

Having fun together

‘When we’re really struggling, we’ll try to do something like buy some microwave popcorn and have a movie night at home for some fun, or we pull out the board games and gather the family together to play. We might get out the recipe books and look for inexpensive meal ideas and get the kids to help make the meal. It’s a nice way to work together and show them how to cook on a budget. We try to show the kids that wealth is not measured in dollars, but in love, and that having money is nice, but having a strong, loving family is better.’

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When we are struggling with money, it helps to do things with my family like going out for a drive, playing games or doing stuff to take my mind off it.

THOM, 18 YEARS OLD, LUTRUWITA COUNTRY

Getting out in nature

‘We try to go to places near us for walks in the park or at the beach, or in the forest or gardens. Just getting out in nature is a nice way to relax and feel ‘normal’ – by way of connecting with feelings of peace and solitude.’

Not talking about bills in front of our children

‘My wife and I often forget, and we might accidentally discuss bills in front of the kids. It takes practice not to do this. We realise that this is not a good idea; but we’re trying harder to manage this. When we are trying to figure out the budget, we try to do it when the kids are in bed, or out of earshot.’

Bringing awareness of social justice

‘I was able to bring an awareness of social justice to my family life. When we were able to – obviously sometimes it’s just too hard. But the understanding that a lot of it was to do with injustice and inequality, and not with us. Just because we don’t have this, it doesn’t mean you are any less. If something came up in the news, if we came face-to-face with discrimination, we’d talk about it. Being cynical, using sarcasm, making jokes ... sometimes saying, “This is just so ridiculous; how wrong is this, guys?”’

Speaking up

If you can, you might want to contact your local Member of Parliament (MP) or council to let them know about the barriers you are up against and what kinds of things might make a difference. You can [search for your federal MP](#), or type ‘who is my state MP’ into Google and follow this guide on [how to write a letter to your MP](#).

We also suggest reading [Talking to children about family money struggles](#).

Dive deeper into podcasts

The podcast episode [How to tell your kids you just can’t afford it](#) is about how to share the realities of what you can afford with your children without stressing them out.

This episode of ABC Melbourne’s The Conversation Hour explains [why it costs more to be poor](#).



MADISON, 8 YEARS OLD

Services and resources for when you’re struggling with money

If you are new to using services, or find them challenging to use, you might also find it helpful to read the ideas shared by families in [Skills for navigating services](#).

Practical help

- For support in your local area visit AskIzzy, a website that aims to [connect people in need with housing, a meal, help with money, family violence support, counselling and more](#).

- The Smith Family [helps children overcome educational inequality caused by poverty](#).
- Foodbank can help you [find free or cheap food locally](#).
- If you're feeling overwhelmed and need some help dealing with financial stress, the National Debt Helpline can [put you in touch with a financial counsellor](#) who can help you manage bill payments. If you're unsure, read more about [what financial counselling is](#).
- Saver Plus is a [financial education program for families and individuals on a tight budget](#) to develop life-long savings habits.
- Centrelink has information on [payments available to help with the cost of raising children](#).
- Searching the internet can help with ideas [for free or low-cost activities for children and families](#).

Financial abuse

- Financial abuse can happen to anyone. If you think this might be you, [contact 1800RESPECT](#) or take a look at the [financial abuse toolkit](#).
- If you have experienced family or domestic violence the National Debt Helpline can also connect you to specialist services that can help you [take steps to protect your financial safety](#).
- If you are working, your employer may offer leave for people experiencing family violence. It may be paid or unpaid, but will allow you to take time off work without putting your job in jeopardy.

Advocates and legal support

- There are a range of [services that can assist with legal issues](#). Legal assistance providers vary between states and territories, and provide different levels of legal information and advice.
- Community Legal Centres Australia also has links to [organisations that might be able to help you with a legal problem](#).

FOLLOW US

Family financial information

- The Balance website's advice on [how to explain financial problems to kids](#) includes guidance based on talking to children of different ages.
- Raising Children have some tips on teaching children about money for [preschoolers](#), [school-age children](#) and [teenagers](#).
- Raising Children also provides [information for parents on managing money](#) as well as [other services and support](#).

More money, housing and health resources

Have a look at the following options and choose what feels right for you and your family.

- [Experiences and skills of families living in poverty](#)
- [Talking to children about family money struggles](#)

AVAILABLE HERE

View all Money, housing and health resources



Are you a practitioner wanting to share this resource with a person or family?
[First check out our practitioner guide.](#)

References

1. Giggacher, J. (2022). [Australians under increasing financial stress](#). Canberra: Australian National University.
2. The Commission for Children and Young People, Victoria. (2021). [Checking in with children and young people: Youth survey, November 2020 to February 2021](#). Melbourne: CCYP.
3. Connolly, H. Commissioner for Children and Young People, South Australia. (2021). [The things that matter 2: Views of 8-12 year olds on life, school and community](#). Project report no. 23. Adelaide: CCYP.