



GETTING THROUGH TOUGH TIMES

Struggling with money and racism at the same time

A note on language

Parent: We know that families come in many forms. For the purposes of easy reading, the term ‘parent’ encompasses 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.

Global majority: Language has the power to shape how we view and talk about race – the words we use matter and need to be carefully chosen. While some families we partnered with prefer the term [culturally and linguistically diverse \(CALD\)](#) others felt it did not reflect their identities or who they are as people. This resource uses [global majority](#), a factual term that aims to avoid leaving people feeling victimised or disempowered. We believe that families should choose the language that best suits them.

Money, housing and health

This fact sheet is part of a series we created with families who’ve experienced racism and tough times to give you new ideas for how to get through as a family – and spark some hope.

Stories in this resource

This resource addresses racism as it may be experienced by the global majority living in Australia. It doesn’t cover the complexities of racism as experienced by Aboriginal and Torres Strait Islander peoples as the ongoing impact of colonisation creates unique circumstances for them.

For many families in Australia, financial difficulties or poverty are experienced along with racism. Racism increases the chances that families will experience poverty and financial hardship, and in turn, struggles with money make families of the global majority more likely to experience racism and reduce their ability to respond.

What is racism?

Racism may be hidden or obvious in Australia. It can have a big impact on emotional and physical health. Racism is often understood as being hurtful words and actions that are said and done.

But it's more than that, including:

- the way our schools, services, healthcare and legal systems work
- the histories our children learn or don't learn about in school
- who gets to hold positions of power in organisations, businesses and government
- who is excluded from the workforce
- messages in popular and news media
- who is more likely to be in jail or experience life threatening police violence; and
- the way people of the global majority feel about themselves.

Experiences of racism

Everyone experiences racism differently. One of the difficult things about racism is that it can be hard to name and see its effects clearly. This can have a big impact on children, parents and families.

'I knew that things were happening to me but I didn't realise that it was because of racism. I did not know the impact. It's quite subtle sometimes in how I interact with people, like I over-apologise. I did not realise until I went and Googled it and said: "Wow. I'm going to change this." That motivated me. If we don't even know that's racism behaviour, we probably feel very vulnerable, uncomfortable but we can't identify it. Knowledge should be available in schools and community centres. About how it impacts life of people and on their parenting, on their emotional health and on the financial.'

Adila, refugee mother from Afghanistan, living on Kurna Country

For this fact sheet, three mothers shared their families' experiences of surviving and responding to racism since migrating or seeking asylum in Australia. Their hope is that these stories will

help others, including families who were born in Australia and experience racism. We want you to know that you are not alone and you are not the problem. You may or may not have had similar experiences, but we hope while reading you're reminded of your own skills in surviving and responding to racism.

Although the stories in this fact sheet are not specifically about the experiences of Aboriginal and Torres Strait Islander families, it's important to acknowledge that since colonisation began, Aboriginal and Torres Strait Islander people have experienced, and continue to experience, the profound impacts of racism. If you're unfamiliar with these, we encourage you to learn more by watching the Healing Foundation's [video on intergenerational trauma](#).

For those reading this who don't experience racism, we welcome you and invite you to listen, learn from and act on the following, then use our reflection fact sheet [Striving to be an ally to families experiencing racism](#).

Before you continue, take a moment to think about...



- How do you recognise when your family or children are experiencing racism?
- What is the effect of racism on you as a parent or carer?
- What is the effect of racism on your children or your family relationships?

Some of our experiences of racism

Here are some of the impacts of racism that we have experienced in our families.

Content warning

Our stories include references to racism, abuse and domestic violence. If reading about these things brings up any difficult feelings for you, please seek help from your networks, or one of these [crisis or support services](#).

Impacts on confidence, wellbeing and parenting

'It's quite subtle and sometimes you don't even know what's causing all these symptoms. And you have to be very conscious to find it out. All those tiny things underlying that it's causing you to always be insecure and you always think that you're inferior in the community.

'And you don't trust your ability and input and opinion in social settings, in work environment, and also in education system as well. That impacts your ability to grow emotionally and enjoy life.'

'It crushes you, you actually question your existence totally. It's hard to have courage and confidence [to respond].'

'It's quite challenging and intense to raise a child. I'm very isolated because I have no family here. And I found it really, really hard. Racism keeps you on a roller coaster of emotion. I feel most of the time, I'm totally drained. The impact is on all generations. It goes and goes. It doesn't finish. It's really hard to break the cycle.'

Experiencing racism alongside financial stress

'Racism on top of financial situation – it just take all your power. You don't have the energy to deal with racism and you go with priority. I need food on my table for my child. I need to survive, I need to stay alive. So when you have financial problem, you don't have power to stand against racism as well.'

When accessing services

'With accessing social or mental services, in my culture we generally, we try our best to not show how terrible we actually feel. We kind of, like, sugarcoat. So, without that understanding or respect, how we actually act with our cultural background [we can be less likely to get the support we need].'

In family violence and family court

In culturally or racially mixed families there can be imbalances of power. And it can be harder if the one partner is on a temporary visa or relying on the other person for their legal stay or financial support.

'We were homeless because of DV [domestic violence]. My ex shifted into racism because I came from overseas. I experienced racism in the Family Court. There is a stigma; the reason we become in the situation is because of our race. That's a

reason: I'm being poor because I don't want to work because I'm a single mum ... I came here just for the welfare ... That is a kind of direct attack. In Family Court, my ex said, "You just come here for your citizenship." My lawyer, judge, everyone in that room were white Australian. They didn't have basic knowledge about my culture, religion ... they assumed, didn't share about the background.

'They take sides. I didn't see justice in my case. Having people from different culture, lived experience in service provider, that would help to make a difference.'

'I heard in many combined families ... I often hear the parent who has a whiter background looked down on the other parent. One day I was on the tram. There was a Chinese mum and a white dad. And the Chinese mum was saying something about the museum and the white dad said, "Look, your mum doesn't know anything and she can't even speak English well." So I felt like, "Oh my God, why do you put the child's mother down in front of the child?" That's a direct kind of racism. But I don't feel safe to speak up for her because she didn't say anything.'

'No one else actually cares about the kids, except me. I'm looked at as crazy, controlling, "doesn't speak English", not smart, stay-at-home mum ... We were in the Family Court and everyone's telling us, "We are doing this for the best interest of your children." They say they care, but they can't care less. We are the only person actually trying to protect our children.'

'My ex used to treat my parents terribly because my parents can't speak English well. That made my parents feel they are second class, they don't have similar rights.'

Racism in our own families

It's hard to not take on messages of racism and they often impact our families in the way we see ourselves and each other.

'I feel like my children, they have already recognised the differences. My son asked me, "How much percentage am I Australian?" I'm like, "You are a hundred per cent Australian and I'm a hundred percent Australian," but I think what he's trying to say is "You wasn't born here. Your first language is not even English and you grew up in a different country. What percentage are you Australian?" Our children start to recognise or pick it up, the racism or people looking at them differently.'



KAVINDI, 15 YEARS OLD

'I have a very difficult situation with ongoing racism. My child has got a racist father. He visits his father almost every week. So I have a long journey to talk to him, to explain things to him. He's still damaged, confused.

'For example, I speak Persian with my child. He understand. He speaks as well. When I pick him up at school, I speak to him in Persian and he says: "Mum, don't embarrass me, why do you speak Farsi in front of my friend?" He knows that I'm able to speak English as well. So he wants me to speak our language in a private, because that's apparently something embarrassing for him. And I didn't like that, but I listened to him. For me, it's very important for him to have self-confidence because that's something I didn't grow up with. So I give him that power. But I explain, it's good to know another language, you're lucky.'

These are just a few of our many experiences. And we know that wherever there is oppression, there is resistance to that oppression. Read more about how the families we talked to responded to and resisted racism in [Families responding to racism](#).

Take a moment to think about...



- What stood out to you from reading these stories?
- Did they remind you of things that have happened to you and your family?
- What has helped your family get through experiences of racism?

Resources and information on experiencing racism as a family

- Raising Children Network offers information on [racism and how it affects children and teenagers](#).
- Read Britt Hawthorne's article on [who are people of the global majority and why it matters](#).
- Trying Together has many [anti-racism resources for families](#).
- Our resources on connection and belonging may spark [ideas for finding places of belonging for your family](#).

More Money, housing and health resources

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

- [Families experiencing racism](#)
- [Striving to be an ally for families experiencing racism](#)

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.](#)

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