



kids in the middle

Facing Hard Times?

**Kids in the Middle guide for families in financial crisis
by agony aunt Deidre Sanders**





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Deidre Says

The recession is putting financial pressure on thousands of families as jobs disappear and working hours are cut. Others find they suddenly face hardship because of bereavement, illness or accident. I hope this handy guide will help you protect your relationships and family life against fortune's knocks, and it explains where to find understanding support and practical help.



Deidre Sanders



Don't Play the Blame Game

Worrying there is not enough money to go round puts huge stress on a family. And we all know that when we are stressed, the first thing we are likely to do is take it out on those nearest and dearest to us. We shouldn't, we know we shouldn't, but we do.

Instead of feeling like a strong partnership and loving family unit standing side by side and facing a tough world together, we can quickly get into blaming one another.

Partners might accuse each other of being extravagant or reckless, not working hard enough, or not being talented enough to hold onto their job. Even if the cash crisis is down to bereavement, ill-health, or disability, all sorts of unspoken resentments can bubble beneath the surface. You can start to think the other ran needless risks or should have gone to the doctor sooner.

Parents get angry with children simply for asking if they can go on a school trip because they feel guilty they can't afford it.

Youngsters can feel resentful that their mates are getting all sorts of kit that their own parents say they can't stretch to, and moan that it's not fair – which adds to the pressures.

And of course life isn't fair. Good, blameless and loveable people can be struck devastating blows, landed with a cruel fate. Anger and finger-pointing can make each of you feel lonely and isolated with your worries. Conflict adds to your distress when you could be comforting one another, sharing the burden and easing the anxiety.

Try to remember that no one can revisit their past, so blame - even if there's a reason for it - only wastes your precious time and energy. Instead of blaming yourself or others, try to find better ways to cope in the circumstances you find yourself in now.



Talking is Free

If you know your family is under pressure and facing hard times, make a conscious effort to talk to one another about your worries and share your feelings.

Communication needs to be two-way - listen as much as you talk. It's just about the most positive thing you can do and doesn't cost a penny. If you've got kids, set aside time when they aren't around to clear up any misunderstandings between you and your partner.

Men especially can feel they have lost their whole identity as a person if they lose their job. It can feel hard to confess how shattered they feel but it may completely alter how their partner is reacting to them in the crisis.

If a man keeps a stiff upper lip to conceal his anxiety and distress, his partner may interpret this as meaning he doesn't care that they may not be able to pay the mortgage or support their teenager through college. If he admits how responsible he feels, his partner is far more likely then to rush to reassure him that she still values

him as a person, and they can then start making practical plans feeling on the same side.

This issue of loss of identity can crop up in all sorts of tough situations and add to the difficulties. For example, a woman who has been an energetic mum, the sort who always has all the football kit and cookery-class ingredients ready along with ironed, clean clothes every morning, can find it totally frustrating if ill-health or disability mean that she simply cannot fulfil this role in the family any more. She can seem to undergo a character transplant – from loving, caring mum, to a sharp-tongued fury.

Again, it is talking about the pressures, the fears, that will help you reconnect, to discover the person you fell in love with beneath the armour they've erected against a scary, unreliable world.

If the tensions have got to such a point it's hard for you now to talk kindly and openly together, do get help. Even if you feel your relationship is in such trouble it can't

be saved, for your children's sake it's worth checking out support such as Relate counselling to help you communicate more calmly. You could also contact Parentline if you worry you are taking your stresses out on your children or feel their behaviour is adding pressure (details in Here's Help).



Silver Linings

If you can keep an open mind, sometimes there are hidden gains in what seems at first a devastating loss.

You may worry you are letting your children down because you can no longer afford to pay for clothes, presents, treats they used to take for granted. But no-one ever grows up complaining that what ruined their childhood was that their family was hard up. In fact, you often hear celebrities saying that it was knowing hard times that gave them the drive and determination to make something of themselves. What people do say made for a miserable childhood was not feeling loved or valued, or feeling left out or lied to, or being given no time by their parents. Keep telling your kids you love them – it's free and fundamental to their happiness.

A dad made redundant may realise that he and his kids are actually benefiting from the extra time he can now spend sharing their day-to-day activities in a way he never could when on the treadmill. If family finances mean that his partner now has to go out to work more, they may

have to navigate tricky changes around seeing the other move into “their” territory but, if they keep talking honestly with one another and sharing their feelings, it can deepen their understanding of one another and strengthen their relationship in the long-term.

For example, he may find it tough that she is earning more than him, but now understands how tiring and time-consuming it is to get a couple of small children into bed clean and on time. She may feel threatened by him suggesting more efficient ways to organise the shopping, but now realises why he used to walk in the door at 7 pm with little more than a grunt to say for himself.

Stress and anxiety are passion-killers, which is a shame because sex is (virtually) free fun a couple can share when times are tough. If you have lost your sex drive, make sure you don't lose touch – literally. Kiss, hug and cuddle every morning and evening. Take it in turns to give each other a soothing all-over body massage at least once a week. You can use inexpensive baby oil and both end up feeling

wonderful. You can find simple guidelines in self-help books in the shops and lending library, or online at www.your-massage.com.

If losing your partner – through divorce, separation or bereavement – has catapulted you into financial crisis, then an added misery is that you have no-one readily at hand with whom to share your anxieties. It's wise to let your kids understand things have changed, but it is never a good idea to turn your children into your confidantes. Even teenagers need you to be the grown up and the parent, not to take on such a role themselves.

If you have suddenly found yourself on your own, do reach out to adult friends and family members you can trust. They will do their best to support you, but if you worry it is becoming too much of a demand on them, find understanding support through one of the organisations listed in Here's Help at the end of this section. Don't fret and worry alone. No-one need do that these days. It is true that a trouble shared is a trouble eased, even if not halved.



What Should we Tell the Children?

If you and your children's other parent separated some time ago, do put them in the picture even if it feels hard to confide in them. Your changing finances are going to affect your children and it can make a huge difference to the sort of understanding and co-operation you receive from their other parent if you have been honest and open with them. They may prove far more helpful than you expect, if only for your children's sake.

Alone or in a couple, don't let lack of funds cut you off from friends who are your support network – perhaps a special risk for men who can tend to have mainly work-based friendships, or feel too embarrassed to see mates if they can't afford to stand their round in the pub. You can always ask friends round to play cards or watch a match on TV and bring their own drinks. Any worth having will be happy to come.

We all instinctively want to protect our children from hardship, so tend to try to keep money and other practical worries from them. This is especially true if the problems are so serious they might mean losing our home and perhaps the kids having to change schools. But children have very sensitive emotional antennae and pick up on our anxiety even if we don't talk about it.

Talk to your children about your worries - but wait until you feel calm and steady first. You may even want to practise what you'll say to them before you say it, to make sure you're being as matter of fact - but still as honest - as possible.

Children often imagine worse threats than the reality. Even if what you are going to have to face up to as a family is very serious indeed, they will manage better if you respect their ability to cope with the truth. My job has taught me that children deal amazingly with just about everything except being deceived by the adults they should be able to trust, even if that deception stems from the best of intentions.

Naturally you should try to keep the explanation to language they understand. Think what the personal effects are likely to be on them, and spell those out. Try to avoid blaming their other parent even if it seems to be their behaviour which has led to this crisis. Your children will instinctively identify with them and somehow feel they are partly to blame too. Remember, the key message is that you all still love one another, that nothing can shake that most important foundation of family life, and they will survive this crisis.

If the reality is they may actually lose a parent, there is special support you can turn to – see [Here's Help](#). But if problems are mainly financial, family history may help stop these problems feeling so threatening. Stories of how few clothes and possessions you or maybe your parents had as children yet survived happily, and old photos of you all in less than ultra-smart gear, can make a less luxurious lifestyle feel like a bit of an adventure, a challenge rather than an unfair punishment. Suggest too they read the section at the end of this booklet which is especially for them.



Here's Help



Relate help couples whose relationship is under strain through face-to-face, online or telephone counselling. They also help young people aged 11 to 19 affected by their parents' relationship breakdown.

0300 100 1234 | www.relate.org.uk

Get Connected help under-25s with just about any issue and put you in touch with the nearest source of suitable support.

0808 808 4994 | www.getconnected.org.uk

Parentline offer free and confidential guidance and support 24/7 to parents, stepparents, grandparents and anyone caring for children feeling the pressure.

0808 800 2222 | www.parentlineplus.org.uk

Home-Start offers friendship, support and practical help to families who are struggling to cope with at least one child under five.

08000 68 63 68 | www.home-start.org.uk

Working Families support parents trying to sort their work/life balance, childcare, flexible working, etc.

0800 013 0313 | www.workingfamilies.org.uk

Gingerbread helps single parents make contact, share experiences, access regular information, and find out if there is a Gingerbread group near them.

www.gingerbread.org.uk/membership

Families Need Fathers helps with shared parenting issues arising from relationship breakdown, whether you're the mum or the dad, married or unmarried.

0300 0300 363 | www.fnf.org.uk

Grandparents Association helps grandparents promote the welfare of their grandchildren.

0845 434 9585 | www.grandparents-association.org.uk

British Association for Counselling and Psychotherapy for details of reputable counsellors near you.

01455 883 300 | www.bacp.co.uk

Asian Family Counselling Service offers free and low-cost counselling for Asian relationship, individual and family problems.

020 8571 3933 | www.asianfamilycounselling.org.uk

National Domestic Violence Helpline advises female victims of violence in the home and can refer to local refuges.

0808 200 0247 | www.womensaid.org.uk

Respect advises men who are concerned about their abusive behaviour towards their partner.

0845 122 8609, www.respect.uk.net

Men's Advice Line helps male victims of domestic violence.

0808 801 0327 | www.mensadviceline.org.uk

Cruse offer understanding support to the bereaved of any age.

0844 477 9400 | www.cruse.org.uk

Cruse Youthline for 12 to 18s

0808 808 1677 | www.rd4u.org.uk

Winston's Wish provide practical support and help for bereaved children and their families.

0845 20 30 40 5 | www.winstonswish.org.uk

Samaritans are ready to listen to anyone feeling low 24/7.

08457 90 90 90 | www.samaritans.org

National Council for the Divorced and Separated offers support and social groups for those facing life alone.

07041 478 120 | www.ncds.org.uk

Carers UK is for everyone of any age caring for a frail or disabled family member, friend or partner.

0808 808 7777 | www.carersuk.org

Dial UK (part of disability charity Scope) provides UK-wide disability information and advice through its 85 local groups.

01302 310 123 | www.dialuk.info

Contact a Family offers advice and support for parents raising children with disabilities.

0808 808 3555 | www.cafamily.org.uk

Macmillan Cancer Support offers wide-ranging support and information to those affected by cancer.

0808 808 0000 | www.macmillan.org.uk



Practical Plans

Having strengthened your bonds as a couple and a family facing hard times, and having found emotional support to buoy you up through difficult times, your next step is to tackle your money worries practically.

If there is a positive side to the recession, it is that excessive consumerism now looks just that – excessive. People aren't being judged as they were by their extravagant possessions and flamboyant lifestyle. It is now the norm to be pulling in your horns, working out how to live more economically.

If you are facing hard times, then it is crucial to be realistic about your family budget and cut back your outgoings so you don't slide (deeper) into debt. You need to work out just what income you have coming in and where your money goes. Write it all down.

When working out your monthly or weekly income, include take-home pay after tax, any benefits and money from other sources.

Then work out your essential costs. Add up rent or mortgage, fuel, food and fares. Note down all spending, including all the shopping, lottery tickets, impulse-buy bottles of wine, school dinners, to see exactly where the money goes. It can be a real shock but it's only when you see what is actually happening to your money that you can take control of it – and make sensible cutbacks if needed.

If you are struggling financially, think whether there is any way you can increase your income. Are you paying too much tax? Can you claim any extra benefits? Are you entitled to council-tax rebate? Is there any way you can earn more? If you need help to answer these questions, see [Here's Help](#) at the end of this section.



Involve the Children

Include your children in your family budgeting decisions, certainly if they are of school-age or above. Get them to list their spending – even if it is demands on your purse rather than out of their pocket money – and ask them to think about what they could cut back on and what they feel is essential. Be ready to be patient, because they may at first seem totally unrealistic, seeing going bowling with their mates as vital to life. If you keep prompting them to think everything through, they will eventually understand the scale of rethink needed – and will co-operate with far less resistance if they feel part-ownership of the thinking.

If you need guidance with this process, contact Parentline – details in Here's Help.



Dealing with Debts

If you have debts piling up, of course it can feel easier in the short-term to hunker down, stick the bills unopened in the kitchen drawer, and hope the financial whirlwind will go away. It won't.

Lots of us struggle to understand modern-day finances – the jargon, interest rates, penalty clauses, tax credits, benefits system – but the harder-up you are, the more important it is that you are right on the button. There is a huge range of variables here, so I can't give you specific guidance for your particular situation, but the one rule for everyone is: take your money troubles to someone who understands them as soon as possible. The worst thing you can do is try to ignore the gathering financial storm clouds.

More specific sources of help are listed at the end of this section but almost anyone facing financial hardship will find it helpful to go along to their local Citizens Advice Bureau. There you can talk over your current situation, find out about any benefits or tax credits you might be entitled to and get advice about how to deal with your

debts – including help negotiating affordable repayments and information about any charities or trust funds that might be able to help with your particular problems.

Before you talk to an adviser, take time to go over your budget, work out exactly how much you have coming in and going out, and make a list of all the people you owe money to. Don't panic even if you've been threatened with court action. Many of the people you owe money to will simply be telling you what might happen if you don't pay or let them know what your are doing to sort yourself out.

That said, you should make sure you respond to any actual court papers as soon as possible and, if you need help before you see an adviser, call National Debtline (see Here's Help opposite). As far as a creditor is concerned, a small but regular payment is better than no payment at all, and definitely better than one that you can't keep up.

Your adviser will probably do the negotiating for you but, if you need to talk to a company to whom you owe money, be patient and persistent. If the first person you speak to in a company is unhelpful, don't be put off. Ask calmly but firmly to talk to someone higher up. Don't give up. Keep copies of all the letters or emails you send and the replies. Keep a dated and detailed record of all phone calls.

Whatever you do, don't borrow again to get out of debt. You may be tempted by ads or junk mail offering loans to pay off or "consolidate" your debts, but rates for this type of borrowing are so often sky high. Usually you'll end up worse off, and you often have to put up your home as security, so failure to keep up payments could mean that you lose your home. Be wary of those 0 % offers on credit-card balance transfers, which can seem so tempting. You usually have to pay a transfer fee and it can just encourage you to let the debt drift on – it does nothing to sort it out.



Here's Help

Citizens Advice Bureaux offer free, confidential, independent advice and legal guidance to help you sort out money worries. See your phone book for your local branch or www.adviceguide.org.uk.

National Debtline offer free phone and email advice on financial problems.

0808 808 4000 | www.nationaldebtline.co.uk

UK Insolvency Helpline Debt Advice Service offer free debt and credit advice.

0800 074 6918 | www.insolvencyhelpline.co.uk

Consumer Credit Counselling Service offer emergency advice, self-help packs and extensive counselling if needed. Their Debt Remedy online counselling service is free and takes around 20 minutes.

0800 138 1111 | www.ccs.co.uk

Turn2us helps people access the money available to them through benefits, grants and other financial help.

www.turn2us.org.uk

Gingerbread Single Parent Helpline offer expert telephone information and advice for single parents.

0808 802 0925 | www.gingerbread.org.uk

Child Maintenance Options offer free and unbiased information to help parents make informed choices about child maintenance and related issues.

0800 988 0988 | www.cmoptions.org

Business Debt Line offers help and advice to sole traders and small businesses who find themselves in debt.

0800 197 6026 | www.bdl.org.uk

Loan Shark Helpline helps those who have been the victim of a loan shark.

0300 555 2222 | www.direct.gov.uk/stoploansharks



Feeling Low?

If you are so depressed that you cannot summon up the willpower or energy to tackle your worries, do tell your GP how low you feel. You can find information and support in coping with depression through the Depression Alliance (0845 123 2320, www.depressionalliance.org).

It is now known that exercise, such a brisk 30 minute walk every day (which is free!) helps fight off or lift depression. Mental health charity Mind publish a booklet called The Mind Guide To Physical Activity which explains the connection between exercise and feeling good. Many of their local branches offer counselling free or at low cost too (0845 7660 163, www.mind.org.uk).

Don't feel too embarrassed to seek help. It is very common for people out of work for some time, coping with life-changing circumstances or bereavement to get depressed or run into other difficulties. You shouldn't feel it's your fault you need a helping hand, and you can always find someone understanding to talk to day or night by contacting Samaritans (08457 90 90 90, www.samaritans.org).



Are Your Parents Hard Up?

Of course it feels tough if you can't have all the goodies on offer for many young people in our world today – cool clothes, the latest phone, TV and laptop, the chance to go on a school skiing trip – but if your family finances don't allow, it actually means that you're just normal.

All the publicity given to celebrity lifestyles, advertising hype and peer pressure can make it seem as if these expensive accessories to life are essential. In fact they are just stuff making money for other people. Only a tiny percentage of young people in this country, let alone the world, have unlimited access to all the goodies they want. And it's not even good for you if you do.

If you get the chance to talk to many celebrities, the ones who do more than just appear in gossip columns, they usually say that they owe their success to going through some hard times when they were young. They reckon it taught them real values and gave them the grit to make it in the world. See this as your opportunity to meet a challenge and show what you are made of.

One way to make a start is to ask your parents how you can help. Make a list of everything you spend and all the activities you're involved in which cost money. Talk through with them what you could manage without and what truly is essential. Field courses for your studies may seem costly but probably are important for your exam results. If you genuinely can't find the money for them, the school should be able to help with funding. On the other hand, you may always have been used to brand-name trainers and the latest PlayStation, but actually it will have absolutely no effect on your long-term well-being, so decide you can go without them.

If so-called mates jeer because you can't buy the top brands, then they are the sort of friends you are better doing without – shallow and insecure, without any real ability to care for anyone. There is nothing wrong with you – only with their ability to relate.

But for all sorts of reasons you may need back-up help to cope with what's happening to you now. Perhaps your

parents seem in poor shape at the moment and don't seem able to give you the steer you need. Perhaps one of your parents is seriously ill and that's the terrifying cause of your family's financial crisis. Some young people cope with amazing challenges as their parent's carer on top of facing financial hardship. Whatever is going on in your family, if you could do with help, do reach out. There is no shame in needing a helping hand and so much can be sorted.



Here's Help for Young People

Childline is a free, 24-hour confidential telephone helpline for children and young people. At www.achance2talk.com you can email your problems for reply by an adviser plus chat.

0800 1111 | www.childline.org.uk

Get Connected help under-25s with just about any issue and put you in touch with the nearest source of suitable support.

0808 808 4994 | www.getconnected.org.uk

Cruse Bereavement Care Youth Line provide free confidential, telephone counselling for children and young people.

0808 808 1677 | www.rd4u.org.uk

Winston's Wish provide practical support and help for bereaved children and their families.

0845 20 30 40 5 | www.winstonswish.org.uk

Connexions Direct is a free confidential advice, support and information service for young people aged 13 to 19. They offer help with any problems that affect your school, work, personal or family life.

0808 0013 219 | www.connexions-direct.com

Relate offers counselling for young people aged 11 to 19 affected by their parents' relationship breakdown. Contact your local branch of Relate.

0300 100 1234 | www.relate.org.uk

Samaritans are ready to listen to anyone feeling low 24/7 and welcome young people.

08457 90 90 90 | www.samaritans.org

www.bullying.co.uk is a wide-ranging website with advice covering most aspects of bullying.

www.itsnotyourfault.org is a website run by Action for Children which contains practical info for children, young people and parents going through a family break-up.

www.thehideout.org.uk, run by Women's Aid, provides help and information for children and young people who witness or have witnessed domestic violence, and tells you where you can go for more help.

The Princess Royal Trust for Carers website YCNet has an online community for young carers aged 18 and under where they can chat with other young people in a similar position, and online support workers are on hand to provide help and advice.

www.youngcarers.net

Macmillan YouthLine offers information and support to 12 to 21 year olds who are affected by cancer, whether the caller is a patient, family member or friend.

0808 808 0000 | www.whybother.org.uk



“I hope this booklet helps but these are tough times for many families. If I can help more with your particular worries, please email **problems@deardeidre.org**. I reply individually to all genuine problems.”

All the best,

Debbie Sanders

You can download this publication or order copies online at:

<http://publications.dcsf.gov.uk>

www.kidsinthemiddle.org.uk

Copies of the publication can also be obtained from:

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kids in the middle

Kids in the Middle is a coalition of family and children's organisations, backed by the nation's Agony Aunts and Uncles.

Kids in the Middle campaigns for better support for mothers and fathers to work together to get the best for their children, especially families where relationships are under pressure.