

## Cash Problems Stress the Kids



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### Finances: What to Do when Finances after Divorce Stress Your Children

Joi Freemont, a dentist in Atlanta, Ga., understands how tough divorce-related financial problems can be for children. "I frequently see children whose parents are recently divorced. When the breakup happens, the kids are suddenly having their braces removed because neither parent wants to pay for them anymore."

The statistics for divorced families are grim: 27 percent of children living with their mothers and 12 percent of children living with their fathers are in poverty, according to the 2006 Yale University Press book, "[Divorce: Causes and Consequences](#)," by [Alison Clarke-Stewart](#).

Financial changes that result from a divorce can be as emotionally difficult for children as they are for parents. "Even when they are babies, children can feel if their parents are stressed," cautions [Sharon Fried](#), a clinical psychologist and author of "[Children are People Too](#)." Dr. Fried advises that although children do not need to live in a "fantasy world", parents who share details of the family's financial troubles will be placing "unnecessary and troubling burdens on their children. These unnecessary burdens can affect their schoolwork, their socialization and other critical factors while growing up."

A divorce is often a financial blow to families. Parents discover that two homes mean two of everything: beds, desks, tables, toys, and much more. Younger children who had previously enjoyed weekly trips to the movies might suddenly find themselves confined to the T.V. Older children might be shocked to learn that new video games have become a thing of the past.

Financial changes need to be explained in an age-appropriate way. Younger children do not have the reasoning abilities of adults and may grossly misinterpret certain statements. Author Linda Leitz of the upcoming book "We Need to Talk: Money and Kids After Divorce" says that "if a mom says to a preschooler 'We can't afford to do what we used to', that may sound like 'We're going to have to live on the street,' instead of 'You need to choose between ballet and soccer.' So with all kids, it's good to stress that they'll be Ok even though some changes will be on the horizon."

One of the most common and jarring changes for a child is moving homes. Children are forced to deal with new bedrooms, neighborhoods, schools and friends. Author Jenn Hollowell morosely remembers that her room "went from being on a sun porch to being in the basement because there wasn't enough room for me."

[Joshua Forman](#), matrimonial and family law attorney at the New York firm Chemtob Moss Forman & Talbert LLP says that financial difficulties must be carefully explained "and not blaming the other parent will help the child understand the new realities of life."

Although children should be protected from adult decisions and problems, honesty is sometimes the way to go. [Brette Sember](#), author of "[The Divorce Organizer & Planner](#)," recommends parents tell children "that while there might be fewer funds available, you as a family are going to be creative about how you deal with it and that you will all support each other and focus on the things that are really important – your relationships together."

Parents who are overwhelmed by financial-related problems stemming from divorce may consider outside or professional help. "It is imperative that a parent seeks emotional support during times of high stress and trauma," says licensed professional counselor Diane Cantrell. "Emotional support can come from family, friends, clergy, the family physician, and mental health professionals. Many agencies offer counseling on a sliding scale and provide divorce recovery groups."

"In a silver lining mode of thinking", says Linda Leitz, there may be positives that come from financial changes. "Appreciating the time kids and parents share is so much more important than what the parents buy them. Whether kids spend equal amounts of time with each parent or have a primary and secondary parent relationship, the parents can focus on having their time together meaningful."

Leitz recommends finding low-cost activities such as reading and cooking family meals together. In the end, parents must do their utmost to ensure a child understands that they are protected, safe, and that money isn't everything. "During a time of great transition like a divorce," says Tammy Gold, founder of Gold Parent Coaching, "a good lesson is that no matter what changes in life, Mom and Dad's love will never change."

*Dave Bolster is a freelancer who frequently writes about children, education, and travel. He was an elementary school teacher for five years. He is currently working on his second book about his travels in China.*