

THE Sun TOUGH TIMES GUIDE

The Sun guide for families finding the going hard

by Sun agony aunt Deidre Sanders



Deidre says:

These are tough times with rising prices, spending cuts and pressure on jobs meaning many families are feeling the pinch. It's extra challenging when a family is facing special hardship because of bereavement, illness or accident. This 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.



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 on to 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 and 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 Family Lives 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 round seeing the other move into "their" territory but,

if they keep talking honestly together 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 p.m. 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 write for my leaflet on *Massage For Couples* (for details to obtain a copy see *Here's Help* below.)

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.

If you and your children's other parent separated some time ago, do put your ex 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.

What should we tell the children?

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 guide 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 11–19 affected by their parents' relationship breakdown (**0300 100 1234**, www.relate.org.uk). Parents can get free online support through www.relateforparents.org.uk.

Get Connected give free and confidential help to under-25s. You can contact them about any issue and they will put you in touch with the most suitable source of support (**0808 808 4994**, www.getconnected.org.uk).

Family Lives offer free and confidential guidance and support 24/7 to parents, stepparents, grandparents – all family members in fact - under pressure (**0808 800 2222**, www.familylives.org.uk).

Home-Start offers friendship, support and practical help to families who are struggling to cope with at least one child under five (**0800 068 63 68**, www.home-start.org.uk).

Working Families has a helpline for parents and carers who need advice on balancing home and work, parental rights at work, flexible working and childcare (**0800 013 0313**, www.workingfamilies.org.uk).

Gingerbread helps single parents to make contact, share experiences, online or in local groups – and to access regular information, including free factsheets on benefits, tax and other money matters (www.gingerbread.org.uk).

Families Need Fathers supports parents to maintain meaningful relationships with their children following family breakdown, whether you're the mum or the dad, married or unmarried (**0300 0300 363**, www.fnf.org.uk).

Grandparents Association mission is to improve the lives of children by working with and for all grandparents. They offer information and support to all grandparents who have any issues with care or contact with their grandchildren, (**0845 434 9585**, www.grandparents-association.org.uk).

British Association for Counselling and Psychotherapy can provide details of reputable counsellors near you (**01455 883 300**, www.itsgoodtotalk.org.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, run in partnership between **Women's Aid** and **Refuge**, advises female victims of violence in the home and can refer to local refuges (**0808 2000 247**, www.womensaid.org.uk).

Respect Phonenumber advises men and women who are concerned about their abusive behaviour towards their partner (**0808 802 4040**, www.respect.uk.net)

Men's Advice Line helps male victims of domestic violence (**0808 801 0327**, www.mensadvice.org.uk).

Cruse offer understanding support to the bereaved of any age (**0844 477 9400**, www.cruse.org.uk), **Cruse Youthline for 12-18s** (**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, Separated and Widowed 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 95 local groups (**01302 310 123**, www.dialuk.info).

Contact a Family offers advice and support for parents raising disabled children (**0808 808 3555**, www.cafamily.org.uk).

Macmillan Cancer Support offers cancer support at home, over the phone on the free Macmillan Support Line, (**0808 808 0000**, www.macmillan.org.uk).

My leaflets **Looking After Your Relationship, Stressed With The Kids, Lonely Single Parent, Coping with Bereavement, Self-help For Stress, Reviving Sex Drive and Massage For Couples** contain practical self-help as well as details of expert support.

Email problems@deardeidre.org or write to Deidre Sanders, Freepost, The Sun, London E98 1AX.

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 reining in your spending, 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 in 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 **Family Lives** – details in **Here's Help**.

Dealing with debts

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 or text **CAB** and your postcode to **64446** (for example "**CAB N1 9LZ**" to find your local bureau).

Money Advice Service offer free, clear and unbiased advice to help you manage your money (**0300 500 5000**, www.moneyadviceservice.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 (CCCS) offers free advice including debt counselling, welfare benefits checks, mortgage counselling and specialist debt advice for the self-employed, over the phone on **0800 138 111**, or online 24/7 at www.cccs.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 offers expert telephone information and advice for single parents (**0808 802 0925**, www.gingerbread.org.uk).

Child Maintenance Options helps parents to make informed choices about child maintenance and related issues, (**0800 988 0988**, www.cmoptions.org).

Business Debtline (**0800 197 6026**, www.bdl.org.uk) offers help and advice to sole traders and small businesses who find themselves in debt.

Loan Shark Helpline helps those who have been the victim of a loan shark (**0300 555 2222**, www.direct.gov.uk/stoploansharks).

My leaflets on **Family Finances**, **Solving Debt Problems** and **Looking For Work** could help. Email problems@deardeidre.org or write to **Deidre Sanders, Freepost, The Sun, London E98 1AX**.

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 (**0300 123 3393**, 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 if 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).

If you would like my detailed leaflets on **Self-help For Stress**, or **Dealing With Depression**, email problems@deardeidre.org or write to **Deidre Sanders, Freepost, The Sun, London E98 1AX**.

YOUNGER GENERATION SPECIAL

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 stressed and hard to talk to 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. 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 (**0800 1111**, www.childline.org.uk) 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.

Get Connected give free and confidential help to under-25s. You can contact them about any issue and they will put you in touch with the most suitable source of 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).

Relate offers counselling for young people aged 11 – 19 affected by their parents' relationship breakdown. Contact your local branch of **Relate** (**0300 100 1234**, www.relate.org.uk). They will be listed in the phone book too.

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.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 (www.youngcarers.net) 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.

Macmillan YouthLine offers information and support to 12 – 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).

These are tough times for many families but I hope this guide gives you some hope. If I can help more with your particular worries, please email problems@deardeidre.org or write to Deidre Sanders, Freepost, The Sun, London E98 1AX. I reply individually to all genuine problems.

All the best,

Deidre