

Financial Instability Affects Kids, Too

Amid the foreclosures, chronic unemployment and other fallout of the recent recession, a less obvious but equally worrying phenomenon has emerged: *the troubled minds of children*.

“Parents are struggling with their own issues and that spills over to their kids,” said Drew McWilliams, a clinician and chief operating officer at Morrison Child and Family Services in Portland, Ore.

Since the financial collapse of 2008, McWilliams said his clinic has seen an increasing number of children suffering from anxiety, depression, and post-traumatic stress disorder (PTSD). Of the 6,000 children that the center treats through in- and out-patient programs, McWilliams said many are trying to cope with the stress that results from persistent financial security. Most parents don’t think children are affected by financial burdens. In a 2010 survey, the American Psychological Association found that 69% of parents said their stress had little or no impact on their kids, while 91% of *children* said they saw the effects in their parents’ behavior, which included yelling and arguing. The young respondents who noticed their parents’ tension reported feeling sad, worried, and frustrated.

Stress & the Developing Brain

The developing brain is more vulnerable to chronic stress than most parents may realize. New and emerging research hints at how a constant barrage of stress hormones can change the way the brain develops, causing behavioral and psychological disorders and putting children at risk for mental illness (such as major depression and PTSD) later in life. Stress, neglect, and abuse are thought to trigger signals that cause certain chemical markers to attach to a gene. The DNA remains unchanged, but almost like a light switch, the markers can turn a gene on or off. In particular, scientists have studied what happens when markers attach to a gene that regulates stress hormones. While the brain’s malleability may be worrisome, it also means positive changes can occur with the right interventions. “Kids who face adversity have highs and lows, strengths and weaknesses,” said Christopher Sarampote, a program officer

at the National Institute of Mental Health, who focuses on trauma and anxiety disorders. “Parents can really be strong agents of change.” It may not always feel that way to the millions of parents who have struggled since the recession. In addition to the middle-class families that have experienced unemployment, the number of children living in high-poverty areas increased by 25% to nearly 8 million in the last decade, according to a recent report. Last month, the child advocacy group, *First Focus*, reported that the foreclosure crisis has affected 8 million children, 2.3 million of whom have lost their homes.

What can be Done?

Susan Lowery O’Connell, an early childhood psychologist in Ohio, runs a program that teaches parents about child and brain development and how to model self-control and resilience in their children. She understands why it’s difficult for some adults to make the connection between their financial struggles and the mental health of their kids. “When you don’t have a roof over your head, you’re not really worried about emotional literacy,” she said. “However, if that happens during your children’s development, it’s really making a mark.” Children dealing with high stress situations won’t just “get over” stress, she said. Instead, they have to decrease their stress response by performing a cognitive task, like attaching a word to how they feel or focusing their attention elsewhere. These are skills that don’t come intuitively, but must be taught by attentive parents and teachers. Parents and children may improve in tandem, but this is difficult to achieve during times of economic hardship, according to Dr. Liliana Lengua, director of the Center of Child and Family Well-Being at the University of Washington. “What’s humbling is that there are really major life events in these families’ lives,” she said. “This is the fabric of life, how strong families are, how resilient families are.” □

*Additional sources: Rebecca Ruiz, 2011-2012 Rosalyn Carter Mental Health Journalism Fellow, Huffington Post, Employee Assistance Professionals Association. **Editor’s note:** This article also appeared on the Impact blog. To subscribe (for free), visit <http://impactpublishing.wordpress.com>.*