

Teenagers often experience mental health challenges if they know parents are having money problems, finds study

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When parents try to shield their kids from financial hardship, they may be doing them a favor: Teens' views about their families' economic

challenges are [connected to their mental health and behavior](#).

That's the main finding of a study into [household income](#) and child development that I recently conducted with my colleagues.

As a [professor of psychology](#), I know there's [a good deal of research](#) showing that [young people](#) who experience more household economic hardship [tend to have more behavioral problems](#).

But most studies on this issue rely heavily on caregiver reports—that is, what adults say about their kids. Fewer researchers have asked young people themselves.

To fill this gap, my colleagues and I asked more than 100 Pittsburgh-area teenagers, as well as their parents, about their family income, their views about their financial challenges, and their mental health. We checked in with them multiple times over nine months.

Doing this, we found a few important things. First, we found that many families' economic situations varied over time—they were doing fine with money in some months and struggling during others. And second, we found that when teenagers said they and their family were experiencing hardship, those teens had more [behavioral problems](#).

For example, many teens said that they couldn't afford school supplies or that their caregivers worried because they lacked money for necessities. In the months when teens reported experiencing these hardships, they were more likely to feel depressed and get in trouble at school.

Why it matters

Other researchers have found that economic hardship is related to [differences in parenting](#), [academic achievement](#) and many [other](#)

[developmental outcomes](#)—but prior studies haven't always captured the complexities and challenges that struggling families face.

For example, researchers studying links between economic hardship and youth behavioral development have historically looked at family income on a yearly basis. But bills come due weekly or monthly. Our work shows that looking at the annual data alone risks missing an important part of the story: Many families experience brief spells of financial instability.

Our work also shows that teens are acutely affected by [economic conditions](#) in their daily lives and understand their families' circumstances. This has important implications for research. Given that adolescence is a time of major emotional and [cognitive changes](#), our team believes that researchers should center on the perspectives of young people directly affected by economic challenges. For example, we have previously found that how young people view stress and support in their lives may have implications for their brain development.

This work also has important implications for public policy. For example, lawmakers assume that economic hardship is fairly stable and set anti-poverty policies accordingly. Our research offers fresh evidence that many people see [large income swings throughout the year](#). This kind of economic instability has been found to [affect child development](#), especially when families [lose large amounts of income](#). To lessen the impact of poverty, policymakers may need to think about economic hardship more dynamically.

What's next

Our research team wants to continue putting young people's voices front and center. We're also interested in more complex ways to make sense of socioeconomic status. While we know that income matters for families,

we're increasingly focused on household wealth, which is a household's assets minus its debts.

Wealth may influence [child development](#) in ways that are different from income. We're just starting to collect data for a new project examining how both of these factors [affect teen mental health](#).

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