

The Influence of Socioeconomic Status on Family Life: A Counselling Reflection within the Ghanaian Context

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Abstract

Socioeconomic status (SES) significantly shapes family life by influencing access to resources, parenting practices, emotional wellbeing, and the overall functioning of the household. In Ghana, rising living costs, unstable income, housing pressures, and weakening extended family support systems have intensified the burden many families carry. These realities often affect marital relationships, parent-child interactions, and children's psychological adjustment, making SES an important concern in counselling and pastoral care. This paper examines the influence of socioeconomic status on family life within the Ghanaian context and reflects on the implications for counselling practice. Using a reflective and analytical approach, the discussion draws on interdisciplinary literature on socioeconomic status, parenting, family functioning, and child wellbeing, alongside interview reflections from individuals within the Ghanaian context. The analysis shows that socioeconomic status affects family life in multiple and interconnected ways. Economic strain contributes to marital tension, emotional withdrawal, parental stress, and insecurity among children. Low-income households may experience role overload, harsh or inconsistent parenting, and parentification of children, while some high-income homes may struggle with emotional distance and reduced parental presence. In Ghana, the pressures of urban living, limited access to opportunities, and reduced communal support deepen these challenges. The paper concludes that socioeconomic status is a major factor in understanding family wellbeing and dysfunction within the Ghanaian setting. Effective counselling in such settings must combine empathy, contextual awareness, ethical sensitivity, cultural understanding, and pastoral compassion in order to support families toward resilience, healing, and restored dignity.

Keywords: Socioeconomic status, family functioning, parenting, counselling, Ghana

1. Introduction

Socioeconomic status (SES) plays a major role in shaping family life. It affects relationships, parenting, emotional wellbeing, and the general atmosphere in the home. Although SES is often reduced to income alone, it is broader than money. It includes a family's level of education, occupation, access to healthcare, housing conditions, and the social support available to them. These factors work together to shape the opportunities, burdens, and emotional realities of everyday family life (Bornstein & Bradley, 2003; Booysen et al., 2021).

For counsellors, this subject is not merely academic. Families do not live outside their economic conditions. A home may be loving and prayerful, yet still carry deep strain because school fees are due, rent is unpaid, transport fares have gone up, or one parent has lost a job. In the Ghanaian setting, this is not a distant issue. It is the lived experience of many homes (Awedoba, 2005; Oppong, 2005).

During interviews, some people spoke very plainly about this reality. One person explained that "when there is no money in the house, everybody becomes tense." Another said, "sometimes the quarrel is not because we hate each other; it is because life has become too hard" (Participant interview, personal communication, March 2026). Such statements remind us that many family conflicts are not simply matters of bad attitude or lack of love. Often, they are the cry of a household under pressure.

From a pastoral and counselling perspective, this calls for compassion. It reminds us that before judging a family's behaviour, we must first understand their burden. Sometimes what looks like harshness is fatigue. What appears to be emotional withdrawal may be disappointment, shame, or silent worry. Good counselling therefore listens beneath the surface.

This paper explores the influence of socioeconomic status on family relationships, parenting styles, psychological wellbeing, and child development within the Ghanaian context. It also reflects on the implications for counselling practice, especially the need for culturally sensitive and pastorally informed responses.

2. Background and Purpose of the Study

Socioeconomic status significantly shapes family life by influencing access to resources, patterns of parenting, emotional wellbeing, and the overall functioning of the household. In Ghana, rising living costs, unstable income, housing pressures, and weakening extended family support systems have intensified the burden many families carry. These realities affect marital relationships, parent-child interactions, and children's psychological adjustment, making SES an important concern in counselling and pastoral care.

The purpose of this paper is to examine the influence of socioeconomic status on family life within the Ghanaian context and to reflect on its implications for counselling practice. Specifically, the paper seeks to show how economic and social conditions affect family relationships, parenting styles, child development, and emotional health, while highlighting the need for culturally sensitive and pastorally grounded counselling responses.

3. Method

This paper adopts a reflective and analytical approach. It draws on interdisciplinary literature on socioeconomic status, parenting, family functioning, and child wellbeing, alongside interview reflections from individuals within the Ghanaian context. These interview insights are used to illuminate the lived experiences behind the academic discussion and to ground the analysis in everyday family realities. The paper is therefore not an empirical quantitative study but a scholarly reflection that integrates literature, contextual observations, and pastoral-counselling insight.

4. Socioeconomic Status and Family Functioning

Socioeconomic status is a multidimensional concept. It includes income, educational level, occupation, and access to important resources that shape a person's place in society. It is not enough to ask whether a family has money. We must also ask whether they have opportunity, stability, access, and support (Booysen et al., 2021; Bornstein & Bradley, 2003).

Income determines whether basic needs such as food, shelter, healthcare, and education can be met with some consistency. Families with adequate income often experience greater stability and more room to plan for the future. Educational attainment also matters because it affects employment opportunities, earning potential, and the ability to navigate complex systems such as schools, hospitals, and social institutions (Bornstein & Bradley, 2003; Lareau, 2003).

Occupation contributes to SES through job security, prestige, work conditions, and regularity of income. A parent with stable employment may experience less anxiety at home than one who depends

on uncertain daily wages. Access to resources is equally important. A family may be hardworking and responsible, yet still struggle because they live far from good schools, affordable healthcare, safe housing, or reliable transport (Booyesen et al., 2021; Roustit et al., 2011).

When these factors come together, they shape family functioning in practical and emotional ways. They influence stress levels, role expectations, family routines, and the emotional climate of the home. In counselling, it is important to remember that behaviour is often connected to context (Booyesen et al., 2021; Therborn, 2004).

5. Economic Strain and Relational Stress

Financial stress is one of the most common sources of tension in family life. When families struggle to meet their obligations, the pressure can become chronic. Parents worry about rent, feeding, utility bills, medical expenses, transport, and school fees. Over time, such pressure can wear down emotional strength and patience (Jensen et al., 2022; Emmen et al., 2013).

In many homes, economic strain does not stay in the pocket; it enters the conversation, the bedroom, and the hearts of family members. Couples under pressure may begin to argue more often. The issues on the surface may be spending, unmet expectations, or responsibilities in the home, but underneath these disagreements is often fear: fear of failing, fear of being unable to provide, and fear of the future (Jensen et al., 2022; Booyesen et al., 2021).

Some interview responses captured this pain vividly. One participant said, “My husband became quiet when things got difficult financially. He was not talking, not because he did not care, but because he was carrying too much in his mind.” Another shared, “When the children ask for things and you cannot provide, you feel broken as a parent” (Participant interview, personal communication, March 2026). These are not merely economic concerns; they are emotional and relational burdens.

Children are also deeply affected. A financially unstable environment may create anxiety, insecurity, irritability, and behavioural problems. In some homes, children become unusually quiet; in others, they become aggressive or withdrawn. The child may not understand the economic details, but he or she can feel the tension in the atmosphere (Roustit et al., 2011; Zhang et al., 2025).

From a pastoral standpoint, economic hardship tests not only family structure but also emotional endurance. It can shake confidence, strain trust, and weaken communication. Yet it can also become a place where grace, patience, and mutual support are desperately needed. Counsellors must therefore look beyond visible conflict and ask what economic pressures may be shaping the emotional life of the family.

6. Parenting, Role Distortion, and Child Development

6.1 Parenting Styles and Socioeconomic Differences

Socioeconomic status can influence parenting in subtle but significant ways. Parenting is not carried out in a vacuum. It is shaped by time, energy, stress, and available resources (Bornstein & Bradley, 2003; Liu & Wu, 2022).

Families with higher socioeconomic status often have more flexibility. They may have access to private schooling, childcare, tutoring, transport, and stable work schedules. Such advantages can create room for parents to be more emotionally available and consistent in their discipline. In many such

homes, parenting may lean toward an authoritative style marked by warmth, guidance, explanation, and structure (Lareau, 2003; Liu & Wu, 2022).

By contrast, low-income parents often carry multiple burdens. They may work long hours, hold more than one job, or live with irregular employment. By the time they return home, they may be physically tired and emotionally spent. Under such conditions, consistent and patient parenting becomes more difficult. Some parents may become more authoritarian, while others may become permissive simply because they lack the energy to monitor and enforce boundaries (Emmen et al., 2013; Liu & Wu, 2022).

In interviews, one parent said, “I love my children, but by the time I get home I am already exhausted.” Another said, “Sometimes people think poor parents do not care, but they do not know what we are carrying” (Participant interview, personal communication, March 2026). These are important reminders for counsellors. Absence is not always neglect. Strictness is not always cruelty. In many cases, parenting patterns are shaped by economic realities, not by a lack of love.

In the Ghanaian context, many parents still hold strong values regarding discipline, respect, and hard work. Yet the pressures of urban survival and unstable income can make these values difficult to apply in healthy and balanced ways. Counsellors must therefore avoid quick judgments and instead seek to understand the story behind the parenting style (Awedoba, 2005; Oppong, 2005).

6.2 Role Changes and Parentification

In economically strained homes, children sometimes take on responsibilities that are beyond their developmental stage. They may care for younger siblings, run errands, sell items after school, cook regularly, or even contribute financially. This is often described as parentification (Bornstein & Bradley, 2003).

Within Ghanaian families, helping at home is culturally valued and can build responsibility. However, when a child begins to carry the emotional or practical weight of an adult for too long, it may become harmful. Such children may appear mature on the outside, but internally they may feel burdened, anxious, or deprived of a normal childhood (Oppong, 2005; Roustit et al., 2011).

Some people interviewed described this reality with pain. One person said, “I became like a second mother too early.” Another reflected, “I had to grow up fast because there was no option” (Participant interview, personal communication, March 2026). These statements reveal the hidden emotional cost of economic hardship.

At the other end of the spectrum, higher-SES families may face a different kind of challenge. Material needs may be fully provided, yet emotional connection may be weak. Children may have good schools, private lessons, and comfortable living conditions, but still long deeply for their parents’ presence. In some homes, money meets needs, but it does not replace warmth, conversation, affection, and spiritual guidance (Levine, 2006; Lareau, 2003).

Across socioeconomic groups, family role problems may therefore appear in different forms. In poorer homes, children may carry too much responsibility. In wealthier homes, emotional care may be outsourced. In both cases, counsellors must pay close attention to how roles are distributed and how family members are being emotionally nurtured.

7. The Ghanaian Context

The Ghanaian context gives this discussion a particular depth. In cities such as Accra and Kumasi, the rising cost of rent, transport, utilities, food, and school-related expenses puts enormous pressure on families. Many households live from month to month, and some from day to day. Overcrowding, irregular employment, and limited access to affordable childcare further increase stress (Awedoba, 2005; Addae, 2020).

In rural areas, the picture may be different, but the burden remains significant. There may be limited access to quality schools, healthcare facilities, decent roads, and sustainable job opportunities. Many children in such communities grow up with fewer pathways to upward mobility, even when they have strong potential (Awedoba, 2005; Oppong, 2005).

Traditionally, the extended family system in Ghana has been a source of support. Grandparents, uncles, aunts, older siblings, and neighbours often helped carry family burdens. This communal safety net has long been one of the strengths of Ghanaian society. Yet modernisation, migration, economic hardship, and changing values have weakened some of these support structures (Aboderin, 2004; Oppong, 2005; Therborn, 2004).

Some interviewees spoke about this change with concern. One said, “In the old days, family would step in. Now everybody is also struggling.” Another remarked, “You can be surrounded by people and still feel alone with your burden” (Participant interview, personal communication, March 2026). These are powerful reflections on modern Ghanaian family life.

Pastorally, this means many families are carrying more than they appear to carry. There is often silent struggle behind public composure. People still go to church, attend funerals, dress well for programmes, and smile in public, yet remain under severe financial and emotional strain. Counsellors and pastoral caregivers must therefore become more attentive, more compassionate, and more rooted in the realities of the people they serve.

8. Implications for Counselling Practice

8.1 The Role of Counsellors

Counsellors have an important role in supporting families affected by socioeconomic pressure. Their task is not only to listen to emotional pain but also to understand the conditions that give rise to it (Booyesen et al., 2021).

One major responsibility is to help families identify the ways financial stress is affecting their emotions, communication, and relationships. Sometimes simply naming the burden brings relief. A couple may realise that they are not enemies; they are both tired and afraid. A parent may realise that what feels like failure is actually accumulated pressure and exhaustion (Jensen et al., 2022; Emmen et al., 2013).

Counsellors also provide psychoeducation and practical tools. Families may need support in stress management, conflict resolution, parenting under pressure, emotional regulation, and realistic problem-solving. The goal is not to offer textbook solutions that ignore the family’s financial limitations, but to provide support that is humane, workable, and respectful.

In the Ghanaian and pastoral context, counsellors may also serve as bridges. They can connect families to available community resources, social support, educational opportunities, faith communities, and trusted referrals. In some situations, the counsellor may need to work alongside pastors, social workers, teachers, or community leaders to provide fuller care (Awedoba, 2005; Oppong, 2005).

Pastorally, this role requires both wisdom and tenderness. Families do not only need advice; they need someone who can see them without shaming them. They need a safe place where they can speak honestly about worry, disappointment, shame, fear, and relational strain without being judged. In many cases, the ministry of presence is as important as the technique of counselling.

8.2 Ethical Considerations

Working with families across socioeconomic backgrounds requires ethical sensitivity. Counsellors must be careful not to make assumptions based on income level, occupation, or educational status.

Low-income families should not be treated as irresponsible, lazy, or dysfunctional because they are struggling financially. Likewise, wealthy families should not be assumed to be stable simply because they are materially comfortable. Pain wears different clothes in different homes (Levine, 2006; Lareau, 2003).

Confidentiality is especially important when working in contexts where support may involve schools, churches, community bodies, or welfare agencies. Families need to trust that their information will be handled with dignity and care.

Counsellors must also ensure that their recommendations are realistic. It is not ethical to prescribe solutions that are financially out of reach. Advice must fit the family's actual circumstances. To do otherwise may deepen shame or make the client feel unseen.

Ethical practice in this area requires humility, fairness, and compassion. It also requires cultural sensitivity. In Ghana, where family dignity and public respectability are highly valued, economic hardship can carry hidden shame. Counsellors must therefore work gently, preserving dignity while offering truthful and practical support (Awedoba, 2005; Oppong, 2005).

8.3 Counselling Approaches Tailored to SES-Related Challenges

Effective counselling should reflect the realities of the family's socioeconomic condition. Families under financial stress often need approaches that are practical, flexible, and hope-giving (Booyesen et al., 2021).

Solution-Focused Brief Therapy can be very helpful because it directs attention to strengths, small victories, and achievable goals. Families who feel overwhelmed need help seeing what is still working. Even small progress can restore hope.

Family Systems Therapy is also useful, especially where financial pressure has disrupted roles and boundaries in the home. It allows the counsellor to look beyond the individual and understand how the whole family is responding to strain (Oppong, 2005; Therborn, 2004).

Narrative Therapy can help families who have internalised poverty, shame, or social stigma. Many people begin to believe that because they are struggling financially, they are failures. Narrative work helps them separate their identity from their hardship and reclaim a more hopeful story.

Motivational Interviewing is valuable for individuals who feel stuck or powerless. It helps them reconnect with their own goals, values, and motivation for change.

Across all these approaches, a strength-based stance remains essential. Families are not empty simply because they are under pressure. Many have deep resilience, faith, creativity, and perseverance. Counselling should recognise and build on these strengths.

8.4 Counsellor Self-Reflection and Common Pitfalls

Counsellors need ongoing self-reflection when working with socioeconomic issues. Personal background shapes perception. Someone raised in comfort may underestimate the emotional toll of poverty. Someone shaped by hardship may react strongly to themes of financial insecurity.

Counsellors must therefore ask themselves honest questions: What assumptions do I carry about poor families? What do I assume about wealthy families? Am I listening with empathy, or judging through my own experience?

Counsellors should avoid giving advice that ignores the client's financial reality. Suggestions must be practical and accessible. They should also avoid stereotyping families based on class. Economic status does not tell the full story of character, love, discipline, or resilience (Bornstein & Bradley, 2003; Booysen et al., 2021). Another mistake is pathologising behaviour without understanding context. A tired parent may look detached when in fact they are exhausted. A withdrawn child may not be disobedient but worried (Emmen et al., 2013; Jensen et al., 2022). Counsellors should also avoid minimising the struggles of affluent families, since emotional deprivation can exist in expensive homes just as seriously as material deprivation can exist in poorer ones (Levine, 2006).

Reflection also includes awareness of community resources. Counsellors should know where families can find practical support, whether through welfare systems, educational assistance, churches, local initiatives, or referral services. In the Ghanaian context, good counselling often requires both insight and community awareness. It is not enough to understand feelings; one must also understand the structures around those feelings (Awedoba, 2005; Oppong, 2005).

9. Discussion

The findings of this paper show that socioeconomic status affects family life in multiple and interconnected ways. Economic strain contributes to marital tension, emotional withdrawal, parental stress, and insecurity among children. Low-income households may experience role overload, harsh or inconsistent parenting, and parentification of children, while some high-income homes may struggle with emotional distance and reduced parental presence.

Within the Ghanaian setting, these realities are intensified by rising living costs, uneven access to opportunities, and the weakening of traditional support systems. The pressures of urban living, coupled with the erosion of communal support structures, create a context in which many families suffer quietly while trying to maintain dignity and social respectability.

The paper therefore suggests that effective counselling must move beyond surface behaviour and attend to the wider socioeconomic burdens shaping family distress. Family conflict, parental irritability, withdrawal, and child behaviour problems should not be interpreted in isolation from economic and relational pressures. Counselling that is contextually aware, pastorally sensitive, and ethically grounded is more likely to support healing and resilience in families facing such burdens.

10. Conclusion

Socioeconomic status is a major factor in understanding family wellbeing and dysfunction within the Ghanaian setting. It influences parenting, communication, emotional wellbeing, family roles, and children's development. Financial stability can create room for growth and security, while economic hardship often brings strain that affects the whole household (Bornstein & Bradley, 2003; Booysen et al., 2021).

For counsellors, this means family problems must never be interpreted in isolation from economic realities. To understand a family well, one must listen not only to what they say, but also to what they are carrying.

In the Ghanaian context, this understanding is especially important. Many families are doing their best under very difficult conditions. Some are surviving quietly. Some are praying through tears. Some are maintaining dignity while battling invisible burdens. Counselling, when done well, becomes a ministry of understanding, restoration, and hope (Awedoba, 2005; Oppong, 2005).

Pastorally, we are reminded that behind many hard words is a tired heart, and behind many silent faces is an unspoken struggle. Families need more than correction; they need compassion. They need support that is truthful, respectful, and practical. When counsellors work with empathy, cultural awareness, and sensitivity to socioeconomic realities, they help families not only to cope, but also to heal, reconnect, and move forward with dignity.

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