The Family Economic Stress Process and Adolescent Maladjustment

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The Social Causation Perspective

- Family economic circumstances influence parent and child emotions and behaviors.
- Contrary to the selection view that genes or constitutional factors affect both economic status and psychological well-being.
- Quite likely the associations among income, family function and development represent both selection and causation.
Recent Evidence for Economic Influences on Families

- Quasi-experimental study
  - Costello and colleagues (2003)
  - Change in community economy changed family function, child problem behavior

- Experimental studies
  - Active economic intervention argues for causal effects
  - For example, the New Hope Study
What Accounts for Economic Effects on Families and Children?

- Causal evidence underscores need to understand the mechanisms involved
- The Family Stress Model: adverse effects of economic hardship
- The Investment Model: economic advantage promotes competence
- The Interactionist Model: merger of perspectives, including social selection
Focus on the Family Stress Model

- Long history of research related to the perspective since the 1930s
- Links to adolescent adjustment problems
- Well replicated in multiple samples from diverse backgrounds
- Provides many points for potential intervention
Theoretical Basis for the Family Stress Model

- Derives from Berkowitz’s revised frustration-aggression model
- Punishing experiences, like economic pressure exacerbate negative affect
- Negative affect in the form of:
  - Despondency, depression
  - Anger, aggression
  - Disrupted family relations
Figure 1: The Family Stress Model of Economic Hardship

Economic Hardship
1. Low Income
2. High debt, low assets
3. Negative financial events

Economic Pressure
1. Unmet material needs
2. Unpaid debts
3. Painful cutbacks

Parent Distress
1. Emotional problems
2. Behavioral problems

Disrupted Family Relations
1. Inter-parental conflict/withdrawal
2. Harsh, inconsistent parenting

Child & Adolescent Adjustment
1. Emotional, behavioral problems
2. Impaired competence
Original and Replication Samples

- Iowa Youth and Families Project (IYFP)
- Family and Community Health Study (FACHS)
- New Hope Project
- Panel Study of Income Dynamics (PSID)
- Finnish Study of Economic Stress
- Riverside Economic Stress Project
- Early Childhood Longitudinal Study
### Table 1: Findings From Major Tests of the Family Stress Model
Standardized Parameter Estimates

<table>
<thead>
<tr>
<th>Predicted Pathways</th>
<th>IYFP</th>
<th>FACHS</th>
<th>New Hope</th>
<th>PSID</th>
<th>Finnish Study</th>
<th>Riverside Project</th>
<th>Early Childhood</th>
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</thead>
<tbody>
<tr>
<td>1. Economic Hardship to Economic Pressure</td>
<td>0.65</td>
<td>0.66</td>
<td>0.20</td>
<td>0.22</td>
<td>0.84</td>
<td>0.63</td>
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<tr>
<td>2. Economic Pressure to Parent/Caregiver Distress</td>
<td>0.56</td>
<td>0.46</td>
<td>0.75</td>
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<td>0.36</td>
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<td>3. Parent/Caregiver Distress to Caregiver Conflict</td>
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<td>NA</td>
<td>0.31</td>
<td>0.33</td>
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<tr>
<td>4. Parent/Caregiver Distress to Disrupted Parenting</td>
<td>0.22</td>
<td>NS</td>
<td>0.47</td>
<td>0.08</td>
<td>NS</td>
<td>0.23</td>
<td>0.88</td>
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<td>5. Caregiver Conflict to Disrupted Parenting</td>
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<td>NA</td>
<td>0.40</td>
<td>NS</td>
<td>NA</td>
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<tr>
<td>6. Caregiver Conflict to Positive Child Adjustment</td>
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<td>NS</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td>7. Caregiver Conflict to Poor Child Adjustment</td>
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<td>NA</td>
<td>NS</td>
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<td>NA</td>
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<tr>
<td>8. Disrupted Parenting to Positive Child Adjustment</td>
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<td>−0.04</td>
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<td>NA</td>
<td>-0.43</td>
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<tr>
<td>9. Disrupted Parenting to Poor Child Adjustment</td>
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<td>0.44</td>
<td>0.12</td>
<td>0.13</td>
<td>0.35</td>
<td>0.32</td>
<td>NA</td>
</tr>
</tbody>
</table>
Conclusions Regarding the Family Stress Model

- Potential causal status strengthened by experiments and quasi-experiments
- Provides a meaningful account of economic stress processes and their influence on child and adolescent problem behavior
- Theoretical model consistent with the findings from many studies with diverse populations
The Family Stress Model and Preventive Interventions

- Income supplement programs
  - Slow
  - May not prevent problems quickly enough
- Interventions to reduce harm during economic transitions
  - Reduce parent distress
  - Reduce inter-parental conflict
  - Promote effective parenting
  - Incorporate child and adolescent perspective
Future Research Directions

- Need to determine if economic hardship affects young children as much as adolescents
- Merge the investment and family stress perspectives: the Interactionist Model
- Consider social selection effects
- Add biological measures to future research