

Family Resiliency and Chronic Financial Strain Poster Summary

Grace Fong, University of Hawai'i at Mānoa¹
Barbara DeBaryshe, University of Hawai'i at Mānoa²
Ivette.Rodriguez-Stern, University of Hawai'i at Mānoa³
Sarah Yuan, University of Hawai'i at Mānoa⁴
Lana Nakamura, University of Hawai'i at Mānoa⁵
Sylvia Yuen, University of Hawai'i at Mānoa⁶

Purpose

The purpose of this study was to provide an understanding of the factors that foster resiliency in poor families in the face of chronic financial strain. The study followed an ecological systems framework that considered individual, family, and social network qualities as factors that influence family well-being, physical health, mental health, and work/school adjustment. Thus, it transcended the use of demographic factors as the sole predictors of adjustment when families make the transition from welfare to work. The project is unique in that it focuses on psychological and behavioral processes, considers family resiliency as well as vulnerability, and employed a predominantly Asian American/Pacific Islander population.

Objectives

The objectives of this study were:

1. To describe the actual and perceived severity of financial strain experienced by families receiving welfare and/or Food Stamps benefits.
2. To describe the personal, family, and social network qualities that support positive adaptation to financial strain in welfare vs. Food Stamps families, and in single-parent vs. two-parent families.
3. To describe the levels of family well-being, health, and psychological and work/school adjustment in these families.
4. To test a model of the processes through which personal, family, and social network qualities can foster resilience and positive adaptation to financial strain.
5. To determine whether similar or different factors promote resiliency in welfare vs. Food Stamps families, and in single-parent vs. two-parent families.

Participants and Procedures

The sample consisted of 328 families, generated via stratified random sampling procedures from the State data base of eligible recipients. Families were roughly evenly divided among four benefit type/family constellation groups: 26% single-parent welfare, 20% married welfare, 29% single Food Stamps, and 24% married Food Stamps. Each family had a target child, a youth between the ages of 10 and 17 who was the biological child of at least one parent. Families participated in a highly structured interview conducted by trained interviewers and held in their homes. Each family member was interviewed separately, for approximately 1.5 – 2.5 hours. Data were also collected from children's school records and from children's teachers.

Findings

In general, family members reported satisfaction with family relationships, social network support, and their quality of family life. The major source of difficulty and distress for families was inadequate income and financial strain. While the average reported levels of physical and mental health were in the normal range, a substantial minority of family members reported problems in these areas. Twenty-seven percent of adults reported their health was "fair" and 9% said their health was "poor." Elevated symptoms of psychological distress, e.g., depression, anxiety, were found for 31% of women and 39% of men. This suggests that poor mental health is a serious problem for many poor families.

The similarities of financial circumstances, belief systems, coping strategies, family interaction patterns, social support networks, health, and psychological adjustment among the four benefit/family constellation groups outnumber the differences. The main area of exception was in regard to employment and income. Employment was almost universal in Food Stamps families, while 23% of married welfare families and 53% of single-parent welfare families had no employed adult. Although income was higher in the Food Stamps groups, these families also had higher debt loads, so their levels of financial

strain were similar to those of the welfare groups. Thus, single-parent and married, welfare and Food Stamps families share a common profile. Since the stresses, resources, and quality of life conditions they face are quite consistent, it was appropriate to consider these families as a single population of poor and near-poor families.

The main risk conditions measured in this study (perceived financial strain, psychosocial risk history, and chronic medical conditions) were associated with poor individual adjustment. The collection of risk factors explained 6%-17% of the variance in mental health and substance use outcomes, and 11%-31% of the variance in physical health outcomes. In general, family constellation and benefit type were not important risk factors, once the other risk variables were controlled.

Significant resiliency and vulnerability factors were identified within the domains of personal qualities, family processes, and social network qualities. In general, personal qualities were the most robust predictors of adjustment, family processes were intermediate in predictive power, and social network support from outside the immediate family was a relatively weak predictor of individual adjustment. Although effects were not consistent across all family members and all outcome measures, the following patterns were found. In terms of *personal qualities*, employment stability, traditional cultural values, a proactive approach to resource management, and a personal coping style that combines planful appraisal, seeking social and emotional support, engaging in competing activities, and religious faith were all resiliency factors. In terms of *family processes*, high-quality family problem-solving, positive marital relationships, an authoritative (warm and consistent) parenting style, and high educational aspirations and support for teen's school achievement were all moderately strong resiliency factors. In terms of *social network qualities*, satisfaction with the quality of social support received from outside the immediate family was a resiliency factor, albeit modest in magnitude.

Discussion

Families on welfare and working poor families receiving Food Stamps are generally very similar, as are single-parent and two-parent families. Attending to only some of these groups would result in similarly pressing and unmet needs in the non-targeted groups.

A substantial proportion of poor families show high levels of psychological distress and are in need of mental health services. National policies such as mental health parity in insurance coverage could help meet this need.

Prevention or intervention efforts that address key personal strengths and family processes may help mitigate the deleterious effects of chronic financial strain. Widespread implementation of life-skill oriented family services of this type would require a policy perspective that goes beyond the current focus on employment. In addition, the family unit, and not just the household head would need to be the recipient of such services.

Both the potential and the limitations of psychosocial interventions must be considered. Service delivery must occur in a format that is accessible and acceptable to the clientele. Even the most effective interventions will at best, mitigate the effects of chronic financial strain. It is likely that large improvements in individual and family functioning will not occur until the family moves beyond the ranks of the working poor and into more solid middle class circumstances.

Future research should continue to study the internal dynamics of poor families and the reciprocal influences between welfare policies, family dynamics, and personal adjustment. A well-designed research agenda could provide an invaluable foundation for designing life skills and psychosocial interventions that could strengthen individual and family resiliency.

Endnotes

¹ Professor, Department of Family and Consumer Sciences

² Associate Specialist, Center on the Family

³ Senior Project Coordinator, Center on the Family

⁴ Statistician, Center on the Family

⁵ Project Assistant, Center on the Family

⁶ Professor and Director, Center on the Family