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The Impact of Economic Stress on Family Mental Health: Examining Risk and Protective
Factors through the Father Perspective

A dissertation submitted in partial satisfaction of the
requirements for the degree Doctor of Philosophy
in Counseling, Clinical, School Psychology

by

Christine H. Schock

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December 2015

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September 2015

The Impact of Economic Stress on Family Mental Health: Examining Risk and Protective
Factors through the Fathers' Perspective

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by

Christine H. Schock

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I would like to thank my advisor, Dr. Maryam Kia-Keating, for taking a chance on me and providing endless amounts of guidance and support throughout my six years at Santa Barbara. You have been an excellent mentor and role model and have gently pushed me to reach my highest potential.

To the Kia-Keating lab whose members all provided me with feedback and encouragement when it was most needed. Thank you for your support, your time, your thoughts, and your friendship.

To all of my peers, colleagues, mentors, and friends in the UCSB Counseling, Clinical, and School Psychology (CCSP) department. I am honored to be part of such a caring, strong, and determined community. I consider myself lucky to have been surrounded by individuals with such high ethical standards and strong sense of purpose. I am honored to have you be such a large part of my life story and hope you remain in my life on both professional and personal levels.

To the CCSP Faculty who have all contributed to my growth as a student, researcher, professional, clinician, and person in various ways. A special thank you to my qualifying exam and dissertation committee, Dr. Merith Cosden and Dr. Melissa Morgan-Consoli, who have both played instrumental roles in my development. Thank you for your time, patience, feedback, and encouragement.

To my research team who helped to formulate the project, co-lead interviews and spent hours transcribing and coding data. Your efforts toward the project were greatly appreciated.

And lastly, to the fathers who participated and made this study possible: Without your honesty and vulnerability, this study would be meaningless. Thank you for caring about your families and your community. Your participation made a difference and I will carry your stories with me.

DEDICATION

I dedicate this work to my parents who have provided me with unconditional love and support throughout my life. Thank you for instilling within me a strong worth ethic, teaching me the value of education, and providing me with constant opportunities to grow and develop into the person I am today. Thank you for always encouraging me to find something I was passionate about, dedicate myself to it, and stick with it. Thank you for always believing in my abilities, encouraging me to shoot for the stars and for helping me problem solve along the way. I recognize the endless sacrifices you have made for me and am eternally indebted.

To my brother who helped me to develop patience as a child, taught me everything I know about playing videogames and hitting dirt clods, and served as my greatest peer mentor. I could not have asked for a more kind and supportive sibling and first partner-in-crime through this journey of life. I hope you are as proud to say, “That’s my sister,” as I am to say, “That’s my brother.”

And to my friends and loved ones who have provided me with endless amounts of support throughout my time in graduate school. Whether you provided a laugh, a shoulder to cry on, an ear to talk to, a helping hand, a word of encouragement, a meal, a piece of advice, a helpful distraction, or a metaphoric hug over the many miles that may or may not have separated us, your support did not go unnoticed and truly allowed me to reach this destination. I am grateful for each and every one of you.

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“**Barriers and Facilitators of Father Engagement in Preventive Interventions**” – Child Abuse Listening & Mediation – 2012 – Provided training to staff based on focus group results related to barriers and facilitators of help-seeking behaviors. Discussed literature related to the importance of positive father involvement. Engaged in group discussion related to clinical implications and how to create a more father-friendly environment at the agency.

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This study used the family stress model as a framework to understand and guide the research questions of interest, as it captures the impact of economic hardship on the entire family system, including specific effects on various subsystems (e.g. the individual, the couple, the parent-child relationship). The model posits that feelings of economic pressure can lead to psychological distress in parents, which in turn negatively impacts child development, parental investment, and the level of conflict between spouses. Generally speaking, economic pressure tends to adversely affect children's development and psychological adjustment through its impact on parents. The present study is designed to understand the experiences of fathers undergoing subjective economic stress, including the impact of the chronic stress on their mental health, self-esteem, parenting practices, and coping skills. Additionally, the study is designed to examine protective factors among a diverse sample of fathers and family compositions.

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Research has repeatedly demonstrated that father involvement is beneficial for children. Based on the connection between father involvement and child outcomes, it is important to further examine fathers' perceptions of their parenting roles, specific challenges they face in regards to parenting, and both barriers and facilitators of their engagement in preventive interventions. Thirty-one fathers participated in one of five focus groups. Qualitative analysis of focus group transcripts revealed the following major themes regarding barriers to service utilization: 1) economic challenges, 2) gender role beliefs and expectations, 3) generational differences, 4) lack of information, and 5) feelings of exclusion from available resources. These findings can help to inform parenting programs targeted specifically toward engaging fathers, incorporating important themes and topics of discussion applicable to this traditionally hard to reach population. Implications for future research and interventions will be discussed.

Cottage Hospital, Santa Barbara, California

Graduate Student Research Assistant, 2010-2011

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Research Assistant, UC Davis Children's Hospital, CAARE Diagnostic and Treatment Center, Research Assistant, 2007-2009

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Research Assistant, WIMMNs Project, Research Assistant, 2007

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Clinical Chat Hour, Co-Coordinator, 2011-2012

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CCSP Social Committee, Member, 2010-2011

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- 2012 **Supporting Father Involvement (SFI) Group Leader Training** - 1-day training provided by Strategies: Interface Children & Family Services in Santa Barbara, CA. Group intervention focused on fathering, with the goal of supporting and encouraging fathers' active involvement in their children's lives.
- 2012 **Addressing Intimate Partner Violence: Approaches to engaging fathers in child welfare.** Prevention webinar presented by the Federal Interagency Work Group on Child Abuse and Neglect. This program introduced principles for developing child welfare practice approaches to engaging fathers and reviewed results of an innovative service for fathers in the North Carolina child welfare system.
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ABSTRACT

The Impact of Economic Stress on Family Mental Health: Examining Risk and Protective Factors through the Father Perspective

by

Christine H. Schock

Economic stressors put parents and children at risk for changes and disturbances in personal relationships. Fathers' employment and other factors related to work such as job security and working conditions impact the way in which they behave as parents. Some research has found that fathers who endured heavy financial loss became more irritable, tense, and explosive, which increased their tendency to interact negatively with their children. This often leads to an inability for parents to fulfill their parenting role, placing children at a great risk to be victims of maltreatment. The purpose of the present study was to contribute to our understanding of family functioning and coping through economic hardship with a specific focus on the father experience.

Twelve fathers of children and adolescents facing economic hardship were recruited to participate in an in-person semi-structured interview to reflect on their experiences, including how the economic stress has impacted their self-identity, interpersonal relationships, and overall functioning within their fathering role. Fathers were recruited from

two regions in the United States: Western and Southern. Participants had a mean age of 31.54 and were 41% White/European American, 23% Black/African American, 23% Hispanic, and 13% Other. Participants received \$20 incentives in the form of grocery stores gift certificates for their participation. Interviews were audio recorded, transcribed verbatim, and checked for accuracy. Transcripts were analyzed for content using a combination of Applied Thematic Analysis and grounded theory.

A model of risk and resilience pathways in response to economic stress emerged from the data. The resilience pathway was characterized by the utilization of various positive coping responses such as problem solving, emotional expression, emotional regulation, and perseverance with children serving as motivation. This pathway appeared to facilitate emotional closeness between fathers and their families. As a result, the participant discussed the ability to maintain a positive sense of self within their fathering role. This pathway ultimately resulted in the maintenance of overall adaptive functioning for fathers and their families. The risk pathway was characterized by an increase in problems in various areas of functioning. Specifically, fathers more closely following this pathway typically described an increase in withdrawal or avoidance, or an increase in emotional arousal or difficulty regulating emotions. As a result, fathers reported experiencing distancing within important relationships, such as the father-child relationship.

These findings are important because they may provide potential implications for clinical interventions to help fathers facing economic stress. Specifically, the findings contribute further to our understanding of how families may function adaptively through economic stress.

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Chapter 1

Introduction

Background Information

Millions of children in the United States currently live in families with incomes below the poverty line (Isaacs, 2011). A large body of literature has found a link between economic stress and many psychological sequelae for parents, including depression, anxiety, anger, and low self-esteem (Ruhm, 2000; Yip et al., 2007; Koo & Cox, 2008). Economic disadvantage has been consistently linked with a decrease in positive and an increase in negative-type parenting behaviors (Conger & Elder, 1994; Conger, 2011). In fact, economic pressure may increase the likelihood of harsh discipline practices and other negative consequences for families. Parents are frequently unable to fulfill their parenting role, placing children at a great risk to be victims of maltreatment (Bolger, Thomas, & Eckenrode, 1997).

Economic recessions are generally characterized by the slowing of economic activity, a dip and disruption in the business cycle, and a decrease in production and sales of goods and services (U.S. Bureau of Labor Statistics, 2012). The National Bureau of Economic Research reported 10 recessions between the years of 1948 and 2011, with the most recent occurring from 2007 to 2009. Even though economists refer to the recession as concluded, the economy of the U.S. has still not bounced back to pre-recession times. Of noticeable difference, this most recent recession and post-recession have been accompanied by a higher proportion of long-term unemployment, which is defined by 27 or more weeks of unemployment (U.S. Bureau of Labor Statistics, 2012).

Economic stress in the form of unemployment affects families of various cultural backgrounds, although at disproportionate levels. For example, according to the U.S. Bureau of Labor Statistics (2012), African American and Latino individuals experience higher levels of unemployment, both historically and presently. During the current recession, African American and Latino individuals experienced levels of unemployment below the peaks reached in the early 1980s, while Caucasian individuals experienced unemployment rates comparable to the record set in the early 1980s. Although experienced at varying levels, unemployment rates increased for all groups. Men have experienced higher levels of unemployment during and immediately after the current recession. States experiencing the highest levels of unemployment during the current recession were Nevada, California, and Michigan.

Times of economic stress can adversely affect families by contributing to the breakdown of marriages, family disorganization, physical abuse, and child neglect (Bakke, 1940, as cited in Conger et al., 1992; Elder, 1974, as cited in Elder et al., 1985). Studies examining state-level data on reports of child maltreatment together with state-level measures of economic status using Current Population survey data have found strong evidence for a link between socioeconomic factors and maltreatment (Paxson & Waldfogel, 2002). The identification of risk factors associated with socioeconomic status and their link to mental health outcomes requires examination by various experts, making it an interdisciplinary feat, which includes individuals from community health, mental health, psychiatry, psychology, economics, and ecological and epidemiological studies (MacFayden et. al, 1996).

In the 1970s, M. Harvey Brenner published his work titled *Mental Health and the Economy* (Brenner, 1973, as cited in Elder et al., 1985), which examined the effect of the Great Depression on family functioning. This book sparked the interest of other researchers to further understand the possible link between the economy and family relations. Glen Elder extended this work categorized as family stress models, further examining the influence of economic loss during the Great Depression, focusing on parenting behaviors and child outcomes (Elder et. al, 1985; Elder, 1996). It is important to note that studies conducted during the Depression years generally drew the conclusion that there was no direct link between parental depression and child outcomes (Conger et al., 2002). Instead, researchers identified the couple/caregiver relationship as the main contributing factor to child outcomes. They maintained that if caregivers remained supportive of one another during times of economic stress, children would be little affected by the financial problems of the family (Cavan & Ranck, 1938, as cited in Conger & Elder, 1994). In contrast, models of economic hardship focusing on contemporary families tend to acknowledge the contributions of each pathway to child outcomes (See Figure 1), including caregiver mental health. They also accommodate for nontraditional families such as blended and single families.

Rand Conger and colleagues at the University of California, Davis (Conger et. al, 1992, 1994; Conger & Conger, 2002) began conducting longitudinal studies with Iowa farm communities experiencing economic stress in the 1980s. The theoretical perspective behind Conger's Family Stress model draws from early research on families during the Great Depression, contemporary studies of economic stress, and conceptualizations of the social

epidemiology of emotional stress (Conger & Elder, 1994) and will be discussed in its entirety in the following portion of this paper.

Each of these researchers has contributed to our current understanding of the effects of economic hardship on families, as well as individual mental health. They provide a framework for studying the phenomenon in its present state. Contemporary families live in a different climate with new factors to consider.

Gaps in the Literature

The following gaps regarding our knowledge of family coping through economic stress have been identified: Several researchers have urged for an examination of protective factors that allow for optimal functioning through stressful times. For example, McLoyd (2011) points out that research on positive adaptation through economic hardship and protective processes that decrease negative outcomes among children and adolescents is sparse. Also, most of the studies that focus on protective factors and resilience among families dealing with economic pressure have examined European American rural families (Conger & Conger, 2002), indicating a need to study families from diverse ethnic backgrounds in varying geographic locations. A study by Taylor and colleagues (2012) did examine the protective factor of dispositional optimism in Mexican-origin mothers. The author identified a need to expand this work to understand the experience of fathers. This study will examine family protective factors among a diverse sample of fathers and family compositions.

Additionally, it appears that few if any studies have examined the effects of economic pressure or hardship on family functioning using qualitative research. Barnett (2008)

criticizes past methods of understanding fathering, stating that they have mostly been studied in quantitative or simplistic ways that do not fully capture the multitude of ways in which fathers contribute to child outcomes. Qualitative methods may aid in providing a deeper understanding of family experiences and may allow for further descriptions of the impact of this particular stressor on the parent-child relationship. Understanding the impact of economic hardship on families can have long-term benefits for families. For example, clinical interventions targeting the family systems in order to increase levels of adaptability may prevent the formation of defeatist narratives that can be passed down through generations. Additionally, fostering appropriate protective factors may be able to improve the quality of life for families of varying backgrounds and compositions.

Lastly, the majority of studies related to the impact of economic stress on families focus on the maternal experience or refer to the “parental” experience as a whole, without specifically addressing the father experience. This can be observed by viewing the introductions of peer-related journals related to the subject such as the recent study by Newland and colleagues (2013). Continuing to identify the ways in which economic stress undermines positive parenting behaviors, while concurrently identifying the factors that maintain effective parenting behaviors are critical goals for researchers (Orthner et al., 2004). Barnett (2008) suggests moving beyond the models that have been traditionally used to study economic stress, which tend to focus on the maternal experience, and instead include other important adults within the family system, such as fathers, in an effort to truly understand the risk and protective factors affecting families undergoing economic stress. This paucity in information related to the experience of fathers, along with the multitude of studies

demonstrating the importance of the father in child outcomes, suggests a need to further understand this particular population. This study seeks to do just that, with a specific focus on fathering.

Significance of this study

While the impact of economic pressure has been studied in fathers, there is much to be explored regarding the complexities of father experiences. Previous studies have focused largely on the marital relationship and how it contributes to parental mental health, indirectly affecting child outcomes. Although recent studies have separated father and mother experiences, they have largely focused on maternal experiences (e.g., Newland et al., 2013; Taylor & Budescu, 2013). These studies do not provide an in-depth, contextualized exploration of father experiences.

Gaps in the literature called for a contextual, in-depth analyses of father experiences of economic pressure, specifically related to the impact on the parent-child relationship and other parenting practices. *The purpose of this study was to contribute to the understanding of family functioning and coping through economic hardship, specifically focusing on the experience of fathers.*

CHAPTER 2

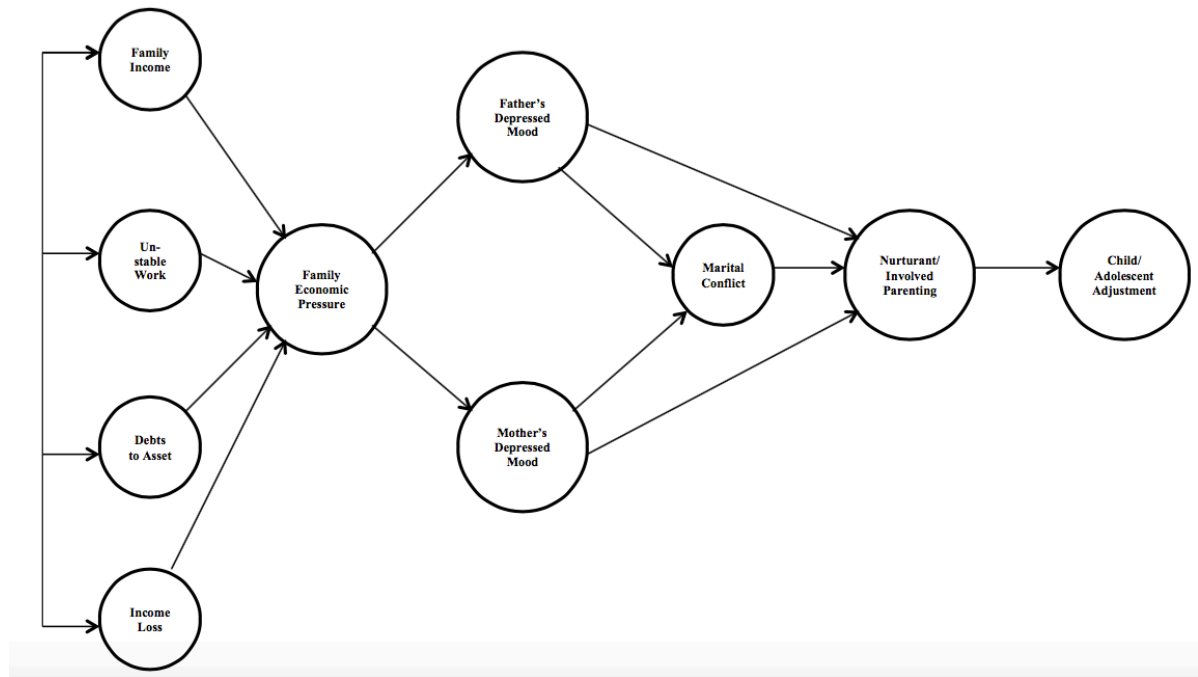
Literature Review

This review explores the available literature regarding the impact of economic stress on families with a specific focus on the Family Stress Model developed by Conger and colleagues (1993). Next, the review will focus on fathers, including what father involvement means for contemporary families, as well as how fathers and their families are negatively impacted by stress related to economic hardship. Economic disadvantage will be discussed as a risk factor for child maltreatment. Then specific stress-related growth and protective factors as a result of economic hardship will be described. Lastly, multicultural considerations related to previous research regarding economic stress will be discussed.

The Family Stress Model

Families experience economic problems through unemployment and a decrease in disposable income, characterized as economic hardship in the family stress model (Solantaus et. al, 2004). Conger et al. (1993) examined several dimensions of economic hardship including family income, the stability of work, the ratio of family debts to assets, and loss of income. When combined, these dimensions contribute to the concept of economic pressure (see Figure 1).

Figure 1. The Family Stress Model: A Process Model of Economic Hardship and Adjustment (Conger et al., 1992)



A high amount of economic pressure interferes with everyday quality of living, often causing a renegotiation of patterns within the family. Researchers have found that the subjective experience of being economically disadvantaged is what matters when it comes to parenting and child outcomes, versus measuring household income or another objective outlook on economic hardship (Conger & Donellan, 2007).

Additionally, the anticipation of economic hardship through possible cutbacks in hours worked or wages earned, downward mobility within the workplace, or other possible sources of economic pressure, appears to be equally as influential in fostering stress within families (Moen, Kain, & Elder, 1980). For example, Stansfeld and Candy (2006) conducted a meta-analysis examining the associations between various psychosocial work stressors and

mental health. Results demonstrated that many psychosocial factors within the workplace contribute to one's mental health, including job strain, low social support, and high job insecurity to name a few. Further, they determined that job insecurity, or the fear of possible job loss or cutbacks, was associated with a 33% increase in risk for developing a mental disorder. These findings suggest that a larger number of people are affected by times of economic hardship than can be visibly seen through objective measures like unemployment rates. This underscores a need for clinicians and researchers to respond sensitively toward families who have been affected by actual, objective economic hardship, but also toward families who might be suffering from insecurity around an expectation of potential job loss or cutbacks.

A large body of literature has found a link between many psychological issues, such as depression, anxiety, anger, and economic loss. Adult mental health appears to suffer during times of recession and economic strain. For example, statistics show that completed suicide rates are elevated overall during times of economic recession in industrialized countries (Ruhm, 2000). These findings have been replicated internationally, with 24% of all suicides in Hong Kong during 2002 concerning individuals in debt (Yip et al., 2007). Additionally, researchers determined that the rate of male suicides in Japan doubled from 1990 to 2003, during a time of severe economic recession (Koo & Cox, 2008). While they could not confirm the relationship between suicide and the decrease in economic resources, statistical analysis determined that cyclical components of the suicide rate were high when unemployment rate cycles were also high, suggesting a link between these two factors.

Additionally, economic stress may increase the likelihood of harsh discipline practices present within families in the United States (Conger & Elder, 1994). According to the Family Stress model, positive parenting is characterized through levels of emotional support and nurturing behaviors. Negative parenting includes coercive, harsh, and unresponsive behaviors (Barnett, 2008). Negative parenting practices have been linked to decreased self-confidence and social competence in children and adolescents (Conger & Elder, 1994). Economic disadvantage has been consistently linked with a decrease in positive and an increase in negative-type parenting behaviors. Parents undergoing emotional distress due to economic pressure may be less able to maintain consistent expectations, effectively monitor their children in social or extracurricular activities, effectively monitor schoolwork or the child's progress in school, and may be overall less available to their children when problems arise or at times when they are most needed (Conger, 2011).

The family stress model makes the following argument: Economic disadvantage causes feelings of economic pressure, which lead to psychological distress in parents that in turn negatively impact child development (Barnett, 2008), level of investment in parenting, and lead to an increased amount of spousal conflict (Conger & Elder, 1994). In other words, economic pressure adversely affects children's psychological adjustment in an indirect manner through its impact on parent's behaviors directed toward the child (McLoyd, 2011). Parent emotions and behaviors largely determine how children are affected by economic difficulties (Conger & Elder, 1994). This also means that parents who are able to remain emotionally regulated during economic hardship might be able to buffer some of these adverse effects.

The model holds the following: social and economic circumstances in people's lives impact their emotions, beliefs, and behaviors in a direct manner (Conger & Donnellan, 2007). For families living together, the long- and short-term effects of economic hardship are influenced by an interaction of emotions and behaviors of individual family members contributing to the family system (Conger & Elder, 1994).

Father Involvement & Economic Stress

Researchers have traditionally had a difficult time coming to agreement on a clear definition of father involvement. Often, the focus is heavily reliant on financial contributions, paying little attention to other aspects of involvement (Coley, 2001). Lamb and colleagues (1987) have conceptualized a multidimensional construct of paternal involvement composed of the following: (1) *accessibility*- father is physically and psychologically available to the child, (2) *interaction/engagement*- father engages in one-on-one activities with the child, and (3) *responsibility*- father takes responsibility for the care of the child. Research has found that children benefit more highly from positive interaction/engagement than accessibility or responsibility, underscoring the importance of the quality of father involvement (Marsiglio et al., 2000).

A reconstruction of masculinity and our view of fatherhood (Carlson, 2006) highlights the multiple roles of fathers within the family system. While previously seen as an economic contributor, contemporary fathers have also become involved in the childrearing process in the realms of nurturing, caregiving, disciplining, and providing moral guidance (Cabrera et al., 2000). Men are more commonly expected to take an active role in child-care tasks, to be emotionally active and available, and to share power within the family with their

wives (Silverstein et al., 2002). If men cannot live up to these multiple expectations of contemporary fatherhood, gender role strain tends to occur (Silverstein et al., 2002).

Father involvement has been determined as beneficial for children (Marsiglio, Amato, Day, & Lamb, 2000). Specifically, when examining father involvement it has been found that high-quality levels of father involvement contribute to positive child and adolescent social and behavioral outcomes (Amato & Rivera, 1999; Harris et al., 1998; Lamb, 2004). Carlson (2006) also found that father involvement was significantly associated with fewer behavior problems in children and adolescents. In fact, research has indicated that high-quality, supportive parenting behaviors in fathers contribute to youth outcomes over and above similar parenting behaviors provided by mothers (NICHD Early Child Care Research Network, 2004). Research of this manner has contributed to our understanding of father influence on the healthy and optimal development of children.

Additionally, it appears that father's engagement in parenting and financial contributions to their families are related to the psychological health of the father. More specifically, increased levels of father engagement in parenting and financial contributions to the family were predictive of improvements in psychological well-being (Schindler, 2010). Fathers also experienced increases in self-efficacy when endorsing higher amounts of parental engagement.

Fathers' employment and other factors related to work such as job security and working conditions impact the way in which they behave as parents (Menaghan, 1994). For example, fathers may experience a depletion of personal resources due to job-related stress, which in turn might result in them being less emotionally available or responsive to their

children (Carr, 1998). Some research has found that fathers who endured heavy financial loss became more irritable, tense, and explosive, which increased their tendency to interact negatively with their children. The fathers tended to be punitive, rejecting of their children, and inconsistent with discipline (Elder, 1974; Elder et. al, 1985). On the other hand, support provided by fathers may provide a buffer for the negative influences of poverty on children. This can be seen through things like financial resources or sensitive parenting (Barnett, 2008).

Economic Disadvantage as a Risk Factor of Child Maltreatment

Maltreatment can be defined as “acts of omission or commission by a parent or guardian that are judged by a mixture of community values and professional expertise to be inappropriate and damaging” (Garbarino & Eckenrode, 1997). The umbrella term of child maltreatment includes the following forms of abuse: physical abuse, emotional abuse, sexual abuse, and neglect.

Physical abuse can be defined as inappropriate and developmentally damaging use of force (Garbarino & Eckenrode, 1997). Emotional abuse is more difficult to define. It usually involves parental unresponsiveness, constant criticism, rejecting behaviors, a tendency to be overcontrolling, and many other types of behaviors (Garbarino & Eckenrode, 1997). Common responses to emotional abuse are decreased self-esteem and an inability to meet developmental milestones. Sexual abuse is any form of sexual relations between child and adults. Common responses to sexual abuse are sexual dysfunction and internalizing symptoms such as fear, anxiety, and depression (Kendall-Tackett, Williams, & Finkelhor, 1993). Neglect is often in the form of indifference, forgotten promises, withdrawal, an

inability to provide adequate care or supervision, and denial of the basic necessities of life (Garbarino & Eckenrode, 1997).

Economic stressors put parents and children at risk for changes and disturbances in personal relationships. This often leads to an inability for parents to fulfill their parenting role, placing children at a great risk to be victims of maltreatment (Bolger, Thomas, & Eckenrode, 1997). There appears to be a relationship between unemployment and child physical abuse (Krugman et. al, 1986). Research has found that adults who become unemployed are more likely to be depressed and suffer from low self-esteem. This is important to consider because mental health of adults (parents) is a determinant of child well-being and child maltreatment (Paxson & Waldfogel, 2004). This indicates a possible indirect relationship between parental unemployment or financial strain, and child maltreatment through mental health of parents. In a survey by Margolin and Gordis (2003, as cited in Davis & Mantler, 2004) of 177 families with young children, a relationship was found between financial strain and higher potential for child abuse for fathers. This relationship increased if the father was also experiencing parenting stress and aggression within their partner relationship.

It is important to remember that unemployment doesn't necessarily cause child abuse, but rather the relationship is unknown. Some speculate that perhaps the incidence of child physical abuse increases due to increased stress, increased hours with the children, and various other reasons (Krugman et al., 1986). Maltreatment is often the product of several factors, rather than one single factor operating alone (Bolger, Thomas, & Eckenrode, 1997).

Although understanding the causal relationship between child abuse and economic strain has been a difficult task, Steinberg, Catalano, and Dooley (1981) tested the hypothesis that economic change or loss leads to an increased amount of child abuse. Analyzing data over a 30-month period, they found that periods of high job loss in the work force are followed by significant increases in child abuse. Previously, Glen Elder and colleagues found that fathers who suffered a decreased amount of income during the Great Depression of the 1930s tended to parent in a more harsh and punitive manner (Elder, Nguyen, & Caspi, 1985). This study demonstrates how parent-relationships may be affected by the stresses of the economy, increasing negative parenting practices.

Stress-Related Growth & Protective Factors

Resilience has been defined as “a dynamic process encompassing positive adaptation within the context of significant adversity (Luthar et. al, 2000; p. 543). Conger and Conger (2002) found that for parents, resilience to economic adversity was facilitated by marital support, effective problem solving, and a sense of mastery and self-confidence. Additionally, research has found a variety of coping strategies to be effective for managing poverty-related stress, such as problem solving, emotion regulation, active acceptance, and healthy distraction (Wadsworth & Santiago, 2008). Current research on the family stress model has determined that optimism can serve as a buffer against the adverse consequences of economic pressure (Taylor et. al, 2012). Although historically studied to a greater extent in European American individuals (Carver et al., 2010), findings indicated that dispositional optimism is also a protective factor for African American single mothers (Taylor et. al, 2010) and single and two-parent Mexican-origin families (Taylor et. al, 2012). This finding is

especially important based on Taylor and colleagues (2012) additional finding that this form of optimism is positively associated with parenting behaviors that lead to positive child outcomes and adjustment.

For youth, resilience was promoted by support from their parents and other adults outside of the home. These findings underscore the importance of nurturing parenting during times of adversity to buffer against adverse consequences and to facilitate resilience (Luthar et. al, 2000). Also playing a factor in youth resilience are personality characteristics such as high self-esteem (Masten & Garmezy, 1985).

It has been found that many economically disadvantaged parents are able to engage with their children in a sensitive and effective manner despite the stress, and this helps to serve as a protective factor for their children (Barnett, 2008). Another protective factor found to be helpful in reducing the impact of economic pressure is supportiveness by spouses, characterized by caring, warmth and cooperation (Conger et al., 1999; Conger, 2011). The researchers hypothesized that this might be due to the ability of supportiveness to increase feelings of self-worth and self-confidence, protecting against feelings of emotional distress. Resilient couples often tend to be effective problem solvers (Conger et. al, 1999). This is an especially important finding in the context of the family, because a link has been found between quality of the marital relationship and quality of parenting, with high marital satisfaction promoting higher quality parenting (Conger & Elder, 1994). In a sample of adolescents, those who observed their parents engaged in effective problem-solving within their marriage, and who were able to experience effective problem solving when interacting with their siblings and parents, had more favorable outcomes when navigating the trials and

tribulations of adolescence (Conger et al., 2009). Other forms of support appear to be helpful too. For example, social support appears to be a critical moderator between economic strain and parenting practices (Raikes & Thompson, 2005).

Lastly, financial management strategies may play an important role in coping with economic pressure. Examples of management strategies include careful and purposeful budgeting of current available income, the utilization of saving and credit accounts, and price-comparison shopping (Mistry et. al, 2008). Although these strategies may not be readily accessible to all populations, workshops underscoring the importance of effective money management strategies provide tools to families in need in a cost-effective mode of delivery.

Multicultural Considerations Related to Economic Stress Research

It has been found repeatedly that family stress models apply to diverse racial and ethnic groups (Conger et al., 2002), although it is of course important to acknowledge the differences within groups. Economic pressure appears to have similar effects on child socio-emotional development across racial/ethnic groups. Although pathways may be similar, the experiences shaping those pathways may vary by racial/ethnic group (Barnett, 2008). This is especially important to remember when designing the most appropriate family-based clinical interventions. While responses to economic pressure may be similar, it is important to keep in mind that the experience of economic hardship is not distributed equally among racial and ethnic groups (Parke et al., 2004). This is due to the fact that minority groups are more likely to suffer economic problems (Proctor & Dalaker, 2002).

Dennis et al. (2003) examines the model's applicability among Latino families, specifically looking at the relations among economic pressure, maternal depression, and child outcomes. The majority of the mothers in the study spoke Spanish as their first language. They found that mothers' subjective feelings of economic pressure were related to mother and child adjustment variables. Findings also suggested the importance of social support from friends and extended family members as contributing to mothers' mental health. Interestingly, the researchers also determined that economic pressure may be conceptualized differently understudied populations, such as first generation Latino families. Examining unique factors that contribute to mothers' experience of financial strain may be useful in providing effective forms of intervention.

A study examining Chinese immigrant families in the United States (Mistry et al., 2009) found that adolescents perceptions of economic stress and financial constrains predicted their emotional distress and educational outcomes. This suggests that higher levels of perceived economic stress are associated with how youth are functioning in their day-to-day lives.

Additionally, a study looking at parenting as a mediator of the effects of family and community economic hardship on adolescent mental health outcomes in Mexican American families found that economic hardship, based on maternal rating scales, was associated with decreased maternal warmth and increased amounts of maternal harsh parenting (Gonzales et al., 2009). Related to adolescent outcomes, maternal parenting predicted an increase in problematic behaviors. The same study found that father's experience of economic hardship was associated with a decrease of paternal warmth. Essentially, economic hardship is

associated with disruptions in parenting practices, which then affect adolescent mental health.

Conclusion

Economic hardship negatively impacts fathers and their families. However, gaps in the literature have been identified that would allow for an expansion of our understanding of the effects of subjective economic hardship on family processes and functioning. Researchers have urged for continued examination regarding protective factors that allow for adaptive functioning through times of economic hardship.

Additionally, few if any studies have examined the effects of economic hardship on family functioning using qualitative research. This research approach may aid in providing a deeper understanding of family experiences and may allow for further descriptions of the impact of this particular stressor on the parent-child relationship. Understanding the impact of economic hardship on families can have long-term benefits for families. For example, clinical interventions targeting the family system may contribute to more adaptive family functioning and an increased likelihood of successful child outcomes. Additionally, fostering the development of protective factors may result in an improvement in the quality of life for families of varying backgrounds and compositions. This study attempts to contribute further to our knowledge of father-specific functioning in response to economic stress.

CHAPTER 3

Methodology

Participants

Twelve fathers of children and adolescents (ages 0 through 17), facing economic hardship, were recruited to participate in an in-person semi-structured interview to reflect on their experiences specific to economic stress. Fathers were recruited from two regions in the United States: Pacific and Southern. Participants had a mean age of 31.54 and were 41% White/European American, 23% Black/African American, 23% Hispanic, and 13% Other. Fathers had a mean of 2.5 children under the age of 18. Fathers reflected on their experiences of economic stress and how it has impacted them relative to their individual identity, beliefs regarding success as a parent, and their behaviors and attitudes related to parenting. Participants were recruited through churches, resource centers, childcare centers, unemployment offices, and social media (e.g., Facebook, Craigslist) using flyers (see Appendix A) and advertisements. Subjects qualified for the study if they were male, had one or more children between the ages of 0 and 17, were English language-proficient, and had been subjectively impacted by economic pressure as determined by a telephone screen. One participant was removed from the study prior to data analysis due to not meeting eligibility, as he was a stepfather and had only had a relationship with the children for approximately six months; therefore, twelve participants were included in the analyses. Information regarding participant living situations, number of children, and region can be found in Table 1.

Table 1
Participant Demographics

Participant	Age (in years)	Race	Region	Current living situation	Descriptive details
Albert	28	Mexican American/Chicano	Pacific	Lives with female partner and their two children from previous relationships, part-time.	Two children, ages ranging from 7 to 8, and expecting a third with female fiancé. Currently living with female partner. Father of 3 currently living with partner; Currently holds multiple jobs. He has some college education, but ultimately would like to be employed as a firefighter.
Jeff	31	White/European American	Pacific	Lives with wife and two children full-time.	Two children, ages range from 1 to 3, married and working full-time as a teacher; wife recently quit job and family is adjusting to living on one income. He has a Masters degree and teaching credential.
Edward	28	White/European American	Pacific	Lives with mother. Has partial custody of his son.	One children, age 3. He is currently single and living with family members to make ends meet. He recently had to switch jobs and faced significant pay cuts. The amount of child support he owes monthly does not match his new income and he is still readjusting to the financial changes.
Jose	44	Mixed Indian/Hispanic	Pacific	Does not have stable residence. Ex-wife has custody of the children. He sees them irregularly.	Four children, ages ranging from 8 to 17. He is currently single and sleeps at homeless shelters, as well as the homes of his friends and family. He is unemployed but actively going to job interviews. He has a history of incarceration.

James	28	Other Hispanic/Latino	Pacific	Lives with wife and daughter. Rents his current residence.	One child, age 2 or 3, and expecting another in 1-2 months. His household is supported by his income alone. He did not complete college and spent time traveling with his band before having children. Experiencing chronic pain due to dental problems as well as a serious medical illness.
Louis	21	American Indian or Alaska Native	Pacific	Lives with girlfriend and their child. Does not have regular contact with other four children.	Five children, ages unknown. He and partner both unemployed. He "hustles" to make ends meet and feels discriminated against by employers because of his tattoos.
Matthew	37	White/European American	Pacific	Marriage currently unstable; Time split between home with his wife and child and his mother's house.	One child, age 3. Currently employed in a manufacturing and makes significantly less money than he used to as a door-to-door salesman.
Javier	39	Mexican American/Chicano	Pacific	Lives with family members; Single; Younger children's grandmother has custody. His contact is not regular.	Three children, ages ranging from 10 to 20. He works multiple jobs in order to make ends meet and receives significant concrete support from his parents.
Robert	39	Black/African American	Southern United States	Lives with current wife. Homeowner; Two school-age children from previous marriage, as well as child from current marriage live with him full-time.	Three children, ages ranging from 1 to 15. He has a Bachelors degree, but is currently working under his normal paygrade. He has relied heavily on savings for the past 1-2 years and is the sole earner in his household. Significant trauma history from Hurricane Katrina. First marriage ended shortly afterward due to various stressors.

Brandon	38	Black/African American	Southern United States	Lives with current female partner; Does not regularly see his two older children, but is actively involved in the care of his younger child.	Two children from previous marriage, ranging from ages 10 to 16, as well as 4-year-old child from current relationship. He holds a degree from vocational/technical school and works as a bus driver. He aspires to own his own business. He is currently the sole earner in his household.
Anthony	40	Black/African American	Southern United States	Lives by himself; homeowner; Currently single. Ex-girlfriend has custody of his child, who he sees irregularly.	One 10-year-old child from previous relationship. He has a Bachelors degree and is employed full-time, but not happy with his current salary. He aspires to make more money and become more active in the care and support of his child.
Steven	42	White/European American	Southern United States	Lives with girlfriend and her two children; has partial custody of his children (every other weekend + one day a week).	Three children, ranging in age from 7 to 16. He has a Bachelors degree. Within the last year he was laid off from the hospitality industry. He has been working as a deliveryman and is earning half the amount he was earning before. The majority of his paycheck goes toward child support, which is currently based off of his previous salary.

Recruitment primarily took place in the San Joaquin County of California and surrounding areas based on the economic impact on the community. For example, in December 2012, the unemployment rate in this area was 14.5%. This does indicate a slight improvement from the rate in December 2011, which was 16.1%. However, examining statewide and national statistics highlight the economic hardship in this specific community. Specifically, these statistics compare with the overall unemployment rate of 9.7% for the state of California and 7.6% for the United States during this same time period (Labor Market Information Division, 2013). Additional recruitment occurred in New Orleans, Louisiana. While the unemployment rate in New Orleans was 6.2% as of July 2014, and under the national average at the time, which was 6.5% (Louisiana Workforce Commission, 2014), many families were impacted by financial stressors and met the qualifications to be included in the study.

Economic pressure examines the irritations and difficulties involved with an inability to pay bills or meet various economic needs on a daily basis, as well as feeling constant pressure to reduce spending (Conger et al., 1992). For the purpose of this study, economic hardship or stress was measured using four indicators: (1) Are your material needs met? Specifically, do you have money for a home, clothing, household items, a car, food, medical care, and recreational activities; (2) Are you able to make ends meet? Specifically, do you have difficulty paying bills and how much money is left at the end of month?; (3) Have economic adjustments been made in response to financial difficulties? Specifically, have you given up having health insurance or actively worked on reducing your utility costs or other bills? While traditionally measured on a Likert scale, for the purpose of this study, participants responded to questions on a dichotomous scale. Additionally, the screener

included one additional item: (4) Are you worried about being able to meet your family's financial needs on a regular basis? This final question was intended to fully capture the experience of subjective economic hardship. Participants qualified and met the necessary criterion for participation if they responded "no" to any of the first two indicators, or "yes" to the third and fourth indicators. Endorsement of any of these four screening items indicated that participants met criterion to enter into the study.

Incentives. Participants received \$20 incentives in the form of grocery store gift certificates. The choice to provide participants with a monetary incentive was guided by the wage-payment model by Dickert & Grady (1999), which involves treating participants as if they are "working" for a study, providing reimbursement for time, effort, and burden. This model provides little risk to participants while also showing appreciation for their contribution to the study. Upon entering into the study through completion of the informed consent process, participants are free to exit the interview at any time without being penalized. In other words, they can opt out of participation of the interview and study as a whole once beginning the interview and still receive the incentive.

Sampling methods. This study employed purposeful and criterion-based sampling methods. Participants were selected for the study if they were deemed to have experienced economic pressure, the phenomenon of interest. For this study, the researcher specifically sought out fathers of varying racial/ethnic identities, as well as those with a range of educational and employment experiences. Other demographic factors were considered in order to collect a comprehensive sample, such as age of children, religious affiliations, and socioeconomic status levels. This approach ensured that individuals who are otherwise

disempowered are represented and is referred to as maximum variation sampling (Fossey et al., 2002).

Additionally, snowball sampling was used in this study. Snowball sampling involves participants identifying others who might meet the criteria to be a participant for the study and are identified as a “good fit” (Rice & Ezzy, 1999). The researchers utilized this strategy by asking participating subjects for referrals to other fathers in the area that might be experiencing economic pressure and fit study requirements.

There is no fixed minimum number of participants needed for qualitative research. It is important that the information collected is in-depth and fully captures the subject being studied (Fossey et al., 2002). Once themes have been fully developed, or “saturation” has been reached, data collection can conclude.

Saturation is described by Corbin and Strauss (2008) as “complete development” of the phenomenon of interest (p. 149). Although Corbin and Strauss argue that true saturation can probably never be achieved, a researcher can say a sufficient level of sampling has been conducted if the researcher is able to demonstrate “depth and breadth of understanding about a phenomenon (p. 149). This means that there is no new information being produced by interviews. In order for qualitative data to be considered adequate or to have reached its richness potential, and for data collection to end, Erikson (2006) provides the following recommendations: (1) There is a good enough amount of data in that saturation has been met (Morrow, 2005); (2) a thorough variety of data in that multiple data sources have been used (Morrow, 2005); (3) the researcher has spent enough time and examined the participants/setting to an extent that they can appropriately interpret the data; (4) the

researcher seeks out disconfirming evidence. Interviews concluded once it was decided by the research team that saturation had been met.

Procedures

Phone screen. In order to qualify for the study, participants were screened for eligibility by phone. Participants were asked questions related to their experience of economic hardship. Additionally, basic participant demographics were collected during the initial phone screen in order to ensure maximum variation within the sample. Participants were asked to report their age, race/ethnicity, number of children, whether their children are currently residing with them, zip code, and industry they work in or did work in in the past (see Appendix B). Eligible participants were then provided with a basic overview of what the interview process entailed to ensure they were informed of the expectations of the study.

Consent process. Participation in the study was voluntary and at any time in the study the participants were free to withdraw without penalties. At the beginning of the in-person interview, participants were fully informed of the risks and benefits of the study through an informed consent process (see Appendix C). Participants were informed of the interview being audio recorded. Additionally, informed consent included a section on limits to the participants' confidentiality. This informed participants of mandatory reporting of any report of child abuse, dependent adult abuse, or elder abuse, as well as harm to self or others. The consent process also informed the participants of ways in which the data was protected. For example, transcripts were de-identified, including removal of participant names. Additionally, any individuals or businesses/companies named were replaced with a pseudonym and did not enter the transcript.

Demographic questionnaire. Although participants provided various demographics through the phone screen, demographics were reviewed upon the start of the in-person interview. Also, additional demographics were collected at this time through a standardized pencil-and-paper demographic questionnaire regarding relational status, educational level, makeup of nuclear family including number of children and their age(s), religious/spiritual beliefs, and current housing situation (see Appendix D). This information was used to understand the sample related to characteristics such as identified ethnic group, as well as to maximize variation sampling.

Stress questionnaire. The Social Readjustment Rating Scale (SRRS; Holmes & Rahe, 1967; see Appendix E) was administered to participants through pencil and paper before the verbal portion of the interview began. The SRRS is a 43-item measure used to determine the amount of stress an individual has experienced based on exposure to various events over the past calendar year. Events on the scale were both negative and positive in nature, but were assumed to require readjustment to have occurred in some way. Additionally, each item endorsed correlates with a predetermined number. The score is then totaled in an effort to capture the amount of stress the individual is experiencing due to live events in the past year. For the purposes of this study, the scale was modified, removing items that were deemed not relevant to the study by the dissertation committee. The checklist was not totaled for quantitative purposes. This was due to the fact that stress checklists such as the SRRS have been found to be low in reliability, but identified as appropriate to use as a springboard in qualitative interviewing (Scully et al., 2000). Therefore, the checklist was administered before the interview in an effort to build rapport and to trigger participants'

memories regarding events they had experienced over the past year that may have contributed to stress for themselves and within their families.

Semi-structured interviews. Interviews were conducted in English. They were semi-structured and ranged from 60-90 minutes. They were audio recorded and transcribed verbatim. Identifying information was removed from transcripts and participants were assigned with pseudonyms. Interview questions were generated based on literature related to the Family Stress Model and family coping practices (See Appendix F). The purpose of the interview was to understand the experiences of fathers undergoing subjective economic pressure, including the impact of the chronic stress on their mental health, parenting practices, and coping skills. Questions were open-ended.

Specifically, interviews explored ways in which economic stress has contributed to the participant's self-identity and esteem. Additionally, it examined how economic pressure has impacted the parent-child relationship, as well as parental practices such as discipline, warmth, and availability to their children, both physically and emotionally. Lastly, participants were asked to reflect on current support structures in their lives, as well as coping strategies most often utilized.

Risk mapping. Participants completed a risk map and orally described it to the researcher at the start of the interview. During the initial phone screen, the research team collected the participant's zip code. They then used Google maps to print out an overview map of the community. The participant was then given the map and asked to identify risks within the community and locations of stress, including both family and work-related stress. They identified supports within the community. Additionally, they identified changes that have taken place in the community over the past 5-6 years due to changes in the financial

climate of their community. Question probes related to the risk map activity can be found in the semi-structured interview (See Appendix F).

Developing a risk map creates a visual representation of areas in the community that provide support while also identifying those that contribute in stressful ways. In community-based participatory research (CBPR), this method is referred to as action-oriented research (Brown, 2008), identifying areas for immediate attention. Traditionally, risk maps have been used to identify hazards within the community, relying on both outside professionals and community members to create a comprehensive picture of the problem. Additionally, they are often done in a group setting. For the purpose of this study, participants created a risk map, with the primary researcher serving as a guide through the process.

There are several advantages to the utilization of risk mapping. For example, it looks to the participant for their knowledge and insights about the community in which they are living, drawing upon them as an expert. This can increase feelings of confidence while also increasing rapport between the research participant and the investigator. Additionally, it involves participants in a unique way within the research project. Risk mapping can be an especially effective tool when working with those who may have limited literacy or English reading skills (Brown, 2008).

Memos. After each interview, memos were recorded by the primary interviewer in order to capture interview first impressions, thoughts about emerging concepts, and further areas of inquiry (Birks et al., 2008). The interviewer filled out a memo sheet that was designed to meet the needs of the study. Memos were reviewed regularly in order to aid the data collection and analysis procedures.

The research team and the examination of subjectivities. The research team was composed of six members: the primary researcher (a graduate student in clinical psychology), one additional graduate student in a clinical psychology program, two undergraduate research assistants, and a faculty member who is also a clinical psychologist (serving as an internal auditor). An additional male psychiatrist served as an auditor due to his roles as both a male and a parent. It is the auditors' task to "check" the work of the primary research team (Hill et al, 1997). All members of the research team had taken coursework related to or completed advanced studies in the field of psychology or psychiatry. In this study, the faculty members monitored the formulation of the project along with the analysis process to ensure the thematic analysis approach is being conducted appropriately. They provided quality control over the study, ensuring that the data provided by the participants was represented fully through the production of codes and themes. Student team members were trained in-person and also read select texts regarding qualitative research methods, thematic analysis, and grounded theory and openly discussed issues related to their own biases and expectations related to the phenomenon of interest. In order to assure reliability of coding, team members examined and analyzed the data separately to begin with, followed by paired meetings in an effort to come to agreement about emerging codes and themes.

In the analysis of potential biases and subjectivities for this project, the following should be considered. The racial background of the research team was both Caucasian and Hispanic. Team members came from diverse socioeconomic backgrounds and had a variety of experiences related to economic hardship. They discussed how their own experiences related to finances impacted the ways in which they viewed participant experiences. This

discussion occurred in an effort to bring awareness to the biases and assumptions within the team that likely influenced group discussions as well as interpretations of the findings. Additionally, team members discussed their beliefs regarding the “role” of fathers within the family system, including how they defined “success” within the role. They spoke about experiences with their own fathers or other significant male caregiving figures and how those experiences shaped their beliefs regarding father roles, father involvement, and father success. For example, research team member experiences varied from having fathers who engaged in what they viewed to be frequent, high-quality interactions to those whose fathers were not present during their formative years. Team members discussed how these experiences continued to define their expectations related to fathering. Additionally, the group incorporated this discussion into the analysis process, making sure to attend to how their own biases and assumptions influenced their understanding of how participants defined parenting successes or failures.

Formulation of this research project originated from the primary researcher’s connection to the phenomenon of interest. Born and raised in the Central Valley of California where the majority of interviews were conducted, she has been exposed firsthand to the economic crisis plaguing the area since approximately 2007. With alarming unemployment and foreclosure rates topping the nation’s polls for most dire circumstances in this time of economic recession, the effects of these factors on families within the community was quite severe. As a member of the community, the researcher ran the risk of assuming experience without fully exploring unique experiences. A passion to understand the effects of the economic pressure on parenting experiences, as well as ways community members are successfully coping with the stress of the situation, were motivators for the project.

Additionally, the primary researcher is a European American woman who conducted all interviews in English. She is a clinical psychologist-in-training and has completed a practicum as a clinician to work with families coping with various issues related to child maltreatment and complex traumas. She has also worked in various avenues of the research process with this population for approximately six years.

Analysis

Description of qualitative methods. The present study used qualitative methods to examine the experiences of fathers and their families through economic pressure. Specifically, it explores how families cope with the subjective stress of economic pressure. The question of how parenting is impacted by the chronic stress related to financial strain, including specific changes to parent-child interactions, was also explored.

Qualitative research methods were appropriate for this study due to the nature of the overarching research question to be answered by the study. Generally, qualitative methods are good at answering questions regarding “How” or “What,” while quantitative methods generally answer questions concerned with “Why?” (Creswall, 1998). While quantitative methods provide us with a broad view of the relationship among constructs for a large number of participants, qualitative methods generally reveal the complexities of participant experience, including the relationships between certain experiences of life events and the response of the participant through various avenues. For our study, this would mean that quantitative methods have been able to illustrate the general relationship between various constructs such as economic pressure and parental mental health outcomes. These methods might help a researcher to determine statistically significant relationships between financial pressure, coping strategies, and parenting practices. Alternatively, qualitative methods allow

for a deeper exploration of how these practices manifest within families and impact parent-child relationships, parent and child mental health, and family functioning. This approach also allows the participant to use their own words to describe their experience of economic hardship and how it has impacted himself and his family. It will provide the researcher with depth and breadth regarding the manifestation of economic stress within the family.

Additionally, qualitative methods allow for a vivid and rich explanation of a phenomenon (Miles & Huberman, 1994), as well as flexibility that allows the researcher to remain open to discovering concepts or ideas that were not considered prior to data collection (Heppner, Kivlighan, & Wampold, 1992). In this way, it allows for the discovery of relevant concepts that may not have been detected or probed for through quantitative works. A lack of qualitative studies regarding the impact of economic hardship on families suggests there is a need for an in-depth exploration regarding the complexities of the phenomenon as it manifests within the family system.

Qualitative studies tend to be exploratory (Corbin & Strauss, 2008). They generate hypotheses versus seeking to test hypotheses. Research questions tend to be flexible and allow the investigator to explore the topic of interest in depth. With this study, the researchers will attempt to understand the fathers' experiences in context, exploring in depth the way in which economic hardship has impacted the systemic relations within the family.

Strategies of Inquiry: Applied Thematic Analysis and Grounded Theory.

Applied Thematic Analysis (ATA; Guest et al., 2012) was utilized as the primary method of inquiry. This has been identified as the most commonly used analyses approach in qualitative methods (Guest et al., 2012). Thematic Analysis is a method for identifying themes or patterns within data (Braun & Clarke, 2006). Thematic analysis involves examination across

the entire data set, looking for patterns of meaning and constructs that are identified as prevalent throughout. When done correctly, this approach has the ability to be conducted in a way that is theoretically and methodologically sound, while also allowing a level of flexibility which provides the researcher with the ability to tailor the analysis process to meet the need of the study (Braun & Clarke, 2006). Applied Thematic Analysis attempts to solve practical problems and allow for a better understanding of the world (Guest et al., 2012).

Braun and Clarke (2006) identify a theme as something important in the data related to the research question at hand. It represents a patterned response or other level of meaning identified within the data. The researcher uses judgment and insight to determine themes based on their data set. Oftentimes themes are found more than once within the data sets, although this is not a requirement. Additionally, Braun and Clarke (2006) contend that the quantity with which a theme is represented within a piece of data is not what determines its importance; rather, how well it relates to and contributes to the research question at hand determines its level of significance. While quantity or prevalence is often not the main point of analysis in applied thematic analysis, prevalence of themes is often tracked in some way. However, the specific tracking method utilized can be determined based on specific needs of the researcher. It is only instructed that they keep consistent across data analysis (Braun & Clarke, 2006). For example, the researcher can track how many participants make mention of the same theme. Applied thematic analysis (ATA; Guest et al., 2012) shares similarities to various methodologies such as grounded theory (Glaser & Strauss, 1967) and Giorgi's phenomenological approach (Giorgi, 1970).

Applied Thematic Analysis (ATA; Guest et al., 2012; Braun & Clarke, 2006), as well as grounded theory (Glaser & Strauss, 1967; Strauss & Corbin, 1990) methods, were utilized

during analysis. Grounded theory is typically categorized under a constructivist framework (Morrow, 2007) and combines theoretical sampling with specific coding procedures in order to create a theory inductively from the data collected (Fossey et al., 2002). Additionally, the theory created from the data can be used to test or refine a theory already in the literature (Rice & Ezzy, 1999). Grounded theory was used adjunctively with thematic analysis, as thematic analysis does not require commitment of the researcher to produce a complete theory grounded in the data.

First, the research team familiarized themselves with the data. This involved immersing themselves in the data, which through transcribing interviews, reading through the data multiple times, and beginning to note important patterns and interesting ideas that are emerging from the repeated readings. For the present study, the primary researcher conducted interviews herself, sometimes accompanied by an undergraduate researcher assistant. Additionally, the primary researcher transcribed or checked transcriptions of all interviews, as well as read through each transcript extensively in an effort to become familiar with all data on a similar, in-depth level.

Second, initial, or open (Strauss & Corbin, 1990), codes were developed by the research team, tracking important or interesting ideas across all data collected, also known as the data set (Tuckett, 2005). This study utilized both computer software and paper and pencil techniques. The research team began to formulate codes across the data set. A thematic codebook was produced by the primary researcher, reviewed by the research team, and finalized by the internal auditor (see Appendix G). Data extracts were tagged as important and relevant to the produced code. This was done on paper copies of transcripts, and also in AtlasTI, a software program that housed the data.

Third, the research team identified potential themes, tracking all data that is applicable to that possible category (Boyatzis, 1998). The research team began transitioning from focusing on minute and focused codes, to broader identified themes called axial codes (Strauss & Corbin, 1990). Multiple codes were joined together that contributed to the same theme. Fourth, the research team reviewed the generated themes, determining if the themes made sense relative to the extracts that had been identified. At this point, themes were collapsed into each other, if applicable. Additionally, some themes were discarded if there was not enough data to support them or they appear to be problematic in some way. Lastly, some themes that appear to capture too large of a theme or multiple themes were broken into smaller themes.

Fifth, themes were named and given clear definitions. The themes were refined based on additional readings of the data and ongoing analysis. Additionally, subthemes, or themes within themes, also began to be identified at this stage. Lastly, the research team selected exemplary pieces, or data extracts, to demonstrate their findings and piece together a coherent report to clearly reflect the tones and important identified themes of the entire data set.

Computer software. ATLAS.ti, a software program designed for use with qualitative methods, was used to aid the data collection and analysis process. Data was housed within this program, as well as additionally analyzed using the software to visually map concepts in a clear and concise manner.

CHAPTER 4

Results

As the experience of economic stress was a prerequisite for our study, all participants endorsed economic stress to some degree. Participants reflected on their personal experiences of economic stress, including how they were subjectively influenced by various precipitating factors. Detailed below are a number of salient themes that emerged from participant data.

Direct quotations are used to illustrate themes and are indicated using italicized font.

Participant pseudonym and age are provided as contextual details with each quotation.

Economic stress

Individual factors impacting experience of economic stress. Individual factors contributing to the subjective experience of economic stress were feelings of pressure due to having to make monetary cutbacks, as well as frequent worries about making ends meet. Participants experienced an increase in economic stress due to worries about job security, insufficient funds to pay bills, and pressure to provide for their families on a regular basis.

Community factors impacting experience of economic stress. During the risk map portion of the semi-structured interview, participants described general feelings or opinions about their community, changes that had occurred in their community due to economic decline, as well as areas that they view as supportive to themselves and their families, and areas that they view as dangerous or risky. Participants frequently described a widespread community decline due to the economic climate of the community, leading to an overall unraveling of the community in various areas. Particularly influential community factors contributing to the experience of economic stress were problems with unemployment resulting in frustration in the community and the sense of “community” cohesion and

belongingness being disrupted due to the economic climate, with safety risks as a contributor to the feelings of disconnect.

Problems with unemployment resulting in frustration with the community.

Frustration with the community, particularly related to the economic climate, arose when fathers spoke of difficulties finding consistent employment. Participants spoke about a change in the amount of available jobs, as well as the negative impact that the economic decline had on old positions they may have held. They also spoke about the negative consequences they had observed related to unemployment, in that many individuals turned to illegal practices in order to make ends meet. This frustration with the community then left participants feeling less invested in their community overall. This negatively impacted the feelings of connection they had to their community and its members.

For example, Jose (age 44) reflected on the changes within his community regarding job opportunities. He said, *“The only change that I see is it actually getting worse in many areas, especially our economic growth. I mean, you used to be able to find so many jobs in the [local newspaper], now they have one little small section and it stops. How can you even consider thinking about working here, trying to live here, stay here, if our people can’t even get a wide variety of job openings anymore like we used to. That’s very hard and it makes us go back to the things we used to do- drug dealing, burglaries, whatever you could do just to get by, you would do.”*

Another participant reflected on how changes in the economic climate of the area directly impacted his work. He stated, *“I had a sales job, door to door sales- so I noticed my income just started tanking because my clientele couldn't afford to buy anything anymore. They were losing money. When the stock market crashed, they lost money. They lost*

retirement. They lost investments. So it was just, everything was going downhill fast.”

(Matthew, age 37)

Sense of community disrupted by economic decline. Some felt that patterns of interacting had been negatively impacted by changes to the economic climate, resulting in people overall being less interested in forming relationships in the community. Neighbors perceived as unfriendly or disinterested in forming personal connections appeared to impact how connected some participants felt to their community. These interactions led to participants feeling isolated from their community, and therefore less invested in the community as a whole. It also provided the fathers with less support through stressful situations. Feeling isolated and rejected places individuals at a greater risk for negative outcomes relative to the stress they are experiencing. For example, James (age 28) stated, *“People kind of changed into this rude way of interacting. People who walked around [the town] used to be like, ‘Hello, how are you doing?’ to you. Now you have to worry when you’re walking downtown, which you never had to do before.”* Additionally, some participants reported limited access to or availability of resources within the community due to the economic climate. This also contributed to feelings of disconnect or frustration with the community.

Based on participant responses, it appeared that being new to an area put an individual at additional risk for feeling disconnected from their community. This seemed especially likely if the individual perceived the neighborhood as being unsafe. Additionally, if neighbors appeared to be disinterested or selfish, an individual may be less invested or inclined to make positive contributions to the community. Louis (age 21) felt disconnected from his neighbors. He felt as though they were selfish and placed his family at risk of harm.

He further described, *“We don’t got nothing. We just moved here, so we don’t know anything. We don’t know where to go for help, that way like if trouble comes up, we could get it. We just stay inside.”* Louis verbalized the difficulties that arise when new to an area with no social support and no knowledge of available resources available within the community. Additionally, Louis isolated himself from the community because he deemed his neighbors to be “different” or unlike him, as well as threatening. This appeared to breed further distrust toward his community members, perpetuating the cycle of isolation and creating more disconnect between the individual and his community. Another participant discussed similar difficulties when adjusting to a new neighborhood. He shared a desire to connect with his neighbors and feel a sense of community. However, he stated, *“Yeah, [I have been] trying to get to know my neighbors, but it just hasn't panned out. Everybody seems to be very standoffish so I just do what I do.”* (Matthew, age 37) He feels disconnected from individuals in his community and has been unable to form meaningful relationships to serve as additional supports for his family.

Lastly, an increase in threats to safety due to the conditions of the community because of economic decline resulted in participants feeling further disconnected from their communities. One participant spoke of an increase in thefts in the area due to the poor economic climate. Javier (age 39) stated, *“People stealing everything. Can't leave nothing outside. They steal our recycled cans at times, take them out of the yard. Stuff like that.”* Threats to safety appeared to contribute to community distrust, as well as an increase in feelings of isolation.

Beliefs regarding “success” related to finances and parenting

Defining success within fathering role. Participants discussed how their preconceived ideas regarding the “role” of a father within the household impacted their self-esteem through financial hardship. In particular, they discussed their ideas of what made a father successful. The fathers’ beliefs regarding their successes impacted their self-esteem, and subsequently, the relationships with their children. The definition of a successful father seemed to be shaped at least partly differently for our participants based on factors such as cultural values and experiences within one’s family. For example, to some, success in the fathering role was defined by the ability to provide financially for one’s family, while for others it focused on having close relationships with or effectively disciplining one’s children.

Beliefs regarding work successes and failures. Based on their beliefs that a successful father should provide for the financial needs of his family, participants appeared to measure their own self-worth as a father by their work successes or failures, and their ability to make ends meet within the household. Some fathers had a hard time conceptualizing their own identity apart from their career and/or salary or lack thereof. For example, Edward (age 28) was unsure how to measure success independent from success at work. He said, *“I kind of hit rock bottom when I lost my job, because I really didn't know what to do because it defined me, which is really depressing in itself. It was like the only thing that defined me.”* Additionally, Edward was upset with himself for letting his job have such a large impact on his self-esteem and identity.

Similar to Edward’s experience, Louis’ (age 21) self-esteem was negatively impacted by his inability to hold a steady job. Based on the preconceived idea he had regarding what it meant to be a “successful” father, Louis was not currently living up to those standards. He said, *“...A good dad would have a job, you know. Would be able to do anything that he can*

for his kid. Yeah, I try to do anything that I can for her right now. Yeah, she has clothes, she has her medicine, she has her shots and everything, but I'm not a good parent. That's how I see myself. Not a very good parent at all." Louis acknowledges the areas in which he does well as a parent, but overall is not satisfied with his unemployment standing and the image that then portrays of him as an incapable father.

Matthew (age 37) also discussed how his inability to fulfill the role of a successful provider has negatively impacted his self-esteem as a father and as a husband. He stated, *"The stress with money means that as a man, I don't feel like I'm being a very good provider for my family, so that right there lowers the self-esteem...Then you think can I be a good enough father? Can I be a good enough role model? Can I support my spouse well enough? And all of those thing start hitting and the answer to all of those questions is "No" I don't feel I'm doing well enough at any of those."* His inability to provide for his family financially then impacts his feelings of effectiveness within his parenting role. He begins having repeated doubts about fulfilling the role within his family.

The influence of one's own father on the development of fatherhood ideals. The relationship with one's own father or other significant male figures, whether positive or negative, appeared to influence participants' beliefs regarding the role of a father, as well as how successful fatherhood was defined. The beliefs helped to shape the ideals that our fathers attached to fatherhood. Fathers discussed the impact their relationships with their fathers had on their own self-esteem, particularly when examining how they "measured up" to their father's success. Many fathers reflected on their unmet goals and the impact this had on their relationship with their children.

For our sample, it appeared that many of the fathers judged their own “success” in fatherhood on the success of their own father or significant caregiver. They appeared to compare themselves in order to determine how well they were doing in their role, measuring themselves and becoming preoccupied with the discrepancies that emerged between their real and ideal selves. For example, Jeff (age 31) grew up in a household where his father’s job provided plenty of money to meet the needs of the household. Jeff’s current job as a teacher does not have the same earning potential as his father’s job as a chiropractor. Because of this, Jeff constantly finds himself comparing himself to his father and feeling inadequate. He stated, *“I looked up to him and I always thought that I would be exactly like my dad. I would always compare myself to how successful my father was and still, to this day, you know, I’ve gotten better at it now that I’m a little bit older, but I still compare myself like, “Oh at this age he had this much money” and you know, I see myself below...So as far as comparing what I thought I would be...the discrepancy is pretty substantial.”* Jeff speaks about his self-esteem being negatively impacted due to the discrepancy. Due to his mother being the primary parental figure in his life, Edward (age 28) measures his success in relation to her, versus a father figure. Edward reported similar feelings of inadequacy based on a lack of financial accomplishments. He said, *“Oh I thought I was going to have a career. I thought I’d have like 3 kids by now. I thought I was going to be married. Like I think about it now: My mom, by the time she was my age, already had 3 kids. She was on her second. She was married to my step dad at this point. Um and her life was like, her life.”* Edward discussed how he thought he would be more established and financially stable at this point in his adult life based on the trajectory of his mother’s life.

However, a larger percentage of our sample spoke of their father's absence during childhood as largely influential in how they now view their role within their own household. These fathers generally spoke about how the absence underscored the importance of their involvement in their children's lives, regardless of their financial situation. Albert (age 28) discussed using the example his father set for him as an example of what not to do in regard to parenting his children. He stated, *"You choose one of two paths: you either follow the path your father did to you or you live above it...Remember how you felt as a kid and change that up. That's really what it is, is don't let your kids have to go through what you did, and at the end of the day it will be worth it."* While Albert is not satisfied with his financial situation and experiences discrepancies related to his real and ideal selves in regard to money, Albert is able to meet the ideals of what a successful father looks like in relation to the parent-child relationship. Similarly, Javier (age 39) believes that "being there" is the most important thing he can do for his child. He stated, *"Well my dad wasn't in my life...So when I had a kid, I just wanted to be there for my son, no matter what."*

Another participant, Edward, (age 28) spoke about how the rejection he experienced as a child contributed to his beliefs about the role of a father. It is important for him to be a present and involved father to his child regardless of financial shortcomings. Through this, he is able to maintain his ideals related to father involvement. He stated, *"Your child is not going to be mad at you because you don't have money. They are going to be mad at you if you choose to not spend time with them because of that. They'd rather have you there and you guys not do anything as long as you're present and involved in your child's life."*

Increase in withdrawal/avoidance and distraction in response to economic stress

Participants spoke of how worries regarding how others might perceive their shortcomings in their fathering role impacted their mental health and self-esteem. Due to their financial struggles, participants reported feeling disappointed with themselves and felt as though they did not measure up to their father roles in the ways that were expected of them. Fathers were especially preoccupied with how significant people in their life might see them, such as their own parents, partner, or children. For example, Edward (age 28) stated, *“I feel like everyone is judging me and telling me I'm not good enough. I always feel like people are like, “Oh, you're not good enough” or “You don't do this,” “What's your problem?” “Why aren't you doing this?” “You're not doing enough.” “Why don't you have him even more?” I feel like people are always saying this to me or thinking that about me and I even think about it about myself sometimes.”* Edward appeared to internalize the messages he was receiving from others and began engaging in high levels of negative self-talk. Responding to the stress of economic troubles with intense preoccupation or rumination regarding perceived failures often left fathers withdrawn and unavailable to be emotionally and mentally present within interactions with their children. Many of the fathers spoke of engaging in interactions with their children physically, but having their attention focused elsewhere. They were frequently observed as “spacing out” or appearing as though their thoughts were elsewhere. As a result, the fathers were less attentive and less sensitive within their interactions with their children.

Participants shared ways in which preoccupation over financial stressors impacted the quality of interactions with their children. Jeff (age 31) stated, *“I'm present, but of course my mind is thinking about other stuff. I think when I am there for the most part. I play with them and interact with them. I guess sometimes I do space off, I mean at least that's what I'm*

told.” This illustrates the effects of preoccupation on the father-child relationship, resulting in an emotional withdrawal and distancing. It also demonstrates how partner relationships may be negatively impacted by emotional avoidance, in the form of frustration with the father, as well as further emotional distancing.

Fathers reported an almost constant mental focus spent ruminating about economic stressors. Several fathers reported repeatedly running through scenarios and questions related to work, job security, and the well-being of their families, often at inappropriate or unideal times. The constant worrying then interfered with their ability to rest and re-charge and the end of a long work day, as well as led to an increase in withdrawal in family interactions due to negative thoughts regarding perceived failures. James (age 28) stated, *“I wake up I’m still thinking about work a lot. And I get home, right then I’m like, ‘What did I do wrong today? How am I going to change tomorrow? Am I going to change tomorrow?’ And that plays through my head all day long.”* Similarly, Anthony (age 40) described how preoccupations with factors related to work, money, and his relationship with his son keep him awake at night. He explained, *“Sometimes I’m restless at night. The restlessness probably comes from just not being in the right situation. Like, no one ever envisions their life the way it is, so probably just overall, I’m not where I’m supposed to be. When I was growing up, I had this goal...that I would have more and enjoy life more. Just be more rounded, I guess.”* An obsession over his own perceived failures leads to restlessness and sleeplessness, as well as feelings of worthlessness. These are all symptoms closely aligned with depression. Additionally, the preoccupation interferes with his ability to rest and restore his internal resources to prepare for the next day, which negatively impacts work performance, as well as encourages further withdrawal in familial interactions.

A few participants discussed worrying about the security of their jobs. This constant preoccupation appeared to lead to higher levels of stress and more disconnection between the father and child during interactions. Brandon (age 38) discussed worrying regularly about the stability of his job due to a trend he has noticed while at work. He stated, *“I get stressed about worrying if my company is going to keep our buses or if something going to happen with their funding or whatever.”* When further describing the level of security he feels in his current job, Brandon said, *“...And there are so many things I've noticed as a school bus driver that can get you fired or small stuff you wouldn't believe.”* He modifies his own behavior continuously to stay off his boss' “radar” to ensure long-term placement in his position. Similarly, James (age 28) spoke of constant worries he has related to job security. James found himself constantly worrying about potential hidden messages within interactions with his bosses at work. He shared, *“Every day worrying about okay am I gonna be able to do this and this this time. And so that's kinda how I think all the time. And the bills especially with being how it is at work. Constantly worrying, 'Is this gonna be my last day?'"*

Avoidance in interpersonal relationships due to economic stress. In response to the preoccupation and worry, many participants reported avoiding interactions with their family or friends, as well as avoiding reminders of the financial stress. Avoidance in our sample occurred when participants actively tried to stay away from people or things that made them feel upset or reminded them of the financial hardship they were experiencing. In our sample, fathers reported spending time in their garage or outside away from their families, usually doing nothing. Some mentioned staring at a wall for hours at a time in an effort to avoid the stressful stimuli: their family. Additionally, nonresidential fathers spoke of avoiding spending time with their children due to feeling upset with themselves about their

financial situation. Fathers would occasionally not spend their allotted custodial days with their children because they were unable to take them to the movies or somewhere fun the kids wanted to go. Avoiding the custodial days appeared to be an attempt to avoid the disappointment their children would feel regarding their father's financial situation.

One participant, Jeff (age 31), spoke of preferring to have his wife manage the household finances in an effort to avoid the reality of the situation. He stated, *"I don't even want to look at the money because I tend to - when stuff stresses me out - I just, if I ignore it, maybe it'll go away. So I'll ignore the money thing that she's seeing so I think its stressing her out and I'm trying to pretend like it doesn't exist."* Avoiding balancing accounts, paying bills, and monitoring spending allows for Jeff to stay in denial regarding the situation. This avoidance then allows him to feel a decrease in stress. However, interactions with his wife become tense due to his avoidance. Jeff is also often avoidant of his wife and children in order to decrease the likelihood of stressful interactions or reminders. Jeff described how he tends to spend much of his evenings after work, stating, *"Coming home from work on the weekend or on Thursday night or whatever, I'll make myself a little gin and tonic and that definitely helps, but also that just numbs it for a while, which I know is obviously not the right thing to do and sometimes I'll just...I have a spa so sometimes I'll just go out and sit in the spa by myself or I'll walk my dogs and stuff, you know, just, where I can just get away."* Avoidance of his family and finances reduce the amount of stress Jeff allows himself to feel, but also creates a barrier between them.

James (age 28) engages in a similar isolative habit in an effort to distance himself from stressful interactions. He prefers to sit quietly by himself and detach from the reality of the situation. He stated, *"Yeah I more isolate myself. I go into the garage and smoke...Even if*

I'm not smoking I'm just kind of sitting there, just look at the ground and kind of pick out everything. It's fun for me, but you know when I realize I've been there for two hours staring at the wall and why haven't I been inside? Because I just don't want to go in there. So yeah, that's just kind of how I deal with my stress."

An additional form of avoidance came in the form of avoiding social interactions with friends. Edward (age 28) recounts frequently avoiding social activities with friends due to embarrassment of his appearance and his current life circumstances. He stated, "*Since all this, I've picked up a lot of weight. Since like all this stuff happened. And now even how I tell you I'm lonely and stuff, I'll, even if I want to do stuff, I'll flake out. Like I don't ever see anybody anymore because I'm like embarrassed. And I feel bad about myself and I don't want people to see me like this.*" His negative self-perception is resulting in avoidance of individuals who could serve as social support, overall impacting his mental health.

Distraction in response to economic stress. Distraction played a unique role for our participants coping with stress. While distraction appeared to allow the father to protect himself from feeling discomfort or negative emotions, it also sometimes served as a barrier to sensitive engagement with children. While distraction helped to distance from the stressor in a protective way, it also appeared to create emotional and oftentimes physical distancing between the father and his family. Distraction involved engaging in various activities to keep one's mind off of the stressor at hand. In our sample, fathers spoke of distracting by creating and carrying out various household projects, going for a walk, mowing the lawn, or watching videos on a variety of media such as on television, Netflix, or YouTube. Distracting themselves from the stressor(s) appeared to ultimately allow them to modulate their stress, emotions, and reactions.

For example, James (age 28) reported engaging in activities to keep his hands and body busy, such as playing the drums, doing yard work, and cleaning his house. Jose (age 44) engages in similar activities to keep his mind and his body occupied. He said, *“Working, keeping my mind busy, that right there, is a major stress relief because no matter what work I do, if its heavy lifting stuff, I put myself in my mind and I’m in the gym, and I attack every bag, box.”* Javier (age 39) distracts himself by going fishing. Brandon (age 38) enjoys spending time surfing the Internet and treats YouTube videos as if they are a “virtual university.”

An additional means of distraction noted within our sample was using alcohol or other substances such as marijuana in order to distract from distressing feelings. Specifically, James (age 28) reported attempting to distract himself from ruminating by using substances. He says, *“[I] smoke weed, usually around 9’ o clock to manage everything in my head, what I’m thinking about throughout the whole day.”* Similarly, Jose (age 44) stated, *“I’ll smoke about five blunts...And that really relaxes my mind to the point to where the kids are fine, I’m fine. So marijuana is one of my major comforts to stress relief.”*

Increase in emotional arousal and its impact on father-child relationship

Participants experiencing high levels of preoccupations and worries regarding financial stress reported sometimes responding in the form of emotional arousal. This occurred when the participant responded to stress by becoming emotionally reactive and experienced difficulties in regulating their emotional response to the stressor. Fathers most frequently reported experiencing emotional arousal within intimate relationships such as those with their partner, close family members, or their children.

James (age 28) spoke about the impact of his emotional arousal on his relationship with his daughter. *“Yeah I think she can definitely feel when I’m starting to get mad. Actually I know she can, because like if I barely raise my voice about this level, ‘Daddy, stop dad, dad stop. How was your day Daddy? How was your day?’ Why you asking me how my day is you know and I tell her. And then she starts hearing me get mad. ‘Stop dad, just stop now.’ So I feel like she notices when I stressed out.”* James’ daughter attempts to modulate the emotional arousal by comforting her father, but also requesting for him to stop when he begins to become emotionally heightened. Similarly, Louis (age 21) discussed an increase in emotional arousal in interactions with his daughter when he is preoccupied with thinking about money or other stressors. In these moments, Louis typically feels overwhelmed and unsupported by others around him. He described, *“I’ll be thinking so much, where like if she cries, I yell, because I’m like still thinking, ‘Damn, my check wasn’t that good, or I don’t have that much, how the hell am I going to get the rest of the money to pay for something?’ ... Yeah, you know, you yell when you are trying to do everything at once.”* In these moments, Louis becomes bogged down by the stress related to finances. Although Louis is not really upset with his daughter in these moments, his frustration becomes redirected toward her. It appears Louis’ feelings of inadequacy in his fathering role are triggered in these moments.

Edward (age 28) reported a similar pattern of interaction within his relationship with his son when Edward becomes emotionally aroused. He reported becoming upset easily due to his financial situation. At these times, he yells, which upsets his child. Due to this negative interaction, Edward has begun redirecting his anger toward individuals or entities deemed as safer and having less negative consequences. When he becomes upset with work, family, or his ex-wife, Edward will generally leave that particular interaction and redirect the emotional

outburst toward a different source. Specifically, Edward will call various companies and vent on their customer service representatives. In relation to emotions, Edward stated,

“Sometimes, I vent a lot on companies, like Direct TV or whoever. I get so much stuff for free and it's because I'll vent out. If they make a mistake, I'll be so pissed off about something else and if I found out if they like mischarge me for \$5 dollars, I'm going to call and I'm going to take that frustration out on them.”

Jeff (age 31) also noted difficulties managing negative emotions. Specifically, he reported an increase in arguments with his wife. He reported that he frequently comes home from work in an emotionally reactive or irritable mood, which negatively impacts their interactions together. He said, *“My wife says I come home in a bad mood sometimes, which could be because I'm constantly thinking about...like I said, on my way over here I was putting money in the bank and looking at our account and I'm like ugh, already stressing out, already adding up, you know like bills that I have to pay, it may affect my parenting, you know just having that in the back of my mind and in my relationship with my wife, just snapping and fighting about that and getting in arguments about you know, money.”* The worries about money create a tension that is present in most interactions with his family.

Interpersonal Functioning

Some participants reported experiencing an increase in relational distancing or relational stress in some form. This was experienced in the father-child relationship, the partner relationship, and in various significant relationships such as with extended family or friends. The impact on relationships then had a negative influence on participant identity, including sense of self and self-esteem, and feelings of failure within the fathering role. As a result, participants tended to experience an increase in overall stress and mental health

symptoms, which then further increased the discrepancy between real and ideal self, repeating the cycle.

Adaptive coping in response to economic stress

Active problem solving efforts. One common response to economic stress within our sample was problem solving. This was when participants reported responding to stress by attempting to think of different ways to solve the current problem or engaging in active strategies to manage the stressful situation. Problem solving for our sample involved situations in which they actively engaged particular money management strategies, as well as brainstorming additional ways to make ends meet and provide for their families. Having a plan or actively working to fix the situation appeared to allow fathers to feel productive, as if they had control, and as if they were working toward a certain endpoint. In turn, it kept their stress at manageable levels and allowed for more positive interactions within the family.

In our sample, this involved active efforts to reduce bills. For example, Anthony (age 40) shared ways he has adjusted his spending in order to make ends meet. He said, *“I save more. I save a lot more, and I don't spend as much. If I can get away with not spending anything, yeah, I'm pretty much there.”* Similarly, Robert (age 39) and his family made cutbacks in order to reduce spending within the family. He shared the various areas in which cuts have been made, stating, *“The first thing we did was we had to revisit our insurance and kind of cut down our coverage and then start shopping around insurance companies. We had to down size our phone plan also. We invested in some energy efficient stuff because our power bills were just getting out of control so we invested in some insulation, trying to help conserve power there. We definitely don't go out as much as we did as a family. We have cut*

down on the type of groceries that we've bought.” These families were able to have their basic needs met, yet drastically reduce their spending through cutbacks.

Additionally, some participants discussed the importance of money management strategies. Fathers discussed ways in which they budget in order to ensure that they do not miss bill payments. For example, Edward (age 28) shared, *“Budgeting is the biggest thing for me. And paying all of my bills before I spend any other money, cause then I budget with what I have left.”*

Many participants spoke of having side jobs or engaging in practices such as volunteering for overtime work shifts in order to augment the family’s income. For example, Albert (age 28) stated, *“You end up trying to find little things that you can do to make money. You know, my brother has a business that he runs where he sets up canopies, tables, and chairs for parties ...and so ‘Hey, you got any work?’”* Similarly, Jeff (age 31), a teacher, discussed finding additional ways to bolster his paycheck since his wife was not working since the birth of their children. He stated, *“...So I mean I picked up a little side work with my school that’s helping out.”* Brandon (age 38) began donating plasma in order to make ends meet. *“If I don't have gas to get to work, I'm scared to death. So recently I started - I used to do it when I was out of work but now I'm working and I do it -I go to the Blood Bank and I go and give plasma and I'm able to go and get gas.”*

Lastly, Louis (age 21) also engaged in problem solving strategies to make ends meet. Different from his peers, Louis spoke of unconventional ways in which he financially provides for his daughter. He stated, *“I ain't gonna lie, I don't have no job or anything - that does not mean I don't go out and hustle. You do anything to get what your kid needs...My daughter is my responsibility and I will do anything I can for her. I'll go out there and I'll*

even and hold up a sign.” Engaging in active problem solving in order to make ends meet appears to help Louis feel proud of his ability to provide for his child.

Emotion regulation. Another common reaction to stress reported by participants was emotional regulation. Emotional regulation refers to the ability to keep feelings maintained and “under control” in various stressful situations, as well as finding appropriate releases for those emotions to where the response will not worsen the situation. Maintaining control over their emotions through the utilization of specific regulation tools then allowed participants to be more engaged in interactions with their children, as well as feel better overall related to their mental health.

Matthew (age 37) discussed noticing his anger beginning to increase and removing himself from the situation, so as not to frighten his child. This comes from being attuned with himself and knowing both his triggers and when he needs to remove himself from a tense situation. He described the following: *“I guess you would say I'm quick to anger...When I feel it coming on, I can kind of move, go do it outside, go dig a hole in the ground or something. Just redirect...So the frustration comes out and sometimes in bad ways, but I'm in tune enough to know when it's building up and then step aside. Otherwise I'm going to start yelling and saying bad words that I don't want my little one to hear.”*

Similarly, Jose (age 44) discussed the importance of noticing reactions within himself in order to prevent a negative reaction from escalating. He speaks of “seeing the signs” that indicate that the situation is about to take a negative turn. While Jose’s reaction used to be to become angry and aggressive when confronted with a stressful situation, he has learned emotion regulation tools that allow him to make better decisions in response to the stressor. He describes how he navigates through a tense situation as follows: *“Before you do anything,*

stop, see the stop signs that are visibly in front of you before you make any mental or visual thought decisions that you know is just bad, just stop. Walk away. Give yourself a good thirty minutes. Think about it before you make a bad decision... Just like anything else, don't go with the first thought, walk away, come back. If you're angry, don't go get high or drunk. Walk somewhere peaceful, get your mind clear and then come back when you are calm.”

An additional way of regulating emotions was mentioned by Louis (age 21) who identified getting tattoos as a way of coping with intense emotions. Louis shared, *“Instead of me going and doing something stupid, I get a tattoo. Everybody else they like, they scream in a pillow, or they listen to music or something, or you know, something stupid. Me, I'd rather get a tattoo because at least it like calms my nerves and it like takes the pain away. It takes the pain. It's either me blowing up on someone or me getting a tattoo. I'd rather me get a tattoo.”*

Expressing oneself emotionally or seeking emotional support. A less common way of responding to stress was through emotional expression, or by sharing with someone how they felt, such as a partner, family member, or friend. Emotional expression involves confiding in someone on an intimate level.

Robert (age 39) discussed confiding in his wife as the main relationship in which he expressed his emotions. He said, *“With my wife, it helps to kind of address what the real issues are like outside of arguments. Say we kind of just apologize. Like, ‘Hey, I don't like when we fight, let's not do this, let's talk about what this is really about.’ Break it down and talk about the real issues- In my past I had a way of kind of burying things and that kind of becomes baggage...or maybe a deficit over time.”*

More often, our participants spoke of being hesitant to express themselves emotionally. They more frequently spoke about protecting their loved ones from the stress of the financial experience by confiding in no one and holding the experience internally. This appeared to be an attempt to guard the family from the stress of the situation, as well as to prevent conflict from arising between partners. However, in keeping that information to themselves, the fathers limited the support they could receive from others. They frequently became preoccupied or overwhelmed, which led to disengagement from their family.

Persevering for the good of the family. Almost entirely across participants, the theme of “not giving up,” “pushing through” discomfort, and persevering in the face of adversity appeared. The perseverance response was comprised of several subsets including having heart, optimism, and sacrificing one’s own needs for the good of the family.

Having heart. Some participants in our sample displayed the ability to persevere or “have heart” despite the financial stress they were experiencing, which ultimately allowed for their families to continue functioning in a positive manner. Many fathers spoke of persevering through financial stress and remaining present and available for their children. Despite the stress, their families remained top priority. Having heart can be described as going above and beyond to meet the needs of the family, persevering through difficult circumstances, having a powerful commitment to their children, and sacrificing their own needs in order to make ends meet and provide for their families. Fathers who had heart frequently discussed optimism and their belief in a better future for their families. Focusing on the future appeared to allow them to tolerate the present without it greatly affecting them in their fathering role.

One father details the role that “heart” plays in his life. Jose (age 44) stated, *“I don’t give up, I started to want to...But my biggest strength is my heart. I go far beyond, yeah.”*

Jose has faced and continues to face adversity, but believes in his ability to be resilient through the hardship. He acknowledges that it is not always easy to remain optimistic and persevere through difficulties, especially when one does not have a job or money to meet their basic needs; however, he is able to dig deep within himself to find the strength.

Similarly, Javier (age 39) stated the importance of persevering through difficult times. He stated, *“Just don't give up. Keep going. Don't stop. Just go to school or you gotta do something.”* Javier believes that as a father, it is one’s responsibility to push through and solve problems in whatever way possible to meet the needs of the family. James shared a similar experience of having heart and commitment when it comes to meeting his daughter’s needs. James (age 28) stated, *“I’m willing to do anything for her, my daughter. I’d rather be working my butt off all week long so I know that when I save for my 401k, she’s going to go to college...I want her to see that dad takes care of the family and dad has a roof over her head. So when she grows up she can see that and I think I do a pretty good job of that.”* It appears that James finds the motivation to persevere by thinking of the messages he sends to his daughter through his hard work and perseverance. He wants to provide his daughter with a “take away” message of what a “good father” is and it encourages him to endure discomfort.

Optimism. Remaining optimistic in the face of adversity appeared to facilitate perseverance. Many fathers engaged positive thinking strategies which allowed them to persevere, survive the moment, and avoid being too negatively impacted by the discomforts

of financial stress. Positive thinking involves engaging in positive cognitive processes that encourage a positive attitude and positive beliefs about the situation.

Albert (age 28) spoke of engaging in positive thinking in order to cope with the current unpleasantness of his financial situation. One way Albert does this is by realizing “this too shall pass.” He is optimistic that he will be able to withstand the current situation and ultimately be successful. He stated, “*I think, I am financially stressed...And at times it's tough, you suck it up and keep going. And at the end of the day, as far as your life, you realize that this was nothing. This is only for the moment. You look to the future and you work for it, you'll be successful.*” Similarly, Jeff (age 31) reflected on his hope for the future after he overcomes the hardship currently impacting his life. He stated, “*...Finances should keep increasing then when she goes back to full time working. So it's kind of like just hang on, hang on, don't fall off the boat in these first five years and just hope to stay afloat.*” It appears that because Jeff can identify a concrete way to improve his family's financial situation, through the addition of his wife's income, he is able to tolerate the discomfort of the current stress.

Other participants drew on past experiences in which a stressor had negatively impacted the family, but there had been improvement, in an effort to predict the improvement of their current stress. Brandon (age 38) shared his outlook on the situation. He said, “*I'm very optimistic. I think this is just a period and just like last year we are going to flow through this and move higher to somewhere else.*” He then went on to reflect on other times in his life that were difficult and he was able to work through and rise above. Additionally, Brandon shared his further hopes for the future, including his desire to be more financially stable and self-reliant. He stated, “*Well hopefully I see myself running a very successful*

business. I hope that it will be my sole means of income and not only am I running that business, I'm starting other businesses and teaching my children how to run the businesses that I'm dealing with. That's what I'd like to see in the next five years." Brandon's optimism regarding the future allows him to sit with the present discomfort with the thought in mind that the situation is only temporary.

Anthony (age 40) appears able to remain optimistic about the future due to a plan he currently working toward. He is not pleased with his current standing financially, but is content and able to avoid being too negatively impacted by the stressor based on his optimism for an improved future. Anthony stated, *"Well I am, I'm not financially where I want to be, but that doesn't necessarily stress me, because I know eventually....I have a plan. And I have to be ready. So I'm not stressed financially, even though I'm not financially where I want to be."* This optimism for the future, dependent on the groundwork he is currently laying, appears to allow Anthony to remain positive throughout the financial hardship. Due to this, he is able to maintain his immediate stress level.

Self-sacrifice for the good of the family. Fathers frequently disclosed meeting the needs of the family at the expense of their personal needs. This called for a greater level of perseverance through adversity. They were able to tolerate the discomfort of neglecting their own needs in order for their children. They carried this out through the great love and responsibility they felt toward their children. For example, when money was limited, fathers frequently opted out of unnecessary self-care practices such as physical therapy or surgery for an injury. The money was then used to provide for the family in some way, such as paying for tutoring lessons, family groceries, or diapers.

In neglecting their own self-care, some fathers also did not attend to their own needs related to exercise, social support, recreational activities, and physical pain. The fathers made a conscious choice to put themselves on the “back burner,” and instead tend to the needs of their families. Doing so left the fathers more vulnerable to be impacted by stress, as they were not fully tending to their own needs. Robert spoke of playing basketball with his friends as a “release.” Because his own physical therapy is not a financial priority for Robert, he is unable to utilize recreational sports as a coping mechanism. This makes him more vulnerable to adverse reactions to financial stress.

Louis (age 21) touched on this topic in a more abstract manner. Similar to other participants, Louis’ child is his top priority. He is okay with sacrificing various needs of his own, including food, shelter, but does not want to have to sacrifice anything when it comes to his daughter’s care. He stated, *“I could care less if I don't have a roof over my head. As long as my kid has a roof over her head and food and stuff, I'm fine. I lived under a bridge, you know...life wasn't perfect. I don't want my kid to go down the same road I went down.”* Due to Louis’ love for his daughter and the example he wants to set for her, Louis has heart that allows him to “push through” difficult financial times in order to meet her needs. Additionally, his daughter’s existence brings meaning and purpose to his life and is his reason for persevering.

Theoretical Framework of Father Risk and Resilience Pathways in Response to Economic Stress

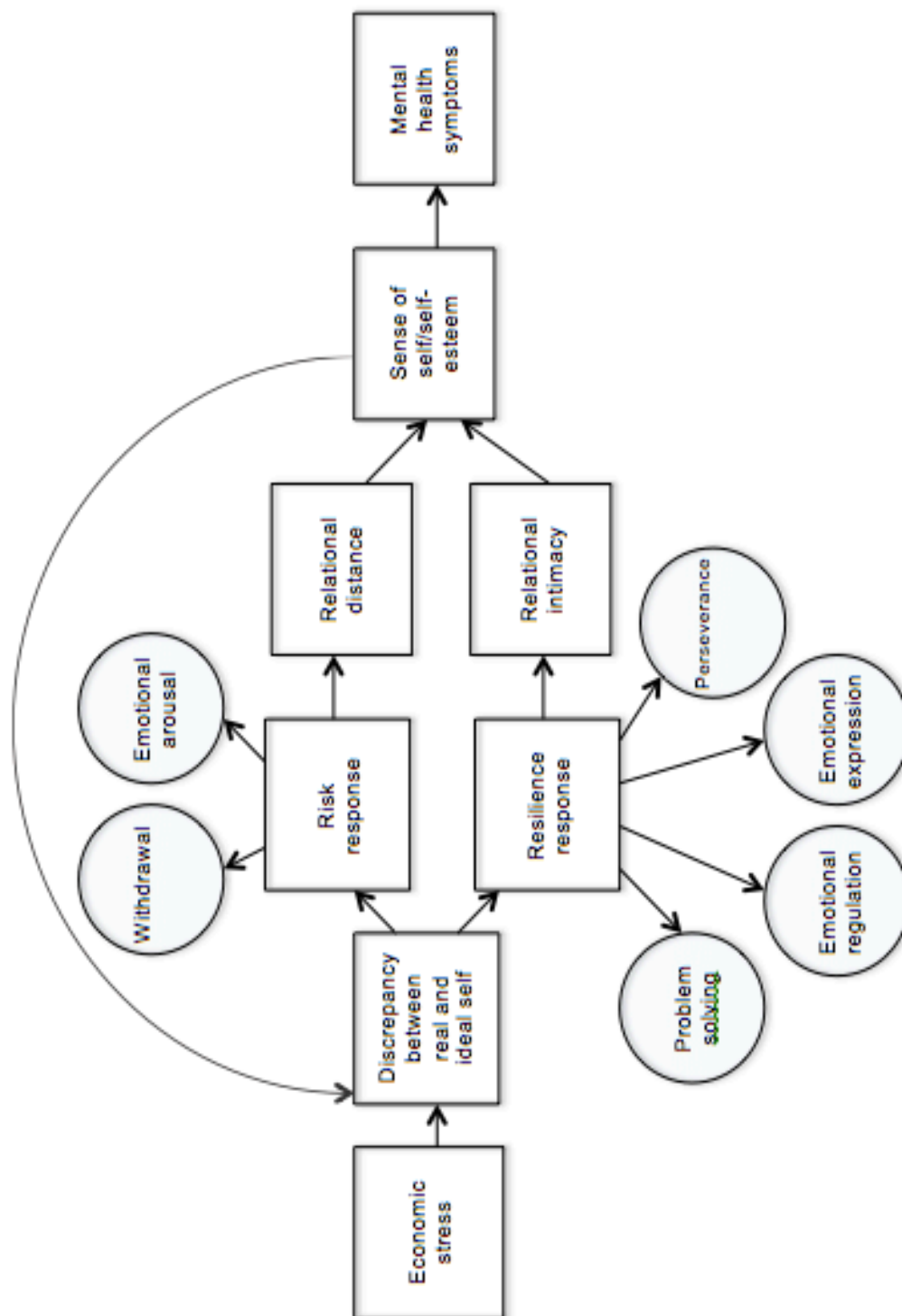
Based on the findings described above, a model of risk and resilience pathways in response to economic stress was created (see Figure 2). The model, including the risk and resilience response pathways, will be discussed in further detail below.

The development of discrepancies between real and ideal selves as a result of economic stress and perceived failures.

As a result of economic stress and constant worries related to money, participants reported the emergence of discrepancies between their real and ideal selves. Overall, the majority of participants reflected on being dissatisfied with their current achievements as fathers based on the expectations they had for themselves. The dissatisfaction frequently occurred due to being unhappy with their current employment status, as well as the type of positions held and the amount of money generated by the particular positions. Many fathers reflected on high expectations they had and may continue to have for themselves, and the ways in which their current lives deviate from the lives they had envisioned. For example, they did not have the job in the field in which they would have preferred, they were not bringing in the amount of money they had expected to, and they were also not able to spend time with their children in the ways that they wanted to, including the amount of time spent as well as the type of activities they were able to engage in.

Jose (age 44) shared about his inability to fulfill the “father” role to his standards. To him, a father should have a job, provide for the family financially, and be able to handle various problems within the family system. However, Jose is unable to fulfill these duties due to being unemployed and homeless. He said, *“But if you don't have a job, how can you take care of things?...And then all you do is just think about your kids and how they must look at you. And that's the worst thing is that I still see my son just kind of look at me. Like before when I was always with him, he couldn't wait to see me. He would constantly want to call me, and now he don't. And I think it's because he's getting older and he's seeing that man, you ain't even have a job, you ain't even have a house.”* It appears that Jose is making

Figure 2. Model of Risk and Resilience Pathways in Response to Economic Stress



assumptions about the way his children perceive him due to the shortcomings that he sees within himself. Because of the discrepancy between Jose's real and ideal selves, he experiences feelings of worry and rejection regarding his children's opinions about him. Then, due to these worries, Jose makes less attempts to engage with his son, or interactions spent together are tense and devoid of emotional closeness. These experiences negatively impact Jose's self-perception and create tension within his relationship with his children. Similarly, Javier (age 39) experiences feelings of shame and doubt in his role as a father due to his inability to gain full-time employment or purchase a home. He stated, "*I thought I would be working more than I am right now, buying my own house and everything.*" The discrepancy between the expectations he had for himself versus his current reality negatively impact his self-esteem. Jeff reported feeling damage to his "ego" due to his wife borrowing money from his mother-in-law in order to make ends meet within the family. He has expectations for himself that he be able to provide for the family and meet their needs without anyone's help. Because he is unable to do this, he experiences a wound to his ego, which ultimately leads to him disengaging from his family. Jeff (age 31) stated, "*It helps, but it also stresses me out because being a guy, you know, I guess it messes with my ego.*" James (age 28) discussed a similar effect on his self-esteem based on his inability to provide for his family. He reported his relationships with his wife and daughter are negatively impacted by financial struggles within the household. James experienced problems with low self-esteem due to his inability to provide for his family. He constantly perceived his wife as being dissatisfied with the relationship and with the contributions he made to the family. He also did not feel like his child enjoyed spending time with him. He stated, "*It makes me feel*

like crap because I work really freaking hard, and I get my chops busted all the time. No one respects me, no one respects what I do. When all that stuff is happening, I can't feel like I'm providing for my kid. I don't feel like my wife ever likes me because I don't take her out to dinner five times a week." Due to the perceptions of others beliefs regarding his "failures," James experiences an increase in negative thoughts about himself. This results in frustration and withdrawal from those he perceives as viewing him in this negative manner. James then spends most of his time at home avoiding his wife and child who serve as reminders of his failures. However, in these moments of avoidance, James experiences an increase in preoccupation with his feelings of failure.

As a result of the developing discrepancies between real and ideal selves, particularly related to perceived shortcomings in their role as father, participants generally reported experiencing an increase in self-doubt, worry, and anxiety. At this point, participants typically followed a risk pathway, a resilience pathway, or a combination of the two.

Risk pathway in response to economic stress. In response to the economic stress, feelings of discrepancy, and self-doubt and worry, some fathers then experienced an increase in problems in various areas of functioning, as reported in the semi-structured interview. This risk pathway was typically characterized by an increase in withdrawal or avoidance, or an increase in emotional arousal or difficulty regulating emotions.

Based on participant responses, it appeared that responding to economic stress in the form of withdrawal or emotional arousal led to relational distancing or relational stress. The risk pathway was typically characterized by an increase in withdrawal or isolation from the family or an increase in emotional arousal leading to tenseness and a rupture in significant

relationships. It appeared that relationships within the nuclear family were most impacted. Specifically, fathers reported significant disruption in relationships with their partners as well as their children. As a result, the participant experienced relational distance with their children, partner, and/or friends and family within the community. The relational distance then negatively influenced participant self esteem and lead to an increase in overall mental health symptoms such as anxiety and depression, as reported by interview. Additionally, the distancing from one's children appeared to contribute to the development of poor self-esteem, which then contributed further to the discrepancies between real and ideal selves. This made the participant more vulnerable to continually engage in the risk pathway in response to economic stress.

Resilience pathway in response to economic stress. A resilience pathway in response to economic stress also emerged from the data, which worked to interrupt the cycle of stress and promote healthier outcomes in our families. The pathway can be described as follows is as follows: Financial stress led to discrepancies between participant ideal and real selves. This led to an increase in self-doubt, as well as worry about meeting the needs of one's family. The introduction of individual protective factors appeared to disrupt the cycle, allowing the father to maintain self-esteem in his fathering role. Individual protective factors included active problem solving efforts to move toward the ideal self, emotional expression, and perseverance with children as a motivating factor to make ends meet within the family. These factors allowed the participant to maintain his self-esteem. Due to the maintenance of self-esteem, participants were able to experience close relationships with important figures in

their lives such as their children, partner, or family, which then led to a decrease in stress within their father role.

Following the trajectory of resilience in response to economic stress appeared to regulate the fathers in our sample to prepare them for positive interactions with their families. Specifically, fathers who engaged various coping strategies in response to stress appeared to have more internal resources to then continue carrying out their fathering duties. Specifically, this pathway of resilience allowed for fathers to remain in emotionally close and intimate relationships with their child and families. This led to an increase in or maintenance of a positive sense of self. As a result, fathers following the resilience pathway seemed to describe less overall malfunction or problems than those more closely following the risk pathway. Effective strategies included problem solving, emotion regulation, and emotional expression.

Participants more closely following the resilience pathway appeared better able to maintain intimacy and emotional closeness in relationships with their children, partners, and other significant relationships. These fathers appeared to experience an increase in satisfaction within their fathering role due to time spent with their children, as well as positive beliefs regarding their others' perceptions of them and their successes within the fathering role. Overall, these individuals were able to maintain a positive sense of self, leading to minimal development of mental health symptoms or further stress.

CHAPTER 5

Discussion

Summary of Findings

Due to gaps in the literature regarding contextual, in-depth analyses of father experiences of economic pressure, specifically related to the impact on the parent-child relationship and other parenting practices, the current study sought to contribute further to our knowledge of father responses to stress and the subsequent impact on self-identity, parenting practices, and overall family functioning.

From the data, two pathways in response to economic stress were observed: a risk pathway and a resilience pathway. The risk pathway consisted of an increase in withdrawal from significant family relationships such as the parent-child relationship or the partner or co-parenting relationship or an increase in emotional arousal leading to strain within family relationships. This pathway typically resulted in distancing between the father and his child, partner, or friends and family within the community. The distancing negatively impacted the father's self-esteem, further contributing to a discrepancy between his real and ideal self within his father role. This created a cyclical effect that appeared to then contribute to further withdrawal or emotional arousal. Fathers describing experiences that mapped on closer to the risk pathway in response to economic stress were more likely to experience an increase in mental health symptoms.

The resilience pathway consisted of an increase in various strategies such as problem solving, emotional expression, emotional regulation, or perseverance for the good of the family. As a result, the fathers more closely following the resilience pathway experienced

emotional closeness within important relationships within their family. Due to the emotional closeness and intimacy experienced within these relationships, the father was able to maintain a positive sense of self within their role as father. Fathers primarily following this pathway appeared to experience less overall stress and less difficulty coping with stressors as compared to those fathers more closely following the risk pathway. This further allowed those fathers the capacity to utilize more adaptive coping strategies in response to additional stressors. It appeared that fathers responding with a resilience response experienced more positive outcomes for themselves, including preserving their self-identity as a man and as a father and were overall more engaged, warm, and emotionally present with their families.

Clinical Implications

Our findings may provide potential implications for clinical interventions to help fathers facing economic stress. Specifically, given our understanding of the risk and resilience pathway in response to economic stress, it appears that fathers and their families may benefit from interventions that disrupt the risk pathway and instead facilitate the use of adaptive coping skills associated with the resilience pathway, such as active problem solving, emotion regulation and expression, and finding a source of motivation to persevere, such as their children. Past research has found that job skills training, assistance with new employment opportunities, and government assistance programs have the potential to be helpful in reducing the experience of economic stress through improving family income (Conger & Elder, 1994).

Additionally, based on previous research, as well as our understanding of the risk and resilience pathways in response to economic stress, parenting interventions which serve to

foster parental warmth while working to decrease harsh parenting, may be useful in encouraging resilience within families undergoing economic stress. Conger and Elder (1994) postulated that the teaching of specific skills to increase attachment and attunement within the parent-child relationship would allow parents to maintain effective parenting practices through difficult economic times (Conger & Elder, 1994). An increase in positive parenting could have enormous benefits for children (Barnett, 2008). Effective parenting strategies may also aid in decreasing the likelihood of child maltreatment due to parental hostility or overwhelming feelings of frustration. An intact family may benefit from the parents seeking marital counseling in order to assist couples with handling the financial problems (Conger & Elder, 1994).

On an individual level, alleviating feelings of depression and anger as a result of economic pressure may be a helpful goal for the treatment of adults (Conger & Elder, 1994). With that being said, a focus on coping strategies may allow families and individuals to manage their stress and avoid the breakdown of their mental health (Taylor et al., 2012). Encouraging particular responses to stress that were found to be useful in our subset of fathers, such as problem solving, emotional expression, and emotional regulation, would ultimately aid in fostering resilience during times of economic stress.

According to Conger and Elder (1994), interventions targeting the above areas of improving the family's economic situation, reducing individual emotional distress (depression, anger, anxiety), and improving marital relations, should aid in the prevention of long-term adverse effects of economic hardship. Additionally, at a time when resources are limited, programs continue to be cut, and the number of those in need of services continues to

build, identifying families who are most at risk, and therefore most in need of intervention services and other resources, is crucial (Barnett, 2008). Experts have also suggested accessing hard-to-reach families undergoing economic stress through local institutions such as churches, schools, cooperative extensions, or community health clinics (Conger, 2011). This may help to reach families who view seeking mental health services as having a certain stigma attached.

While the above clinical interventions may be useful in aiding families experiencing economic hardship, it is important to take into account special considerations for this population. These families may be especially hard to reach due to a lack of health insurance, parent need to work excessive hours, cutting into possible intervention hours, and limited resources in other areas. Intervening with children may be difficult due to inconsistent geographical location (if the family needs to move for economic reasons/opportunities). These children are likely experiencing stress with adjustment, as they might have inconsistent friendships or school situations, experience strife at home, and suffer from an environment that is generally lacking stability. Keeping in contact with these families or offering a consistent form of treatment might prove to be especially difficult when taking these challenging circumstances into account.

Additionally, although effective poverty-related coping strategies have been identified by the literature (Wadsworth & Santiago, 2008), research has demonstrated that if physiological arousal is at too severe of a level, poverty-related stress interferes with a client's ability to engage in these coping strategies (Santiago et al., 2012). This underscores the importance of clinicians to focus on the physiological nature of stress, perhaps through

mindfulness practices or biofeedback (Wadsworth, 2011), in an effort to reduce the stress response system. Once the client has reached a state of calmness, attention can be directed toward coping with the stressful events. If this is not done, perhaps no amount of psychotherapy will be useful to the client.

Strengths and Limitations

One strength of this study, and qualitative methods in general, was the open-ended nature of data collection, allowing participants freedom in their expression of the phenomenon in question. Additionally, because a smaller number of participants was examined, the researcher was able to devote more attention to understanding individual experience than if they were buried in a large number of other participants. An additional strength of the study was the use of a research team which utilized a range of perspectives and experiences to contribute to the understanding of participant stories. This practice contributed to the reliability of the study, as it allowed for a check of individual biases and highlighted discrepancies between interpretations of client responses (Guest et al., 2012).

Serving as both a strength and limitation was the primary researcher's position as a member of the community being studied. Partial in-group status, as well as being born and raised in the area allowed for an understanding of the culture and climate of the area. However, this may have served as a barrier if the researcher made incorrect or blanket assumptions about the population because of this prior knowledge. According to Corbin and Strauss (2008), a thorough investigation of the literature can provide a safeguard against the pre-conceived biases the researcher might have about the phenomenon studied. This experience provides the researcher with alternative perspectives in viewing the issue at hand.

A comprehensive analysis of the available literature regarding the connection between economic pressure and mental health outcomes, as well as the impact on parenting practices and child outcomes, was used in order to protect against potential inaccurate biases and judgments.

Additionally, as this study sought to understand the experiences of fathers related to economic pressure and family functioning, the primary researcher as a female may have served as a barrier. The fathers may have been hesitant to disclose their experiences during intimate in-person interviews, may have felt misunderstood, or may have had a difficult time detailing their experiences to a member of the opposite gender. Also, the researcher may have had difficulty fully interpreting or comprehending their experiences as 1) males and as 2) parents, as she is not a member of either of these subgroups. In order to protect against this, the research team was composed of one female parent and the research findings were audited by a male psychiatrist who is also the father of two children.

Future Directions

Based on our in-depth exploration of a subset of diverse fathers experiencing economic stress, a theoretical model of risk and resilience pathways in response to economic stress emerged. Future researchers should attempt to quantify our risk and resilience model in an effort to increase the generalizability of our findings. For example, structural equation modeling can be a useful method to further expand our knowledge of the pathways of risk and resilience. Additionally, studies should identify other pathways in response to economic stress that may fit the risk and resilience model outlined within this study. Specifically, are there other pathways that can be included in our understanding of the “risk” pathway, as well

as the “resilience” pathway? Can the pathways be refined? At what point is most ideal to “disrupt” the pathway in order to allow optimal functioning within families?

Additionally, future research on the impacts of economic stress on family functioning should include various compositions of research participants such as non-traditional fathers. This may include grandfathers acting as a primary caregiver. It may also include other significant male figures that take on a portion of the “fathering” role, such as stepfathers, mothers’ partners, or other individuals with financial and parenting responsibilities acting within the father role.

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Appendix A: Recruitment Flyer



What will your participation include?

- One brief pencil-and-paper questionnaire
- A 1.5-hour in-person interview focusing on how economic stress is impacting you and your

Fathers Needed for Research Study

Are you a father experiencing financial stress in some way?
Do you often worry about making ends meet?
Were you laid off because of cutbacks?
We want to hear from you!

Do you have a child between the ages of 0 and 17?

Earn a \$20 grocery gift certificate.

To learn more, contact the principle investigator of the study, Christine Schock, at 209-625-9045 or CaringFathers209@gmail.com.

This research is conducted under the direction of Dr. Maryam Kia-Keating, Counseling, Clinical, and School Psychology Department, and has been reviewed by the UCSB Institutional Review Board.

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Appendix B: Phone Screen

Phone Screen – Caring Fathers 209

Name:

Age:

Race/ethnicity:

Number of children:

Children currently residing in the home? YES / NO

Industry they work in/did work in in the past:

Zip code:

Screening Questions:

(1) Are your material needs met? Specifically, do you have money for a home, clothing, household items, a car, food, medical care, and recreational activities?

YES / NO

(2) Are you able to make ends meet? Specifically, do you have difficulty paying bills and how much money is left at the end of month? **YES / NO**

(3) Have economic adjustments been made in response to financial difficulties? Specifically, have you given up having health insurance or actively worked on reducing your utility costs or other bills? **YES / NO**

(4) Are you worried about being able to meet your family's financial needs on a regular basis? **YES / NO**

If they qualify:

Great, you meet the criteria to participate in our study. If you choose to participate, we will set up a date and time to meet in person. We will meet in a public place for approximately an hour and half, but no longer than two hours. I will ask you to fill out one sheet of paper that includes questions about yourself, as well as a checklist related to your experiences of stress over the past year. I will then ask you questions in an interview format, which will take up the bulk of our meeting. You can skip any questions that make you uncomfortable and you can end the interview at any time.

Date: _____

Time: _____

Location: _____

Appendix C: Consent Form

Approved by the UCSB Human Subjects Committee for use thru: 12/11/2014

INSTRUCTIONS:

You are invited to participate in a research study conducted through the University of California, Santa Barbara. This study seeks to understand the experiences of fathers undergoing subjective economic pressure, including the impact of the chronic stress on their mental health, self-esteem, parenting practices, and coping skills. To participate in the study, you must be a father of at least one child between the ages of 0 and 17, be currently experiencing economic stress, and must be proficient in the English language.

If you decide to participate, we will be asking you to fill out brief pencil and paper documents asking you questions about yourself (demographics) and recent stressors. Additionally, we will ask you to participate in an interview that will last approximately 1.5 hours.

The risks of participating in this study are expected to be minimal. You may experience discomfort if answering questions about your experiences makes you upset or anxious. You will receive compensation for your participation in the study in the form of a \$20 grocery store gift certificate. Additionally, you may benefit indirectly as the information collected in this study will be used to increase our current understanding of family functioning through economic stress or hardship.

Participation in this study is voluntary. You have the right to refuse to take part in this study. If you choose to take part in this study, you have the right to skip any questions you do not wish to answer. You may change your mind about being in the study and quit after the study has started.

All of your responses will be confidential and de-identified. All information collected from this study will be identified by number and stored in a password-protected document on a password-protected computer. Absolute confidentiality cannot be guaranteed, since research documents are not protected from subpoena. Additionally, there are legal limits to confidentiality when the investigator must report concerns to the appropriate person and/or agencies. You should understand this prior to sharing personal information in the interview. These include (but may not be limited to):

- Your child, or any other person (elderly, dependent adult, etc.), is at risk of being abused or neglected, for example when someone is hurting a child or not giving them what they need to live and be safe.
- You tell the investigator that you are planning to cause serious harm or death to yourself, or to someone else, and the investigator has reasonable grounds to suspect that you have the ability to carry out this threat in the near future.

If you have any questions about this study, please contact Dr. Maryam Kia-Keating (805)893-2133, mkiakeating@education.ucsb.edu, Department of Counseling, Clinical, and School Psychology, Gevirtz Graduate School of Education, Santa Barbara, CA 93106-9490. If you have any questions regarding your rights and participation as a

Approved by the UCSB Human Subjects Committee for use thru: 12/11/2014

research subject, please contact the Human Subjects Committee, (805)893-3807, or hsc@research.ucsb.edu, Office of Research, Santa Barbara, CA 93106.

PARTICIPATION IN RESEARCH IS VOLUNTARY. YOUR SIGNATURE BELOW WILL INDICATE THAT YOU HAVE DECIDED TO PARTICIPATE AS A RESEARCH SUBJECT IN THE STUDY DESCRIBED ABOVE. YOU WILL BE GIVEN A SIGNED AND DATED COPY OF THIS FORM TO KEEP.

Signature of Participant or Legal Representative: _____
Date: _____ Time: _____

Appendix D: Demographics Questionnaire

Demographic Questionnaire Caring Fathers 209

Age: _____

Select the race/ethnicity/heritage that you most identify with:

- a) Mexican American/Chicano
- b) Other Hispanic Latino/a
- c) Black/African American
- d) Middle Eastern
- e) Southeast Asian
- f) Chinese
- g) Filipino
- h) Japanese
- i) Korean
- j) Vietnamese
- k) Other Asian
- l) Native Hawaiian or Pacific Islander
- m) American Indian or Alaska Native
- n) White/European American
- o) Bicultural/Multicultural
 - a. Please specify: _____
- p) Other: _____

What is the highest level of education you have completed?

- a) Grammar school
- b) High school or equivalent
- c) Vocational/technical school (2 year)
- d) Some college
- e) Bachelor's degree
- f) Master's degree
- g) Doctoral degree
- h) Professional degree (MD, JD, etc.)
- i) Other: _____

What is your current marital status?

- a) Divorced
- b) Living with partner
- c) Married
- d) Separated
- e) Single
- f) Widowed

Please list the age and gender of all children currently living in your household:

Religion: Do you consider yourself to be a religious person?

- a) Yes
- b) No
- c) Spiritual, but not religious
- d) Decline to answer

If yes, what religion are you affiliated with?

Please report an estimate of your family's combined annual income.

- a) Under \$10,000
- b) \$10,000-19,999
- c) \$20,000-\$29,999
- d) \$30,000-\$39,999
- e) \$40,000-\$74,999
- f) \$75,000-\$99,999
- g) \$100,000-\$150,000
- h) Over \$150,000
- i) Decline to respond

Please circle the category you consider yourself in terms of income:

- a) Lower class
- b) Lower middle class
- c) Middle class
- d) Upper middle class
- e) Upper class

Employment: Please describe your current employment status.

- a) Employed full-time for wages
- b) Employed part-time for wages
- c) Currently hold multiple jobs
- d) Self-employed
- e) Out of work (Duration in months: ____)
- f) Homemaker
- g) Student
- h) Retired
- i) Unable to work
- j) Other: _____

What is your **primary** industry of employment?
(If currently unemployed, what was your primary industry of employment?)

Job title: _____

Appendix E: The Social Readjustment Rating Scale (Holmes & Rahe, 1967; modified)

Life Event	Check if YES
Death of spouse	
Divorce	
Marital separation	
Jail term	
Death of close family friend	
Personal injury or illness	
Marriage	
Fired at work	
Marital reconciliation	
Retirement	
Change in health of family member	
Pregnancy	
Sex difficulties	
Gain of new family member	
Business readjustment	
Change in financial state	
Death of close friend	
Change to a different line of work	
Change in number of arguments with spouse	
A large mortgage or loan	
Foreclosure of mortgage or loan	
Change in responsibilities at work	
Son or daughter leaving home	
Trouble with in-laws	
Outstanding personal achievement	
Spouse begins or stops work	
Begin or end school/college	
Change in living conditions	
Revision of personal habits	
Trouble with boss	
Change in work hours or conditions	
Change in residence	
Change in schools	
Change in recreation	
Change in church activities	
Change in social activities	
Change in sleeping habits	
Change in number of family get-togethers	
Change in eating habits	
Minor violations of the law	

Appendix F: Semi-Structured Interview Protocol

Semi-Structured Interview Questions

Tell me about your community (*show risk map to participant and have them begin identifying areas of risk and support*).

- Where can you go for support?
 - Family related
 - Work related
- Identify areas of risk/stress
 - Family related
 - Work related
- How has your community changed given the current economic climate?

Tell me about yourself.

- Where did you grow up?
- Who was in your family of origin?
- What is the current structure of your family?
- Education level?
- How long have you been at your current address?

In general, how stressed are you?

- What are factors that impact your stress level?
- How do economic pressures impact your daily stress?

How have you personally been affected by economic hardship?

- In what ways have you had to make financial changes within your household (such as cutting back, downsizing, selling possessions, etc.)
- In what ways do you currently feel your basic needs are being met (or not met)? Please explain.

How has your identity/self-esteem been impacted by the economic hardship you have/are experiencing?

- How is this different from before you experienced the economic stress?
- In what ways does your life currently match or deviate from the expectations you have for yourself (in work, important relationships, what it means to be a father, etc.)?

How have your marriage or significant relationships in your life been affected by economic pressures?

- How is this different from your previous way of interacting?
- If arguments take place, what do you most often argue/disagree about?
- How has this impacted your family?

What are the changes you have noticed in your parenting that relate to the economic pressures you have experienced?

- How has your relationship with your children been affected?
- How have your children been affected by this?
- How does your current parenting compare to what it was like when you were growing up?

What strategies do you find particularly useful when managing issues related to economic hardship?

- In terms of managing your own personal stress?
- Managing important relationships (with partners, children, friendships, extended family?)

What is/are your main source(s) of support?

What other resources or sources of support would be most helpful to you?

- What resources have you used?

After having this experience, what advice would you give others?

How do you picture your life to be five years from now?

Is there anything else you want to tell me?

What was it like to do this interview?

Any thoughts, feedback, recommendations?

Do you have any questions for me?

(Thank participant for their time.)

Appendix G: Codebook developed from qualitative interview data

Qualitative Interview Coding List

COMMUNITY → Mentioned information about their community, described what it is like

- COM RISK – mention of community being dangerous, unsafe, areas of vulnerability
- COM CHANGE – areas that have changed recently

HOUSING → Reference to current housing. Code with “stress” if mention of housing instability.

FINANCES → Reference to financial expenses, cutbacks, bill payment, etc.; reference to managing money.

EDUCATION → Reference to father’s experience in school, education level, etc.

WORK → Reference to work or lack thereof (unemployment); reference to career training; includes volunteer work mentioned by a few of the participants.

FAMILY → Any general reference to family

CURRENT FAM STRUCTURE → Father talked about the current composition of his family

FATHER-CHILD REL → When father referenced the relationship with his child(ren)

PARTNER REL → Captures any mention of romantic/partner relationship with current partner

EX PARTNER REL → Relationship with ex-partner, child’s mother if no longer with the mother.

CO-PARENTING → Mother-father relationship code. Can be coded simultaneously with “partner rel” code above when applicable.

CONFLICT → Mention of an argument or disagreement.

CHILDHOOD → Father discussed own childhood (relationship with parents, what life was like, family of origin); reflection regarding how own parenting is different from childhood.

IT → Refers to mention of intergenerational transmission of parenting styles, relationship with children

TRAUMA HX → Father mention of his own trauma history

VALUES → Mention of values or morals held by the father; values important to teach his children/family; values that make up what he considers to be a “good father.”

STRESS → Reference to any stress currently being experienced (can refer to work stress or stress within the role of being a father).

MH SYMPTOMS → Mental health symptoms related to psychological distress such as sadness, depression, isolation, anxiety, etc.

MH TREATMENT → Father accessing mental health services for self or children.

COPE → Mention of the various ways fathers coped with stress

SUPPORT (S) → Social support - friends, family, and other mentioned forms of social/emotional support

SUPPORT (C) → Reference to receiving concrete support from friends or family, such as money to help pay bills, providing place to stay, etc.

FAITH → Reference to religion, belief in God/god(s), faith.

SELF CARE → Reference to what father does to take care of himself; activities he engages in.

CHILD BEH PROB → Mention of child behavioral problems; child internalizing/externalizing behaviors reported by father.

CRIMINAL HX → Father referenced criminal history, problems with the law.

BARRIERS → Reference to various barriers to impact a father being able to fulfill his role as a father; anything that gets in the way of father and child relationship.

TIME → Reference to time, lack of time, various factors impacting father’s ability for time for himself, time for his children

GOALS/EXPECTATIONS → Father speaking about any of the goals or expectations he has or had for himself (past, present, future); Reference to unmet expectations .

IDENTITY → Discussion related to factors impacting father self-identity; self-esteem.

STRENGTHS → When father mentions any of his strengths

ROLE → Discussed what he believes to be the “role” of the father; reference to what his role currently is in the family; beliefs about the “duty” of a man or of a father.

RESOURCES → Accessing various resources in the community

ADVICE → Advice they would give to other fathers or to their children.