

## Summary

# Economic Strain, Marital Conflict and Adolescent's Problem Behaviors: A Follow-up Study

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In recent years, studies have focused on the link between unemployment, low monthly income, and decreasing on standards of living and family dynamics created by economic crises around the world. While there were many studies investigating the macroeconomic effects of economic crises, it has been pointed out that studies addressing the association between economic crises and family life have been conducted mostly using the framework of the Family Stress Model. The Family Stress Model is one of the most common models focusing on the association between negative life events created by economic strain and problem behaviors of adolescents. The basis of the model was rooted in the research findings that investigated the negative influences of the Great Depression of the 1930s on parents and children. The Family Stress Model was first proposed by Conger and colleagues (1990) to explain how economic problems affect the lives of Iowian farmers' families who have suffered from a serious collapse in agricultural economy in the United States in the 1980s. According to the model, couples having economic difficulties experience economic pressure (e.g., not being able to pay the bills, meet the needs of food and clothes and cut out expenses) (Conger et al., 2002; Conger & Conger, 2002; Conger & Elder, 1994). Also, couples who have economic pressure experience emotional and behavioral problems. These problems in turn lead to an increase in marital conflict and a decrease in warm relationship among couples. Hence, parents start to neglect to care their children, behave harshly like using more negative discipline. Lastly, children who are exposed to negative parental behaviors experience more problem behaviors.

Family Stress Model was tested especially in the USA and also in many countries (e.g. China, South Korea, Czech Republic, Finland); and similar results were found (Conger et al., 1992; Conger et al., 1993; Conger et al., 2002; Conger, Rueter, & Elder, 1999; Dmitrieva,

Chen, Greenberger, & Gil-Rivas, 2004; Emmen et al., 2013; Masarik & Conger, 2017; Mistry, Lowe, Benner, & Chien, 2008; Mistry, Vandewater, Huston, & Mcloyd, 2002; Nepl, Senia, & Donellan, 2015; Parke et al., 2004; Solantaus, Leinonnen, & Punamaki, 2004). It was realized that there were limited studies in Turkish literature using mothers' reports within Family Stress Model (Aytaç & Rankin, 2008; Aytaç & Rankin, 2009; Ergül & Güre, 2012; Güre et al., 2014; Şahin, 2014; Uçanok & Güre, 2014). Furthermore, there were limited longitudinal studies in the literature involving mother's report within the context of Family Stress Model (Bayraktar Acar, 2016; Conger et al., 1994; Sobolewski & Amato, 2005; White, Liu, & Tein, 2015). Accordingly, in the current study, the indirect role of marital conflict on the relation between economic strain and children's problem behaviors was examined with mothers' reports in a one year follow-up study using the framework of Family Stress Model. It was known that longitudinal studies (Conger et al., 1990; Conger & Elder, 1994; Leidy, Parke, Cladis, Coltrane, & Duffy, 2009) were effective in observing the long term effects of economic strain and making causal implications. Therefore, measurements were taken two times with one year interval. In the current study 18 models were tested using economic pressure, negative economic events (objective sub-dimensions of perceived economic strain), and also financial concerns (subjective sub-dimension of perceived economic strain). Based on the prior studies, we proposed that economic pressure, negative economic events, and financial concerns in the first year may lead to a decrease in negotiation and increase in psychological aggression and physical assault-injury between couples in the second year. Furthermore, we also proposed that negotiation may predict internalization and externalization problems negatively; and also psychological aggression and physical assault-injury may predict internalization and

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externalization problems positively in the second year. Moreover, we expected that economic pressure, negative economic events, and financial concerns in the first year may lead to internalization and externalization problems among adolescents in the second year. Moreover, we proposed that negotiation, psychological aggression, and physical assault-injury in the second year may mediate the aforementioned association.

## Method

### Participants

The sample consisted of 171 married mothers who have children aged between 11 and 16, in Ankara. Mean age of the participants was 40.21 ( $SD = 5.85$ ).

### Materials

**Economic Hardship Index.** Economic Hardship Index was developed by Conger and his colleagues (1990) to measure economic hardship. It includes total income, economic pressure, negative economic events, and financial concerns dimensions. Economic pressure consists of 3 sub-dimensions, *can't make ends meet* (2 items), *material needs* (6 items) and *financial cutbacks* (29 items). The adaptation study of Economic Hardship Index into Turkish was done by Ergül and Güre (2012). The Cronbach alpha scores were .80 for can't make ends meet, .87 for material needs, .90 for financial cutbacks, .78 for negative economic events, and .91 for financial cutbacks (Ergül & Güre, 2012). The Cronbach alpha scores of the current study were given (see Appendix 2)

**Conflict Tactics Scale.** Conflict Tactics Scale was developed by Straus and his colleagues (1979) and revised by Straus (1996). It includes 5 sub-dimensions as negotiation, psychological aggression, physical assault, injury, and sexual coercion. The adaptation study of Conflict Tactics Scale into Turkish was done by Şahin (2014) and results revealed that physical assault and injury sub-dimensions loaded one factor and sexual coercion sub-dimension was not used in this study. Hence, negotiation (6 items), psychological aggression (8 items) and physical assault-injury (18 items) sub-dimensions were used in the current study. Internal reliability values of sub-dimensions were satisfactory with .79 for negotiation, .86 psychological aggression, and .97 for physical assault-injury (Şahin, 2014). The results showed that the validity of sub-dimensions were acceptable. The Cronbach alpha scores of the current study were given (see Appendix 2).

**Child Behavior Checklist for Ages 4-18.** Child Behavior Checklist for Ages 4-18 was developed by Achenbach and Edelbrock (1983). Child Behavior Checklist was revised by Achenbach and Edelbrock (1991) and this form was adapted into Turkish by Erol and her colleagues

(1998). It includes social competence and problem behaviors sub-dimensions. In the current study, problem behaviors sub-dimension was used. Problem behaviors sub-dimension consists of internalization and externalization problem behaviors. Internal reliability value of sub-dimensions were satisfactory with .82 for internalization problems and .81 for externalization problems (Erol et al., 1998). According to the results, the validity of sub-dimensions were acceptable. The Cronbach alpha scores of the current study were given (see Appendix 2).

### Procedure

This study was a part of a comprehensive project (Project Number: BAP 11B5358001) which was supported by Ankara University Scientific Research Projects Coordination Unit and longitudinally examined negative life events, parent-adolescent relationship and adolescent adjustment based on the Family Stress Model (Güre, Uçanok, & Ergül, 2014). After receiving permissions from Ministry of National Education and Ethical Committee, mothers had been reached via their children which were going to determined schools in the spring terms of 2011-2012 and 2012-2013 academic years. Informed consent forms and scales were sent to mothers in closed envelopes and brought by the help of school counselor. A total of three master's degree and undergraduate students went to houses and helped mothers who were illiterate, literate or graduated from primary school while completing the scales. The duration of application varied from 60 to 90 minutes.

## Results

In order to determine whether sub-dimensions of scales differentiated by measurement time, 3 separate repeated measures multivariate analysis of variance were conducted. According to the results, the main effect of measurement time was significant on negative economic events (Wilks' $\lambda = .93$ ,  $F_{1,1000} = 8.78$ ,  $p < .01$ ,  $\eta^2 = .033$ ), financial needs (Wilks' $\lambda = .93$ ,  $F_{1,1000} = 5.77$ ,  $p < .05$ ,  $\eta^2 = .05$ ), internalization problems (Wilks' $\lambda = .95$ ,  $F_{1,1000} = 6.50$ ,  $p < .05$ ,  $\eta^2 = .04$ ), and externalization problems (Wilks' $\lambda = .95$ ,  $F_{1,1000} = 8.91$ ,  $p < .01$ ,  $\eta^2 = .05$ ). Mothers reported less negative economic events in the second year ( $M = 25.00$ ,  $SD = 5.82$ ) in comparison with the first year ( $M = 23.69$ ,  $SD = 6.63$ ). Moreover, mothers reported less financial needs in the second year ( $M = 16.89$ ,  $SD = 5.91$ ) in comparison with the first year ( $M = 16.26$ ,  $SD = 6.02$ ). Furthermore, mothers reported less internalization problems about their children in the second year ( $M = 10.91$ ,  $SD = 5.94$ ) in comparison with the first year ( $M = 9.80$ ,  $SD = 5.93$ ). Similarly, mothers reported less externalization problems about their children in the second

year ( $M = 6.77$ ,  $SD = 4.55$ ) in comparison with the first year ( $M = 5.69$ ,  $SD = 4.76$ ).

In order to determine the differences between variables in terms of mothers' education level, one-way analyses of variance was conducted and findings showed that the main effect of mothers' education was significant on economic pressure  $F_{2,143} = 5.283$ ,  $p < .01$ ,  $\eta^2 = .07$  and financial concerns  $F_{2,168} = 2.520$ ,  $p < .01$ ,  $\eta^2 = .04$ . According to these findings, low-educated mothers ( $M = 75.87$ ,  $SD = 11.22$ ) reported more economic pressure than high-educated mothers ( $M = 66.35$ ,  $SD = 11.23$ ). Moreover, low-educated mothers ( $M = 13.26$ ,  $SD = 5.58$ ) reported more financial concerns than high-educated mothers ( $M = 9.35$ ,  $SD = 4.67$ ).

Structural Equation Modeling was used to analyze the models in the current study. The fit between proposed model and data was examined using RMSEA (Root-Mean-Square Error of Approximation), CFI (Comparative Fit Indices), NFI (Normed Fit Index) and  $\chi^2/SD$ . Results showed that all models in the study had good fit with the data. In all models in the study, Holmbeck's method was performed to test indirect and mediator roles. Because of the fact that predictor variables did not significantly predict directly outcome variables, mediation effect was not tested. Therefore, significant indirect effects were reported.

First, because economic pressure did not predict internalization problems ( $\beta = .10$ ,  $p = .22$ ), indirect roles of negotiation, psychological aggression and physical assault-injury were analyzed. The results showed that economic pressure positively predicted psychological aggression ( $\beta = .22$ ,  $p < .05$ ) and psychological aggression positively predicted internalization problems ( $\beta = .18$ ,  $p < .05$ ). According to these results, there was an indirect relation between economic pressure and internalization problems via psychological aggression.

Second, because financial concerns did not predict internalization problems ( $\beta = .10$ ,  $p = .22$ ), indirect roles of negotiation, psychological aggression and physical assault-injury were analyzed. The results showed that financial concerns positively predicted negotiation ( $\beta = .25$ ,  $p < .01$ ) and psychological aggression ( $\beta = .25$ ,  $p < .01$ ); and psychological aggression positively predicted internalization problems ( $\beta = .17$ ,  $p < .05$ ). According to these results, there was an indirect relationship between financial concerns and internalization problems via psychological aggression.

Moreover, because economic pressure did not predict externalization problems ( $\beta = .13$ ,  $p = .07$ ), indirect roles of negotiation, psychological aggression and physical assault-injury were analyzed. The results showed that economic pressure predicted positively psychological aggression ( $\beta = .23$ ,  $p < .05$ ), psychological aggression

predicted positively externalization problems ( $\beta = .24$ ,  $p < .01$ ), physical assault-injury predicts positively externalization problems ( $\beta = .18$ ,  $p < .05$ ). According to these results, there was an indirect relationship between economic pressure and externalization problems via psychological aggression.

Last, because financial concerns did not predict externalization problems ( $\beta = -.02$ ,  $p = .80$ ), the indirect roles of negotiation, psychological aggression and physical assault-injury were analyzed. The results revealed that financial concerns predicted positively psychological aggression ( $\beta = .25$ ,  $p < .05$ ); and psychological aggression predicted positively externalization problems ( $\beta = .23$ ,  $p < .05$ ). According to these results, there was an indirect relationship between financial concerns and externalization problems via psychological aggression.

## Discussion

The findings of descriptive analyses of the current study showed that low-educated mothers had more concerns than high-educated mothers. Moreover, when measures were taken in the second year, it has been seen that mothers reported less negative economic events and less financial needs, indicating that the negative effects of economic hardship might have decreased in the following year. In addition, mothers reported less internalization and externalization problems about their children. Mothers who had less negative economic events and financial needs might evaluate their children having less internalization and externalization problems.

According to the results, economic pressure predicted psychological aggression; financial concern predicted negotiation and psychological aggression. These results were consistent with studies conducted in Turkey (Aytaç & Rankin, 2009), Argentina (Falconier, 2005), and South Korea (Kwon et al., 2003). In aforementioned studies, we found that women who reported more economic strain experienced more marital conflict. Moreover, the findings indicated that financial concerns of mothers positively predicted negotiation with their husbands. This was an unexpected finding; but it can be interpreted by meanings of negotiation's items and also social structure of Turkey. First, items of negotiation subscale highlight the importance of effort to negotiate. Even if mothers do not agree with their husband, they make an effort to negotiate. Furthermore, as it can be understood from "female bird makes the home" proverb, the role of women is more important in a marriage relationship in Turkish society. In the light of this information, we thought that mothers might make more effort to negotiate when they experience conflict with their husband.

The results of the current study investigated that mothers who experience more psychological aggression reported more internalization problems about their children. In addition to this, mothers who experienced more physical assault-injury reported more internalization and externalization problems about their children. These results were consistent with studies conducted within the framework of Family Stress Model (Conger et al., 2010; Conger & Donellan, 2007; Cummings & Cummings, 1988; Cummings & Davies, 1994; Grych & Fincham, 1990, 1993; Landers-Potts, 2015; Mistry et al., 2002; Solantaus et al., 2004) which assumed that marital conflict and problems constitute risk factor for adolescents' internalization and externalization problems.

Furthermore, we found that economic strain did not directly predict adolescents' internalization and externalization problems. However, studies with African American mothers (Conger et al., 2002) and Mexican mothers (White et al., 2015) found that economic strain directly predicted adolescents' internalization and externalization problems. There is an inconsistency between our results and these two studies. This inconsistency may be caused by different sample profiles. The samples of aforementioned studies were derived from low socioeconomic status, whereas our sample was derived from middle socio-economic status. In addition to this, unlike our sample, the sample of White and his colleagues study were Mexican mothers who were migrated from Mexico to USA. Migration might lead to distress among families and this might trigger negative outcomes of economic pressure among families. Therefore, economic strain associated with adolescents' internalization and externalization problems among African American and Mexican sample, but not among Turkish sample.

The results of indirect models showed that psychological aggression had an indirect role between economic pressure and internalization and externalization problems, and also between financial concerns and internalization and externalization problems. It has been stated in studies in the literature that marital conflict plays a mediating role between economic pressure and internalization problems (Conger et al., 1994; Parke et al., 2004). As it can be seen, studies in the literature investigated marital conflict as a single dimension. However, in the current study, marital conflict was tested using 3 separate dimensions as negotiation, psychological aggression and physical assault-injury in the current study. Hence, this study contributed to the literature by showing that dimensions of marital conflict may have different roles in the family dynamics.

This study has some shortcomings. To begin with, mothers' reports were used in the current study; in future studies multiple sources of measurement would

strengthen the results. Another limitation stems from the sample profile; this study was conducted with mothers living in Ankara city center, the sample profile might reduce generalizability of the study. Lastly, social support might decrease negative effects of perceived economic strain, but social support was not added as a control variable in this research.

Despite these limitations, the current study contributed to the related literature by showing how the economic situation of the families living in Ankara city center affects the dynamics of the family. We thought that the results obtained from our research will provide an important resource while developing prevention and intervention programs and policies about minimizing negative effects of economic hardship.