Within a context of increasing economic pressure in rural America, this study assesses family responses to this change and their consequences from the perspective of the household economy in middle-class families. It draws on the findings of largely separate fields of inquiry, including those on income level and loss, unemployment, and economic adjustments. Using survey and observational data on two-parent families in a midwestern rural county, the analysis shows that (a) adverse income change increases economic pressures and hardship adaptations in ways that match the effect of income level and exceed the influence of unstable work, (b) economic pressures and adaptations mediate the negative effects of economic adversity on emotional health and family relationships, (c) father's negativity in the family represents a stronger link between economic conditions and child behavior than does mother's negativity, and (d) economic pressure and father's negativity increase the risk of aggressive behavior and depressed feelings among boys and girls, especially in the absence of maternal support.

Families Under Economic Pressure*

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The farm crisis of the 1980s was symptomatic of long-term trends that have lowered the economic level of many farm and nonfarm families in the rural midwest. These include the globalization of markets, the region-

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alization of commerce, and depopulation. The sudden devaluation of arable land in the farm crisis set in motion a series of adverse financial events that changed the face of rural life, whether middle or working class, farm or rural nonfarm. This study focuses on the changing world of predominantly middle-income families in an agriculturally dependent county of the U.S. Midwest.

Relatively well-off before the downturn, these families had much to lose in a troubled agricultural economy at the end of the 1980s. Using both survey and observational data, we examine some ways in which families adapted to scarcity as well as the psychosocial consequences of these changes for couples and their children. The sample included 76 two-parent families with a seventh-grade child and at least one other sibling. Approximately half of the parents grew up on a farm, but only 7% were still farming. Of the husbands, 45% were professionals or managers, a fourth were lower white-collar and skilled workers, and 20% were semiskilled. With few exceptions, their level of living had much to do with the health of the agricultural economy.

We view households under mounting economic pressure from the perspective of the family economy, the systematic way in which families allocate their resources to meet their needs and standards (Hareven, 1982; Modell, 1978; Modell & Hareven, 1973; Schultz, 1974). Agricultural crises can lower farm family income directly through reduced farm prices. Rural decline also affects small-town families indirectly through declining sales, unstable work, and lower wages and salaries; a reduction in one resource (e.g., men’s earnings) initiates a process of readjustment as families reallocate all resources (e.g., mother’s time).

We begin with the family economy perspective and its relations to other research traditions, such as those on poverty and unemployment. Following a description of the sample and basic measurements, the analysis turns to three research foci. First, we explore the antecedents of family responses to economic pressure and their variations. By starting with variation in family economics, this study traces out the effects of economic pressure through family adaptations and relationships. Second, we address the proposition that family responses to economic pressure (specifically, the cutting-back strategy) link adverse economic conditions to individual distress and family relationships (Eckenrode & Gore, 1990; McLoyd & Flanagan, 1990; Voydanoff & Donnelly, 1988). Third, we focus on the behavior of fathers as a link between economic pressure and the development of children and trace out the effects of patterns of hostility for children’s problem behavior. This behavior of fathers refers
to both marriage and the parent-child relationship. Among contemporary families empirical research has little to offer on the cutting-back strategies of families, their social and psychological effects, and on the key role of fathers in this process (McLoyd, 1989).

THE FAMILY ECONOMY IN HARDER TIMES

In one of his earliest and most provocative essays on social and individual change, William Thomas (1909) modeled control of desired outcomes as a function of the relation between claims and resources. Although Thomas never applied this formulation to the household economy, it represents a useful way to think about economic pressure—about the financial strain confronting families in the midst of economic hardship.

A growing disparity between income and needs heightens awareness of constraints in making ends meet and of the necessity for making hard choices. Habitual ways of behavior no longer meet expectations; the family begins a process of adjustment designed to bring desires in line with constraints. Families must decide whether to borrow, to cut back on long-planned activities or purchases, or to generate more income by increasing the number of earners (cf. Elder, 1974; Engerman, 1978). Of particular interest in this study is the family strategy of cutting back on consumption. An effective strategy balances income with expenditures for short- and long-term consumption needs, investments, and savings.

A family’s response to economic pressure occurs within the context of multiple economic influences, as represented by four perspectives on family socioeconomics and their relatively independent research literatures. One views family well-being in terms of income level at a point in time, a perspective that includes most of the research on poverty (e.g., J. T. Patterson, 1981; Townsend, 1979; Wilson, 1987). A second approach views the family from the vantage point of work life stability or instability, as seen in the unemployment tradition (Dooley & Catalano, 1988; Keyssar, 1986; Liem & Liem, 1990; Warr, 1987). Unstable work, whether through joblessness, underemployment, or demotions, has economic costs, social implications (lack of social ties, structure), and psychological effects. A third approach explores the effect of income change, as experienced by families in the midst of economic swings, dislocations, and ordinary life transitions (Duncan, 1988; Duncan et al., 1984; Elder, 1974). A fourth perspective takes up budgetary strategies, including responses to economic adversity through the reduction of expenditures and the gener-
atation of income, as through the earnings of wives and older children (Modell, 1978). Each research tradition has developed independently of the others and no study of the family economy has incorporated all of them (see Figure 1).

Unstable work, from unemployment spells to underemployment and demotion, is one source of income loss, along with divorce and death. However, we begin with unstable work, income loss, and low income according to needs as antecedents of economic pressure and then trace their effects through family adaptations to individual distress and social relationships. In theory, all three aspects of family socioeconomic status and the family strategy of income generation are antecedent to the felt difficulty in making ends meet and actual adjustments, such as cutting back on expenditures and bill paying.

Families may lose income from job changes of one kind or another, as well as from declining sales and changes in household membership. Whatever the source, income loss places families in more stringent economic circumstances. The more severe the economic decline, the more accelerated the course of family economic adaptation or adjustment. Modest setbacks might be handled effectively with savings, a bank loan, or a loan from parents. A picture of this variation comes from an empirical report based on statewide polls of farm operators in Iowa during the fall of 1984 and the spring of 1985. Bultena, Lasley, and Geller (1986) used the debt-asset ratio as an index of economic pressure to assign farm operators to four categories. The highest pressure group reported more than twice the number of economic adjustments (delay of medical care, postponement of major purchases, and so on) as the lowest group, and that group also scored much higher on emotional distress. Generally, the psychological distress associated with unemployment appears to be largely a reflection of income loss (Kessler, Turner, & House, 1988).

Neither unstable work nor income loss tells us much about a family’s living standards, as indexed by per capita income or the income-to-needs ratio (income adjusted to family size). But income level alone provides an incomplete picture because periods of low income are relatively brief (in relation to chronic poverty), and it is both income change and level that determine material hardship (Bane & Ellwood, 1986; Duncan, 1988; Duncan et al., 1984). In this study, income level is specified in part by the middle-class position of the sample as a whole.

Felt constraints and economic adjustments represent the two core elements of economic pressure and family adaptations in our model. Felt constraints refer to a subjective appraisal of economic pressure, as when
Figure 1: Adaptations to Economic Pressure
income fails to cover expenses and the family is unable to make ends meet. Constraints on expenditures are shaped by consumption expectations and behavior, on one hand, and by level of economic resources, on the other. Accordingly, rising consumption needs from a growing family and declining income would generate greater pressure to limit expenditures.

Family adjustments refer to actions taken partly in response to such mounting constraints. The actions of particular interest in this research involve losses (of financial independence through indebtedness, sale of possessions) and especially the cutting back of expenditures. To ensure that costs remain well below family income, expenditures might be slashed wherever possible and payments delayed on outstanding bills. For example, medical and dental needs might be shelved for a time while bills remain unpaid.

What are the probable consequences of mounting pressures and economic adjustments that lessen financial independence and consumption? The ultimate objective is to achieve a more balanced relation between income and outgo, but the short-term experience is one of loss and its hard choices. The necessary cutbacks and losses entailed in family responses to financial hardship tend to increase the risk of depression and demoralization (Kessler, 1982; Kessler et al., 1988). Material deprivation generally increases feelings of psychological distress through the perceived inability to make ends meet (Pearlin, Lieberman, Menaghan, & Mullan, 1981; Ross & Huber, 1985).

A second plausible consequence of family responses to economic deprivation involves marital and intergenerational relationships. Shattered relationships are among the more commonly reported family legacies of hard times (Liker & Elder, 1983; Liem & Liem, 1990), reflecting the costs of rising frustrations and explosive emotions among husbands and fathers in particular. Men emerge as a principle link between deprivation and unstable family relationships in two-parent families, owing in large part to their role as the major breadwinner. Mounting economic pressure increases the abrasive behavior of men, making them more tense, irritable, and explosive (Liker & Elder, 1983). Similar linkages have been reported by McLoyd (1989) and Conger and associates (Conger, Elder, Lorenz, Conger et al., 1990; Conger, Elder, Lorenz, Simons et al., 1991). Under economic pressure, the more hostile that men become in the marital relationship, the more they tend to behave punitively and arbitrarily toward their offspring. We test the proposition that the adverse effects of family economic pressures on children are expressed in large measure through the heightened negativity of rural fathers.
Following these lines of analysis, this study of rural families examines selected processes that represent potential linkages of economic conditions to family behavior and relationships. A central mechanism is the process by which families manage to reduce their costs under intense economic pressure, as in the reduction of expenditures. We assume that unstable work, adverse income change, and relatively low income heighten the felt pressure or financial constraints of families and their willingness to reduce expenditures in modest and more drastic ways. In theory, these changes generally increase the level of depressed feelings and marital hostility, especially among men, and the likelihood of hostile, punitive behavior in the parent role. Such consequences of financial difficulties correspond with a broad field of research that demonstrates the negative effect of aversive events on health behavior (Berkowitz, 1989; Conger et al., 1991).

METHOD

SAMPLE AND PROCEDURES

The sample consisted of 76 White, primarily middle-income families from a single county in a midwestern state. They were living in rural areas or in a small city of 12,000 when contacted during the spring of 1988. Median family income was $33,868 for 1987. The husbands averaged 40 years of age, the wives 38 years. The couples most often had 1 or 2 years of college education. Of the men, 7% were farmers, 45% were managers or professionals, 25% were lower white-collar or skilled workers, and approximately 20% held semiskilled jobs. All but six of the wives were gainfully employed, and 42% worked at least 35 hours per week. On average, wives accounted for about one fifth of total family income. The families were recruited through local school systems as part of a larger study of seventh-graders and their near siblings.

Names for families were obtained from local schools in the county. Eligible families (with seventh-grader, a near sibling and two biological parents) were contacted by telephone and asked to participate. Each family was visited twice in the home. On the first visit, family members completed a set of questionnaires concerning family relations, individual characteristics, and economic circumstances. The second visit focused entirely on the videotaping of family interactions while members engaged in particular tasks (described later). The videotaped interactions provided
a basis for judging the quality of behavioral exchange between husband and wife, and parent and child. All videotapes were observed and coded by project staff who had received several weeks of intense training on the rating system.

SELF-REPORT MEASURES

To place the families in the economic structure of the rural county as of 1987, we used the income-to-needs ratio. This measure adjusts total family income from all sources (wife and husband’s earnings, interest, dividends, government payments, and so on) by dividing income by the 1987 poverty guidelines provided by the U.S. Census Bureau. Each family size had a poverty line figure that provided a standard for evaluating whether a given family’s income fell below, was just at, or was above the level of basic need among families in the specific category. Mayer and Jencks (1989) show that an income-to-needs ratio is more predictive of hardship experiences than total family income.

Rural families in the Midwest experienced substantial income volatility across the 1980s in response to change in the economy generally, in markets for agricultural goods, and in level of agricultural subsidy. One way to capture this variation is to use measures of both long- and short-term change. If we compare total family incomes for 1984 and 1987, we find that two fifths of the families gained up to 10%, a figure that does not match the rising cost of living in the region. Using a short-term perspective, half of the Iowa families achieved no real increase between 1986 and 1987.

By drawing on both measures of income change, the analysis identified families that were under economic pressure over several years and those that managed to avoid such conditions altogether. For this purpose, we dichotomized both income change distributions and used the dichotomies to identify different groups of families. Well-off families (a score of 1) experienced income gains of at least 20% from 1984 to 1987 and at least 12% from 1986 to 1987, increases that exceed the inflation rates for those periods. At the other end, on adverse income change, 17 families experienced lower gains on both dimensions (a score of 3). Between these two groups were 23 families who achieved higher gains on only one of the two dimensions (a score of 2).

Unstable work assumed various forms as the economy faltered during the early 1980s in the rural Midwest. Some men and women lost their jobs, others were placed on reduced hours or demoted to a position of
lower pay and skill, and still others were bumped into very different lines of work. We sought to index this variation among the principal breadwinners by defining a man’s work life over the past year as unstable if any one of those events had occurred in the past year (unstable = 1, stable = 0). Nineteen of the men reported some evidence of unstable work by this criterion. Although the time frame of this measure does not match that of adverse income change, we are not concerned with the causal relation between these factors. Both variables are antecedent to family adaptations.

What about the work experience of wives? We cannot assume that the work experiences of wives is unimportant in this process. As noted, all but six of the wives were employed. However, most were employed in part-time jobs that were relatively low paying. Apart from their earnings (which are included in the measures of income change and income-to-needs ratio), we shall assess the effect of women’s employment (as number of hours per week) in modifying family responses to economic pressure and the consequences of these adaptations. Does the adaptational process work the same for families in which women work more or less than half time? The wife’s employment may also affect the emotional health of husbands and wives (Kessler & McCrae, 1982), as well as the quality of their relationship.

According to our theoretical model (Figure 1), the effects of economic deprivation on individual distress (specifically, emotional depression) and family relationships are mediated by the felt constraints and economic adjustments of husband and wife. Constraints and adjustments are the central components of a family’s experience with economic pressure. The sense that one’s options are constrained reflects both economic conditions as an objective fact and expectations regarding a desired or essential standard of living. We used two items from Pearlin et al. (1981) to index this appraisal or recognition: difficulty in paying bills (from no difficulty = 1 to a great deal of difficulty = 4) and a report on how much money was left over at the end of each month (from some = 1 to not enough to make ends meet = 3). The reports of husband and wife were averaged to form a single index because they are highly correlated (average r = .62).

Economic adjustments refer to specific actions taken by the family over the past year to help make ends meet. Some actions amount to symbolic and material gains, as when the wife enters the labor market and her spouse takes a higher paying job. Other actions carry the meaning of loss. We focused on 17 events that embody the meaning of loss. The loss of financial independence (using savings, borrowing from friends/relatives, using more credit, arranging for a second mortgage, accepting
government assistance, and delaying payments on daily bills, life insurance, or mortgage; and the loss of a way of life through consumption and property reductions (selling possessions; postponing major purchases, a vacation, or medical care; reducing social activity, charitable contributions, energy consumption, or food purchases). An adjustment response to each action is defined by a positive response by either or both spouses. When compared to extremes on adverse income change (high vs. low), we find that each action is more frequently cited by families under economic pressure. For example, the delay of bill payments is reported by 41% of the families under a high level of adverse change, compared to 11% of the more advantaged families. We summed all item scores (0 or 1) to form an index of economic adjustment with a mean of 6.34.

Self-reported depressed mood of husband, wife, and seventh-grade child was measured by a subscale of the Behavior Symptom Inventory (Derogatis & Melisaratos, 1983). Among the inventory scales, we selected the measure of self-reported depression because it has special relevance to economic pressure and loss (Conger et al., 1991). The scale includes six items: thoughts of ending life, feeling lonely, feeling blue, feeling no interest, feeling hopeless, and feeling worthless. The alpha coefficients for father, mother, and seventh-grade child are .83, .86, and .83, respectively.

The last self-report measure concerns the child’s aggressiveness. Five intercorrelated items on the child’s questionnaire (scores range from 1 to 5) were averaged to form an index of aggressive behavior: hit back if hit first, do opposite of what bossy person says, tempted to break rule not liked, when mad talk back, and yell back if yelled at. Coefficient alpha for this index is .72.

OBSERVATIONS OF FAMILY INTERACTION

Marital relations (hostility, warmth/support), parental hostility, as well as the child’s negative mood and antisocial behavior were measured by observational ratings. At the outset, we recognized the many limitations of research that relies solely on self-report data or a single informant. Depressed individuals, for example, are more likely than the non-depressed to view their environment in a negative light. Thus, if economic pressures increase the risk of depressed feelings among men, this state would color how they view the quality of their marriage, the responsiveness of their wives, and the behavior of their children. In terms of causal modeling, self-reports by the same person for multiple constructs will
generally inflate the parameter estimates (Bank, Dishion, Skinner, & Patterson, 1990; Lorenz, Conger, Simons, Whitbeck, & Elder, 1991). To avoid this problem, we use both self-report and observational measures in the analysis.

Project observers employed a 5-point rating scale of *hostile behavior to partner* by each spouse; observers coded behavior from videotapes of couple interaction in the home. Two hostility ratings for each spouse were scored: one from viewing a 30-minute discussion task involving both partners during which they reviewed the history and present status of their marriage, and the second from viewing a 15-minute marital problem-solving task that involved solving an existing problem in their relationship. Briefly, a high score for hostility refers to behaviors such as criticism of spouse, angry gestures, or demonstrated contempt for the spouse. The two ratings were made into a composite to create a single scale of hostile behavior for each spouse. The separate rating scales are highly correlated at .60 for fathers and .69 for mothers.

In similar fashion, *warm/supportive behavior* was rated for both spouses on each task. The warmth and support code includes behaviors such as compliments, praise, helpfulness, attending, and smiling. Again, the two 5-point scales were combined to form a single index for each spouse. The correlations between the two ratings are .62 for fathers and .67 for mothers.

In relations with their seventh-grade child, both mother and father were assessed in terms of their expressed hostility on two tasks, one in which the parent and child discuss a family activity and one in which the discussion centers on a family problem such as doing chores or getting along with a younger brother. The two ratings for the parents are highly correlated (average \( r = .60 \)) and consequently they were averaged for each spouse across the two tasks. *Parent hostility* refers to shouting or yelling, heavy use of sarcasm, denigrating the other, sharp and frequent criticism, and angry tones of voice.

Observations on the last two tasks were also used to determine the *child’s negative mood and antisocial behavior*. Again the ratings for the two tasks are highly correlated at .59 for negative mood and .67 for antisocial behavior. Negative mood refers to unhappy, sad, contemptuous, disgusted, fearful, angry, hostile, sullen, or depressed behavior. Antisocial behavior is characterized by the child’s disruption of the interaction, his or her resistance of authority figures, and by a display of inconsiderate, noncompliant, irritable, hostile, coercive, and aggressive behavior.
The five scales were adapted from a behavioral rating system developed by Hetherington and Clingempeel (1986). Only slight modifications in the codes were made for the study. To estimate the reliability of the observations, approximately a fourth of all videotapes were randomly selected and independently coded by two observers. The reliability coefficients produced by two observers for marital hostility is .84; for marital warmth/supportiveness, .74; for parental hostility, .77; for the child's negative mood, .52; and for the child's antisocial behavior, .73.

RESULTS

In Table 1 we present the basic correlations, means, and standard deviations for variables in the analysis. The three measures of economic pressure are income level, adverse income change, and unstable work. By themselves, these measures have little direct significance for either emotional health or family relationships. The correlation coefficients are relatively weak. But when we arrange all variables in the proposed causal order, the sequence fits the data according to expectations. Income level, adverse income change, and unstable work are correlated with economic adjustments and constraints, which in turn increase the likelihood of negativity in marital interaction as well as parental hostility. There is little evidence of any connection between economic conditions (income level, change and unstable work) and observed parent behavior apart from this mediational sequence.

As hypothesized, the linking process centers mainly on the behavior of fathers. Faced with mounting pressures, men become a more negative figure as spouse and parent. This apparent link through men may account for the greater clustering of depressed feelings and hostile responses among men. Depressed men who feel economic pressures are more likely to behave in a hostile manner than are women. Correlations with the attributes of mother are consistently weaker.

Felt constraints and economic adjustments are highly correlated, but they also represent different aspects of coping with reduced resources (see Figure 1). Are they indicators of the construct economic pressure? And which of the economic measures are most predictive of economic pressure? To answer these questions, we set up a measurement model with the income-to-needs ratio, adverse income change, and unstable work as exogenous determinants of felt constraints and adjustments (Jöreskog &
TABLE 1
Correlation Matrix of Selected Characteristics on Iowa Families

| Indicator                          | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | N   | X  | SD  |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|----|-----|
| Observed parental behavior        |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 1. Hostile mother                 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | 74  | 2.32| .84 |
| 2. Hostile father                 | 74   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| Observed relations to spouse      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 3. Hostile mother                 | 55   | 46   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 4. Hostile father                 | 37   | 62   | 66   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 5. Warm-supportive mother         |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 6. Warm-supportive father         |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| Observed behavior of child        |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 7. Negative mood                  | 44   | 45   | 23   | 20   | -20  | -20  | -5   |      |      |      |      |      |      |      |      |      |      |      | 74  | 2.83| .87 |
| 8. Antisocial behavior            | 50   | 39   | 54   | 36   | -32  | -24  | 58   |      |      |      |      |      |      |      |      |      |      |      | 74  | 2.59| .94 |
| Self-reported health               |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 9. Depression, mother             | 10   | 9    | 14   | 17   | -20  | -21  | 8    | 14   |      |      |      |      |      |      |      |      |      |      | 75  | 1.34| .50 |
| 10. Depression, father            | 13   | 23   | 9    | 28   | -1   | -20  | 18   | 6    |      |      |      |      |      |      |      |      |      |      | 76  | 1.31| .49 |
| 11. Depression, children          | 14   | 8    | 4    | 15   | 6    | -3   | 21   | 23   | -7   | 17   |      |      |      |      |      |      |      |      | 76  | 1.60| .70 |
| 12. Aggression, children          | 19   | 38   | 23   | 21   | -11  | -10  | 31   | 17   | 20   | -1   | 24   |      |      |      |      |      |      |      | 76  | 2.85| .83 |
| Self-reported economics            |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |     |    |     |
| 13. Financial constraints, parents| -5   | 20   | 10   | 30   | -11  | -31  | 6    | 18   | 16   | 40   | 19   | 15   |      |      |      |      |      |      | 76  | 0.00| .67 |
| 14. Economic adjustments          | -14  | 12   | 12   | 31   | -15  | -29  | 2    | 7    | 16   | 46   | 23   | 33   | 70   |      |      |      |      |      |      | 76  | 6.34| 3.86|
| 15. Unfavorable income/needs      | -23  | -14  | -20  | -3   | 2    | -5   | -9   | 0    | -1   | 23   | 17   | 15   | 0    | 39   | 36   |      |      |      | 74  | 2.99| 1.40|
| ratio                             |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | 74  | 1.85| .77 |
| 16. Adverse income change         | -5   | 10   | -2   | 2    | 8    | -12  | 10   | 7    | 9    | 17   | -4   | 27   | 39   | 43   | 19   |      |      |      | 74  | 2.53| .64 |
| 17. Unstable work, father         | 0    | 14   | 0    | 1    | 3    | -7   | 5    | 16   | -13  | 18   | 14   | 12   | 24   | 26   | 4    | 29   |      | 76  | .33 | .64 |
| 18. Mother's work hrs.            | -4   | 1    | -11  | -7   | -8   | -6   | -2   | -8   | -9   | 25   | 3    | -7   | -1   | 2    | -3   | -8   | -8   |      | 76  | 28.13| 15.54|
Sörbom, 1988). The resulting analysis shows an adequately fitting model in which constraints and adjustments are equal components of economic pressure (constraints = .84, adjustments = .83 — see Figure 2). Low income and adverse income change have similar effects on economic pressure (.37 vs. .18 for unstable work). As a whole, the measures of economic circumstance account for 40% of the variation in economic pressure.

This model includes women’s economic role only through their contribution to total family income, as in the income-to-needs ratio. But the mere fact of their gainful employment could lessen the effect of objective economic pressures and the felt need to cut back on expenditures. One way to explore this possibility is to ask whether the general model, described above, applies to families that vary markedly on the extent of wife employment. Are the parameters similar? We divided the sample in half on hours worked per week and constrained all parameters to be equal in a multigroup analysis with LISREL (Bollen, 1989, p. 356). Given the structure of the model, we find the parameters to be similar across both high and low employment groups. The general model fits the multigroup data well with a $\chi^2$ of 8.75 and a probability greater than .20. We find no support for the theory that the model works differently when women are highly involved in the labor force.

Two other factors pose a more substantial challenge to the generality of the economic pressure model, even though the sample is relatively homogenous on both — family stage as indicated by the husband’s age and the socioeconomic status of the family. With a seventh-grade child, most of the men were between the ages of 35 years and 45 years and generally occupied middle-class careers. Both older men and those in professional or managerial jobs had more to lose in income than did younger men and those with lower status jobs. Using the multigroup option of LISREL, we constrained all parameters to be equal in two comparisons, men younger than the age of 40 versus older men, and men with professional-managerial jobs versus those with lower status jobs. In both cases, the general model of parameters achieved a good fit to the data. The multi-group test on age groups produced a $\chi^2$ of 5.85 with a probability greater than .50. The same test on socioeconomic strata yielded a $\chi^2$ value of 9.65 with a probability greater than .20. Moreover, we find no reliable evidence that strategies of cutting back varied across socioeconomic strata in this study. However, the sample is predominantly middle class. With this evidence on the model’s generality in mind, we turn to economic pressures in the mental health of husbands and wives.
Figure 2: Economic Pressure in Relation to Adverse Economic Conditions

\[ R^2 = .40 \]

Unfavorable Income-to-Needs Ratio

Adverse Income Change

Unstable Work

Constraints Adjustments

\[ .37^{***} \]

\[ .37^{***} \]

\[ .83 \]

\[ .84 \]

\[ .18 \]

\[ .19 \]

\[ .29^{**} \]

\[ .04 \]

\[ x^2(4) = 46; p = .00; \text{goodness-of-fit index} = .998. \]

\[ * \text{p > .10; **p > .05; ***p > .01.} \]
EMOTIONAL DISTRESS

Emotional distress is relatively common among couples in hard-pressed families, and especially among husbands. Because our sample is relatively small, we reduced the number of unknown parameters by analyzing a simple path model in LISREL instead of using a measurement model. As a rule of thumb, the minimum recommended number of subjects per estimated coefficient ranges from 5 to 10 (Tanaka, 1987). The specified model defines economic pressure (which was constructed by standardizing the two items economic adjustments and constraints and taking the simple average of both) as a link between economic deprivation (as indexed by low income, adverse income change, and unstable work) and the self-reported emotional depression of men and women.

In theory, one could argue that at least two sets of influences bear on the similarity of each spouse on emotional states. The first links spouse similarity to the degree to which they are exposed to equally stressful circumstances, both objectively and subjectively. All the evidence at hand points to the preponderance of different circumstances. The burden of economic trouble falls most heavily on the rural husbands in this sample because they are the primary breadwinners in a male-oriented social system. Under these conditions, wife employment might buttress the psychological state of women while reinforcing the depressed mood of hard-pressed men. Another source of influence, the marital relationship itself, could also produce mood dissimilarity between spouses. In families under stress (Elder, 1974), emotionally disabled members often elicit compensatory efforts from other family members. In any case, we find no correlation between the self-reported depression of each spouse in our midwestern sample.

The results of our analysis are twofold. First, economic adversity increased the depressive affect of husbands and wives, but only through the experience of economic pressure (Figure 3). The effect of economic pressure on the depression of wives, however, is not statistically significant. With cross-sectional data, it is prudent to consider other causal sequences or interpretations, although in this instance depressed mood is not a plausible influence on borrowing money or on reducing consumption. The second outcome involves the indirect pathway of influence from economic pressure to the emotional state of men. According to items in the scale, the depressed men were more preoccupied than were other men with their problems and hurt, hiding the pain from family members as best they could. Compared to other men, they lacked energy and interest in others. Rosenblatt (1990, pp. 94-95) found all of these symptoms of dis-
Figure 3: Linking Parents' Self-Reported Depression to Economic Pressure and Conditions

a. No significant direct effects of the economic indicators on parent depression were obtained. Thus we deleted the paths to simplify the diagram.

\( \chi^2(6) = 4.75; P = .58; \text{goodness-of-fit index} = .979. \)

* \( p > .10; ** p > .05; *** p > .01. \)
tress among Minnesota families in the farm crisis. Depressive episodes were common. As one man put it, "There would be some good days, but there would be more bad ones than good ones. Kind of lethargic. Oh, I know it's gotta be done, but I'll do it tomorrow. We kind of floated."

Is the large differential effect of economic pressure on husbands and wives a partial consequence, at least, of women's roles in hard-pressed families? In addition to family obligations that tend to increase for women under economic pressure, most of the wives carried a part- or full-time job as well. Their earnings were only a small fraction of the total family income, on average 19%, but employment may have magnified the differential well-being of each spouse. To assess the effect of women's employment, we set up two ordinary least squares equations, one each for husbands' and wives' depressive affect. Each equation included the three economic measures, the two-item index of economic pressure, and the wife's total hours of employment for an average week.

As expected, the more hours that wives spent in the labor force, the lower their risk of emotional depression, but the effect is too small to be reliable (beta = -.09). None of the antecedent factors is statistically significant. By contrast, the employment of wives made a stronger difference for the emotional state of husbands, but in a negative direction that is consistent with Kessler and McCrae's finding (1982). The more hours that wives were employed each week, the greater the risk of their husbands' depressed emotional state (beta = .28, p < .01). This risk does not match that of economic pressure, but the two major family strategies clearly entail an emotional price for these midwestern men, at least in the short term.

This price seems likely to be most pronounced when economic strain is substantial. In the absence of hardship pressures, wives' employment may present less of an ego threat to husbands even when the culture values a more traditional family economy. Conversely, a high level of economic strain should accentuate the protective value of women's employment for their well-being, judging from the results obtained thus far. But does this value decline when economic times are good? To explore these contrasts, we divided the sample at the median on economic pressure and estimated the effects of wife's hours of employment on the emotional depression of husband and wife.

Our results show only a slight tendency for an enhanced risk among men under heavy economic strain (difference of only .07 in beta coefficient), but the results for women are strikingly different under the two conditions. Their employment clearly lowers the risk of a depressive
mood when economic times are hard (beta = -.39, p < .05), but it has the opposite effect when times are good (beta = .23, ns). The general picture on the mood consequences of women’s employment points to an increase in the risk of emotional depression for these midwestern couples. The risk is nonexistent only among women who are gainfully employed under great economic strain in this farm belt county.

The negative emotions associated with loss and deprivation include both depressed feelings and anger or hostility. Indeed, anger turned inward is one element of a depressive syndrome. Instead of relying on the self-report of anger and interpersonal hostility, we turned to evidence of marital anger and hostility in videotaped sessions within the home. We were interested in whether husbands and wives in deprived families were hostile toward each other and whether this hostility carried over to their behavior as parents.

ANGER AND HOSTILITY IN THE FAMILY

Angry outbursts and quarrels became more common as economic troubles persisted in families. Children sensed the mounting tension and raw nerves. One girl remarked that at dinner time “we are kinda cautious, like walking on hot ground or something.” A mother likened herself to a “bomb ready to explode.” Rising economic pressure and economic adjustments do predict more hostility between husband and wife in the midwestern sample, as well as less warmth and emotional support (see Table 1). The link to hard times is especially prominent through men, but they clearly share negative and positive emotions with their wives. The interchange of negativity in marriage tends to follow what G. R. Patterson (1983, p. 245) calls an irritability cycle, with aversive behavior tending to elicit aversive reactions. Hostile husbands in the sample were typically married to hostile wives (r = .66). Likewise, warm, supportive behaviors are also generally characteristic of each partner in marriage, a correlation of .66.

Judging from the correlations in Table 1, economic adversity is not predictive of greater marital hostility, except perhaps through subjective economic pressures and adjustments. Moreover such hostility among men does not appear to be a factor in their unstable work or earning misfortunes. We defined the hostility of each spouse toward the other as a reciprocal outcome of a process linked to economic deprivation through economic pressure. To simplify the visual presentation, Figure 4 includes only the paths whose standardized effects are greater than .15.
Figure 4: Linking Spouse Hostility to Economic Pressure and Conditions*

a. All effects of the economic factors on hostility outcomes that exceed .15 are shown.

\( \chi^2(4) = 2.20; P = .70 \); goodness-of-fit index = .99.

\(*p > .10; **p > .05; ***p > .01.\)
As measured, economic adversity increased the level of marital hostility through the constraints and adjustments families experienced. And most of this mediated effect is expressed through the behavior of men. Husbands became angry and hostile toward wives in response to greater economic pressure and budgetary reductions. In hard-pressed families, financial woes made men more irritable and explosive. Marital exchanges were marked by sarcasm, outbursts of frustration, and yelling. When one husband noted that their most serious conflicts involved finances, his wife promptly asserted that “we don’t have disagreements about money because there hasn’t been any to spend!” The husband, by implication, was to blame.

Not all effects of economic deprivation have negative consequences. In fact, the direct as well as the total effects of low income have actually a positive impact by diminishing the expression of marital hostility, especially the mother’s hostility toward her husband, possibly through the counterinfluence of mutual support and understanding. Under some conditions, such as the possession of interpersonal resources, hard times can bring families closer together. The Lynds (1937) observed this pattern in their study of Middletown families during the 1930s, and other studies show corresponding outcomes (Elder, 1979). The benefits of adversity are clearly not the major story in this midwestern sample, but we need more understanding of them in research on family adaptation to change.

Contrary to popular assumptions, marital hostility did not necessarily imply a lack of mutual affection and support. Hostile spouses were not likely to be viewed as warm and supportive (average $r = -.36$), but hostility was not always divorced from affection. Indeed, the correlation is so modest that the two ratings cannot serve empirically as measures of the same spouse construct. Nevertheless, a path model like that shown in Figure 4, but with warm-supportive as a marital outcome, produced results that parallel the findings on hostility.

Economic deprivation reduced the warmth of affective relations among couples through rising financial constraints and adjustments. No direct effects are statistically significant. As in the case of hostility, the behavior of men serves as the main link between economic pressure and marital relations. The effect of economic pressure on the warmth of men is more than twice the effect on their wives ($-.35$ vs. $-.16$). Neither these results nor findings on marital hostility vary according to the employment history and status of women. The socioeconomic role of men is central to the quality of marital interaction among these midwestern families.
The breakdown of marital civility and social control is one route by which economic deprivation threatens the well-being of children (McLoyd, 1989). This may involve punitive and erratic parenting, a likely result when the marriage becomes a battleground of conflicting interests and emotions. With tempers on edge, the badgering of parents for money to buy things or to go places may lead some fathers to vent frustrations on their children. As one father put it, "They want more money and you don't have it and so you holler at them more."

Divisive marriages are often linked to erratic or punitive parenting (Hinde & Stevenson-Hinde, 1988), and we find such a link in our midwestern families. Men who were hostile to wives were most likely to express similar feelings toward their seventh-grade child ($r = .62$). As suggested by the strength of this correlation and the link between economic pressure and a husband's hostility toward his spouse, this seems to be the only feasible path by which the felt constraints and adjustments of families increased the observed parental hostility of men. Indeed, this is what we found. No direct negative impact of economic pressure on paternal hostility was detected when we controlled the effect of a husband's hostility toward his wife (direct vs. indirect effects, $-.04$ and $.21$). That is, mounting economic pressure increased men's negativity in marriage and thereby increased the risk of their hostility toward their own children.

In tracing the effects of economic adversity to the hostile and irritable behavior of fathers, we come to the developmental consequences of family hardship and such behavior for boys and girls, the seventh graders in this study. The well-being and resilience or vulnerability of children in families under economic pressure brings to mind two issues: (a) the process by which economic adversity entails substantial developmental risks for children; and (b) the factors that minimize or accentuate such risks (Rutter, 1988). The process identified up to this point provides one account of how adverse economic conditions increased the hostility and irritability of men as fathers. The sequence of linkages centers on father's behavior in marriage and as a parent.

We obtained estimates of this indirect path from economic pressure to children's behavior in a series of regression analyses along with the direct effects of economic pressure and a father's hostility toward his child. Three beta coefficients define the indirect path: from economic pressure to a husband's hostility toward his wife, from this hostility to hostility toward his child, and from paternal hostility to a particular outcome. The summary indirect effect is the multiplicative value of the coefficients. To capture the potential variability of children's behavior across different
observers, we included both observational ratings and the children’s self-report in a series of multiple regression analyses.

As described in the section on measurement, the self-report scales on depression and aggression mainly tap emotional states, feelings of unhappiness or depression and angry, hostile feelings. The closest match for these scales among the observational ratings are negative mood and antisocial behavior. Negative mood refers to emotional states that subsume anger, hostility, and sullen and depressed mood. Antisocial behavior taps the more abrasive, disruptive forms of aggressive acts. As might be expected, the two ratings are highly correlated \( r = .58 \) and show relatively little association with the self-reports (see Table 1). Nevertheless, economic pressure has modest indirect effects on both measures of mood and antisocial behavior among girls, and to a lesser extent among boys (Table 2).

The most important part of the picture involves the direct influence of economic pressure and paternal hostility, especially the latter. Hostile, irritable fathers were likely to have depressed, acting out children, both sons and daughters. We assume for purposes of this analysis that the influence flows mainly from father to child, but a case can be made for a reciprocal model, a process of cumulative effects in which father hostility elicits children’s hostility and depressed feelings that, in turn, increase the level of father’s hostility. A panel design and a larger sample are needed to explore a reciprocal-effects model.

For the most part, boys and girls were similarly influenced by the hostile, irritable behavior of father. But they differ on the antecedents of antisocial behavior and on self-reported depression and aggression. Both heightened economic pressure and a father’s hostility increased the risk of antisocial behavior among boys, and very little of the effect of hardship is expressed indirectly. Among girls, by contrast, economic pressure increased their behavioral risk primarily through the negativity of the father, as seen in the observational ratings of negative mood and antisocial behavior. These indirect effects may seem small, but they span substantial distance across three links. For example, three coefficients at .40 only amount to an indirect effect of .06.

One other difference warrants some commentary, the self-reported aggressive behavior of girls and the depressed feelings of boys who have hostile fathers. Both economic pressure and hostile fathers increased the likelihood of depressed feelings among boys and the prospects for aggressive feelings among girls. The hostility of fathers may have had different meanings for sons and daughters, with daughters more apt to perceive a
Table 2
The Direct and Indirect Effects of Economic Pressure on Adolescents, by Gender, in Regression Coefficients

<table>
<thead>
<tr>
<th></th>
<th>Boys (N = 40)</th>
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<th>Girls (N = 34)</th>
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<td></td>
<td>Direct Effects</td>
<td>Indirect Effects</td>
<td></td>
<td>Direct Effects</td>
<td></td>
<td>Indirect Effects</td>
</tr>
<tr>
<td>Observational Ratings and Self-Reports</td>
<td>Economic Pressure</td>
<td>Father's Hostility</td>
<td>Via Husband and Father Hostility</td>
<td>Economic Pressure</td>
<td>Father's Hostility</td>
<td>Via Husband and Father Hostility</td>
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<tr>
<td>b</td>
<td>beta</td>
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<tr>
<td>Observational rating</td>
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<td></td>
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<tr>
<td>Negative mood</td>
<td>.09</td>
<td>.09</td>
<td>.47</td>
<td>.50***</td>
<td>.07</td>
<td>.07</td>
</tr>
<tr>
<td>Antisocial behavior*</td>
<td>.34</td>
<td>.29*</td>
<td>.44</td>
<td>.40***</td>
<td>.07</td>
<td>.05</td>
</tr>
<tr>
<td>Adolescent self-report</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depression</td>
<td>.31</td>
<td>.43***</td>
<td>.19</td>
<td>.29*</td>
<td>.03</td>
<td>.04</td>
</tr>
<tr>
<td>Aggression</td>
<td>.07</td>
<td>.08</td>
<td>.20</td>
<td>.24</td>
<td>.03</td>
<td>.03</td>
</tr>
</tbody>
</table>

a. The only significant interaction effect involves economic pressure and gender on antisocial behavior (p = .01). Economic pressure increased the risk of antisocial behavior among boys and decreased this risk among girls. The indirect effect through father's hostility is substantially stronger among girls than among boys.

*p < .10; **p < .05; ***p < .01.
father’s hostility as unwarranted anger than were sons. Indeed, considering the usual identification between father and son, one might expect boys with hostile fathers to look for something to blame in themselves, hence the more depressed than angry feelings. Such fathers also increased the risk of antisocial behavior in their children.

The developmental risk of economic hardship and father negativity is substantial for the Iowa boys and girls, but what factors, if any, minimized it? What about the family roles of mother? Mothers did not play a central role in relating the external circumstances of families to stressful internal processes within the household, but we have substantial evidence of their protective influence among families under economic stress (McLoyd, 1989). To what extent were mothers a protective factor in the lives of children?

Expansion of the analytic model from a dyadic relation between a hostile father and his seventh-grade child to a family system of father, mother, and child calls for knowledge of how interactions between two people influence and are influenced by a third person. The response of each person to the other is conditioned by their joint relationship to a third person. Thus changes within any individual or relationship may affect all other persons and relationships. Bronfenbrenner (1979) coined the term second order effect as a generic concept for these influences. We ask whether children’s perceptions of mother as nurturing and supportive moderate the effects of economic hardship and a hostile, explosive father. As in the prior analysis, we estimated both direct and indirect effects of family economic pressure.

With a three-item index of supportiveness, we assigned the adolescents to one of two categories, high (scores of 4 or greater) and low (see Table 3). Most mothers in the study rank above average on maternal supportiveness, although a significant number scored low. We find that these mothers were not necessarily married to hostile, irritable men. The observed hostility of fathers is only slightly moderately correlated with maternal supportiveness ($r = -0.23$). To carry out the two-group comparison, we combined boys and girls and included gender in each equation along with economic pressure. Across all measures of adolescent behavior, the children of hostile fathers were at greatest risk when they did not perceive their mother as supportive and affectionate (Table 3). With the exception of self-reported aggression, exposure to paternal hostility entailed no meaningful risk for children when mothers were highly nurturing and supportive. This interaction effect appears across all outcome mea-
<table>
<thead>
<tr>
<th>Observational Ratings and Self-Reports</th>
<th>High Maternal Support (N = 47)</th>
<th>Low Maternal Support (N = 27)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Direct Effects</td>
<td>Indirect Effects</td>
</tr>
<tr>
<td>Economic Pressure</td>
<td>b  beta</td>
<td>b  beta</td>
</tr>
<tr>
<td>Father's Hostility</td>
<td>.11 .12</td>
<td>.16 .19</td>
</tr>
<tr>
<td>Via Husband and Father Hostility</td>
<td></td>
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<tr>
<td>Adolescent self-report</td>
<td></td>
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</tr>
<tr>
<td>Depression</td>
<td>.19 .23</td>
<td>.01 .01</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td>Aggression</td>
<td>.30 .28*</td>
<td>.24 .25*</td>
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</table>

a. "Maternal support" is constructed as the simple average of three intercorrelated items (1 to 5 range) on the child's questionnaire: Mom lets child know she appreciates the ideas and the things the child does; mom helped child do something that was important to child; mom was supportive and understanding toward child. High maternal support refers to a score of 4 or higher (alpha = .84).
b. Gender was included as a control in each regression analysis.

*p < .10; **p < .05; ***p < .01.
sures, although it is statistically significant only in relation to the observational measures, negative mood, and antisocial behavior ($p = .05$).

Mothers who offered very little maternal support, according to their children, made the negativity of their husband even more important as an influence linking family hardship and the child's experience and increased the direct adverse effect of this behavior as well. Clearly, a number of the Iowa mothers managed to protect their children from the hostility of the father through emotional support, but the mechanisms of such protection are largely unspecified. Does the influence occur through marital relations or through other experiences? Whatever the process, some costs of economic hardship and father's hostility remain even when the mother is nurturing and supportive.

**CONCLUSIONS**

This study has investigated some consequences of economic adversity for rural families in the Midwest by including multiple aspects of the family economy that are seldom part of the same study. An unfavorable income or income-to-needs ratio brings a family's level of living into the picture; adverse income change indicates an unpromising economic trend, as when families are unable to keep up with the cost of living or actually lose income; unstable work (unemployment, underemployment, and demotion) incorporates the pattern of employment in the analysis, a potential source of economic loss; and economic pressures tap the situational definitions and strategies of the family, as expressed through difficulties in making ends meet and in cutting back on consumption. In theory, these pressures represent a link between the economic conditions noted earlier and the family, a connection between the external situation of the family and its internal states and processes.

Our analysis provides support for this model in a relatively small sample of rural families in the north-central region of Iowa ($N = 76$). The data were obtained from survey questionnaires and observational ratings in the winter and spring of 1987. All of the data were obtained at a point in time, and consequently we are unable to depict family and developmental processes over time. Nevertheless, both level and loss of income as well as unstable work jointly influenced the degree of economic pressure. In combination, the three conditions account for 40% of the variance in economic pressure. Unstable work is the least potent factor,
although its effect is partially expressed through the other two economic measures.

This model applies to older and younger families, to households in which women are employed more than 20 hours a week versus those in which they work fewer hours, and to families of higher and lower socioeconomic status. However, the issue of generality requires larger and more geographically diverse samples of families for an adequate test. Beyond this matter, there is need for a more differentiated perspective on family strategies and modes of adaptation. Cutting back is only one of a number of potential strategies, such as efforts to generate more income, although it clearly emerges as a notable link between economic adversity and family experience. Both strategies of cutting back and generating more income can be viewed as adaptational processes that tell us how adverse economic circumstances are likely to affect the family and children.

Economic misfortune in any historical context is not a uniform experience among members of the population, and this diversity represents an important problem. Why some rural families suffered economic losses and others did not warrants investigation. However, this is not the issue we investigated in the present study, although sample selection issues are addressed at points in the analysis. The way in which families respond to economic pressure has implications for their economic well-being over the long run. For example, hostile angry men could produce an unstable work life. However, our data show no evidence of this. The full story on this circular process awaits panel data.

Because cutting back generally marks the end of a valued life-style through experiences of loss, it is not surprising that the change is linked to depressed feelings and anger among both fathers and mothers in the Iowa sample. Adverse economic conditions markedly increased both outcomes through the economic pressure of felt constraints and consumption adjustments. The mediational link is stronger among men than among women and generally reflects the extent to which men are implicated by the economic misfortune of their families. But the strength of this link should not be interpreted as lessening the significance of harsh economic realities for parents; the effects through marriage provide insight into the process by which economic adversity influenced children's lives.

Husbands who were irritable and hostile toward their wives tended to function in much the same way as a parent—they were likely to be seen by observers as irritable, difficult, and hostile fathers. This correspondence also appears among the wives and mothers—irritable, hostile wives
were frequently seen as irritable, hostile mothers. However, the principle connection with external economic circumstances involves the fathers. With this in mind, we explored some direct behavioral effects of economic pressure and paternal hostility in the lives of children and the extent to which the effects of economic pressure were mediated by the marital and parental hostility of father.

Economic pressure (both direct and indirect effects) and paternal hostility increased the likelihood of depressed affect and externalizing behavior among children. The effect of paternal hostility applies generally to boys and girls and emerges in both self-reports and observational ratings. The negativity of fathers in marriage and in parenting does not account for the adverse influence of economic pressure on children’s mood and antisocial behavior. This indirect path is strongest among girls.

Explication of an influence process inevitably leads to questions regarding its variation. What factors might alter the sequelae of economic adversity in the family? A life course perspective points to experiences, dispositions, and resources that individuals and families bring to misfortune or economic setbacks, but it is difficult to do justice to these factors without a temporal design. In lieu of this design, we asked how a child’s perceived support from the mother would affect his or her vulnerability to the irritability and explosiveness of the father. Theory suggests that the supportiveness of the mother is a protective factor for children in such homes, and we find evidence of this in the Iowa sample. Maternal support diminished significantly the mediated effects of economic pressure and father hostility on children’s depressed affect and antisocial behavior.

The explanatory linkages identified in this study and their variation underscore a primary mission of this research—that of providing greater understanding of the process by which economic conditions matter for family life and the well-being of children. We have explored only one explanatory scenario through the family economy; other sequences clearly deserve investigation, including the multiple-earner strategy. In addition, the exploration of linkages in a small sample that lacks panel data makes our findings tentative, even though they are consistent with results reported by a good many studies in the research literature.

The possibility of different hardship processes for families in different contexts or circumstances suggests that in these primarily middle-class families, the male breadwinners were pivotal in intensifying the negative impact of economic pressure in family life. Under conditions of greater economic distress, mothers and wives may be more directly involved in the adverse emotions, behaviors, and parental disruptions associated with
economic stresses and strains (Conger et al., 1991). The ever-changing socioeconomic realities of the rural Midwest are expressed in diverse ecologies, from farm and displaced families to families in small communities and from families experiencing recent abrupt change to those that are chronically deprived. Adaptations to these ecologies represent a vital part of the story of family change in rural America and a challenging research assignment in the years ahead.

NOTES


2. For 1987, the poverty guidelines by the U.S. Census Bureau for four household members and above are as follows:

<table>
<thead>
<tr>
<th>Number of Household Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
</tr>
<tr>
<td>-----------------------------</td>
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<tr>
<td>11,611</td>
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</table>

Only one family in the sample falls below the poverty line—that is, has an income-to-needs ratio smaller than 1. The median and the mean income-to-needs ratio are 2.88 and 2.99, respectively.

3. The indirect effect of economic adversity on father’s (mother’s) depression is .16 (.06) for unfavorable income-to-needs ratio and adverse income change and .08 (.03) for unstable work.

4. The total effect of low income on father’s hostility toward his wife and mother’s hostility toward her husband is −.05 and −.22, respectively.

REFERENCES


