Financial Strain on Families

Money Matters! in Marriage and Family Therapy

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Since December 2007, this country has been facing the longest recession since the Great Depression of the 1930s (National Bureau of Economic Research, 2010). Hundreds of thousands of Americans have lost their jobs, health insurance, retirement savings, and even their homes. Across all demographic and socioeconomic groups, job loss and economic decline trigger a cascade of stressors, which create anxiety, depression, marital conflict, and adverse effects on children (Mistry, Biesanz, Taylor, Burchinal, & Cox, 2004).

The fewer buffers people have, such as second incomes or strong social support, the worse the impact of these stressors. However, higher income and social class do not in themselves inoculate against the negative effects of economic decline on families (Leinonen, Solantaus & Punamäki, 2002).

MFTs commonly see the critical role that money can play in couples and families. Financial distress adversely affects psychological, physical, and relational health of adults and children, including psycho-emotional outcomes of depression, anxiety, anger, and stress (Dakin & Wampler, 2008). Financial strain negatively impacts marital relationships, interactions, and satisfaction (Vinokur, Price & Caplan, 1996); parent/child relationships, parenting practices, and parenting satisfaction (Mistry, Vandewater, Huston & McLoyd, 2002); and child/adolescent behavior, academics, and mental, social, and physical development and health (Mistry et al., 2002; Gutman & Eccles, 1999; Duncan & Brooks-Gunn, 1997).

Given these significant systemic impacts, clinicians who apply therapy time and emphasis to the often-somewhat-taboo subject of finances, may indeed find that money matters.

Serious family financial problems generally have more to do with the strain of low income than poor financial management (Kerkmann et al., 2000). Job insecurity also creates financial stress, with increased marital tension (Hughes & Galinsky, 1994) and decreased family functioning (Larson, Wilson, & Beley, 1994), exacerbated by depression (Barling & MacEwen, 1992) and psychosomatic symptoms (Mauno & Kinnunen, 1999). The greater the experience of job insecurity, the greater the experience of financial stress, loss of control stress, and stress expressions at home (Nolan et al., 2000).

For couples, money is the top-rated problem area, even before and early into marriage (Storaasli & Markman, 1990). It is the most commonly reported argument starter (Stanley, Markman, & Whitton, 2002) and topic of dissent (Goldberg, 1987; Oggins, 2003). Strongly associated with marital dissatisfaction and psychological distress (Dakin & Wampler, 2008), disagreements over finances rank among the top contributors to divorce (Lawrence, Thomasson, Wozniak, & Prawitz, 1993). Couples dissatisfied with their financial situation frequently consider their entire relationship to be a failure (Blumstein & Schwartz, 1983).

For families, economic hardship has significant harmful effects on parents' psychological health and children's cognitive, behavioral, emotional, and physical development (Duncan & Brooks-Gunn, 1997; McLoyd, 1998). Children from low-income families are at increased risk for academic problems, juvenile delinquency, and teenage pregnancy (Brody et al., 1994), and to suffer from socio-emotional problems like anxiety, depression, peer conflict, and conduct disorders (Bolger, Patterson, Thompson & Kupersmidt, 1995). Negative impacts on children seem to derive largely through the mediating effects of family processes, as postulated by the family economic stress model.

Theoretical Lens and Previous Findings

Family Economic Stress Model

The family economic stress model emerged from a longitudinal study of 500 European-American families in the 1980's rural Midwest when thousands of families lost their farms or farm-related jobs (Iowa Youth and Families Project; Conger & Elder, 1994). Financial difficulties cause families to enter a complex, downward spiral. As income falls, families experience such pressures as being unable to pay their bills and having to scrimp on food, utilities, and healthcare. Some move in with other families or relocate to look for work. As economic pressures mount, so does parents' emotional distress, in the form of depression, heightened anxiety, irritability, anger, and alienation. These symptoms create havoc in family relationships.

Perceived financial inadequacy significantly affects marital relationships, parenting, and children's outcomes, through a chain of mediating variables (e.g., Mistry, Vandewater, Huston & McLoyd, 2002; Conger, Rueter, & Conger, 2000; McLoyd, 1998):

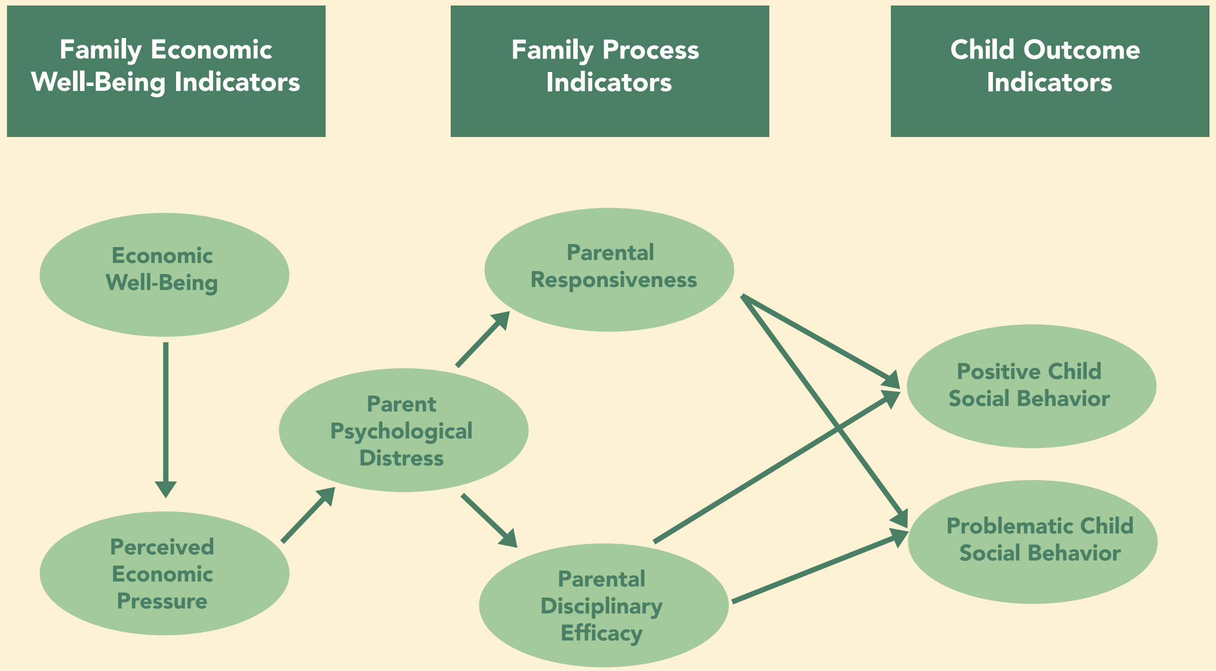
Financial strain. Low income and negative financial events create the psychological experience of not being able to afford goods and services called economic pressure or financial strain.

Effects on couples. Financial strain manifests in several ways: mental health suffers, women commonly become depressed (Mayhew, 1998), and men become irritable and withdrawn; marital self-image experiences a serious blow, spousal hostility increases, and spousal warmth decreases (Freeman, Carlson & Sperry, 1993); marital satisfaction and stability decrease (Kerkmann, Lee, Lown, & Allgood, 2000; Robila & Krishnakumar, 2001).

Effects on parenting. Deteriorating parental mood and conflict lead to less positive parenting and more negative parenting (Brody, Arias & Fincham, 1996). Distressed parents exhibit diminished nurturance and sensitivity toward their children, less affection, rely less on reasoning and loss of privileges and more on aversive, coercive techniques (e.g., threats, derogatory statements, slaps), and feel less effective and capable in disciplining their children (Conger, McCarty, Yang, Lahey, & Kropp, 1984; McLoyd, 1990; Mistry, Vandewater, Huston & McLoyd, 2002). Parent-adolescent relations worsen (Gutman, McLoyd & Tokoyawa, 2005). Fathers

THE FAMILY ECONOMIC STRESS MODEL

(Mistry, Vandewater, Huston & McLoyd, 2002)



become irritable, tense, and explosive, with increased tendency to be punitive and arbitrary in children's discipline (Elder, Liker, & Cross, 1984; Elder et al., 1985). Depressed mothers report parenting to be more difficult and less satisfying (McLoyd & Wilson, 1990).

Effects on children. In turn, poorer parenting leads to children's poorer socio-emotional adjustment, poorer academic achievement (Gutman & Eccles, 1999), and increased behavior problems (Duncan & Brooks-Gunn, 1997). Negative fathering predicts temper tantrums, irritability, and negativism in young children, especially boys, and moodiness, hypersensitivity, feelings of inadequacy, and lowered aspirations in adolescent girls (Elder et al., 1984; Elder et al., 1985). Mother's negative parenting increases cognitive distress and depression symptoms in adolescents (McLoyd & Jayaratne, 1994), and lower preschool ability in younger children (Jackson, Brooks-Gunn, Huang & Glassman, 2000). Poorer parent-adolescent relations predict more negative adjustment in adolescents (Gutman et al., 2005).

Empirical tests of the family economic stress model have reliably demonstrated these mediated relationships between income and family well-being (e.g., Mistry, Biesanz, Taylor, Burchinal, & Cox, 2004; Robila & Krishnakumar, 2001).

Further studies have shown that the *model extends to diverse populations,* in addition to the European-American, rural, two-parent families for which it was originally developed. These include families of:

- Various ethnicities, including African-American (Conger et al., 2002; Gutman, McLoyd & Tokoyawa, 2005; McLoyd & Jayaratne, 1994), Chinese-American (Bi & Herman, 2009), Korean-American (Moon, Blurton & McCluskey, 2008), and Hispanic (Mistry, Vandewater, Huston & McLoyd, 2002; Lopez Plunkett, 2003; Barrera et al., 2002).
- Differing geographical settings: urban (Conger et al., 2002), inner city (Gutman et al., 2005), and in the New Orleans area before and after Hurricane Katrina (Scaramella, Sohr-Preston, Callahan & Mirabile, 2008).
- Diverse family structures, including a variety of two-caregiver households (Conger et al., 2002) and single-parent households (Gutman & Eccles, 1999; Jackson, Brooks-Gunn, Huang & Glassman, 2000),
- Children of younger ages (Conger et al., 2002) and adolescents (Gutman et al., 1999; Mayhew, 1998; McLoyd et al., 1994).
- Both boys and girls (Mistry et al., 2002; Loukas, Prelow, Suizzo & Allua, 2008).
- Additionally, a number of mediating family processes have been explored. Those that *mediate the impact of financial strain on child outcomes* include:
  - Positive parenting practices (Bank, Forgatch, Patterson & Fetrow, 1993)
  - Peer associations (Loukas et al., 2008)
  - Family routines (Prelow, Loukas & Jordan-Green, 2007)
  - Adolescent social competence (Prelow et al., 2007)
  - Social support (via improvements in parental well-being and parenting behavior) (Taylor, 1997).
  - Self-regulation in adolescents (Brody, Stoneman, & Flor, 1995)
  - Adolescents' perceptions of the parent-child relationship (McLoyd et al., 1994; McLoyd & Wilson, 1990)
  - Finance-related parent-child conflict (Conger et al., 1994)
  - Maternal psychological well-being aspects such as depression, stress, and efficacy (Mistry, Lowe, Benner & Chien, 2008).

Other pieces include:

- Father-child relations suffer following economic loss if the child, prompted by the mother's interpretation of the economic crisis, blames the father and loses respect for him (Elder, 1974).
- Whereas financially stressed mothers reported feeling "okay" when they could keep abreast of basic needs, affording some nonessential extras is associated with feelings of pride and accomplishment (Mistry & Lowe, 2006).
- Partners' treatment of each other mediates the impact of financial stress on marital quality and stability (Conger & Elder, 1994), with couple interactions being stronger mediators than personal emotional distress (Gudmunson et al., 2007).

Financial Distress and Gender Considerations

A variety of measures and instruments Men and women in couple relationships have traditionally responded differently to economic challenges. Husbands and wives often have had dramatically different perceptions about their income and assets (Zagorsky, 2003). Traditionally, husbands have been more likely to fill the provider role and thus to feel the greater brunt of financial strain (Crowley, 1998), to respond adversely to stressful circumstances (Conger et al., 1990), and to display dysfunctional social behavior in response (Leinonen, Solantus, & Punamaki, 2002). In contrast, wives have been more likely to respond adversely to stressful relationships (Conger et al., 1990) and to undergo emotional, internal changes, such as depression, as a consequence (Leinonen et al., 2002).

The "True Currency of Money"*
Working with Meaning in Couples Therapy

The following questions can serve as a guide to exploring the history and emotional significance of money for each partner, taken from Shapiro et al. (2007):

(1) What are your earliest memories of money in your family? What is your best and worst memory regarding money? What feelings do these memories generate? Was money viewed as good, bad, scary, dirty, or neutral for you as a child? Did anyone help you to understand these feelings as a child? Were there any family stories about money?

(2) How did your parents talk about money between themselves and with the children? Was it easy to talk about, or was it treated like a secret? What kind of tone was used in the discussions? Did your parents fight about money, and if so, how?

(3) Did your parents agree about how to deal with money? Who was in charge of spending, and who was in charge of saving? Did working, or earning the bigger portion of the income, connect to control over money?

(4) How did your mother think and feel about, and deal with, money? How did her parents think and feel about, and deal with, money? Did your mother enjoy working (or staying home)? How did you know and what impact has this had on you? Repeat using father. How well off did you feel growing up? How did that change over the course of your growing up, if at all?

(5) What is your first memory of having an argument or disagreement about money in your family? What were your feelings regarding arguments about money, and how has this impacted you?

(6) If you have siblings, were different genders or different ages treated differently in regard to money? How are your attitudes and feelings about money different from or the same as those of your siblings?

(7) What is your first memory of making money of your own? How much control did you have over any money you made or received as a gift?

(8) Where else did you get messages or information about money while growing up? Other relatives, religion, peers, TV, culture? How did these messages influence you?

(9) What financial expectations did your parents and grandparents have of you? How was this communicated to you? What financial expectations do you have of your parents or grandparents?

(10) What would you like to do differently from your parents regarding money in your relationship? What would you like to do the same?

*Stanley & Einhorn, 2007, p. 293

Women have cited poor money management as a primary cause for divorce (Amato & Rogers, 1997), yet financial concerns may be more important to husbands' marital satisfaction than to wives' (Aniol & Snyder, 1997). Currently, notions of "his" and "her" marriages may be changing: a recent, national study found little differences between the genders, with husbands and wives very much alike in assessing their financial situation and potential for divorce (Gudmunson et al., 2007). This may be due to changing societal norms regarding work and domestic life, which is evolving into the dual earner household. A second income can be a protective factor from financial strain (Gaunt & Benjamin, 2007), and generally wives' increased income increases marital satisfaction (Schaninger & Buss, 1986). Low-income couples are less likely than middle-income couples to have both spouses in full-time employment, adding to their felt economic pressure around job insecurity or loss (Dakin & Wampler, 2008).

Traditional men experience more job insecurity than traditional women, while egalitarian men and women exhibit similar degrees of job insecurity. It seems that centrality of family life, when felt by men or women, provides some buffering from unemployment stress (Gaunt & Benjamin, 2007).

Clinical Implications and Therapeutic Techniques

Most problem gamblers do not seek or Research on family finances as a marital issue has had little impact on how couples therapy is conducted (Dakin & Wampler, 2008). Today's economic climate forces the issue to the forefront of clinician's work as so many families are forced into situations of financial hardship. Knowing the financial situation of clients can be helpful in assessing for psychological, behavioral, and relational problems, in planning interventions, and in being realistic about what is possible to change in the wider context. Without asking, clinicians might be unable to fully envision the range of difficulties a family may be facing—such as lack of transportation, healthcare, and child care (Dakin et al., 2008); utility, phone, and Internet cutoffs; debt collection, repossessions, and eviction notices; and the inability to properly feed, clothe, and maintain a home for the family.

Clinicians should help clients create and maintain adequate coping mechanisms to weather financial crises. A systemic approach can treat current symptoms of suffering, while also working to strengthen family resources and relationships that will buffer and protect the family from short- and long-term effects of financial strain. Therapy should involve multiple levels of assessment and treatment:

- **Financial health** issues, such as instrumental and psychoeducational interventions to aid job searching and financial management.
- **Mental health** issues, such as stress, anxiety, confidence and esteem loss, and depression, in adult and child family members.
- Behavior issues, academic issues, and issues of negative activities and peers, in **children and adolescents**.
- **Couples and marriage** issues, reducing financial strain effects on relationships.
- **Parent/child** relationship issues, parenting emotions and practices, understanding negative and positive parenting practices and effects.
- **Family** issues, including family counseling to reduce blame, to build resiliency, and activate family resources.
- **Community** issues, helping families to engage with community resources and increase social support.

In addressing these areas of financial strain's systemic impacts on individuals, marriages and families, the following research results may inform clinicians.

MFT: Research Informs Clinical Work

Clinicians can make good use of research findings about what moderates adverse effects of financial strain on families.

Couples/marriage therapy. It is well established that couples who treat each other well in times of financial stress fare much better than those who resort to blaming, negative attributions, and conflictual couple interactions (e.g., Conger & Elder, 1994; Gudmunson et al., 2007). While some amount of argument about money is to be expected, *how* couples argue is important to relationship quality (Gottman, 1994), pointing to a need for couples to develop reliable methods to communicate safely and effectively. Couples therapy (such as narrative or emotion-focused therapy) aimed at reducing harmful interactions and negative meaning-making processes may be especially helpful to couples dealing with financial strain, working to help couples collaboratively partner, support, and care for each other through difficult times.

Family therapy and parenting. Evidence is clear that positive parenting practices and good parental relationships substantially buffer children from the serious negative impacts of financial strain in families (Mistry, Vandewater, Huston & McLoyd, 2002). Family therapy in this area can go a long way in helping children. Clinicians may work with mothers and fathers to reduce irritability and stress expressed toward children, and to reduce negative parenting—aversive, punitive, arbitrary, coercive techniques (e.g., threats, derogatory statements, slaps)—and to build positive parenting (e.g., reasoning and loss of privileges) that is nurturing, affectionate, and sensitive to children's needs.

Research indicates that parents, as well as children, benefit when parents feel more effective and capable; parent/child relationships improve, and parenting feels less difficult and more satisfying. In turn, as parental well-being improves, so does children's (Mistry, Lowe, Benner & Chien, 2008).

Community and social support resources. Social support is known to improve parental well-being (e.g., Taylor, 1997), and enhancing client's social support can be a fruitful area for therapy. For example, research indicates that parents who maintain strong community ties do much better over time (Conger & Conger, 2002). Further, kids whose parents are connected to church, school, and civic organizations live their own lives accordingly, and their involvements predict successful outcomes as well. Encouraging clients to tap into community and social support resources is likely to increase well-being and improve long- and short-term outcomes.

Relational financial therapy. In relational family therapy, therapeutic interventions are designed to encourage empathy and understanding regarding each other's financial behaviors. Examples include: creating a spending diary, gathering and organizing financial documents, inviting couples to examine their family scripts for handling finances, discussing long-term goals, and teaching one's children financial literacy (Gale, Goetz, & Bermudez, 2009).

Issues that Families with Financial Strain Commonly Face

Clinicians may expect to encounter the following themes and concerns common to families dealing with financial strain.

Grieving losses. Economic hardship and job loss create a series of losses. As families lose jobs, homes, and life dreams, grief can be crippling. Some of these may be ambiguous losses, which may never truly be resolved (Boss, 2006). In extreme cases, a family member may commit suicide as overwhelming losses may feel devastating and hopeless. Assisting clients through the grieving process takes on a central role. Helping families to adapt by recognizing and building upon strengths and resources is particularly important to family resilience (Walsh, 1998).

Confronting denial or unrealistic expectations. Helping clients gently accept harsh realities is necessary to moving forward. This may be a time for families to create new paradigms about their financial health and well-being, to

TERMINOLOGY

Financial strain: refers to attitudes of concern, worry, and stress associated with perceived financial problems.

Financial stressors: are life events that impact a family unit that can produce changes in a family social system. Financial stressors come from three sources: personal, family, and financial situations.

Personal stressors: include things such as, investment losses, injuries, disabilities, accidents, illnesses, and wage garnishments.

Family stressors: include things such as, major life-cycle events, such as marriages, births, retirement, job loss, divorce, and death. These types of events often require substantial amounts of money to resolve, which can in itself, be a cause of serious financial problems.

Financial stressors: include things such as personal consumer choice situations, such as, moving, paying for household and vehicle repairs, foreclosures, legal problems, bankruptcy, medical bills, and pre-existing excessive consumer debt. These type of stressors tend to increase total stress levels, as well as financial stress levels, which in turn, tend to lead to a lower level of financial satisfaction.

Job insecurity: is characterized as a subjective experience, reflecting the individual's perceptions and interpretations of the situation and is considered a classic job stressor resulting in various types of strain.

The Family Stress Model (Conger & Conger, 2002): describes a pattern whereby economic pressure leads to disruptions in individual emotional well-being, which in turn leads to poorer marital relations, including marital instability.

Gender Role Theory: posits that family roles such as mother and spouse are more central to the identity of women, whereas work roles such as main breadwinner are more central to the identity of men. In this way, work roles are perceived as a significant source of self-esteem for men, whereas family roles are perceived as a significant source of self-esteem for women. Men's tendency to attach greater importance to their work, therefore, may cause them to be more vulnerable than women to employment-related stress, whereas women are relatively protected from this stress due to the centrality of home and family to their identity.

Gender Ideology: suggests that women and men with traditional attitudes regarding gender will allocate roles along traditional lines, such that the man takes on the role of breadwinner and the woman is responsible for household labor and childcare. Couples with egalitarian, non-traditional attitudes will allocate the chores more equally, leading to a greater participation of the woman in breadwinning and the man in household labor.

create new relationships with finances and material possessions, and to develop new methods of money management. For example, as banks withhold lending, and consumer credit reports get tainted, the credit crunch forces families to rely on money-on-hand for products instead of lines of credit. They are forced to shift paradigms from one of "borrowing" to "saving" and living within their means—which now is significantly lower than before.

Symbolism and meaning creation. Working with financial issues means dealing with "the true currency of money" (Stanley & Einhorn, 2007, p. 293); that is, the underlying meanings that comprise money's symbolic value for couples. In fact, money is so imbued with meaning that it is one of the most powerful tools a therapist can use (Shapiro, 2007). What may appear to be a difference of opinion about how to manage finances may actually symbolize underlying issues of boundaries, families of origin, trust, commitment, and power (Shapiro, 2007). Thus, therapy should address these issues of couple identity, working out clear plans and mutual understanding, while focusing on what money represents. Narrative therapy that deconstructs old meanings and co-creates new, more helpful meanings around money may be especially helpful.

Restoring trust. Money, like sex, is an area in which one partner can make unilateral decisions that might devastate the other partner, which helps explain why money and sex are two of the most contentious issues for couples. Trust can be threatened around issues of debt, money spending, and financial management. Money is fertile ground for deceit and damaged trust, when, for complex reasons involving identity, shame, and fear of recrimination, people can be highly motivated to hide their financial behavior from their partners (Stanley & Einhorn, 2007). Restoring damaged trust, honesty, and trustworthiness are important areas of therapy.

Emotion regulation and couples skills development. The concrete, harsh reality of inadequate finances to sustain basic needs is real and overpowering, impacting relationships by making it harder to regulate emotions (Stanley & Einhorn, 2007). Interventions should include emotional support between partners, as well as reducing conflict, enhancing communication, and restoring commitment (Stanley et al., 2007).

Stress management. Stress management includes relaxation techniques, meditation, yoga, positive visualization, massage therapy, and stress-reducing hobbies like gardening and knitting. Healthy lifestyles are especially important during times of stress, yet maintaining healthy eating and exercise habits may become difficult as money constraints prevent families affording expensive healthy foods and gym memberships. Exploring options that fit within their new budgets is necessary, including exercise that can occur for free outdoors, and price-comparison shopping for groceries.

Instrumental and Psychoeducational Interventions

In addition to the previous areas of treatment, clients facing financial and employment difficulties may benefit significantly from practical help. For instance, clinicians' partnering with or referring to financial planners to assist in monetary decisions can be helpful to clients (Gale, Goetz, & Bermudez, 2009). Also, consider job search therapy. Job search interventions include learning job search strategies, practical skills and confidence needed to find employment, interviewing skills, problem solving activities, coping with job-seeking stresses and setbacks, empowerment interventions to take risks and rethink themselves (Price, Van Ryn & Vinokur, 1992). In three major randomized trials, those who participated in these activities via a jobs program were less prone to distress and depression, gained confidence, engaged in effective job searches, got jobs faster, and secured higher paying jobs.

How families cope and adapt to economic hardship, such as planned budgeting, the use of savings and credit accounts, and price-comparison shopping to secure needed and desired expenditures makes a difference in how economic hardship impacts the family (Mistry, Lowe, Benner & Chien, 2008). Money management can be a major source of marital conflict (Aniol & Snyder, 1997), and couples who argue about money are really arguing about how to manage the money they have (Blumstein & Schwartz, 1983). However, frequently couples are not excellent in financial management behaviors and financial planning skills (Godwin & Carroll, 1986; Titus, Fanslow, & Hira, 1989). For instance, good management should include: formal budgeting, keeping written plans and records of expenditures, reviewing expenditures, and using a planning horizon of one year or more (Beutler & Mason, 1987).

Resources for Practitioners

Books

Bach, D. (2002). *Smart couples finish rich.* New York: Broadway Books.

Gallen, R. (2002). *The money trap.* New York: HarperResource.

Hayden, R. (1999). *For richer, not poorer: The money book for couples.* Deerfield Beach, FL: Health Communications.

Klontz et al., (2008). *Facilitating financial health.*

Opdyke, J. D. (2004). *Love and money.* Hoboken, NJ: Wiley.

Orman, S. (1997). *The 9 steps to financial freedom.* New York: Crown.

Schwab-Pomerantz, C., & Schwab, C. (2002). *It pays to talk.* New York: Charles Schwab.

Spragins, E. (2002, July 2). *Love & money.* New York Times, p. 10.

Warren, E. (2005). *All your worth.* New York: Simon & Schuster.

Film

Maxed Out. (2006). Directed by J. D. Scurlock.

Financial Planners

Financial Planning Association (FPA)
www.plannersearch.org
The primary professional organization representing financial planners. This Web site can help identify financial planners in therapists' geographic locations. Those who hold professional designations of Certified Financial Planner (CFP) or Accredited Financial Counselor (AFC) are required to adhere to high ethical standards and act in the best interest of the client.

Web sites

Comptroller of the Currency Administrator of National Banks
HelpWithMyBank.gov
This site assists customers of national banks and helps them find answers to national banking questions.

Family and Consumer Science
www.fcs.uga.edu/ext/econ
Information for all audiences about the wise use of credit. Topics include credit reports, credit scores, avoiding credit pitfalls, getting out of debt and bankruptcy.

Institute for Financial Literacy
www.financiallit.org
The mission of the Institute is to make effective financial literacy education available for all American adults.

MyMoney.gov
www.mymoney.gov
The U.S. government's Web site dedicated to teaching all Americans the basics about financial education.

National Endowment for Financial Education
www.nefe.org
A site offering help in learning to manage money, no matter the financial challenge. Articles, tools and other resources are available.

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