

ECONOMIC PRESSURE AND SUPPORT AMONG ECONOMICALLY DISADVANTAGED  
MOTHERS OF MEXICAN DESCENT: AN EXAMINATION BY MARITAL AND  
GENERATIONAL STATUS

By

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Abstract

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This study focused on differences in perception of economic pressure among mothers of Mexican descent living in the United States by accounting for marital and generational status. In addition to this I also examined the power of two forms of support, formal and informal, to test their ability to alleviate such pressure. Mothers of Mexican ethnicity from two waves of the Fragile Families data set ( $n = 582$ ) reported marital status, generational status, income, economic pressure, informal support and formal support. Results provided support for differences in perception of economic pressure and the relationship of income to economic pressure by marital and generational status. Informal support was negatively associated with economic pressure while formal support was positively associated with economic pressure. Implications of these findings include adding the aforementioned constructs to the existing economic stress model and testing additional measures of constructs used in this model.

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## CHAPTER 1

### INTRODUCTION

Although Hispanics were once considered a drastically under-researched population, current researchers have attempted to give this ethnic group equal representation in the literature (Oropesa & Landale, 2004; Landale & Oropesa, 2007). According to the U.S. Census Bureau (2004), from the year 2000 to 2010, the Hispanic population is estimated to grow 34%, and by 2050 will have grown 187% from the year 2000. Like other ethnic minority groups, Hispanics are over-represented among the poor, with 20.6% living in poverty in 2006, as opposed to the nationwide average of 12.3 % (U.S. Census Bureau, 2007). The Census Bureau also reports that during 1993-1994, Hispanics had the highest entry rate into poverty and the highest episodic poverty rate (U.S. Census Bureau, 1998). According to the U.S. Department of Health and Human Services, Hispanic mothers are least likely to have a high school diploma or GED or to have a bachelor's degree when compared to white or black mothers (2005). This could put them at a disadvantage in regard to the kind of jobs they are able to acquire, and in turn affect their income and/or economic pressure. In addition to poverty, Hispanics face a special set of challenges in the United States compared with other large ethnic minority groups, such as African Americans, because legal status is not always safely secured (Aponte, 1998), language barriers (White, Roosa, Weaver, & Nair, 2009), and the clash of cultural values (Parke, Coltrane, Duffy, Buriel, Dennis, Powers, French, & Widaman, 2004).

Mexican Americans are one of the fastest growing ethnic groups in the U.S. Greater than half (65%) of the 47 million-plus Hispanics in the United States are of Mexican-origin. Among the entire US population, people of Mexican-origin make up 11% (Gonzales, 2009). Not surprisingly, Mexico also accounts for the most immigration into the United States. The Current



Population Survey (Census Bureau, 2007) indicated that there were 11,671,000 Mexican immigrants in the United States. In terms of income, Mexicans in America have a lower median income than non-Hispanics and they have larger family sizes, resulting in lower per-person income as well (Baca Zinn & Pok, 2002). Although there are no specific generational statistics on Mexicans in the US, most Hispanics in the US are first generation. From 1970 to 2000 the growth of first generation Hispanics was 436%; for second generation was 259% and third generation was 167% (Suro & Passel, 2003). These statistics suggest that first generation Hispanics, who are mostly of Mexican descent, may be at greater risk than any other ethnic or racial group to live in poverty and to experience economic stress. Given this, it is somewhat surprising that little research has examined the effects of economic stress on Mexican-American families living in poverty.

Economic pressure, which is defined as the inability to make ends meet to provide for an individual's family, is most commonly experienced by persons and families who experience episodic or long-term poverty (Conger et al., 1994; Elder et al., 1995; Conger et al., 2002). Conditions of poverty are more likely to occur among single and cohabiting partners, and among immigrants who are new to the US (Brown, 2004; Lazear, 2007). Although Mexican Americans are more likely to have ever married than other Hispanic groups or non-Hispanic persons, generational differences have been observed (Oropresa & Lansdale, 2004). Third generation Mexican Americans are less likely to be married than first or second generation (Oropresa & Lansdale, 2004). These linkages suggest that it may be worthwhile to explore how economic stress might differ by marital and generational status. To date, little research has been conducted on economic stress among Mexican American families, and no research has considered potential

differences in economic strain among first, second and third generation Mexican American individuals.

To alleviate economic stress, individuals may turn to family members or friends for social support. Among foreign born and US born Hispanics, Mexican Americans especially report higher family support than whites (Almeida, Molnar, Kawachi, & Subramanian, 2009). Family support is also reported to be higher among foreign born, as opposed to US born individuals, if the family speaks Spanish in the home, and if they are of lower SES (Almeida et al., 2009). Mexican Americans are also more likely than European Americans to co-reside or live close to kin and to provide childcare (Sarkisian, Gerena, & Gerstel, 2007); this type of kin support most often occurs among families of lower economic means. Given that individuals of Mexican descent in the United States are more likely to be economically disadvantaged, (Lazear, 2007; Suro & Passel, 2003), kin and family support may be attainable resources. What is not known is how informal support such as that provided by kin and friends may help to reduce the economic strain felt by parents who live in poverty. Additionally, little to no research has examined how formal sources of support, such as those from government agencies, might relate to the economic pressure experienced by poor parents. Formal support can assist families by providing tangible assistance with childcare, financial aid, and food-related resources (i.e., WIC, foodstamps). This form of support has potential alleviate economic pressure by lightening the burden to provide for one's family. Surprisingly, no research has examined if this is true among economically disadvantaged minority populations. Using longitudinal research from the Fragile Families (Reichman et al., 2001), this study seeks to further current research in this area by asking two questions. First, among mothers of Mexican descent within the United States, how does economic pressure differ by generational and marital status? Second, does support buffer

the relationship between income and economic pressure, and if so, do the effects of support differ by marital or generational status?

## CHAPTER 2

### THEORY AND REVIEW OF LITERATURE

#### *Theoretical Frameworks*

*The Economic Stress Model.* An effective method of researching the effects of unstable income is the economic stress model (Conger et al., 1994). This theory assumes that frustrating financial events affect a parent's psychological health resulting in depression or anger (Berkowitz, 1989). In addition to this, the model uses a family systems theory assumption that a change in one person will result in changes to the entire family unit. Thus, when a family experiences economic problems, the stress from these problems will influence parents' sense of self, parent-child interactions, marital relationships, and child outcomes. Among the forerunners of studying economic stress, Conger et al.'s study of the Iowa farm crisis demonstrated that among families with greater economic pressure, parents were less nurturing towards their adolescent child, more likely to be depressed, and experienced marital strain, and that the adolescent was more likely to have internalizing symptoms or externalizing problems (Conger et al., 1994). Conger et al. measured family economic pressure using three items: economic adjustments the family had made during the previous year, parents' ability to make ends meet, and parents' ability to meet the family's material needs (1994).

*Adaptations of the Economic Stress Model.* Researchers who have applied the economic stress model to diverse populations including African Americans and Hispanics have similarly found that economic pressure was associated with parental depression, marital distress, harsh parenting and poor child outcomes (Conger et al., 2002; Parke et al. 2004; Wadsworth & Santiago, 2008). Among two-parent Mexican American families, White et al. (2009) found that for mothers, economic pressure was related to English pressure (problems due to lack of English

proficiency), living with a sense of danger, depressive symptoms, and inconsistent discipline. A limitation of these studies is that they were cross-sectional. Because Hispanics make up the largest proportion of persons with unstable incomes (Census Bureau, 1998), it is important to have measures of income for more than one time point to account for income fluctuation over time. Longitudinal research that includes income and economic pressure from more than one time can give a more accurate representation of a family's circumstances.

Even though Conger's family stress model has been used among different ethnic groups, cultural factors have not been identified and expanded (Barnett, 2008). One adaptation of the model for Mexicans in the United States could be to examine economic pressure by generational status. Factors such as marital status, educational attainment, and income are known to differ by generational status (Phillips & Sweeney, 2005; Landale & Oropesa, 2007; Suro & Passel, 2003). These factors are also associated with poverty and economic pressure (Suro & Passel, 2003; Conger et al., 1994; Census Bureau, 2005).

In regard to marriage and marital disruption, there are clear differences by generational status. Foreign born Mexican women are more likely to value marriage (Oropesa, 1996) and be married, and are less likely to cohabit or be a single mother than US born Mexican women (Landale and Oropesa, 2007). First generation Mexican women, also known as foreign born, also marry earlier than US born (Landdale & Oropeasa, 2007) and are less likely to divorce than US born Mexican women (Phillips and Sweeney, 2005). Using National Survey of Family Growth data, Philips and Sweeney found that 40.9% of US born women were likely to experience marital disruption within the first 10 years of marriage, compared to 13.1% for foreign-born (first generation) Mexican women. The combined effect of these findings

highlights the importance of considering Mexican American generational status as a factor that may contribute to poverty and economic pressure.

Generational status can also explain differences in education and income among individuals of Mexican descent. In 2000, 54% of first generation Hispanics had less than a high school diploma; compared with second and third generations, the percentage drops to 23 and 25%, respectively (Suro & Passel, 2003). This is also evidenced by college attendance and completion: among first generation, only 22% have at least attended college; among second and third generations, the percentages jump to 44 and 40% (Suro & Passel, 2003). It is then unsurprising that later generations also have higher earnings than first generation Hispanics (Suro & Passel, 2003). However, among those who have studied economic stress with Hispanic families, generational status was negatively associated with perceived economic hardship (Gomel et al, 1998). This implies that even though first generation individuals may have less income than later generations, they may have a different way of viewing their income. This was supported by Parke's findings that the strength of association between income and economic pressure was weaker for Mexican Americans than for European Americans, presumably because Mexican Americans had a non-US frame of reference (Parke et al, 2004). It should be noted that the Mexican Americans in Parke's study were 50% first generation and were not examined by differences in generational status.

Marriage rates, education, and income differ by generational status for individuals of Mexican descent who reside in the US. Therefore, it is prudent to adapt the economic stress model to incorporate generational and marital status, especially for those of Mexican descent. These differences in experience could result in differing amounts of economic pressure, and consequently, different outcomes for these families. In addition to this, the economic stress

model demonstrates that adverse economic conditions can result in economic pressure. The model, however, does not account for the support that families living in adverse economic conditions may also receive or whether such supports can influence economic pressure.

The seminal work of Reuben Hill (1958) also informs my examination of economic pressure among economically disadvantaged families. Hill's model accounts for resources and perceptions of stressors that will affect how stressed families feel from stressful experiences. Resources can be internal or external sources that enable families to meet the pressures associated with stressor events. How families view a stressor will affect the degree of stress a family feels. Hill's model suggests that economically disadvantaged families who perceive their life situation to be less than optimal, and who lack either personal or social resources to cope with these perceptions are likely to feel a greater sense of pressure regarding their ability to financially make ends meet or meet the needs of their family. In contrast, families that have resources such as social or economic support, and who perceive their situation to be within their ability to control may feel less economic pressure.

*The Resiliency Model.* Although research has shown that economic stress and poverty-related stress puts children and adults at risk for a host of negative processes and outcomes, decades of research have documented what is known as the resiliency model. According to the resiliency model, individuals do not succumb to risks because of protective factors that mediate the stressors (Werner & Smith, 1992; Gore & Eckenrode, 1994; Masten & Coatsworth, 1998). The resiliency framework demonstrates that when stressors confront an individual, resources can act as protective factors and limit the negative impact that stressors can bring (Gore and Eckenrode, 1994; Kumpfer, 1999). It is crucial to be aware that even though resources may exist

for numerous individuals, they only act as protective factors in the face of risk (Werner & Smith, 1992; Kumpfer, 1999).

One resource that has been repeatedly examined is social support, which includes both instrumental support and emotional support from family members, friends, and community members (McLoyd 1990; Dennis, Parke, Coltrane, Blacher, & Borthwick-Duffy, 2003; Gomel, Tinsley, Parke, & Clark, 1998). Poverty-related stress and economic pressure put Mexican American parents at risk for marital problems, depression, hostile parenting, and puts the children from these families at risk for maladjustment (Parke et al., 2004); however, social support is a resource demonstrated to increase an individual's confidence in solving everyday problems and meeting their family's needs (Orthner, Jones-Sanpei, & Williamson, 2004). By examining whether social support can buffer parents from economic pressure, we can begin to understand if it can protect families from the host of circumstances that are likely to occur with economic pressure. In addition to this, if social supports protect families in poverty, policy makers can do more to help encourage the development of such support systems.

There is much to be gained by combining the economic stress model and resiliency framework. The economic stress model considers risk conditions and relationships resulting from income and economic pressure. The resiliency model, although not focused on family economics, considers both risk and protective factors that are important to understanding families that live in poverty. Thus using the economic stress and resiliency models together provides a framework for understanding specific economically related strains as well as factors that can protect against such stress. In this study, I use a combination of these models to account for the process of mothers of Mexican descent within the United States as they experience economic pressure.



### *Definitions of Poverty and Economic Stress*

Although living in poverty and living under economic pressure are not synonymous, they can both have detrimental effects on individuals and their families. Living in poverty can cause economic stress, but not all persons living with economic stress live in poverty. These terms will now be described in order to provide further clarity. As stated previously, Conger et al. (1994) measured family economic pressure using three items: economic adjustments, parents' ability to make ends meet and parent's ability to meet the family's material needs. As they (1994) pointed out, the agriculture industry in Iowa suffered a tremendous economic loss in the 1980's, which caused economic stress for their families and was the basis for the original economic stress model; therefore, any severe financial recession could cause families to experience economic stress. Poverty, on the other hand, is defined by the US Census Bureau with the poverty threshold. The poverty threshold is determined by using a family's total income, considering the number of family members in a household and determining whether or not the adults are over age 65 (<http://www.census.gov/>). If a family's total income is below the poverty threshold, they are defined as living in poverty. In this sense, the measurement of poverty is an objective measure. In contrast, economic pressure as defined by Conger et al. (1994) is a subjective measure because it is an assessment of economic hardship relative to one's perception a proximal standard of living. Therefore, I believe one should not assume these terms to be interchangeable. Researchers should examine economic pressure among those living both above and below the poverty line, as defined by the Census bureau.

Although economic pressure is related to income, understanding of economic pressure is not as simplistic as simply determining an association between living in poverty and economic pressure. Because Hispanic families are more likely to experience episodic poverty, the poverty

they are currently experiencing could be drastically different, or relatively close to their previous income. For example, according to objective measurement, living even \$1.00 above the poverty line is said to be living “out of poverty.” Economic pressure, on the other hand, allows researchers to see inside of the mind of individuals in order to see if they have the ability to provide for their families. In this study, income will be assumed to relate to current economic pressure (at wave 3), but I will also examine the previous wave’s economic pressure and income (wave 1) to see if they contribute to current economic pressure.

### *Hispanic Families in the US*

Currently in the United State, Hispanic ethnic groups are the fastest growing minority, largely because of immigration and childbearing. From 1970 to 2000 the growth of first generation Hispanics (those born in Mexico) was 436%; for second generation (those who have at least one parent born in Mexico) was 259% and third generation (those who had both parents born in the United States) was 167% (Oropesa & Landale, 2004; Suro & Passel, 2003). According to Current Population Studies (as cited by Oropesa & Landale, 2004), over half of individuals who say they are Mexican American are third generation and one-third are second generation. Of those who classify themselves as Mexican, 79% are first generation<sup>1</sup>.

Although people usually think of Mexicans as relocating to larger cities in the southwest United States, Mexican communities can be found in large established cities all over the United States, including Chicago and New York (Gonzales, 2009). Mexican immigrants are also likely to live in highly concentrated areas with other Mexican families and have lower incomes, and are not as fluent in English as other Hispanic immigrants (Lazear, 2007). Among first generation

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<sup>1</sup> The term Hispanic incorporates multiple groups such as Mexicans, Puerto Ricans, and Cubans, who have unique differences in areas such as marriage and birthrates (Landale & Oropesa, 2007). This study focuses solely on mothers of Mexican descent

Hispanics, the vast majority speak Spanish as their dominant language (72%). Second generation Hispanics are more likely to be bilingual (47%) or use English as their dominant language (46%), and third generation Hispanics are most likely to be English dominant (78%, Suro & Passel, 2003). In addition to this, both Mexican and other Hispanic immigrant children, even when they come to the US younger than five years of age, have lower schooling outcomes than immigrants do from other countries.

When speaking of the individuals in the US of Mexican descent, typical descriptions include Chicanos, Mexicans, and Mexican Americans. When asked, Mexican Americans have indicated they typically refer to someone who has been born in America or feels a distinct sense of “Americanness.” Persons who live in the United States who refer to themselves as Mexicans typically were born in Mexico and feel a strong sense of “Mexicanness” which entails speaking Spanish and having non-white taste (Oropesa and Landale, 2004; Jimenez, 2008). When studying a population of Mexican descent, it is therefore important to use precise language so that readers understand to whom one is referring.

I have chosen to use the term “of Mexican descent” to describe my sample. Even though all participants are currently living in the US, it would be inappropriate to call them all “Mexican Americans” when I am not measuring their sense of “Americanness” or “Mexicanness.” In addition to this, I will also be accounting for their generational status in my model. First generation individuals of Mexican descent may think of themselves as Mexicans living in the United States, rather than Mexican-Americans, especially if they do not have citizenship here.

The Hispanic culture is well known for their familism emphasis (what’s better for the family), as opposed to the American culture that is more individualistic (Oropesa & Landale, 2004). The behavioral aspect of familism (Valenzuela & Dornbusch 1994) is important because

such behavior includes activities such as being able to take care of your family's economic needs and social support. Mexican immigrants tend to have low SES and having a strong sense of familism helps to compensate for a lack of other resources (Baca Zinn & Pok, 2002). If Mexican families within the US still cling to this idea of family support, then they might be able to handle economic stress better.

### *Social Support*

Social support has been defined and operationalized in a multitude of ways. It can include sources of support such as friends, family members, church or community members or institutions that can help with economic hardship. These sources might give instrumental support such as giving parents a break, assisting in the parenting role, helping with child care, or giving emotional support such as providing someone to turn to for help or to talk to (McLoyd, 1990; Gomel et al., 1998; Orthner et al., 2004). Social support has been found to be lower among low income families, possibly because such families may not have wide social networks or their family and friends might be in the same situation as themselves (Orthner, et al., 2004). Nevertheless, Orthner et al. found that families that had social support were more likely to believe in their ability to solve everyday problems (104%) and to meet various family needs (76%). In sum, although social support appears to be less available among some low-income populations, it can be a powerful asset when present.

Few studies have examined the power of supports to reduce economic pressure among Hispanic or Mexican American families. In studying Hispanic families living with economic hardship, Gomel et al. found that Hispanics did not use social supports to alleviate economic hardship (Gomel et al., 1998). When specifically referring to Mexican Americans, they have been found to be significantly more likely than European Americans to co-reside with kin or live

within two miles of extended kin, to provide household help and childcare to help kin; these differences, however, were explained by differences in social class (Sarkisian et al., 2007). In examining differences in support by generational status, first generation Mexicans in the United States perceive more family support than later generations (Almeida et al., 2009).

In regard to formal support, there is very little information on how programs such as WIC, food stamps, help attaining child support, TANF and Early Head Start influence the psychological health of the individuals involved. Although the government spends billions of dollars a year in programs such as these (Scholz & Levine, 2000), the programs themselves are not designed to enable individuals to escape poverty, but to temporarily alleviate their situation. In addition to this, researchers warn against guaranteeing equal outcomes because they tend to reduce incentives to work and are at odds with our capitalist system (Iceland, 2008).

To my current knowledge, no one to date has looked at two types of support (informal and formal) and the effect they have on economic pressure of individuals of Mexican descent living within the United States. Given what we know about support, it is logical to assume that if person has multiple forms of support, he or she will be less susceptible to economic pressure than someone who only has one type or no supports. Alternatively, types of support may be more critical than the amount of support received. For example, government supports have income requirements and recertification deadlines and so may cause stress to families as they try to qualify. Informal support, on the other hand, is based on an individual's social network, which can be positive or negative, depending on whether or not peers are in similar situations as the individual.

*Summary*

In review, although the economic stress model has been used to study the how changes in income result in economic pressure and other consequences, this model has not been widely tested among minority populations (Conger et al., 2002; Dennis, et al., 2003). Although some researchers have examined economic stress among individuals of Mexican descent living in the United States (Parke et al., 2004), they have failed to account for the different experiences that result from marital and generational status among this group. In addition to this, researchers who use the economic stress model have failed to account for protective factors, such as formal or perceived supports that could buffer individuals from economic pressure.

The goal of this paper is twofold. First, I wish to examine whether differences in marital or generational status affect economic pressure among mothers of Mexican descent within the United States. Second, I wish to explore whether forms of support can buffer the relationship between income and economic pressure, and if so, to assess if the effects of support differ by marital or generational status.

## CHAPTER 3

### HYPOTHESES

In this study, I use an adapted model of Conger's economic stress framework to examine differences in economic pressure by generational and marital status among mothers of Mexican descent within the United States. I also examine if the relationship between income and economic pressure are consistent with Conger et al.'s (1994) original model, given previously reviewed differences in marital and generational status. Last, I examine if support buffers the relationship between income and economic pressure and if it is more important to specific family structures or generational groups. A conceptual model of my hypotheses is provided in Figure 1.

Because female heads of household more likely to be poor than married, (Census Bureau, 1998), and Mexican immigrants are more likely to have lower incomes (Lazear, 2007; Suro & Passel, 2003), but less economic pressure (Gomel et al, 1998) than later generations, I propose the following two hypotheses:

Hypotheses 1: Married mothers will have less poverty fewer formal supports, and less economic pressure than cohabitating or single mothers.

Hypotheses 2: First generation mothers will have greater poverty, less formal support, and less economic pressure than second or third generation mothers.

Research has indicated lower incomes to be positively related to economic pressure (Conger et al., 1994). However, a direct link between income and economic pressure fails to account for psychological differences by marital or generational status. Married individuals, as opposed to unmarried, have been shown to have better psychological health (Coombs, 1991) and may be better equipped to face monetary struggles with the aid of a supportive spouse. Additionally, first generation immigrants may also have a different perspective on economic

circumstances due to a previous frame of reference before coming to the US (Parke et al., 2004).

These linkages lead me to hypothesize the following:

Hypothesis 3: The association of poverty and economic pressure will be moderated by marital status such that the association between poverty and economic pressure will be less strong for poor married mothers than cohabitating or single mothers.

Hypothesis 4: The association of poverty and economic pressure will be moderated by generational status such that the association between poverty and economic pressure will be less strong for poor first generation mothers than for poor second or third generation mothers; the association between poverty and economic pressure will be greatest for poor third generation mothers.

Reviewed literature indicates that individuals who live in poverty have lower economic pressure when they have support systems (Orthner et al, 2004). It is possible that forms of support can reflect an additive relationship where the more forms of support an individual indicates to have, the less economic pressure reported. Alternatively, individuals living in poverty may not perceive support to be available to them because the people they know are similarly disadvantaged (Orthner et al., 2004).

Because the role of formal supports has not been examined in regard to economic pressure, it is possible that formal support will potentially have different effects on economic pressure. On the one hand, receiving formal supports may lessen economic pressure because they may alleviate needs such as childcare (Early Head Start), child support, food (food stamps and WIC). On the other hand, receiving formal supports may increase the amount of economic pressure an individual feels because formal supports are based on minimal income requirements to survive; they aren't designed to help mothers get out of poverty, and they require tedious



amounts of paperwork and reenrollment procedures. In fact, previous research has shown both caseworkers and clients to feel that the rules and regulations were hoops to be jumped through and were there to test the clients' determination to receive such benefits (Hays, 2003).

Given the exploratory nature of this study regarding social support, I propose three hypotheses about support.

Hypothesis 5a: The association of poverty to economic pressure will be moderated by formal and perceived informal support such that economically disadvantaged mothers who have greater formal and greater perceived informal support will experience the least economic pressure.

Hypothesis 5b: The association of poverty to economic pressure will be moderated by formal and perceived informal support such that the formal support will be a stronger moderator in reducing economic pressure than will informal support.

Hypothesis 5c: The association of poverty to economic pressure will be moderated by formal and perceived informal support such that formal support will increase economic pressure among economically disadvantaged mothers.

Married individuals report higher perceived informal support (Elder, Eccles, Ardel, & Lord, 1995) so there could be differences in perception of perceived support by marital status. In regard to generational status, non-US citizens reported higher family support than US citizens (Almeida et al, 2009). However, individuals living in poverty may not have such supports because the people close to them may be equally underprivileged (Orothner et al., 2004). My final hypothesis is as follows:

Hypothesis 6: The moderating effect of support on the relationship between poverty and economic pressure will be most important to third generation mothers.



## CHAPTER 4

### METHOD

#### *Sample*

Data were derived from three waves of the Fragile Families and Child Well-being Study (FFCWB), a national sample of 3700 unmarried couples, and 1,100 married families living in large cities (population > 200,000) in the U.S with children born between 1998 and 2000. A comprehensive summary of the FFCWB sample was published by Reichman et al. (2001).

For the present study, I selected out participant mothers who indicated their ethnicity/race to be Mexican and who participated in data collection at baseline (at child's birth), when their child was 12 months, and in a telephone when their child was 36 months ( $n= 582$ ). Range of ages for the same were 15-43, ( $M = 24$ ,  $SD = 5$ ). For education, 61% of mothers had less than a high school diploma, 19% had a high school diploma or equivalency degree, 17% had some college, and 2% had a college degree or graduate school. Also, 41% of mothers who participated gave at least 1 interview in Spanish.

#### *Measures*

I used measures from waves one and three of the Fragile Families data set. I utilized two measures, economic pressure and poverty ratio score, from year one in order to control for current economic pressure level in year three.

*Family structure.* I computed family structure at year three by using three questions. The first question *What is your relationship with child's father now?* was used to identify mothers who were married or cohabiting with the baby's father. Mothers who identified as separated, friends, or no relationship had their answers combined with two additional questions: *Are you married to current partner* (not baby's father) and *Do you and current partner* (not

baby's father) *live together all or most of the time?* I created three categories from these questions: married ( $n = 219$ ), cohabitating ( $n = 185$ ), and single ( $n=178$ ). Married mothers are those who were either married to the baby's father or a different partner in year 3. Cohabiting mothers are those who reported living with either the baby's father or another partner. Single mothers are those who were living with neither the baby's father or another partner at year 3.

*Generational status.* I computed generational status using measures collected at year one from two questions: *Were you born in the US? Were both parents born in the US?* Mothers were categorized as first generation if they answered 'no' to being born in the US ( $n = 265$ ). If both parents were not born in the US, but the participant mother was born in the US, she was categorized as second generation ( $n = 57$ ). If both parents were born in the US and mother was born in the US, mothers were categorized as being third generation ( $n = 261$ ), although this could include later generations as well.

*Poverty Ratio Score.* I used a pre-existing measure of poverty ratio score, computed by dividing mothers' household income by the poverty threshold for her household demographic, from year one and year three to measure income. Lower poverty scores indicate higher levels of poverty (more below the poverty line). Table 1 provides the mean, standard deviation, and range of scores for poverty (years one and three) and for the economic pressure variable described below.

*Economic pressure.* I calculated economic pressure for year one and year three from eight items that assessed whether participants felt they could not meet demands for basic needs (e.g., if they or their children went hungry, they could not pay bills, they had to borrow money to get by; see Appendix A for all items). I calculated count scores from dichotomous responses to

these items to create a cumulative economic stress score (1 = *yes*). Lower scores indicate lower levels of economic stress.

*Formal support.* I computed formal for year three from eight items that assessed whether participants had received help from various public sources (e.g., child support collection, head start/Early Head Start, WIC, and Welfare/TANF; see Appendix B for all items). I calculated count scores from dichotomous responses to these items to create a formal support score (1 = *yes*); year three (range = 0 – 7,  $M = 1.57$ ,  $SD = 1.46$ ). Higher scores indicated higher receipt of formal supports.

*Perceived informal support.* I calculated perceived informal support for year three from three items that assessed whether participants felt they could count on someone for various needs in the next year (e.g., loan \$200, provide a place to live, help with emergency child care; see Appendix C for all items). Items were summed from dichotomous responses to these items to create a perceived support score (1=*yes*); year three (range = 0 - 3,  $M = 2.56$ ,  $SD = .86$ ). Higher scores indicated more perceived supports.

## CHAPTER 5

### ANALYSIS AND RESULTS

#### *Analyses*

To provide a snapshot of the sample characteristics, bi-variate correlations were run for all variables. One way ANOVAs were run to determine significant mean differences by family structure and generational status for the following variables: poverty ratio score at year three economic pressure at year one, economic pressure at year three, formal support at year three, and perceived support at year three. These ANOVAs tested hypotheses one and two.

To test hypotheses three and four, a multivariate hierarchical regression was computed for economic pressure at year three using four blocks. Economic pressure and poverty in year one were entered into the regression as control variables in the first block. In the second block, structural variables were entered (poverty year three, family structure, generational status, with married and first generation as comparison groups). Six interaction terms were computed and entered in the third block to test the moderating effect of family structure and generational status on the association between poverty and economic stress. Interaction terms were computed by multiplying poverty at year three by each family status group (married, cohabitating, single) and each generational group (first, second, third generation). Married X poverty and first generation X poverty were the reference groups.

A second regression was run to test hypotheses 5 and 6. As with the first regression, economic pressure and poverty in year 1 were entered into the regression as control variables in the first block, and structural variables (poverty year 3, family structure, generational status, with married and first generation as comparison groups) were entered in the second block. Because I was interested in evaluating the unique contribution of social supports to economic pressure, I

entered formal and perceived support in the third block. In the fourth and final block, I entered 2 interaction terms. These interaction terms were computed by multiplying each of the support variables (formal, perceived) by poverty ratio score to determine if formal or perceived support functioned differently for individuals living in poverty.

### *Results*

The correlations revealed a negative association between poverty at year three and economic pressure at year one ( $r = -.09, p < .05$ ), at year three ( $r = -.17, p < .05$ ), and with formal support at year three ( $r = -.09, p < .05$ ). A positive association was observed between poverty at year three and perceived support ( $r = .09, p < .001$ ). Mothers with higher economic pressure at year one (when their baby was one year old) reported lower poverty ratio scores at year three (i.e., were more poor two years later). Mothers who had lower poverty ratio scores at year three reported higher levels of economic pressure, greater use of formal supports, and fewer perceived supports in that same year. Formal support at year three was positively related to economic pressure at year one ( $r = .25, p < .001$ ) and year three ( $r = .31, p < .001$ ). Moms who had more economic pressure at year 1 had more formal supports two years later (at year three). In contrast, perceived support was negatively related to economic pressure at year one ( $r = -.14, p < .01$ ) and year three ( $r = -.16, p < .001$ ). Mothers who felt economic pressure in year one also perceived there to be fewer informal supports available to them at years one and three. Economic pressure at year one was positively correlated with economic pressure at year three ( $r = .38, p < .001$ ).

Analyses of Variance (ANOVA) analyses revealed significant differences across family structure for perceived support, formal support, economic pressure (year one and year three) and poverty ratio. As can be seen in Table 2, economically disadvantaged married mothers had significantly higher income than cohabitating or single mothers, and single mothers had higher

levels of economic pressure than cohabitating or married mothers at both year one and year three. Single mothers reported the highest use of formal supports and married the fewest formal supports, but all three groups were statistically different from each other. Married and single mothers reported significantly different levels of perceived supports, with married mothers reported the highest number of perceived supports and single mothers reported the fewest.

With the exception of perceived support, mean scores significantly differed across generational status groups. For poverty, mothers in all three generations were significantly different from each other, with second generation reporting the highest income and first generation reporting the lowest income. Economic pressure at year one differed by generational status such that third generation mothers reported the highest level of pressure; first generation reported the least pressure. In year three, third generation mothers' economic pressure was significantly different from both first and second generation mothers, with third generation reporting the highest levels of economic pressure. Third generation mothers also reported the highest amounts of formal supports, significantly different from both first and second generation mothers.

The first regression model was significant for economic pressure at year three and revealed significant independent main effects (see Table 3). Economic pressure at year one, poverty at year three, being currently single and being third generation significantly predicted economic pressure at year three. Thus, feeling economic pressure at year one, experiencing current poverty, and being single and third generation were collectively predictive of feeling greater economic pressure when mothers' child was three years old. None of the interaction terms for poverty and marital or generational status was significant.



For the second regression, both formal support and perceived support at year three were associated with economic pressure at year three; however, the direction of these effects was not as expected. Formal support was positively associated with economic pressure and perceived support was negatively associated with economic pressure. None of the interaction terms for poverty and support was significant, eliminating the need to test the three-way interaction of Hypothesis six.

## CHAPTER 6

### DISCUSSION

This study was designed to explore the unique contributions of marital status, generational status, perceived support and formal support in predicting economic pressure among economically disadvantaged women of Mexican descent in the United States. The sample was drawn as a subsample from the Fragile Families data set, which oversampled both unmarried and minority couples, who would also be more likely to live in poverty. I anticipated married mothers to report less economic pressure than cohabiting or single mothers because of the support they were likely to be receiving from their spouses. I proposed first generation mothers to report lower economic pressure than second or third generation mothers because first generation mothers would have their lives in Mexico as a previous frame of reference. I expected perceived informal support to predict lower levels of economic pressure in that if a mother thought she could count on family and friends around her in time of need, she would feel less economic pressure. Finally, I proposed that formal support would be associated with economic pressure but I was unsure of the directionality of such relationship: formal support could help alleviate the economic pressure that mothers felt or it could bring about additional pressure.

Prior research has shown married mothers to face better economic and supportive environments versus unmarried mothers (Coombs, 1991). Hypothesis one was mostly supported by Analysis of Variance examining differences in family structure. Married mothers reported significantly less poverty, fewer formal supports, and more perceived supports than cohabitating or single mothers. This is similar to previous research stated earlier (Coombs, 1991; Brown, 2004). The one exception to married mothers being significantly different from cohabitating or

single mothers was in regard to economic pressure: married mothers reported levels of economic pressure similar to cohabitating mothers, but both were significantly lower than single mothers' economic pressure. For the regression analyses, I found that being currently single significantly predicted economic pressure at year three, but being single and poor did not significantly predict economic pressure at year three.

In regard to generational status, previous research has shown first generation Mexicans in the United States to be more likely to compare their current economic state to less favorable conditions from their country of origin (Parke et al., 2004), whereas third generation mothers compare their economic situation to the norms and standards of US society. These more "Americanized" Mexican mothers would be more likely to have similar ways of thinking to other American populations with whom this model has been tested (i.e., European Americans and African Americans; Conger et al., 1994, Conger et al., 2002).

In regard to differences by generational status, Hypothesis two was supported in that first generation mothers had the highest poverty. These results are similar to findings that later generations have higher incomes than first generation Hispanics (Suro & Passel, 2003). Formal support levels of first generation mothers were significantly less than formal supports of third generation mothers, but similar to second generation mothers. This may be due in part to attainability and knowledge of such supports. In fact, first generation mothers who are not legal citizens would not qualify for such support (Morse, 2008). First generation mothers who were legal citizens could receive such supports if they had lived in the US for more than five years (Morse, 2008).

I found economic pressure at year three was significantly higher for third generation mothers compared to first or second generation mothers, and having third generation status

significantly predicted economic pressure at year three in the regression. This is similar to previous findings that generational status can give a protective frame of reference to first generation individuals, protecting them from the documented relationship between income and economic pressure (Parke et al., 2004).

Even though poverty, marital status, and generational status were all predictive of economic pressure, the interaction terms created to test if marital or generational status can moderate the relationship between income and economic pressure (hypotheses three and four) were all found to be non-significant. One possible reason explaining why the interactions were not significant could stem from the sample. The Fragile Families data set targeted unmarried women, who made up about 3700 mothers of the sample, as opposed to married women who were closer to 1100 mothers. Since the larger sample was made up of unmarried mothers, my sample might not reflect the general population of mothers of Mexican descent in the United States. Another explanation is that single mothers in this sample of primarily low income mothers felt economic pressure regardless of their incomes. Thus, being single was more important than being single and poor, but that may be because the sample did not vary much in the income level.

Another reason why the interactions might not have been significant is because of overlap in the generational status and marital status measures. Marital status and generational status are not mutually exclusive: it is possible that these two constructs would off-set each other. If first generation women are more likely to stay married (Phillips & Sweeney, 2005) and third generation women have marriage rates lower than first or second generation women (Oropresa & Lansdale, 2004), are my measures overlapping? To answer this question, I ran a Crosstabs analysis with the chi square statistic to examine expected and actual distributions of marital and

generational status. Results were significant ( $p < .001$ ) in that expected counts and actual counts were different. Expected counts for married and first generation were 99.5 while the actual count was 117. Also, the expected counts for single and third generation were 84.6 while the actual count was 106. The discrepancies between these values demonstrates that while there were more mothers than expected who were either both married and first generation or single and third generation, the groups were not composed entirely of these individuals (i.e., there were first generation mothers who were single and third generation mothers who were married). Therefore, if my groups were more homogeneous, I may have found more significant results. In a follow-up analysis, I might limit my sample to mothers who were both married and first generation to mothers who were single and third generation. This might prove to be more effective in identifying differences in these two groups. Both of these explanations could account for why there were no significant interactions between marital or generational status.

In regard to perceived support, bi-variate correlations demonstrated that mothers who reported higher incomes also reported higher levels of perceived support, both of which are associated with lower economic pressure. The idea of higher income mothers reporting higher perceived supports was surprising to this researcher, considering previous research that found Mexican Americans of lower SES to have more family support (Almeida et al., 2009; Baca Zinn & Pok, 2002). One possible explanation for this occurrence could be that individuals of Mexican descent live in communities of other Mexican individuals of similar circumstance (Lazear, 2007; Orothner et al., 2004), or it could be because one of the three questions measuring perceived support asked about loaning \$200, something that people from lower incomes may not have been able to afford. In the correlations, perceived support was also negatively related to economic pressure, in that mothers who felt more support reported less economic pressure. This finding

was further supported by the regression analysis in which perceived support was found to predict lower levels of economic pressure, even after controlling for income.

Concerning formal support, bi-variate correlations illustrated that poverty at year three was associated with formal support at year three; mothers who were living in poverty when their focal child was three years-old reported higher use of formal supports. The relationship of formal supports to poverty is not unexpected because qualifications are based on income (i.e., foodstamps, WIC, Early Head Start, etc.). The correlation analysis also showed that formal support in year three was positively related to economic pressure at years one and three. This is reasonable considering that poverty was correlated with formal support and economic pressure. Having lower income, which would qualify a person for formal supports, is associated with higher economic pressure.

The regression analysis I ran gave even further support of this relationship in that formal support predicted higher levels of economic pressure, even after controlling for income. How might this be possible? Several generalizations about formal support must first be identified. First, one must acknowledge the mismatch in the United States culture: the US values the raising of children, but also values being able to provide for one's family without the use of public supports (Hays, 2003). Similarly, people view welfare in a negative light because it goes against the values of our culture that promote individualism (i.e., a person chooses what happens to them; Hays, 2003).

Secondly, because of this mismatch within the United States culture, there are prominent opinions of women who receive welfare (i.e., they are lazy, promiscuous, drug addicts, and try to cheat the system so they can stay dependent; Hays, 2003). Previous research has found that individuals who were not enrolled in TANF or Medicaid were more likely to have stereotypes of

people that use such supports (Stuber & Kronebusch, 2004). In fact, most people viewed all welfare mothers this way, although the circumstances by which mothers use welfare can vary (Hays, 2003). In relating this literature to the current study, perhaps the reason that mothers who received formal supports reported higher economic pressure even after controlling for income is because they did not want to identify themselves with this stereotype.

Third, stereotypes vary according to the type of support that individuals are seeking. TANF has been found to be more humiliating and stereotypes are more prevalent compared to Medicaid (Stuber & Kronebusch, 2004). Concern about stereotypes has been shown to lead to decreased participation in TANF (Stuber & Kronebusch, 2004). Similarly, there is more stigma with welfare than Medicaid in regard to both treatment stigma (i.e., humiliation) and identity stigma (i.e., women on welfare are lazy and have too many kids; Stuber & Schlesinger, 2006). In the current study, perhaps mothers who were receiving TANF, one of the formal support measures, felt humiliated and thought they would be stereotyped.

Also, as previously mentioned, formal supports require tedious amounts of paperwork and reenrollment procedures. In fact, previous research has shown both caseworkers and clients to feel that the rules and regulations were quite challenging and tested the clients' determination to receive benefits (Hays, 2003). Perhaps the mothers in the current study were frustrated by the paperwork and enrollment procedures they had to go through to receive these formal supports. Above and beyond this, constant reminders about their financial situation might make them feel higher levels of economic pressure.

Finally, in addition to the stigmas of using formal supports, welfare is also related to feelings of efficacy. Time on welfare has been shown to be related to efficacy in that the longer someone has been on welfare, the lower their efficacy score (measured as self esteem and fate

control; Popkin, 1990). In this study, those who had been on welfare longer said the control was outside of themselves, citing external factors that caused them to leave their jobs and that receiving welfare made it hard for them to become independent (Popkin, 1990). Relating back to the current study, those who use formal supports longer could have higher economic pressure because they cannot see a way out of their situation. Perhaps measuring use of formal supports at more than one time-point would allow researchers to get a better grasp of this process.

In regard to the directionality of effects for support, the question arises, is it possible that people who have economic pressure seek to use more formal supports? We know that those who are poorer use them more, most likely because they are eligible to do so. Those who are pressured and use more formal support could have more personal resources available to them, such as higher education, more intellectual ability, a better grasp of language, or be more connected to what is available. Any of these resources might contribute to them receiving such supports.

The interactions of poverty and support were not found to be significant, and one possible explanation why these interactions were not significant is the variability of the responses. Upon investigating descriptive statistics, seventy-five percent of the sample reported having all three forms of perceived support, the maximum number that could be reported for this measure. Similarly, there was not much variability for formal support, with twenty-six percent of mothers reported having no formal support, thirty-one percent reported having one form of support, and twenty percent reported having two forms of support. This was surprising because there were eight questions measuring formal support, a great deal more than for perceived support. Perhaps since there was such a great variability in poverty levels and not much variability in formal or perceived support, then there were no significant interactions. Possibly if the support measures



had shown more variability, there would have been an interaction between poverty score and supports.

Similarly, the interaction terms designed to test the power of supports to moderate the relationship between income and economic pressure were also found to be non-significant (hypotheses five and six). Since this was found to be insignificant, we did not test the sixth hypothesis which would have tested a three-way interaction between support, income, and generational status.

An original goal of this paper was to examine if the relationship of poverty and economic pressure could be moderated by the presence of formal and perceived support. These results suggest that perceived supports have the ability to lower economic pressure, which previous studies have shown to result in feelings of depression, low parental efficacy, and child behavior outcomes (Conger et al., 1994; Conger et al., 2002). Policy makers should be advised of the power of such supports and enact programs that could increase the relationships of individuals to have such supports. For example, if perceived supports have power to reduce economic pressure, perhaps policy makers should enact programs that aim to increase family supportiveness. In addition to this, if Mexican immigrants come to the United States with strong family ties, more could be done to encourage the maintenance of familial behaviors. Can more be done to prevent the erosion of familism?

A second option to consider would be to examine formal supports and why they are associated with higher economic pressure. Future studies could explore the psychological health of individuals who use formal supports and follow them over time to see if the use of such supports affects their psychological health. Also, if formal supports were easier to access or less means tested would the economic pressure poor mothers feel be reduced? Or, if those who are

pressured and use formal supports do so because of their personal resources available to them, perhaps more could be done to help poor Mexican moms receive formal supports. All of these questions could be answered by future research.

### *Limitations*

Limitations of the current study include self reports by the mother for all measures. Data from other family members would give a more complete picture of what the family is going through. In addition to this, in-home observations might give a clearer picture of the day-to-day struggles families of Mexican descent in the United States go through, particularly those in poverty.

With any study, results are influenced by the measures used and therefore must also be listed as a limitation. Perceived support is an excellent example of a limited measure. Social support has been identified to consist of multiple types of support such as emotional, instrumental, or material/financial support (McLoyd, 1990). In this study, there were no measures of emotional support, two measures of instrumental support, and one measure of financial support that were combined to create a perceived informal support measure of three items. Even though there were different types of social support gathered together in this measure, they were all measuring the perception of having this type of support, not if the mothers were actually receiving it. This was a crude measure at best and merely scratches the surface of the social support these mothers may have been obtaining.

Generalizability is another limitation of this study. As mentioned previously, the sample was drawn from the Fragile Families data set which over-sampled unmarried mothers who would predominately be living in poverty. Therefore, the results are not generalizable to all mothers of Mexican descent in the United States.

Strengths of this study include the use of longitudinal data, which help account for previous levels of poverty and economic pressure. I have also accounted for differences in economic pressure according to marital and generational status, which have not been tested among mothers of Mexican descent in the United States. In addition to this, I included two forms of support, perceived and formal, that have now been shown to contribute to mothers' economic pressure in different ways, even after controlling for income.

### *Conclusion*

The results extend previous applications of the Economic Stress Model (Conger et al., 1994) by accounting for differences in family structure and generational status among Mexican mothers in the United States as well as exploring the unique contributions of perceived and formal supports upon economic pressure. These findings contribute to literature by demonstrating that experiences in economic pressure do in fact differ by generational and marital status, with single mothers of Mexican descent experiencing more economic pressure than married mothers and third generation experiencing more pressure than first generation Mexican mothers. In addition to this, supports were found to have different effects on economic pressure, based on form of support.

In sum, results provided support for differences in perception of economic pressure and the relationship of income to economic pressure by marital and generational status. Future studies of the economic stress model should account for differences in marital status and generational status if studying Mexican American or other Hispanic populations, and these can significantly affect the economic pressure that these mothers feel. In addition to this, I also examined the impact of both perceived and formal supports and found perceived support to be negatively associated with economic pressure while formal support was positively associated

with economic pressure. This suggests that future replications of the economic stress model should also include buffers to economic pressure, such as perceived support and also additional agents that could increase economic pressure, such as having to depend on formal supports.

The aforementioned study has the potential to inform policy makers by accounting for more of the circumstances families under economic stress deal with. If researchers know that perceived support can help buffer individuals from economic pressure, researchers might also look at other resources that could buffer against economic pressure, such as coping. Later, if perceived support and coping are effective at buffering individuals from economic pressure, then policy makers could fund programs that are aimed to increase such skills within low-income families. It is apparent that individuals with economic pressure need resources, such as perceived supports to hinder negative marital and psychological consequences that accompany economic pressure, as well as parenting outcomes that will affect their children. Policy makers might pay attention to how means-tested programs (i.e., formal support) affect the economic stress mothers feel given the importance of economic pressure to parenting and maternal mental health.

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Table 1

*Mother Reports of Poverty Variable, Economic Pressure Variables, and Support Variables: Descriptive Statistics (N = 582)*

Variables	<i>M</i>	<i>SD</i>	Range
Poverty ratio Y1	1.25	1.26	0 – 8.5
Poverty Ratio Y3	1.40	1.30	0-9.3
Economic Pressure Y1	0.81	1.22	0 – 8
Economic Pressure Y3	0.73	1.24	0 – 7
Formal Support Y3	1.57	1.46	0 – 7
Perceived Support Y3	2.56	.86	0 – 3

*Note:* Poverty ratio score (lower values reflect more poverty; higher scores reflect more above poverty line). Support and pressure values were summed from dichotomous responses (1=yes).

Table 2: Analysis of Variance by Marital and Generational Status (N = 582)

Variables	Marital Status					Generational Status				
	Married	Cohabiting	Single	<i>F</i>	<i>P</i>	first	second	third	<i>F</i>	<i>P</i>
Poverty (Y3)	1.71 <sup>bc</sup>	1.23 <sup>a</sup>	1.20 <sup>a</sup>	10.18	.000	1.14 <sup>ef</sup>	1.99 <sup>df</sup>	1.53 <sup>de</sup>	13.08	.000
E. Pressure (Y1)	.59 <sup>c</sup>	.79	1.07 <sup>a</sup>	7.92	.000	.65 <sup>f</sup>	.70	.98 <sup>d</sup>	5.15	.006
E. Pressure (Y3)	.50 <sup>c</sup>	.69 <sup>c</sup>	1.07 <sup>ab</sup>	10.97	.000	.55 <sup>f</sup>	.53 <sup>f</sup>	.95	7.91	.000
Formal Support	1.00 <sup>bc</sup>	1.56 <sup>ac</sup>	2.29 <sup>ab</sup>	44.52	.000	1.22 <sup>f</sup>	1.04 <sup>f</sup>	2.04	27.14	.000
Perceived Support	2.70 <sup>bc</sup>	2.49 <sup>a</sup>	2.44 <sup>a</sup>	5.05	.007	2.47	2.58	2.64	2.67	.070

Note: Poverty ratio score (lower values more poverty, higher scores, more above poverty line). Support and pressure values were summed from dichotomous responses (1=yes, 0=no).

- a: differs significantly from married
- b: differs significantly from cohabiting
- c: differs significantly from single
- d: differs significantly from first generation
- e: differs significantly from second generation
- f: differs significantly from third generation

Table 3: Summary of hierarchical regression analysis for variables predicting Economic Pressure at year 3 (N=582) controlling for Economic Pressure at year 1.

Variable	Model 1		Model 2		Model 3	
	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>
Economic Pressure Year 1	.37***	.04	.34***	.04	.34***	.04
Poverty Score Year 1	-.07	.04	.02	.05	.02	.05
Poverty Score Year 3			-.15**	.05	-.19*	.09
Cohabiting			.01	.12	-.01	.18
Single			.11*	.12	.07	.17
second Generation			.00	.17	-.07	.25
third Generation			.11**	.10	.13*	.15
Poverty X Cohabiting					.03	.10
Poverty X Single					.04	.09
Poverty X second generation					.09	.11
Poverty X third generation					-.02	.09
<i>R</i> <sup>2</sup>	.15		.19		.19	
<i>F</i>	50.41***		19.03***		12.41***	
<i>df</i>	2		7		11	

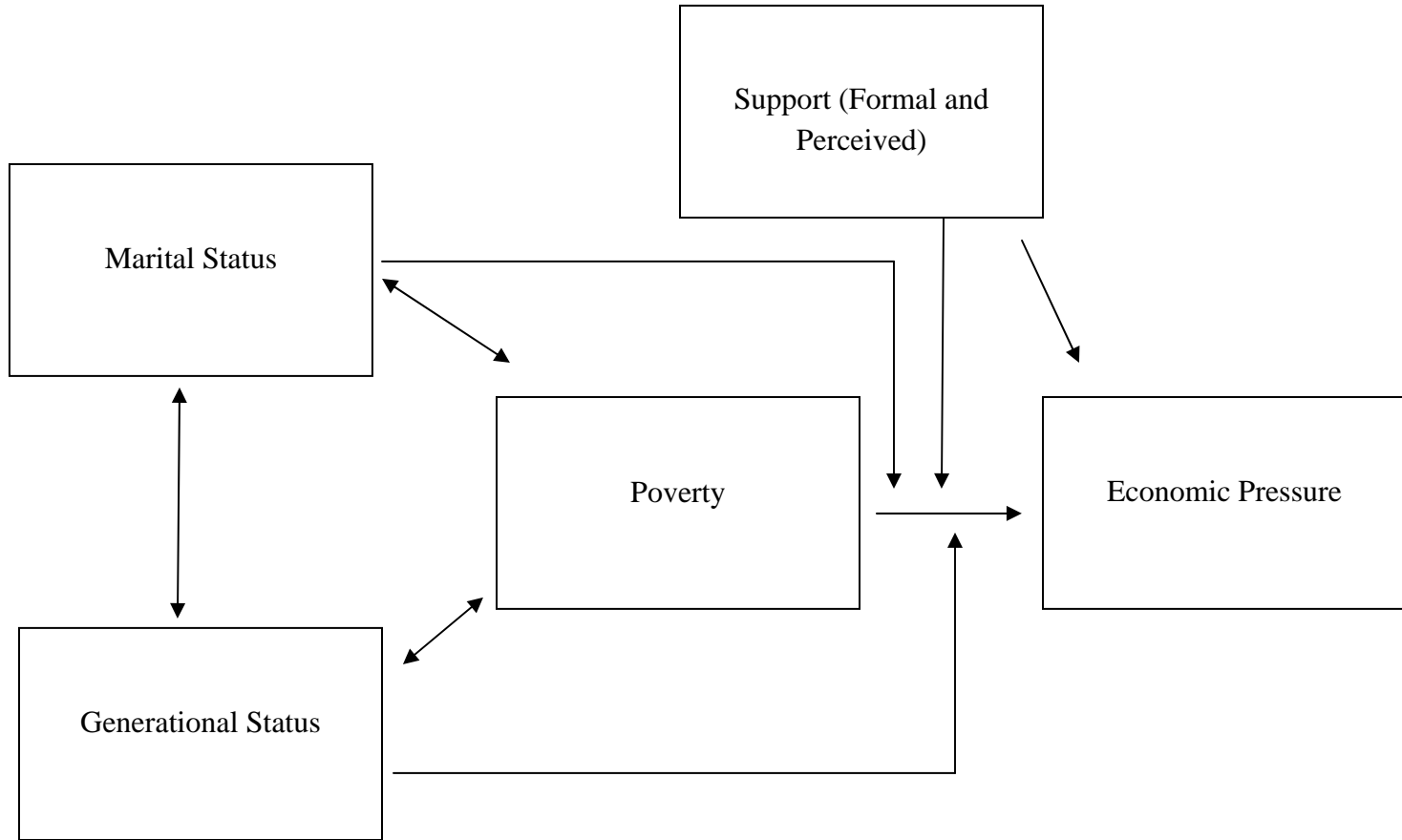
\**p* < .05. \*\**p* < .01. \*\*\**p* < .001.

Table 4: Summary of hierarchical regression analysis for variables predicting economic pressure at year 3 (N=582), controlling for economic pressure at year 1, including support measures.

Variable	Model 1		Model 2		Model 3		Model 4	
	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>
Economic pressure year 1	.37***	.04	.34***	.04	.30***	.04	.30***	.04
Poverty score year 1	-.07	.04	.02	.05	.05	.05	.05	.05
Poverty score year 3			-.15**	.05	-.11*	.05	.02	.22
Cohabiting			.01	.12	-.01	.11	-.01	.12
Single			.11*	.12	.05	.12	.05	.12
second generation			.00	.17	.00	.17	.00	.17
third generation			.11**	.10	.08	.11	.08	.11
Formal Support					.16***	.04	.18**	.05
Perceived Support					-.11**	.06	-.08	.08
Poverty X Formal Support							-.02	.03
Poverty X Per. Support							-.12	.07
<i>R</i> <sup>2</sup>	.15		.19		.22		.22	
<i>F</i>	50.41***		19.03***		17.58***		14.38***	
<i>df</i>	2		7		9		11	

\**p* < .05. \*\**p* < .01. \*\*\**p* < .001.

Figure 1: Adapted Theoretical Model



## APPENDIX A

### ECONOMIC PRESSURE MEASURES

- m3i23a In past year, did you receive free food or meals?
- m3i23b In past year, did you not pay full rent or mortgage?
- m3i23c In past year, were you evicted from home?
- m3i23d In past year, did you not pay full gas/oil/electricity bill?
- m3i23e In past year, did you borrow money from friends/family?
- m3i23f In past year, did you move in with other people because of financial problems?
- m3i23g In past year, did you stay in shelter/car/abandoned building?
- m3i23h In past year, did someone not see doctor/hospital?

APPENDIX B  
SUPPORT MEASURES

*Perceived Support*

- m3h3 If you needed help in next year, could you count on someone to loan \$200?
- m3h4 Is there someone you could count on to provide you with a place to live?
- m3h5 Is there someone you could count on to provide you with emergency child care?

*Formal Support*

- m3i7a Since child's first birthday: have you been helped by agency to collect child support?
- m3i7b Since child's first birthday: have you been helped by a parenting class?
- m3i7c Since child's first birthday: have you been helped by Head Start or Early HS?
- m3i7d Since child's first birthday: have you been helped by child care referral agency?
- m3i7e Since child's first birthday: have you been helped by WIC?
- m3i7f Since child's first birthday: have you been helped by employment office?
- m3i8a1 In past year, have you received help from welfare or TANF?
- m3i8a2 In the past year, have you received help from Food Stamps?