

Coping with Family Conflict and Economic Strain: The Adolescent Perspective

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This study tested two models of family economic problems and adolescent psychological adjustment. Using adolescents' survey data and information regarding school lunch program enrollment, the associations among family SES, perceived economic strain, family conflict, and coping responses were examined in a sample of 364 adolescents from rural New England. Two theoretical models were tested using structural equation modeling—one tested coping as a mediator of the stress–psychopathology relation and the other tested coping as a moderator. Results revealed that family economic hardship was related to aggression and anxiety/depression primarily through two proximal stressors: perceived economic strain and conflict among family members. Family conflict partially mediated the relation between economic strain and adolescent adjustment, and coping further mediated the relation between family conflict and adjustment. These analyses identified two types of coping that were associated with fewer anxiety/depression and aggression problems in the face of these stressors—primary and secondary control coping. Although primary and secondary control coping were associated with fewer adjustment problems, youth who were experiencing higher amounts of stress tended to use less of these potentially helpful coping strategies and used more of the potentially detrimental disengagement coping. The models did not differ according to the age or gender of the adolescents, nor whether they lived with two parents or fewer. No support was

found for coping as a moderator of stress. Implications of these findings and suggestions for future research involving coping with economic stressors are reviewed.

Adolescents who grow up poor are at heightened risk for a wide range of psychological problems (e.g., McLoyd, 1998). A number of pathways that explain the negative effects of economic hardship on children and adolescents have been identified, many involving the quality of parenting these young people receive when their parents are under economic stress and the quality of the home and neighborhood environments in which they grow up. The harsh, punitive parenting and interparental conflict found disproportionately in families under economic pressure, for example, has been linked to emotional and behavioral problems in poor adolescents (e.g., Conger et al., 1992, 1993; Conger, Ge, Elder, Lorenz, & Simons, 1994). Similarly, poor neighborhood quality, family violence, and marital separation have been linked with behavior problems in poor, high-risk inner-city communities (e.g., Dawkins, Fullilove, & Dawkins 1996; Martinez & Richters, 1993). These and other investigations have yielded important insights into the family- and community-level processes that transmit risk for poor and working-class children, but have generally excluded individual characteristics and processes that may also play important roles in determining adolescent adjustment.

Economic Hardship and Stress

Fewer studies have examined individual-level processes that may mediate or moderate the effects of economic hardship and associated family stress on adolescents' adjustment. Stress and coping theory is a potentially valuable model for understanding the association between family economic stress and adolescent adjustment, given its demonstrated utility for understanding child and adolescent adjustment following exposure to other types of stress such as interparental conflict (e.g., O'Brien, Bahadur, Gee, Balto, & Erber, 1997), childhood illness (e.g., Weisz, McCabe, & Dennig, 1994), and interpersonal conflict (e.g., Roecker, Dubow, & Donaldson, 1996; for a review, see Compas, Connor-Smith, Saltzman, Thomsen, & Wadsworth, 2001). The theory and research of Conger and Elder (1994) can be utilized to place the current discussion in a stress and coping frame. Conger and Elder demonstrated the utility of operationalizing economic hardship in terms of the stresses and pressures that being poor places on a family. In particular, economic strain and family conflict appear to be two primary family processes that may serve as sources of stress for adoles-

cents. How an adolescent copes with such stress may partially determine how well the adolescent functions during and following a stressor (mediator; i.e., positive association between economic strain and behavior problems is indirect through coping). Alternatively, coping may change the relation between a stressor and subsequent and concomitant psychological functioning (moderator), depending on the relative amount of a particular type of coping the adolescent uses (i.e., positive association between economic strain and behavior problems exists only in the absence of efficacious coping). There is support in the literature for both approaches.

Although some researchers argue (e.g., Holmbeck, 1997) that coping is more appropriately conceptualized as a moderator than a mediator, the available literature does not necessarily support this contention. Numerous studies (e.g., Pearlin, Menaghan, Lieberman, & Mullan, 1981; Quittner, Glueckauf, & Jackson, 1990; Sandler, Tien, & West, 1994) have found that social support and coping act as mediators of the relations between stress and psychological outcomes; whereas results of other studies (e.g., Cronkite & Moos, 1984; Lewis & Kliever, 1996) support coping and social support as a moderator. In fact, some studies have found evidence to support both types of intervening relations. Sandler et al. (1994), for example, found that avoidance coping acted as a mediator between negative life events and psychological symptoms, whereas active coping moderated these same relations in the same sample of children coping with divorce-related stress. Finney, Mitchell, Cronkite, and Moos (1984) also discuss the greater likelihood that avoidance and disengagement coping act as attenuators (mediators), rather than as buffers (moderators) of stress. From a brief review of these types of studies, it is clear that whether coping serves as a mediator or moderator of the stress–psychopathology association may depend on (1) the type of coping in question (e.g., Cronkite & Moos, 1984; Sandler et al., 1994), (2) the type of stress being studied (e.g., Quittner et al., 1990), and/or (3) the type of outcome or correlate being studied. The current study, therefore, examined both mediation and moderation hypotheses separately by type of stress (family conflict versus economic strain), type of coping (primary control, secondary control, and disengagement coping), and type of psychological correlate (anxiety / depression versus aggression).

Family economic strain has been linked with adolescent adjustment problems. McLoyd (e.g., McLoyd, Jayaratne, Ceballo, & Borquez, 1994) and Conger (e.g., Conger et al., 1994) have measured the degree to which poor families experience economic strains such as difficulty paying the bills, and not having enough money for food, clothing, housing, furniture, or an automobile. The cumulative amount of economic strain reported by parents has been associated with a host of difficulties, including symptoms of depression and anxiety, and antisocial behavior in adolescents and

children (e.g., Conger et al., 1992, 1993; Conger, Conger, Matthews, & Elder, 1999; Elder, Conger, Foster, & Ardelt, 1992; McLoyd, 1989, 1990; McLoyd et al., 1994).

Interparental conflict is also a significant source of stress for children (e.g., Cummings, Pellegrini, Notarius, & Cummings, 1989; Davies & Cummings, 1994; Margolin, 1998) and one that is associated with poor adjustment. Economic disadvantage places children and adolescents at increased risk for exposure to conflict in the family (Voydanoff & Donnelly, 1988), and it appears that a primary way that economic hardship affects children's mental health is by disrupting relationships among family members (Elder & Caspi, 1988; Gomel, Tinsley, Parke, & Clark, 1998). The degree of conflict between parents (Conger et al., 1990, 1993, 1994) and between parents and adolescents (Conger et al., 1994) has been linked with concurrent economic strain and prospective adolescent adjustment problems in contemporary and historical samples.

Coping with Economic Stressors

Although prior research has provided ample evidence that parental economic stress has a detrimental influence on child and adolescent functioning via its effects on parents, not much is known about the relation between economic hardship and the stressful experiences of the adolescents themselves. Do adolescents experience economic stresses to the extent that their parents do? Are adolescent-reported economic stress and family conflict linked to adjustment problems? If so, do adolescent coping responses make a difference? Are there some coping strategies that seem to alleviate adolescents' stress and others that appear to compound it? These are questions that cannot be fully answered by existing research that has focused primarily on parental processes. By examining how economic hardship is stressful for adolescents and in turn how they cope with that kind of stress, this study attempted to document the extent to which adolescents' own perceptions and behaviors play a role in their adaptation to family economic hardship.

The present research was guided by a model that defines coping as conscious volitional efforts to regulate emotion, cognition, behavior, physiology, and the environment in response to stressful events or circumstances (Compas et al., 2001). Recent research on coping during adolescence highlights three dimensions of coping (Compas et al., 2001; Connor-Smith, Compas, Wadsworth, Thomsen, & Saltzman, 2000). The first dimension, *primary control coping*, consists of strategies used to directly alter a stressful problem or one's emotional reactions to it, and includes problem solving,

emotional expression, and emotional modulation. In this model, there is no individual dimension comprised solely of items measuring the commonly used coping category of social support. Rather, social support is a means of coping through problem solving, emotional expression, or emotional regulation. The second dimension, *secondary control coping*, includes strategies that reflect attempts to adapt oneself to the stressful circumstance or enduring fallout from a stressor and includes acceptance, cognitive restructuring, distraction, and positive thinking. The third component, *disengagement coping*, consists of strategies that attempt to orient oneself away from a stressful circumstance or from one's emotional reactions and includes avoidance, denial, and wishful thinking. Support for these three general dimensions has come from studies of children and adolescents coping with a variety of different types of stress and based on several different measures of coping (Ayers, Sandler, West, & Roosa, 1996; Connor-Smith et al., 2000; Walker, Smith, Garber, & Van Slyke, 1997).

There are only a few studies that have examined how adolescents themselves cope with economic stress. Leadbeater and Linares (1992) studied relations among life stress, receipt of social support, and depressive symptoms in a sample of low-income adolescent mothers. They found that receiving assistance from friends and family predicted fewer depressive symptoms over time for these young mothers. Similarly, Chase-Lansdale, Brooks-Gunn, and Zamsky (1994) found that the presence of a grandmother in the home of an adolescent mother and her child(ren) had important effects (primarily negative) on the quality of the mother's parenting skills. Because most adolescents are generally not responsible for paying the bills or conducting their own parenting, however, it is unclear how instrumental social supports such as these will be useful for the majority of adolescents. However, having someone to talk to about financial problems in the family may serve several important functions for adolescents. It may help adolescents to express their feelings about the economic stress (emotional expression), it may help them figure out how to modulate their feelings about economic problems (emotional regulation), and it may help them figure out what they can do about economic stresses (problem solving). Therefore, in the current study, social support was embedded within a framework of coping that looked primarily at the function of various coping strategies and responses. Social supports were included in all three indicators of primary control engagement coping.

The stress of economic hardship can be thought of as one over which children and adolescents have little objective control. For example, Elder and Caspi (1988) discussed the process of adaptation to economic upheaval in the 1930s as involving a family's experience of loss of control over finances and efforts to regain control. Children's methods for coping

with other uncontrollable stressors have been examined in several studies. Primary control coping strategies have been linked with better outcomes in high-control situations, whereas secondary control coping strategies have been linked with better outcomes under conditions of low control. These relations have been demonstrated in studies involving juvenile diabetes (Band & Weisz, 1990), invasive medical procedures associated with leukemia (Weisz et al., 1994), and children's separations from their parents (Thurber & Weisz, 1997). These findings are consistent with other studies that document the utility of problem-focused coping only under conditions of high controllability (e.g., Compas, Banez, Malcarne, & Worsham, 1991; Osowiecki & Compas, 1998) and suggest that secondary control strategies may be especially important for coping with economic strain.

Family conflict (interparental and parent-adolescent conflict) is also an important mediator of the relation between economic hardship and adolescent adjustment. Many studies have examined how children and adolescents cope with interparental conflict (e.g., Herman & McHale, 1993; O'Brien, Margolin, & John, 1995; O'Brien et al., 1997; Radovanovic, 1993). Several studies suggest that when coping with conflict among family members, strategies that reflect efforts to achieve secondary control may be more efficacious than primary control coping efforts or disengagement coping, probably reflecting the low controllability of that kind of stress for children and adolescents as well (e.g., Herman & McHale, 1993; O'Brien et al., 1997; O'Brien et al., 1995; Radovanovic, 1993). Findings in the literature with regard to disengagement coping—such as avoidance—are somewhat unclear, however, because some studies have found that avoidance (especially behavioral avoidance) is linked with better adjustment (O'Brien et al., 1997), whereas others have found that avoidance is related to worse adjustment (Herman & McHale, 1993). Behavioral avoidance may be useful in coping with conflict in the home, because this strategy can take a child physically away from the hurtful interactions of their parents. However, it is unclear to what degree avoidance (a potentially harmful strategy) and distraction (a potentially helpful strategy) may have been confounded in prior studies, thereby causing avoidance to appear to be helpful. The coping framework discussed above and used in the present study separated distraction and avoidance into distinct factors so that the benefits and costs of these two strategies could be examined more cleanly.

Gender as a Potential Moderator

In Elder and Caspi's (1988) seminal work on child and family adaptation to economic hardship during and after the Great Depression, the effects of

poverty and its timing varied by gender, with girls showing more vulnerability to negative effects during adolescence than boys. Similarly, Simons, Whitbeck, and Wu (1994) showed different patterns of associations among economic, family, and support variables in predicting adolescent outcomes for boys and girls, with girls benefiting more from peer support and boys benefiting more from adult support. Additionally, some studies have shown gender differences in coping and social support usage, although it is premature to draw definitive conclusions about this issue (e.g., Compas et al., 2001). Nonetheless, there are data to suggest that girls may engage in more emotional expression and other primary control coping strategies, whereas boys tend to engage in more avoidant and disengagement coping strategies (e.g., Herman & McHale, 1993; Roecker et al., 1996; Whitesell, Robinson, & Harter, 1993). These gender differences in strategy endorsement do not always translate into differences in models of relations between coping and other variables, however. Presumably, this is due to the fact that boys and girls may engage in or experience various activities or behaviors at a different rate, but they are affected similarly by these activities or behaviors when they do engage in them. Therefore, we did not necessarily anticipate that gender would moderate our models. However, because the issue of gender differences in coping has not been adequately addressed in the literature, we believed that it was important to test for this possibility in the current study.

The Current Study

The current study tested two models of how poor and working-class adolescents cope with economic strain and family conflict, and how coping with these stressors is related to psychological adjustment. As can be seen in Figures 1 and 2, the basic model containing family SES, economic strain, family conflict, and adolescent adjustment builds directly on models validated by Conger and colleagues (e.g., Conger & Elder, 1994), and adds in coping responses as either mediators (Figure 1) or moderators (Figure 2) of the stress (economic strain, family conflict)—adolescent adjustment (aggression, anxiety/depression) association. In structural equation modeling (SEM), partial mediation exists when bivariate associations between two variables are reduced secondary to associations among intervening variables in the multivariate model. In Figure 1, coping is hypothesized to mediate the relations between economic strain or family conflict and adolescent adjustment, such that a portion of the association between stress and adjustment can be accounted for by particular associations between stress, coping, and adjustment. Based on prior studies, we predicted that

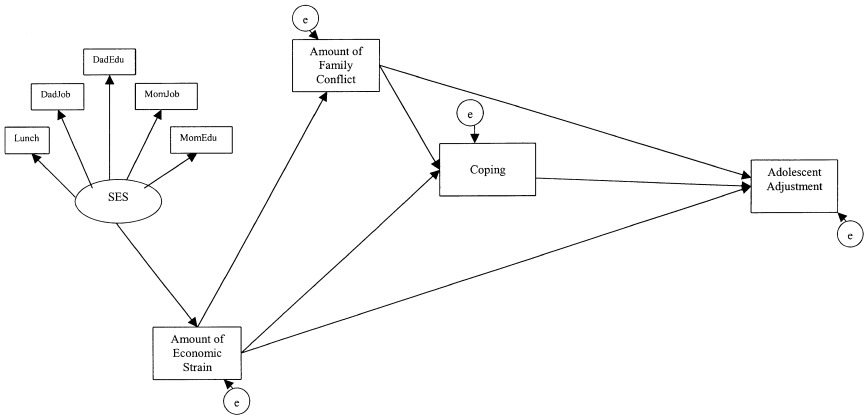


FIGURE 1 Proposed structural equation model that predicts adolescent adjustment from SES, economic strain, and family conflict, with coping as a mediator of the relation between stress and adjustment. e = error.

economic strain and family conflict would prompt less use of primary and secondary control coping and instead pull for disengagement coping. Primary and secondary control coping, however, was expected to be related to fewer symptoms, whereas disengagement coping was expected to be associated with more symptoms, at least for economic strain. It was

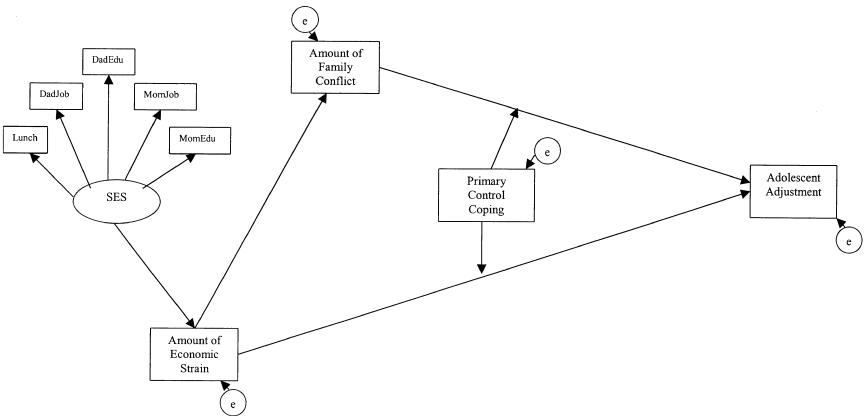


FIGURE 2 Proposed structural equation model that predicts adolescent adjustment from SES, economic strain, and family conflict, with coping as a moderator of the relation between stress and adjustment. e = error.

thought that disengagement strategies might be related to fewer symptoms in reference to family conflict, based on prior studies showing mixed results for this kind of coping. In addition, family conflict was hypothesized to partially mediate the association between economic strain and adolescent adjustment. Also tested was whether gender moderated the associations tested in Figure 1 by comparing the fit of the models separately by gender.

Conger and Elder (1994) recommended testing moderation in complex SEM models by splitting the sample at the median on a ratio-scale moderator variable and comparing the two halves of the sample (high versus low) using SEM. In Figure 2, coping is hypothesized to moderate relations between stress and adjustment problems, such that the relations among stress and adjustment change according to the relative proportion of each type of coping used. If moderation existed, we predicted that the positive association between stress and adjustment problems would exist only under conditions of lower proportional use of primary or secondary control coping or higher proportional use of disengagement coping. In other words, primary and secondary control coping would show a buffering effect, whereas disengagement coping would show a stress-amplifying effect, at least for economic strain.

METHOD

Participants

Participants were 364 adolescent seventh- through twelfth-grade students (58% girls) recruited from a middle school and high school that serve several towns in rural northeastern New England. At the time of the present study, the county in which the schools are located had the second highest unemployment rate in the state and the towns served by these schools were considered to be among the poorest in the state. Approximately 470 children were attending the schools and all were eligible to participate. Thirty students were absent the day of the study, 11 students were unable to participate due to parental refusal, and another 28 students declined to participate. Missing data on one or more questionnaires led to 31 surveys being dropped from analyses. This left 364 viable surveys. Comparisons between participating and nonparticipating youth revealed no differences in lunch program enrollment (29% versus 34%), $\chi^2(1) = .9$, *ns*, or gender (58% females versus 48% females) $\chi^2(1) = 3.2$, *ns*. Nonparticipating youth were, however, slightly older than participating youth. The mean age of the participants was 14.7 years ($SD = 1.5$), whereas the mean age of nonparticipants was 15.08 ($SD = 1.6$), $t(466) = -2.8$, $p < .005$.

Representative of this region of northern New England, 97% of the sample was European American. The mean SES of the participating students estimated by Hollingshead's (1975) 9-point parental employment scale (1 = lowest level) was 3.7, indicating that the average parent, if employed, was employed as a laborer or tenant farmer, for example. Roughly one third (29%) of the students were enrolled in the schools' free or reduced-price lunch programs. It should be noted that all families eligible for free or reduced-price lunches do not necessarily enroll in the program, so this indicator is likely an underestimate of the degree of poverty found in this sample. Therefore, multiple indices of SES were used in this study. Approximately two thirds of the adolescents (69.5%) reported living with two parents; the remaining 111 adolescents lived with either zero (10%) or one parent (20.5%). Indices for SES were computed based on both parents in the case of two-parent families. Otherwise, SES was based on the single parent or guardian identified by the adolescent. In the SEM, the single parent's education and occupation were entered for both parents' indicators.

Measures

Stress and coping. The Responses to Stress Questionnaire (RSQ; Connor-Smith et al., 2000) was used to assess the ways in which the adolescents coped with two potential sources of stress in their lives—economic strain and family conflict. The first portion of the RSQ assesses how often in the last 6 months the adolescent experienced each of eight stressful events, and the second section assesses how the adolescent responded to those stresses. In the current study, students completed two versions of the RSQ that addressed two different sets of stressors.

The first version of the RSQ asked adolescents to report how often they experienced family conflict in their homes and how they responded to conflict when it occurred. Family conflict items assessed both interparental as well as parent–adolescent conflict. The eight items were:

1. I argued with my parents about money.
2. Mom or Dad got angry with me.
3. I heard my parents say mean things to each other.
4. I argued with my parents about things other than money.
5. I heard my parents shouting at each other.
6. I heard my parents argue about money.
7. Mom or Dad yelled at me.
8. I saw my parents get angry with each other.

The second version of the RSQ asked the adolescents to indicate how often they experienced and how they responded to economic strains in their life. The eight economic strain items were:

1. My parents didn't have enough money to pay the bills.
2. We didn't have enough money for new clothes.
3. My parents didn't have enough money for the foods I like to eat.
4. We didn't have enough money to go places I wanted to go.
5. We didn't have enough money to do things I wanted to do.
6. There's no money left over to do something fun as a family.
7. We can't afford a nice house.
8. We didn't have enough money to buy the things I wanted.

Adolescents indicated on a 4-point Likert scale (0 = not at all, 1 = a few times, 2 = often, 3 = almost every day) how often each of the stressors occurred in the last 6 months. The scores for each stressor were summed to create a total economic stress score and a total family conflict score. Coefficient α indicated a high degree of internal consistency reliability for both stressor scales, $\alpha = .88$ for family conflict and $\alpha = .90$ for economic strain.

The second portion of the RSQ contains 60 items that ask the respondents to report how they responded during the last 6 months to the stressors they endorsed.¹ Many items are tailored to the particular stressor referred to in the RSQ, but the main stems of the items are identical across the two versions of the RSQ. These two versions of the RSQ contain 20 factor analytically derived scales that aggregate further into five primary factors: primary control coping, secondary control coping, disengagement coping, involuntary engagement, and involuntary disengagement (Connor-Smith et al., 2000). Primary and secondary control coping are both considered types of engagement coping. The first three factors reflect voluntary coping processes, whereas the latter factors reflect involuntary responses that occur under stress. Because the present study was concerned with coping rather than other kinds of stress responses, the analyses focused only on the three volitional coping factors. Primary control coping was comprised of problem solving (e.g., I do something to

¹The original RSQ contains 57 items. Because behavioral avoidance is likely to be an important strategy for coping with family conflict, three extra items were added to this version of the RSQ to reflect behavioral and cognitive avoidance. These items were (family conflict version): I try not to be around when problems with the family come up, I go somewhere to get away from the things that are bothering me, and I try to block out thoughts and feelings about family disagreements.

try to fix the problem), emotional expression (e.g., I do something to let my feelings out), and emotional modulation (e.g., I do something to calm myself down when we are having money troubles: take deep breaths, pray, listen to music, walk, take a break, meditate). Secondary control coping was comprised of positive thinking (e.g., I tell myself everything's going to be all right), cognitive restructuring (e.g., I try to see the good that will come from the situation or what I will learn from it), acceptance (e.g., I realize I just have to live with things the way they are), and distraction (e.g., I keep my mind off the money troubles by: exercising, seeing friends, watching TV, playing video games, doing a hobby). Disengagement coping was comprised of cognitive and behavioral avoidance (e.g., I try to block out thoughts and feelings about the money problems), denial (e.g., I tell myself this isn't happening to me), and wishful thinking (e.g., I wish someone or something would come get me out of this mess).

The RSQ has demonstrated good reliability and validity with multiple samples (Connor-Smith et al., 2000). With this sample of adolescents, internal consistencies of the three coping factors ranged from .84 to .88 for family conflict and from .80 to .85 for economic strain. Construct and criterion validity, and test-retest reliability have been demonstrated in other samples (Connor-Smith et al.). As recommended by Connor-Smith et al., factor scores on the RSQ were computed as proportions of the total score for all responses (i.e., sum of scores on primary control items / sum of all items) to control for overall responding biases.

Emotional and behavioral problems. The Youth Self Report (YSR; Achenbach, 1991) was used to assess the adolescents' self-reported emotional and behavioral problems. The YSR has excellent reliability and validity. This measure contains 112 items that assess a variety of behaviors. Adolescents indicate how often they exhibit each behavior on a 3-point Likert scale (0 = never true, 1 = sometimes true, 2 = very often true). This study focused on two scales of the YSR: anxious/depressed and aggressive behavior. These two scales are representative of internalizing and externalizing problems in adolescents and more closely match measures of psychopathology used in prior research (e.g., Conger et al., 1993; McLoyd et al., 1994) than would the broadband internalizing/externalizing scales of the YSR. Internal consistencies of these two scales are high, $\alpha(\text{boys' anxiety/depression}) = .86$; $\alpha(\text{girls' anxiety/depression}) = .90$; $\alpha(\text{boys' aggression}) = .86$; $\alpha(\text{girls' aggression}) = .86$ (for a discussion of computing internal consistencies with YSR data, see Achenbach, 1991).

Procedure

All students were invited to complete questionnaires during class time under the supervision of their teachers and research assistants. A month prior to student participation, all parents were mailed a packet of questionnaires regarding their child, a detailed description of the study, and a form to return if they did not wish for their child to complete the survey at their school. Parents thereby provided passive consent for their children's participation. All students at these two schools were invited to participate in the research project and those who agreed provided their signatures of assent. Students who completed the survey received \$3 gift certificates as compensation.

Data Analysis

Four structural equation models that tested Figure 1 were computed (2 Stressors \times 2 Types of Adolescent Adjustment) using maximum likelihood estimation with Amos SEM software (Arbuckle, 1997). Standardized regression coefficients were computed for paths between variables. Squared multiple correlation coefficients were computed as estimates of the amount of variance accounted for in the criterion variable by the predictor variables in the model. Overall goodness of fit of the models was assessed in three ways. First, χ^2 statistics that compared the covariance matrix of the observed variables with the matrix implied by the specified model are reported as a convention. However, as χ^2 is very sensitive to sample size and appears to reject well-fitting models using large samples, two other indices of model fit (Bollen & Long, 1993) were also reported. Bentler's comparative fit index (CFI) is provided as an estimate of the extent to which the sample variances and covariances were reproduced by the specified model (Bollen & Long, 1993) and Browne and Cudeck's (1993) root mean square error of approximation (RMSEA) is provided as an estimate of population discrepancy of the models. The statistical significance of the indirect effects of mediated pathways was tested according to Sobel (1982).

To test for gender as a possible moderator of Figure 1, SEM models were initially estimated with factor loadings free to vary according to gender. A second set of models was then run with group invariant regression weights to test the null hypothesis (H_0) that regression weights for boys and girls were statistically equal. The gender differences model was compared with the group invariant model using a χ^2 difference test to determine whether the relations among the variables in the models differed according to gender. To test for moderation in Figure 2 by coping, proportional coping scores were dichotomized using a median split and the models

were estimated comparing the half of the sample that used proportionally more of a particular type of coping strategy with the half of the sample that used proportionally less of that strategy.

RESULTS

Preliminary Analyses

To test for the validity of the measures of economic hardship, the amount of economic strain reported by students enrolled in the school lunch program ($M = 5.8$) was compared with that of nonenrolled students ($M = 4.1$), $t(302) = -2.84, p < .005$. Students enrolled in the school lunch program reported higher levels of economic strain. The majority of families in this study had two adults living in the home ($N = 252; 69\%$), indicating the necessity of including both adults' educational and occupational status in the SEM analyses, when appropriate.

To further examine the validity of our economic strain and family conflict measures, a series of t tests were run, as follows. First tested was whether students enrolled in the school lunch program reported higher levels of each of the economic strain and family conflict items. Enrolled students endorsed each of the economic strain items significantly more than did nonenrolled students, with the exception of the following two items, which only approached significance: We can't afford a nice house, and We didn't have enough money to buy the things I wanted. All of the family conflict items were also reported more for enrolled students than for nonenrolled students, but none of the differences were large enough to reach statistical significance. This is consistent with prior research, however, showing that the relation between economic hardship and family conflict is indirect, through economic strain (e.g., Conger et al., 1994). Therefore, the sample was next divided in half, according to participants' scores on the economic strain measure using a median split, and endorsement of each family conflict item for students who reported more economic strain was compared with those who reported less economic strain. Adolescents with economic strain scores at or above the median reported more of each kind of family conflict stressor.

Finally, Tables 1 and 2 contain the intercorrelations of family conflict and economic strain stressor items, respectively. Items on each version of the RSQ were moderately correlated with each other. Among the family conflict items, intercorrelations suggested that adolescents discriminated between the two kinds of stressful events. However, there was a good deal of cross-type association as well, highlighting the overlap between the two types of conflict.

TABLE 1
Correlations among the Eight Family Conflict Items

Stressor	1	2	3	4	5	6	7	8
1. I argued with my parents about money (F)								
2. Mom or Dad got angry with me (F)	.48***							
3. I heard my parents say mean things to each other (P)	.19***	.38***						
4. I argued with my parents about things other than money (F)	.53***	.64***	.31***					
5. I heard my parents shouting at each other (P)	.23***	.39***	.81***	.31***				
6. I heard my parents argue about money (P)	.40***	.42***	.55***	.37***	.56***			
7. Mom or Dad yelled at me (F)	.47***	.69***	.45***	.63***	.45***	.41***		
8. I saw my parents get angry with each other (P)	.24***	.38***	.78***	.32***	.77***	.53***	.46***	

Note. F = parent-adolescent conflict item; P = interparental conflict item.
*** $p < .001$.

TABLE 2
Correlations among the Eight Economic Strain Items

Stressor	1	2	3	4	5	6	7	8
1. We didn't have enough money for new clothes								
2. My parents didn't have enough money for foods I like to eat	.65***							
3. My parents didn't have enough money to pay the bills	.54***	.50***						
4. We didn't have enough money to go places I wanted to go	.47***	.52***	.56***					
5. We didn't have enough money to do things I wanted to do	.57***	.76***	.48***	.56***				
6. There's no money left over to do something fun as a family	.48***	.53***	.60***	.60***	.54***			
7. We can't afford a nice house	.38***	.44***	.54***	.48***	.37***	.61***		
8. We didn't have enough money to buy the things I wanted	.65***	.71***	.56***	.49***	.72***	.59***	.44***	

*** $p < .001$.

Because the sample had sufficient variability, we tested whether living in a home with two parents or less than two parents changed the results. First, endorsement of all variables in the study by parental status (two-versus zero- or one-parent family) was compared using *t* tests. The only two variables that differed according to the number of adults living in the home were economic strain, $t(260) = 2.3, p < .03$, and school lunch program enrollment, $t(93) = 4.6, p < .001$. More adolescents who resided in families with fewer than two parents were enrolled in the school lunch program and these adolescents reported significantly more economic strain than did other adolescents. The SEM analyses that tested parent status as a moderator were also run. None of the χ^2 difference tests between group invariant and difference models were significant, indicating that whether an adolescent lived with two parents or fewer in the home did not change the overall pattern of relations among the variables contained in this study.

Few studies have examined developmental changes in adjusting to economic stressors, in part due to the use of samples with a very narrow age span (e.g., young adolescents). Elder and Caspi's (1988) data suggest that age-based differences may exist, at least between preadolescents and adolescents. To examine possible age differences, in the present study age was first correlated with all of the variables listed in Table 4. After the Bonferroni correction, the only variable that correlated with age was school lunch program enrollment (more younger children enrolled). Next, age was included as a covariate in hierarchical multiple regression equations predicting aggression and anxiety/depression from the economic, stress, and coping variables. Age was not a significant predictor at the final step for any of the models. Therefore, age was not included as a variable in any of our models. (These analyses are available from the corresponding author on request.)

Descriptive Statistics

The mean amount of economic strain reported by the adolescents was 4.6 ($SD = 4.7, range = 0-24$) and the mean amount of family conflict reported was 6.9 ($SD = 4.9, range = 0-24$), indicating that these youth either experienced a number of different stressors at least several times in the last 6 months or experienced one particular stressor on an almost-daily basis. The mean *T* score for aggressive behavior on the YSR was 55.5 ($SD = 8.04$) and for anxiety/depression was 54.1 ($SD = 6.9$), indicating that these adolescents reported more problems with aggressive behavior and anxiety/depression than average—on average, .5 *SDs* above the normative mean (Achenbach, 1991).

The mean proportion scores for each type of coping with each of the stressors are presented in Table 3. These scores were compared using re-

TABLE 3
Mean Proportional Coping Score by Type of Stressor

Coping Strategy	Economic Strain ^a		Family Conflict ^b	
	Mean	SD	Mean	SD
Primary control engagement	.18 _a	.04	.17 _a	.04
Secondary control engagement	.26 _b	.05	.24 _b	.05
Disengagement coping	.20 _c	.03	.20 _c	.03

Note. Means with different subscripts are significantly different, $p < .001$ (Fisher's least significant difference).

^a $N = 304$.

^b $N = 333$.

peated-measures (within-subjects) analyses of variance. The relative use of the three types of coping differed significantly for both economic strain, $F(2, 300) = 210.6, p < .001$, and family conflict, $F(2, 329) = 169.5, p < .001$, with secondary control coping reported the most, primary control coping reported the least, and disengagement coping falling in between.

Correlational Analyses

Correlations among the indices of SES, the amount of economic strain, family conflict, coping with economic strain and family conflict, and anxiety/depression and aggression are presented in Table 4. As anticipated, economic strain and family conflict were significantly correlated with each other. Significant associations were also found between the amount of each stressor endorsed and psychological adjustment, whereby more stress was associated with more aggressive behavior and anxiety/depression. For both economic strain and family conflict, more stress was associated with higher proportional scores for primary and secondary control coping and lower proportional scores for disengagement coping. In turn, primary and secondary control coping were associated with significantly fewer aggression and anxiety/depression problems, whereas disengagement coping was associated with significantly more aggression and anxiety/depression.

Structural Equation Modeling

Mediation. Results of SEM analyses that tested Figure 1 are presented in Figures 3 through 6. Because of high levels of intercorrelations among

TABLE 4
Correlations Among Indicators of SES, Economic Strain, Family Conflict, Coping, and Adjustment

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. School lunch program eligibility															
2. Father's occupation	-.29**														
3. Father's education	-.25**	.46***													
4. Mother's occupation	-.22**	.16*	.17**												
5. Mother's education	-.26***	.27***	.40***	.43***											
6. Economic strain	.11	-.23***	-.17**	-.01	-.13*										
7. Family conflict	-.03	-.13	-.15*	.01	-.12	.38***									
8. Primary-economic	-.13*	.11	.04	-.01	-.04	-.24***	-.14*								
9. Secondary-economic	.06	.14*	.09	-.08	.14*	-.21***	-.26***	-.02							
10. Disengagement-economic	.09	.17*	-.12	-.04	-.13*	.36***	.25***	-.40***	-.37***						
11. Primary-conflict	-.11	.13	.06	.05	.06	-.25***	-.25***	.65***	.12	-.41***					
12. Secondary-conflict	.03	.16*	.09	-.01	.17**	-.23***	-.36***	.03	.62***	-.31***	.09				
13. Disengagement-conflict	.02	-.11	-.03	-.06	-.05	.33***	.29***	-.36***	-.24***	.61***	-.59***	-.41***			
14. Aggression	.08	-.22**	-.17*	-.10	-.24***	.47***	.53***	-.20***	-.28***	.32***	-.32***	-.41***	.29***		
15. Anxiety/depression	-.09	-.13	-.01	-.03	-.12	.48***	.34***	-.18**	-.28***	.29***	-.27***	-.38***	.27***	.57***	

Note. $p > .01$ not significant after Bonferroni correction. Primary-economic = primary control coping with economic strain; Secondary-economic = secondary control coping with economic strain; Disengagement-economic = disengagement coping with economic strain; Primary-conflict = primary control coping with family conflict; Secondary-conflict = secondary control coping with family conflict; Disengagement-conflict = disengagement coping with family conflict.

* $p < .05$; ** $p < .01$; *** $p < .001$.

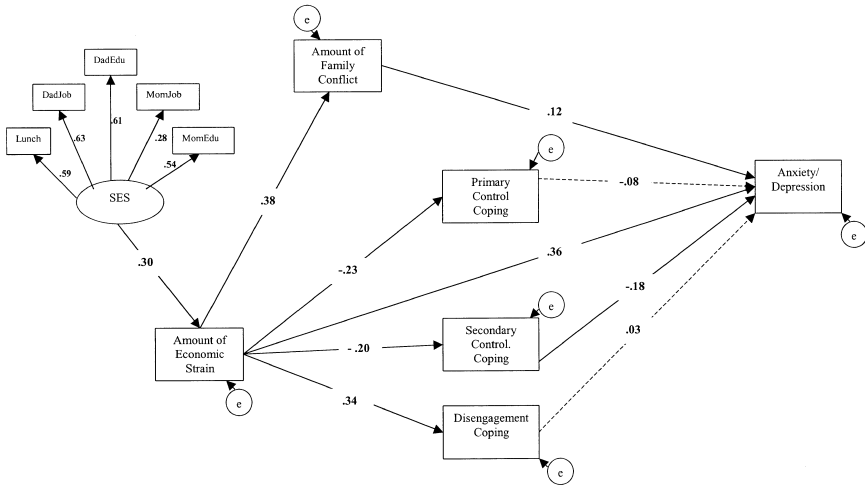


FIGURE 3 Structural equation model that predicts anxiety / depression from SES, economic strain, family conflict, and coping with economic strain. $N = 364$, $\chi^2(82) = 145.12$, $p < .001$; comparative fit index = .99; root mean square error of approximation = .05. Paths with dotted lines are not statistically significant, $p > .05$. Numbers in or on paths are standardized regression coefficients. e = error.

the coping factors, the error terms for primary control, secondary control, and disengagement coping were allowed to correlate with one another in the model. Figures 3 and 4 present the results from SEM that tested the mediated model in which both stressors are represented, with family conflict indirectly associated with SES through economic strain and economic strain associated with YSR scores both directly and indirectly through family conflict. Coping with economic strain was also included in these two models. Figure 3 presents the results from the model that predicts anxiety / depression scores and Figure 4 contains results from the model that predicts aggressive behavior. These two models were estimated separately for boys and girls. Models for boys and girls were highly similar and when the gender-specific models were compared with group invariant models, there was no significant difference for anxiety / depression, $\chi^2(10) = 5.0$, *ns*, or aggressive behavior, $\chi^2(10) = 8.9$, *ns*. These nonsignificant χ^2 s indicated that there was no statistical reason to estimate these models separately for boys and girls. Therefore, the following estimates and indices are based on the group invariant models. These models provided an excellent fit to the data and explained 30% of the variance in anxiety / depression and 39% of the variance in aggressive behavior. These models revealed that both economic strain and family conflict appear to work together to

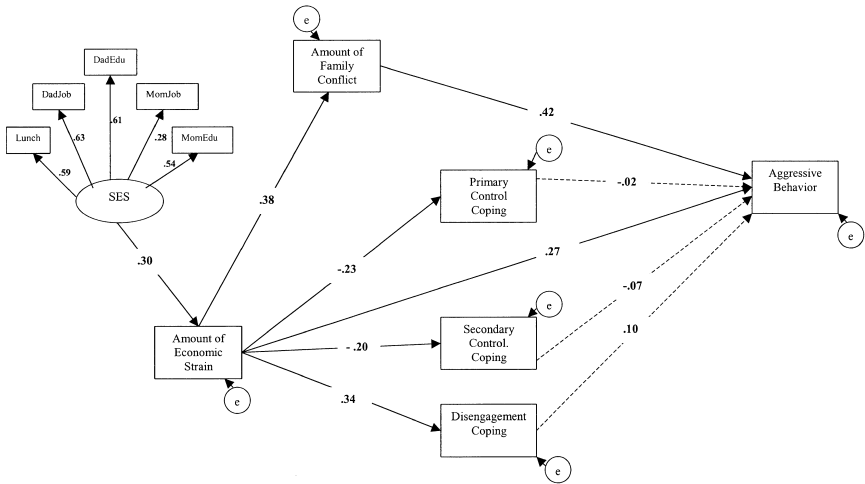


FIGURE 4 Structural equation model that predicts aggressive behavior from SES, economic strain, family conflict, and coping with economic strain. $N = 364$, $\chi^2(82) = 143.15$, $p < .001$; comparative fit index = .99; root mean square error of approximation = .05. Paths with dotted lines are not statistically significant, $p > .05$. Numbers in or on paths are standardized regression coefficients. e = error.

explain the relation between low SES and adjustment problems in adolescents. Low SES was associated with more economic strain, which in turn was associated with more family conflict. Both family conflict and economic strain were associated with anxiety/depression and aggression. In addition, secondary control coping predicted fewer anxiety/depression problems. None of the coping variables mediated the relations between economic strain and aggression, however. Inspection of the regression coefficients suggested partial mediation of the relations between economic strain and anxiety/depression by secondary control coping. However, a test of the significance of this mediated pathway did not reach statistical significance, $t = 1.67$ (t ratios of 1.96 or greater are considered to be statistically significant; Sobel, 1982). The previously strong bivariate relation between economic strain and aggression was reduced somewhat in the multivariate SEM, as presented in Figure 4, however, suggesting that family conflict mediated the relation between economic strain and aggression. This relation was statistically significant, $t = 5.12$, $p < .05$.

Figures 5 and 6 present results from SEM testing of the mediated model that contains coping with family conflict. Figure 5 presents the results from the model that predicts anxiety/depression scores and Figure 6 presents the results from the model that predicts aggressive behavior. These two models were estimated separately for boys and girls. Models for boys and

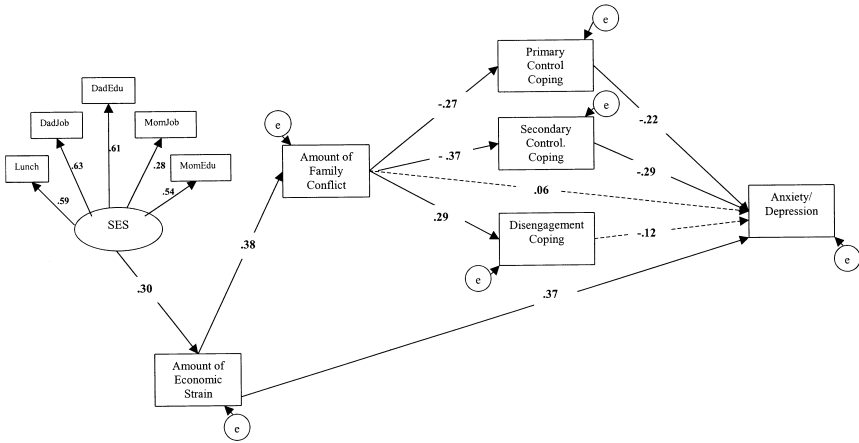


FIGURE 5 Structural equation model that predicts anxiety /depression from SES, economic strain, family conflict, and coping with family conflict. $N = 364$, $\chi^2(82) = 145.35$, $p < .001$; comparative fit index = .99; root mean square error of approximation = .05. Paths with dotted lines are not statistically significant, $p > .05$. Numbers in or on paths are standardized regression coefficients. e = error.

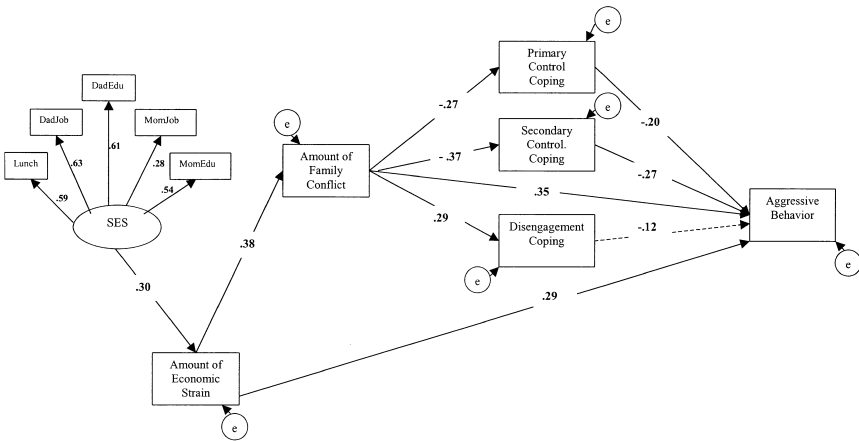


FIGURE 6 Structural equation model that predicts aggressive behavior from SES, economic strain, family conflict, and coping with family conflict. $N = 364$, $\chi^2(82) = 143.99$, $p < .001$; comparative fit index = .99; root mean square error of approximation = .05. Paths with dotted lines are not statistically significant, $p > .05$. Numbers in or on paths are standardized regression coefficients. e = error.

girls were again highly similar and when the gender-specific models were compared with group invariant models, there was no significant difference for anxiety/depression, $\chi^2(10) = 8.6$, *ns*, or aggressive behavior, $\chi^2(10) = 16.6$, *ns*. Nonsignificant χ^2 s indicated that there was no statistical reason to estimate these models separately for boys and girls, and thus the following estimates and indices were based on the group invariant models. These models provided an excellent fit to the data and explained 34% of the variance in anxiety/depression and 45% of the variance in aggressive behavior. As with the models that contain coping with economic strain, both family conflict and economic strain were associated with anxiety/depression and aggression. In addition, primary and secondary control coping predicted fewer anxiety/depression and aggression problems. Disengagement was not significantly related to either kind of YSR problem. Additionally, the magnitude of the path coefficients from family conflict to anxiety/depression and aggression were reduced in the multivariate SEM analyses, suggesting that coping partially mediated that relation for both kinds of YSR problems. Although the *t* ratios for mediation effects approached significance for primary control coping, $t(\text{anxiety/depression}) = 1.67$; $t(\text{aggression}) = 1.64$, and disengagement coping, $t(\text{anxiety/depression}) = 1.67$; $t(\text{aggression}) = 1.64$, only the *t* ratios for secondary control coping exceeded the cutoff, $t(\text{anxiety/depression}) = 2.60$; $t(\text{aggression}) = 2.57$.

Moderation effects. Also tested was whether coping served as a moderator of the relations between economic stress/family conflict and YSR problems, rather than as a mediator. Comparisons of the moderated model shown in Figure 2 estimated separately by relative proportional coping scores revealed no significant differences between groups, all *ps* > .05.

DISCUSSION

Two models of the relations among family economic problems, stress, coping, and adolescent adjustment were proposed and tested in this study. The model that contains coping behaviors as mediators of the associations between family economic stressors and adolescent adjustment was generally supported, whereas the model that proposes that coping moderates or changes the relations between family economic stressors and adjustment was not supported for any dimension of coping. Although the cross-sectional nature of the data prevents us from making definitive statements regarding directionality or causality of the associations, the overall mediated model was not rejected in any circumstance. This suggests that the model proposed and validated in this research deserves further study. In particular, this study showed that adolescents report feeling economic

strains and using a variety of strategies to cope with economic strain and family conflict, and also showed that the relative use of different coping strategies by adolescents was related to adjustment problems.

Use and Efficacy of Subtypes of Coping

Although both primary and secondary control coping predicted fewer adjustment problems, only secondary control coping mediated the association between family conflict and adjustment. Consistent with the relatively low perceived controllability of the two stressors, secondary control coping was used more often, accounted for more unique variance in adjustment problems than did primary control coping, and mediated the association between family conflict and both anxiety/depression and aggression. This is consistent with Weisz's work suggesting that secondary control strategies should be the most efficacious types of coping for low-control stressors (Thurber & Weisz, 1997).

In addition, the SEM analyses showed that when youth experience more economic strain and family conflict, they tend not to use primary or secondary control strategies, but instead tend to rely on disengagement strategies. Unfortunately, disengagement strategies are those not generally associated with better functioning. These results suggest that those adolescents who are exposed to higher levels of family and economic stress may have fewer coping skills or resources to manage those stressors and tend to cope by trying to disengage themselves, behaviorally or cognitively, from the stress. This may be due to an inability to mobilize primary and secondary control strategies, and perhaps due to an absence of social or tangible resources available to these children. Stress has the ability to reduce the quantity of attentional resources available to an individual. Matthews and Wells (1996) linked this stress- or emotion-induced attentional dysfunction to a bias toward the use of ineffective coping strategies such as avoidance rather than more cognitively demanding and complex coping strategies such as problem solving. This is consistent with Gomel et al.'s (1998) research, which showed that adolescents are unlikely to mobilize social support and other primary control coping resources under economic pressure. Similarly, O'Brien et al. (1995) suggested that because children's own actions are unlikely to stop or prevent parental conflict in particular, direct interventions in conflict are likely to be met with frustration and helplessness. Repeated experiences with parental conflict may thereby discourage active strategies such as primary control and encourage disengagement responses in future encounters with conflict. Lack of control over the stressor is another possible explanation for this trend found in the present study and elsewhere.

Thurber and Weisz (1997) found that different types of coping strategies are preferred under conditions of high and low control. In particular, primary control coping appears to be more useful under conditions of high perceived control, whereas secondary control coping is preferred under conditions of low controllability. Similarly, Gamble (1994) demonstrated associations between low controllability and the use of avoidant coping in adolescents, which is consistent with the current findings. Therefore, although researchers often expect that experiencing stress will impel an individual to engage in some sort of coping activity, these data suggest that economic strain and family conflict may impel adolescents to use disengagement rather than more helpful, active kinds of coping. This "dampening effect" of economic and conflict stress on the ability to cope effectively helps to explain why this type of stress is often associated with developmental outcomes such as anxiety / depression and aggression.

Mediator and Moderator Effects

Despite the fact that both forms of stress predicted less use of primary and secondary control coping and more disengagement coping, and that primary and secondary control coping in turn predicted fewer symptoms of both kinds, coping did not serve as either a mediator or moderator of the association between economic strain and adjustment. In addition, only secondary control coping was found to significantly mediate the association between family conflict and adjustment, despite similar trends for primary control and disengagement coping. The findings of the present study are largely consistent with prior work on coping with a variety of stressors, in which mediator or moderator effects are sometimes found for coping, but are generally small, and often do not exist for every subtype of coping examined. For example, Sandler et al. (1994) found that although avoidance served as a mediator of the association between stressful events and children's adjustment and active coping served as a moderator, neither distraction nor support showed either mediator or moderator effects. Similarly, Quittner et al. (1990) found that perceived social support mediated the association between parental stress and distress for both child- and parent-stress variables, whereas network support only mediated the association for the child stressors. Therefore, the results reported in this article are similar to those from other studies that have attempted the difficult task of pinning down the exact nature of the relation between stress, coping, and psychological adjustment.

The stressors examined in the current study possibly complicate matters, because these stressors are generally considered to be largely out of the

control of adolescents. Therefore, it is likely that this type of stress will continue to exert an independent effect on adolescents regardless of how they cope. These models probably reflect the independent effects of both economic strain and coping. In other words, there was no evidence to suggest that adolescents in this sample had aggressive behavior problems because they were not coping effectively with economic strain. However, this is not to suggest that how an adolescent copes with family economic problems or family conflict is unimportant. This study demonstrated that some adolescents tend to use primary or secondary control coping strategies, for example, and when they do, these strategies appear to be helpful. An adolescent's coping does not make these "external" stressors go away, but it nevertheless appears to help them feel better and behave more appropriately.

What does appear to partially mediate the economic strain-aggression relation is the experience of family conflict. One major way that economic strain creates problems for youth is via the disruptions in relationships that it can cause. There is much evidence to suggest that economic strain disrupts marital relationships (e.g., Liker & Elder, 1983) and can lead to increased conflict between parents and adolescents, especially around money issues (e.g., Conger et al., 1994; Flanagan, 1990). Once again, in the current study, both proximal parent-adolescent and more distal interparental conflicts were associated with economic problems and adolescent adjustment problems, suggesting that economic hardship disrupts both types of relationships. Although the current analyses revealed that partial mediation by family conflict exists, the magnitude of the path coefficient from economic strain to aggressive behavior remains large and significant, indicating a continued strong, negative association of economic strain with this kind of behavior. This is consistent with McLoyd et al. (1994), who also included adolescents' perceptions of family economic hardship in their model, and showed that adolescent perceptions were linked with some adjustment problems over and above family-level variables. The present study's results differed, however, from findings by Conger et al. (1992, 1993, 1994), in which proximal variables such as family conflict accounted for the majority of the association between economic strain and adolescent adjustment. These differences are likely attributable to differences in the data sources used (i.e., adolescent reports versus parental reports). In particular, these data were obtained from the adolescents themselves and therefore likely reflect adolescents' own perspectives on how poverty affects them. That parental and observer reports of psychological phenomena differ from adolescents' own reports of the same phenomena is well established (e.g., Stanger, McConaughy, & Achenbach, 1992). It is also well established that an adolescent's perspective on psychological symptoms, for example, is valid (e.g., Jensen et al., 1999).

Family conflict does not appear to mediate the economic strain–anxiety/depression relation, however, suggesting a degree of stressor–psychopathology specificity. Some research has documented a specific relation between poverty and symptoms of depression among adults (Brown & Moran, 1997; Pearlin et al., 1981; Ross & Huber, 1985; Wheaton, 1978). Similarly, Reid and Crisafulli (1990) conducted a meta-analysis that showed a specific link between interparental conflict and children’s undercontrolled behavior, such as aggression. The present data also suggest similar effects, as indicated by strong direct relations between economic strain and internalizing symptoms, and family conflict and externalizing, respectively. Substantial overlap exists, however, highlighting the high degree of risk faced by poor adolescents. In addition, Fincham (1994) and Rutter (1994) warned that it is premature to draw firm conclusions with regard to the link between interparental conflict and externalizing behavior problems because research in this area is as yet underdeveloped.

Gender, Family Status, and Age Effects

The models of the patterns of associations among gender, family status, and age did not vary as a function of the age or gender of the adolescent, nor as a function of the number of parents they lived with. Although rates of various psychological disorders vary according to gender and age (e.g., American Psychiatric Association, 1994; Hartung & Widiger, 1998), the present results suggest that some of the factors that may contribute to psychological problems for boys and girls of different ages do not necessarily differ. In other words, the experience of family and economic stress and how adolescents cope with these factors do not appear to explain age or gender differences in aggression or anxiety/depression problems. Similarly, although children and adolescents who live with single parents are generally at higher risk for psychological problems (e.g., Weinraub & Gringlas, 1995), the factors that contribute to these higher rates do not appear to be the relations among economic stress, family conflict, and coping. However, the higher rates of poverty among single-parent families, as seen in this study, do contribute to increased risk for psychopathology for children in these families.

CONCLUSIONS

An important finding that emerged from these analyses was that coping mediated the stress–psychological adjustment relation for family conflict but not for economic strain. Future studies should attempt to identify cop-

ing strategies and other variables that mediate or moderate the relation between economic strain and adjustment problems. Research with poor adults suggests that coping strategies such as taking advantage of social supports (e.g., Gomel et al., 1998; Hashima & Amato, 1994), using downward social comparisons, and devaluing the importance of economic achievements may be important coping strategies to examine further (Pearlin et al., 1981). It is unclear, however, whether these are the kinds of strategies that adolescents are able to take advantage of. Adolescents certainly do compare themselves to their peers, and may be able to make use of downward social comparisons (e.g., "at least we have a house"). Similarly, adolescents can benefit from social supports—a prominent predictor of resilience in at-risk children is the presence of a caring and supportive adult (Garmezy, 1991). In addition, a number of studies have shown that poorer youth tend to have lower expectations for their academic and economic futures than do middle-class youth, which may represent a coping strategy employed by youth who recognize the structural and other barriers to success that they face (Cook et al., 1996; MacLeod, 1995). Each of these represents a potentially fruitful avenue for future research on the coping strategies used by adolescents under economic pressure.

This study had several limitations that need to be addressed in subsequent research. The present analyses were limited by their reliance on self-reports to assess stress, coping, and symptoms. Some path coefficients may, therefore, be somewhat inflated due to method variance. Future studies should include data from multiple sources, and this study emphasized the importance of including data from the adolescents themselves. In addition, the cross-sectional nature of the data prevented us from making definitive statements about directionality of effects or causality, but the fact that a very specific model was tested and not rejected is promising. It is possible, however, that the direction of relations was misspecified in our model and that stress, coping, and emotional and behavioral problems are related in a transactional fashion. Only with longitudinal data will it be possible to begin sorting out directionality and transactional relations among variables.

These data also require replication to determine whether these results are specific to poor youth in rural New England. In particular, the present study's sample was highly racially homogeneous. These models may not fit equally well for non-European American populations. Gomel et al. (1998), for example, found that their models of family adaptation fit quite differently for their European American, African American, and Latin American participants. Gutman and Eccles (1999), however, found no differences between African American and European American samples in their models of the influence of financial strain on family relations and adolescent academic achievement. Whether racial and ethnic differences are found may depend in part on the predictors and outcome variables in the

models. There may also be substantial variation across non-European American populations (e.g., Gomel et al., 1998). Leadbeater and Linares (1992), however, found no ethnic differences in relations among stress, social resources, and depression in their sample of African American and Puerto Rican adolescent mothers.

It will also be important to compare the results of the current study with examinations of how youth cope with economic stressors in more urban settings, because the stresses and resources may vary considerably in rural and urban settings. For example, noise, crowding, pollution, crime, and residential turnover comprise stressors uniquely encountered by poor urban families (e.g., Wandersman & Nation, 1998). On the other hand, insularity, lack of insurance, lack of transportation, difficulty in accessing services, and lack of stable viable employment are more often chief concerns for rural families (e.g., Hoyt, Conger, Valde, & Weihs, 1997; St. Lawrence & Ndiaye, 1997). Therefore, for urban families there are often more readily identifiable options for problem solving about finances, including better access to a variety of services and employment options. Urban adolescents, for example, can sometimes find part-time jobs to help out with family finances, as some of the more successful adolescents in Elder and Caspi's (1988) studies did. Similarly, urban adolescents generally have better access to community centers and other such agencies, where they may locate helpful adults to help with problem solving and emotional modulation. Adolescents living in rural settings like the one in this study may have to rely more on secondary control strategies in the absence of access to primary control resources such as these. On the other hand, poor rural families can often rely on connections and networks within their communities and informal "services" or systems such as bartering. Additionally, the stoicism and independence found in many rural families may foster reliance on the more individualistic secondary control strategies and support found within the family (e.g., Conger & Elder, 1994). Identifying similarities and differences in adjustment to economic stress and its associated problems in rural and urban families is an exciting avenue for future research. In particular, studies documenting that psychological factors, such as coping, promote resilience in rural and urban youth have the potential to contribute to programs that help large numbers of disadvantaged youth.

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