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Shelby Price

Family Income's Effect on Child Development: A Look at Two Parent-Mediated Pathways

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Abstract

This paper reviews a body of literature to assess the relationship between parent/family income and child developmental outcomes. It addresses two parent-mediated pathways by which income affects child development. The Family Stress Model (FSM) looks at how financial strain affects parents' stress, and how this stress or psychological disturbance affects parenting. The Parental Investment Model (PIM) looks at parental investments of time, money, and resources. PIM is further explored via parents' socioeconomic status and how class position influences what values parents instill in their children. Overall, more negative outcomes are found in low-income children. Recommendations include methods to influence income directly, such as higher wages, and the broader suggestions of redefining poverty and what it means to be poor, and family intervention programs. Going forward, researchers, policy-makers, and professionals should keep in mind the complex interaction of income and other variables within the context of the nation's current financial disparity.

Introduction

Researchers are continually interested in the connection between parents' income and a child's developmental outcomes. They want to know if a family's income significantly impacts a child and in what ways. Fervor is only added to this area of study in light of growing awareness of inequality in the United States and the desire to understand the effects of financial disparity on children. A look at current trends in today's economic climate supports the need to understand income's effects on children in the present context:

> From 1950 to 1975, the real incomes of the poorest 40 percent of families almost doubled. In contrast, from 1975 to 2000, incomes grew very slowly at the bottom and in the middle, but soared at the top…the average income of the top 5 percent of families more than doubled (Gilbert, 2015, p. 263).

Relatively recent changes in American culture and the economy have significantly influenced the attainment of income. The shift from a manufacturing, industrial era to an information era leaves many working class people unable to find jobs that will adequately support their families. The Great Recession of 2007-2009 left the country with an unemployment rate of ten percent, affecting minority men the most (U.S. Bureau of Labor Statistics, 2012). Additionally, the changes in family patterns include an increase in single-parent families since 2007 (Vespa, Lewis, & Kreider, 2013). Overall, Vespa et al. (2013) note that "the economic welfare of all family groups with children under the age of 18 declined since 2007" (p. 13).

Gilbert (2015) mentions that in 2011 "30 percent of custodial mothers and their children were surviving on incomes below the official poverty line" (p. 87). The amount of income a family earns can either support or hinder physical, social, emotional, cognitive, and behavioral aspects of development. Tina Rosenberg (2013) comments that "by the time a poor child is one year old, she has most likely already fallen behind middle class children in her ability to talk, understand, and learn" (as cited in McGlynn, 2014, p. 56). Research is laden with statistics such as, "the proportion of students from upper income families who earn a B.A. has increased by 18% over a 20-year period while completion rates of

poor students have grown by only 4% during the same period" indicating income's long-term effects (McGlynn, 2014, p. 55). Income, however, proves to be difficult to isolate. It is even more challenging for a researcher to reach direct, causal conclusions. A family's financial means is part of a complex relationship with several factors mediating its effects. These mediating factors, or pathways, help to explain how income influences child development and in what ways. In short, by focusing on two major parent-mediated pathways, one can see how income affects child development, with a larger proportion of negative outcomes displaying themselves in low-income children.

The Family Stress Model (FSM)

The Family Stress Model (FSM) describes how financial burdens create stress in parents, which in turn affects positive parenting. Positive parenting is parenting "that balances structure and predictability with warmth and affection [and] promotes optimal outcomes for children, including for children living in poverty" (Mistry & Wadsworth, 2011). Lee, Anderson, Horowitz, & August (2009) consider the connection among low income, parental depression, and quality of parenting as well as social support. The sample included two hundred ninety families with children said to be at risk for problem behavior. The authors gathered the sample from an intervention program from a larger study, and it is interesting to mention that almost half of the parents only have a high school diploma. They found that low income was associated with high reports of depression in parents. Parental depression leads to poor parenting, including less support, decreased affection and verbal interaction, and even harsh or indifferent parenting (Lee et al., 2009).

Lee et al. (2009) note that this cycle is consistent with FSM, stating that economic struggles can upset everyday life, creating mental anxieties. Anger, irritation, and withdrawal, prompted by this psychological distress, can be taken out on children via parenting behaviors. Effective parenting that includes themes such as "sensitivity, cognitive stimulation, and warmth," as outlined by Lugo-Gil & Tamis-LeMonda (2008, p. 1066), is replaced by negative parenting behaviors, characterized by low involvement and high parent-child frustration (Lee et al., 2009). Lee et al. (2009) detail that social support helped to mediate parents' depressive symptoms and frustrations, leading to better quality parenting. It is still important to note that the study found

that more low-income parents report depression than their wealthier parent counterparts.

Another study that builds on the Lee et al. (2009) model is that of Lee, Lee, & August (2011) which includes a sample of families from various income backgrounds with children at risk for conduct issues. It reaffirms the relationship between financial stress and parental depressive symptoms and their effect on parenting, but incorporates the aspect of children's externalizing problem behavior. Externalizing behaviors in this study included aggressive behavior, poor academic performance, and low developmental ability. These traits affect parental stress, increase depressive symptoms, and disrupt parenting in the context of low-income families (Lee et al., 2011). While positive externalizing behaviors help to decrease the negative effects of financial stress on parents, Lee et al. (2011) express that problem behaviors decrease social support and quality parenting. Decreased social support hurts low-income parents' psychological well-being, further inhibits parenting, and increases externalizing problem behavior in children in a cyclical fashion (Lee et al., 2011).

Like Lee et al. (2009) and Lee et al. (2011), Mistry, Lowe, Benner, & Chien (2008) found that income can indirectly affect child development through parenting practices. Their study looked at low-income mothers, economic pressures, and family and child functioning. The study utilizes a multi-methods approach so generalizability is not possible from the ethnographic information, but it is useful to consider. Feeling positive about the family's economic state was seen as positive not only because of the ability to pay for basic things, but "affording some…extras and purchasing bigger ticket items were associated with feelings of pride and accomplishment" for mothers (Mistry et al., 2008, p. 197). Mistry et al. (2008) concluded that maternal well-being, in part, depends on providing these extras, and economic stress occurs when mothers are not able to do so. Economic stress can lead to maternal depression and decreased self-efficacy; therefore, women who felt this way had more difficulty interacting with their children, expressed less warmth, and engaged in more controlling parenting (Mistry et al., 2008). In turn, these negative parenting practices were associated with higher levels of problem behavior in children (Mistry et al., 2008).

Gershoff, Aber, Raver, & Lennon (2007) also explored the direct and indirect effects that income and material hardship have on children's cognitive ability and social-emotional appropriateness. Material hardships

include being unable to pay debts, having inadequate access to food, and the like. They used the Early Childhood Longitudinal Study, which has a large kindergarten sample, to conduct their research. They found that lower income and material hardship negatively affect parental mental health and cause stress. As seen in other studies, this stress decreases supportive parenting behaviors, leading to a reduced probability that the child will display socially-appropriate behavior (Lee et al., 2009; Lee et al., 2011; Gershoff et al., 2007; Mistry et al., 2008). Results also showed income alone does not predict parental stress, but the extent of material hardship increases parental stress and negative outcomes.

Parental stress, due in part to low income, can negatively affect parenting skills and involvement, leaving a child to suffer developmental delays due to a lack of appropriate stimulation. This is the basis of FSM, which Mistry and Wadsworth (2011) explained in the following manner:

> This strain [economic strain] is a conduit to parents' mental health problems, inter-personal conflict, and disrupted parenting…High levels of stress and family dysfunction can interfere with the ability to deliver warm, engaging, responsive parenting, leading instead to parenting characterized by harshness, inconsistency, and physical punishment. (p. 13)

Lee et al. (2009), and Gershoff et al. (2007) discussed financial stress and its role in parental depressive symptoms, leading to parenting that hurts children's social and emotional development. In an interview, a Licensed Marriage and Family Therapist commented on low-income families:

> Parents are often preoccupied with meeting basic needs and fail to attend to emotional and cognitive development…They often lack the resources and knowledge to deal with all developmental needs at the early stages of life which causes the domino effect (Personal communication, March 15, 2014).

The FSM process still applies to higher-income families, but typically in the opposite direction. Higher-income families do not have the same financial and environmental stress that plagues those in poverty and with low incomes. Therefore, middle-income parents can approach parenting in a warmer, more engaging manner. FSM helps to explain income's indirect role in child development, especially in the context of low-income and disrupted parenting practices that threaten normal child developent.

Despite the contribution of this model, however, it fails to address the more direct parent-mediated pathways by which income impacts the development of children.

Parental Investment Model (PIM and/or IM)

PIM refers to the resources, time, and money that parents invest in their children. Investments can include tangible items such as books, to opportunities such as extracurricular activities or a private education. More disposable income increases a child's opportunities for cognitively-stimulating materials and enriching activities. Gershoff et al. (2007) pointed to possible effects of income on children, including the social and emotional competence that goes along with living in a safer area with better schools to social acceptance and confidence by having trendy and favorable material items. The opposite is true in that not being able to afford items can isolate children, causing emotional and behavioral problems (Gershoff et al., 2007). Most notable are the cognitive gains that parental investments allow for through stimulating interaction and goods. Gershoff et al. (2007) demonstrate how parental stress (or lack of it), as mentioned in FSM above, can also further influence child outcomes by affecting the ways in which parents invest in their children.

Most people think of investment in terms of resources to provide a plethora of tools for children, including books, toys, tutors, and exceptional schools. The opportunities for extracurricular activities and access to private schools increase opportunities for cognitive, social, and emotional development. In terms of future outcomes, Gilbert (2015) found that "the class distribution of students bound for an elite college is…the large majority (71%) concentrated in the top classes" (p. 113). Not only does income influence to some extent learning opportunities and rate of development, but it also predicts future opportunities of the child, such as college and income earnings.

Mistry and Wadsworth (2011) explain that, in the PIM as "[h]-igher levels of SES enable parents to "invest" in their children by providing them with the material goods, services, parental actions, and social connections that promote children's education and overall well-being" (p. 11). Lack of financial resources creates material hardship and limits funds available for stimulating materials and activities, which in turn affects development. Additional support for development is hindered due to finances, and lower-income children fall behind in academic achievement as

compared to other income brackets. Low-income parents simply cannot afford to invest time to stimulate development or money for materials and high-quality education that increase positive developmental outcomes.

In comparison, middle-income and upper-income children have advantages in their development. These families have more resources – adequate nutrition, activities, and access to healthcare to support health and growth. More-educated parents exercise parenting skills and practices to support all areas of development. Following the PIM process, higher-income parents have the resources to provide a myriad of materials for children such as books, educational toys, extracurricular activities, tutors, and high-quality education. Middle-income and upper-income children perform better academically due to resources parents can provide, and often begin school better prepared than poor children. PIM explains how income translates into material goods, opportunities, and time that can benefit a child, but misses the indirect psychological effects that can hurt both parents and children.

Parenting skills can also include high or low level of investment, which demonstrates how FSM can further influence PIM. Lugo-Gil & Tamis-LeMonda (2008) conducted a study to analyze the relationship among family assets (including income), parenting, and cognitive outcomes in children during the first three years for low-income families. They used data from the Early Head Start Research and Evaluation Study and directly observed parenting in the home environment. Lugo-Gil & Tamis-LeMonda (2008) explain that parenting quality influences children at every age, affecting a child's language acquisition, ability to read, and education preparedness. Good parenting incorporates themes of "sensitivity, cognitive stimulation, and warmth" (Lugo-Gil & Tamis-LeMonda, 2008, p. 1066). From a financial standpoint, research has shown that parents who invest more time and money have children with increased cognitive ability, academic success, and positive adult incomes (Lugo-Gil & Tamis-LeMonda, 2008). Therefore, while income level is related to a child's cognitive development, this study demonstrates once again that income has an indirect effect on child development by way of parenting attitudes and behaviors.

Furthermore, Hindman & Morrison (2012) look at the different parenting techniques found in middle-income families and their relation to preschool literacy and social competence. The children were formally assessed while the parents were given surveys about their parenting methods and their child's social skills. Parenting for this sample concen-

trated on three different parenting domains, including the "home learning environment, autonomy support/expectations, and management/discipline" (Hindman & Morrison, 2012, p. 191). Home environment is linked to literacy and collaboration skills, while parental support of autonomous behavior was associated with child cooperation (Hindman & Morrison, 2012). The study showed that parental management and discipline influenced self-management and compliance in children. Middle-income and upper-income families engage in this multidimensional parenting. Parents with higher incomes tend to have "higher levels of education predicting more frequent home focus on letters and sounds, book reading, and math" (Hindman & Morrison, 2012, p. 210), dictating a higher level of parental investment in their children. This study demonstrates how parental investment helps in healthy learning and social development, but the authors also admit that parents' self-reports can skew the data somewhat.

Parental Socioeconomic Status (SES) & Associated Values

Socioeconomic status (SES), which takes into account income, education, and occupation, is a key component in further understanding PIM. Parents with higher income tend to be more educated, hold more prestigious jobs, and practice parenting that supports multiple areas of development. Bloomquist's (2009) study displayed that middle-class children, in comparison to working-class children, exhibited more advanced language development, due in large part to the home environment. The sample consisted of sixty-two to six-year-old children who were prompted to name images of both normal items and combination items that incorporated two normal items together. Middle-income children used more labeling, more words, more descriptions, and were more comfortable during the experiment (Bloomquist, 2009).

This study is a good example of how parents' income, as part of socioeconomic status, indirectly affects cognitive and language development by the ideals that parents instill in their children. Bloomquist (2009) expresses that, while working-class parents focused on teaching factual, basic language skills, "middle-class parents focused on including more descriptive information about objects when discussing them with children…[and] encouraged their children to experiment linguistically through description and elaboration" (p. 342). Middle-income parents in this study encouraged critical thinking and creative interaction with language and reading, supporting the child's autonomy and comfort level in self-expres-

sion. Working-class parents encouraged their children to provide the correct answer, limiting the opportunity for creative exploration (Bloomquist, 2009). The different income levels produce different parental standards, which affect parenting styles and values passed on to children.

Gilbert (2015) continues the discussion on how parents instill values in their children that are set forth by the parents' class position. Middle-class and upper-class parents tend to instill characteristics such as self-direction and self-control which focus on development of the self and allow the child to explore and learn about his or her world (Gilbert, 2015). In contrast, Gilbert (2015) states that working and lower classes focus on obedience and conformity, and these characteristics relate to the parents' occupation. For example, a parent who works in a retail store must be obedient and conforming at his or her job, and these characteristics are passed down to his or her children. Curiosity and independence, on the other hand, prepare children to think critically and question the world around them.

Lareau (2011) conducted an ethnographic study dealing with social class, parenting, and parental values. She looks at the concepts of concerted cultivation (found in middle-class families) and natural growth (found in working and poor classes). Lareau (2011) explains the former as parents' intentional fostering of a child's abilities through schedules, critical thinking, and frequent interaction with teachers. Middle-class children are engaged in organized activities, reasoning, and individual development, but this can cause exhaustion in the family system (Lareau, 2011). This drawback aside, it is clear that middle-class children are given multiple opportunities to explore their environments and experiment with a variety of skills – which may have overall positive effects. In comparison, Lareau (2011) details that working-class and poor families focus on providing a safe atmosphere to meet basic needs and have frequent kinship interactions. Children in this environment have more leisure time, strong family ties, and use language to respond to directives (Lareau, 2011). As a result of these two different styles, Lareau (2011) found that "there was quite a bit more talking in middle-class homes than in working-class and poor homes, leading to the development of greater verbal agility, larger vocabulary, more comfort with authority figures, and more familiarity with abstract concepts" (p. 5). Lareau later used the Panel Study of Income Dynamics to test her qualitative results quantitatively, and the results were supportive of her original ethnographic study.

The values that parents instill in higher-income families lend themselves to healthy and even advanced development. Parents instill more autonomous characteristics in middle-income and upper-income children to support self-growth and learning. Gilbert (2015) mentions the characteristics of curiosity, self-direction, and regard for others that are encouraged in these families. These characteristics aid in developing self-confidence and critical thinking skills, which support healthy cognitive, social, and emotional development. Hindman and Morrison (2012) commented that because "middle-class American families expect children to attend to teachers and other authority figures, to share with peers, and to respect the space and property of those around them…[they] develop stronger self-regulation and cooperation/compliance" (p. 194). Higher incomes support opportunities for children to develop socially and emotionally, as do the different expectations that higher-income parents set.

Moreover, if parents are talking to their children more, allowing them to express themselves, and teaching them how to communicate well with others, they are preparing their children to be socially-acceptable adults. Organized activities also have additional value than their manifest function. Gilbert (2015) illustrates that greater involvement in scheduled activities with a distinct social group fosters a sense of identity, self-worth, and accomplishment for upper-class children. These imparted attributes have positive effects on children.

It is important to note that parental expectations do increase as parents' SES increases. A study by Luthar and Latendresse (2005) looked at affluent youth. The sample consisted of affluent youth ranging from sixth graders to twelfth graders, divided into three cohorts. It also included a parallel inner-city, low-income sample to compare with the affluent youth. It found that affluent children suffer higher rates of substance abuse, anxiety, and depression due to achievement expectations and family seclusion (Luthar & Latendresse, 2005). Affluent parents tend to have higher expectations for their children, leading to anxious or depressive symptoms. Children may be isolated physically from parents or isolated emotionally. Even more disturbing is "[a]mong affluent, but not inner-city youth, substance use was linked with depression and anxiety, suggesting efforts to self-medicate" (Luthar and Latendresse, 2005, p. 49). The interviewee cited earlier mentioned that in higher-income families "youth…are often in need of more attention to address emotions and cognitions as they go through this life-cycle change. Youth will sometimes turn to peers and can

become involved in high risk behavior…to gain the attention of a parent" (Licensed Marriage and Family Therapist, personal communication, March 15, 2014). If high-income parents constantly work, the children miss out on important parental interaction and stimulation to enhance development. High income, therefore, does not guarantee adequate parental investment.

Conclusion and Recommendations

Income has a profound impact on child development through parent-mediated pathways, with lower-income children suffering greater negative developmental outcomes. This research looked at two pathways, FSM and PIM, and further explored the parental values related to SES. The Family Stress Model details how financial stress can create additional stress and/or depression in parents, which then can inhibit healthy parenting. The Parental Investment Model articulates a parent's ability to invest in his or her children in terms of time, material, and/or resources. In both of these models, a parent's socioeconomic status is instrumental in influencing what characteristics he or she passes on to his or her child.

While both pathways contribute significantly to the topic of income's role in child development, each framework only paints a partial picture. It is the combination of these two frameworks that allows for a more comprehensive understanding. PIM addresses income's effect via investments, whether they are material or time. The more income a family has, the greater likelihood it will act as an advantage for a child's development, and PIM explains this basic notion. FSM starts the discussion of how income affects parental psyches, which in turn influence social, emotional, cognitive, and behavioral development of children via parenting practices. These two frameworks fall short, however, in a couple of different aspects. FSM focuses heavily on low-income families rather than a broader exploration of how income, in general, shapes parental and child psychological functioning. For example, the stress that comes along in maintaining the lifestyle in a high-income family could possibly affect a high-income parent in a similar manner that financial strain affects a low-income parent. More research in the upper stratums is needed to format a similar model that more appropriately serves as the FSM for the upper-income brackets. Additionally, research has made light of the connection between SES and parental values. Further research should focus

on income's ability to mold worldviews, values, and even the type of relationships family members build with each other and their communities.

Future research and recommendations should engage a multi-faceted approach in addressing the relationship between family income and child development. Now more than ever, families, professionals, and policy-makers need to be aware of the differences that income can make in the life of a child. Research should strive to educate the reader and encourage appropriate decision and/or policy-making. This desire is the main goal of this research, and knowledge gained should be considered within the context of the growing economic inequality in the United States of America.

It is important to note that there are other factors unrelated to income that produce the negative outcomes seen in low-income children from this research. For example, a middle-income mother may have depressive symptoms that disrupt her parenting; however, unless her depression stems from stress over financial insecurity, then the negative child outcomes due to her parenting are not an indirect effect of income. This research is rather limited in its scope, and does not address other diverse channels through which income affects child developmental outcomes. Also, it is imperative to mention that a disproportionate focus of this paper included research on low-income families due to limited research on other income brackets and their impact on child developmental outcomes.

Two recommendations for further research, and hopefully eventual programs/policies, deal with the concept of poverty and family intervention methods. Clearly, poverty-stricken and low-income families suffer from material and psychological stresses that can interrupt child development. Gershoff, et al. (2007) state the following:

> Twenty-one percent of American children live in families with income…between 100% and 200% of the poverty threshold… [and] 65% of non-poor but low-income families experience one or more material hardships such as not having enough food or having utilities turned off because of inability to pay bills. (p. 71)

Employment practices, such as increasing minimum wage or benefits packages, would of course ease the financial stress of these families. Public assistance helps, but its restructuring in the 1990s left many families without any guarantee of income support (Gilbert, 2015). Producing stable, living-wage jobs for parents would ideally help to decrease economic strain, better parental psychological states and parenting, and provide

opportunities for child development.

Also, redefining the concept of poverty, from the outdated standard of the mid-20th century to include American lifestyle changes, would raise the poverty line in order for the problem to be addressed more accurately. From the statistic above, one sees that low-income families bear the same burden as families in poverty. While the definition of poverty has been changed to account for changes in prices, it has not looked at changes in the standard of living. Gilbert (2015) states that the current policies are "saying something about the meaning of poverty…what defines people as poor is their material deprivation in an absolute sense, rather than the relative gap between their standard of living and the standard typical of people in the same society" (p. 229). Recall from Mistry et al. (2008) that parents' distress increases when they cannot afford those "extras" or "big ticket items" that would be considered part of the typical standard in U.S. society. By not incorporating standard of living in concepts of poverty and low-income, the outdated definition further exacerbates an indirect pathway that harms child development, the parental psyche.

Additional monetary gains to poor and lower-income families are not enough to dispel negative influences on child development. Family intervention models, and parenting-specific interventions, such as the one cited by Mistry and Wadsworth (2011), "have also been proven to be effective in helping families and children cope with economic stress…to improve disrupted parenting by addressing the multiple, interconnected risks of the FSM" (p. 14). Teaching positive parenting and interaction is not only beneficial for the child's development and the family entity, but proves that low-income is not an absolute predictor of negative outcomes. For example, Gershoff et al. (2007) mentions that parents under financial stress may actually engage in positive parenting to make up for their lack of resources. These are suggestions, however, and need increased and continued research before they can be properly proposed and implemented. They are big picture ideas, and this research does not have conclusive evidence that their implementation would have long-term success.

In conclusion, the growing body of research points to income as being a key variable in the development of children. Income allows parents to provide resources, appropriate stimulation, and developmental opportunities, but only when there is enough. Only by acknowledging income disparity and its effects on child developmental outcomes as a problem can this topic be placed on the agenda to solve.

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