



Competing Stressors and Tensions in low-income and working-poor families

INTRODUCTION

Throughout history, families have responded to changing social environments by adapting their structure and functions. Families with a greater ability to adapt are more resilient. They are better prepared to weather changing environments, more able to withstand crisis, and more likely to remain intact.

The family resilience model emphasizes the natural, ordinary human capacity for healthy transformation and change. Instead of viewing families as "deficient" and "needing to be fixed," the family resilience model recognizes and builds on family strengths. The family resilience model also recognizes the interconnectedness of families and their environment. Public policies and programs should include resilience-based approaches that recognize this interconnectedness. These include family-school partnerships, family-community initiatives, family leave and other workplace policies, and federal and state programs that strengthen families (Walsh, 2002).

DEFINITIONS

Competing stressors may be internal to the family, such as poor health, domestic violence, or lack of education. They may also be external environmental factors, such as lack of employment opportunity, poor access to health care, poor schools, or community violence. Competing stressors make it difficult for families to achieve stability.

Tension results from a family's attempt to manage competing stressors within the context of their environment.

Elasticity describes the continuum of tension. As families are forced to deal with more and more competing stressors, they experience greater tension. Too many demands stretch families to the breaking point. They lose their elasticity which undermines their ability to respond effectively to situational demands and stressors. The result is often a chaotic family environment that is not conducive to sensible decision-making.

INFLUENCE OF POVERTY

Poverty, in itself, affects a family's entire environment; it is more than simply having a "low-income." Poverty can inhibit the social, cognitive, emotional, and physical development of adults and children (Seccombe, 2000). Low-income families are more likely than middle- and upper-income families to lack resources needed to buy food and clothing and to pay their bills on time. They are also much less likely to have accrued the savings necessary to weather difficult economic times (Orthner, 2001). Low-income families are also more likely to live in homes that need repairs, face eviction, and pay more than the affordability standard of 30 percent of income for housing costs (National Low Income Housing Coalition, 2003, Orthner, 2001, Seccombe, 2000).

Families in poverty are more likely to have chronic health problems, but less likely to have health insurance or receive preventive

Summary

This policy briefing paper presents the third in a series of family-related topics that have surfaced in the context of the Reauthorization of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and Temporary Assistance for Needy Families (TANF) discussions over the past year. This briefing paper:

- Suggests that all families, regardless of socioeconomic status, have similar needs for economic security, safety, health, and social engagement.
- Defines "elasticity" as a continuum of tension. Low-income families experience multiple stressors. With each additional stressor, families experience greater tension; too many demands stretch families to the breaking point.
- Describes competing stressors that exacerbate family tension.
- Makes recommendations for policymakers.

Families, regardless of socioeconomic status, strive to thrive. By identifying competing stressors and creating policies and programs that reduce tension and increase elasticity, policymakers can help low-income and working-poor families operate effectively in a changing environment.

health care (National Center for Health Statistics, 1998). Regardless of the indicator - be it mortality, the prevalence of acute or chronic diseases, or mental illness - low-income families are in worse health than middle- and upper-income families. And their children are at higher risk than their more affluent peers for school failure, teen pregnancy, engaging in risk-behaviors, and adult poverty (Feinstein, 1993; Seccombe, 2000).

ELASTICITY

Elasticity is the ability of low-income and working-poor families to respond to their changing environments. It operates on a continuum. Low-income and working-poor families who experience fewer competing stressors have greater elasticity. They are not stretched to the breaking point, and they can better manage all aspects of their lives, including interpersonal relationships, financial decision-making, and parenting challenges.

With each added stressor, elasticity decreases. For example, a family that is functioning fairly well may begin to struggle when one parent loses a job. If, on top of that, a child becomes ill and the family is evicted, things will fall apart. For some families, crises become chronic and generational. In these families, planning for tomorrow or next year is impossible because they can barely make it through today.

WHAT FAMILIES NEED FOR STABILITY

To achieve family stability, all families need

- economic stability
- safety
- health
- engagement in the larger community

Low-income and working-poor families have the same needs as other families, but because they experience multiple competing stressors, they have less elasticity - they are literally stretched to the breaking point. This makes them less resilient and less able to make good decisions and plan for the future.

ECONOMIC STABILITY

Economically stable families are able to secure and maintain housing, pay rent and other bills, have adequate health insurance, possess the resources to weather crisis such as family illness or job loss, and have begun to build assets.

Competing stressors that threaten the ability of low-income and working-poor families to achieve economic stability include:

- **Chronic poverty and economic strain.** Chronic unemployment, underemployment, and job loss are sources of economic strain that create stress for families. It's hard to find and maintain employment without a work history, formal education, and the "soft skills" needed to get along on the job.

- **Incarceration.** In this country, people in poverty are incarcerated at far greater rates than those who are more affluent. An incarcerated family member

EXAMPLE 1

Context: Low-income, rural families endure competing stressors that are not experienced by the urban poor. Many low-income families experience barriers such as a lack of job skills, low educational attainment, lack of reliable transportation, and lack of dependable child care. Barriers experienced by rural families are compounded and amplified due to the isolation of rural areas and the limited opportunities available for jobs. Often, impoverished rural families have experienced generational poverty, that is, families have lived in poverty for two generations or more, which, again, exacerbates barriers.

Competing Stressor: Low-skilled, rural heads of households face dual realities related to seeking employment: new employment and time limit requirements tied to PRWORA and TANF and the job shortages in rural communities. One study looked at rural, welfare-reliant women and reported that overwhelmingly the women had traditional views related to employment and work: they saw employment as the way to provide for their families, improve their lives and to set a good example for their children (Monroe, 2001). One competing stressor that the rural, welfare-reliant women experienced was their realization for the need for employment. Yet, they experienced job shortages in their remote community which, despite their desire for work, limited their abilities to locate employment.

Tension: The tension related to the need for work and the inability to secure employment led women to make survival strategies that place themselves or their families at risk. They engaged in informal or cash work, which includes caring for children, hairdressing, housecleaning, and farm or field labor. Low-income families also augment their household and share expenses with extended family, friends or borders. Often, lack of employment opportunity results in a shortage of money for basic necessities. The women who participated in this study offered the following comments regarding the lack of employment opportunities in their community:

"Just about have to have a college degree to be a ditch digger."

"They say they have the jobs, but that's if you have the ability to do those jobs."

"I'm trying to find a job. Put in applications everywhere, but nobody called."

cannot support the family he or she leaves behind. In addition, many prisons are distant from the family's home, and visits may mean added expense for transportation and lodging, as well as income lost when family members take time off from work.

- **Multi-generational demands.** Extended kin networks can be invaluable resources for families living in poverty. But they can also place great demands on family systems. For example, some families care for children, parents, and other family members - all at the same time. This is especially true for families of color and immigrant families, which are more likely than white families to rely on kin and fictive kin social networks to buffer the effects of poverty. Caregivers may be unable to work because they are needed at home, often around the clock, and sick or elderly relatives may need costly prescriptions or medical treatment.

SAFETY

Families feel safe when they experience stability and consistency at home and in the community. The following competing stressors threaten the safety of low-income and working-poor families:

- **Domestic violence, poor communication skills, and substance abuse.** When families are stretched beyond capacity, they are more likely to engage in behaviors that are verbally or physically abusive or that compromise personal and family safety in other ways.

- **Youth violence, crime and drug use.** Youth who live in impoverished urban or rural areas are more likely to attend under-funded schools. Lack of resources, a sense of hopelessness, and a feeling of isolation all contribute to youth violence, involvement in the criminal justice system, and risk behaviors.

- **Vulnerable communities.** Residents in communities without resources often feel isolated and hopeless. Such communities are beset by gangs, drug traffic, and violence. Families live in fear of violence and its aftermath. Fear disrupts all aspects of everyday life. For example, in some urban neighborhoods, parents do not allow their children to

EXAMPLE 2

Context: One-third (33.5 percent) of all births in 2001 were to unmarried women - up from 28 percent in 1990 (Martin et al. 2002). Children born to non-marital families are more likely to be poor (McLanahan, 2001). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) requires that states establish paternity and strengthen the enforcement of child support. Thus, in order to receive benefits for children, a non-married mother is required to submit paternity information.

Competing stressors: The mother may not want the biological father to be involved in her child's life because the relationship was abusive. It's also possible that the father is still very much a part of their lives, but is unemployed or working at a low-wage job. In this scenario, the woman may fear that the father may disappear if he is forced to pay child support when he can barely support himself.

Tension: The tension arises when the woman must decide whether to reveal her child's paternity or go without benefits. Her need for financial support may force her to deal with an abuser. Or it may force her to put her child's father in such a difficult position that he withdraws from her and the child, and they lose whatever help and emotional support he was able to provide.

play outdoors. Children may spend most of their free time watching TV or playing video games. This sedentary life-style is a factor in obesity and the early onset of Type 2 diabetes.

HEALTH

Good health is vital for family stability. Sick parents can not take care of their children or be productive workers. Sick children do poorly at school. The following competing stressors are threats to family health:

- **Poverty.** Just being poor places families and children at risk of poor health. Many low-income or working-poor families suffer from food insecurity; that is, they sometimes cannot afford to buy food -especially at the end of the month. To stretch food, they may skip meals or eat cheaper, poor quality food, such as packaged noodles and inexpensive canned goods. Fresh fruits and vegetables are luxuries for such families.

- **Living and working conditions.** Many low-income families are forced to live in deteriorating housing. Crowded conditions facilitate the spread of disease and increase stress. Heating units and electrical connections may be poorly maintained. Lead poisoning is still common among children in substandard housing, and respiratory conditions such as asthma have also been linked to substandard housing. In addition, low-wage workers are more likely to be injured at work than are workers with better jobs.

- **Lack of access to health care.** Low-income and working-poor families are more likely than middle and upper-income families to be uninsured. Without insur-

ance, families are less likely to seek preventive or primary treatment. They often put off treatment until their condition becomes critical, and then they seek medical care in the emergency room. Working-poor families who do qualify for health benefits through their employers often cannot afford to pay the premiums.

ENGAGEMENT IN THE LARGER COMMUNITY

Stable families are engaged in their community. They feel that they belong. But engagement in church or school activities, in a block club, or in a political campaign happens only when families are economically stable, safe, and healthy. Engagement increases resiliency because families gain new skills, learn about resources, and create networks of friends.

THESE NEEDS ARE INTERRELATED

These needs build on each other. For example, a consistent income allows families to meet their basic needs for food, clothing, and shelter. Without this, they can never feel safe, nor is it likely that they will be healthy. And if they do not feel safe and well, they are unlikely to become engaged in the larger community through participation in schools, churches, and other community organizations.

OTHER COMPETING STRESSORS

Low-income and working-poor families often deal with other competing stressors that can prevent them from meeting their needs and achieving stability. These include:

- **Marginalization and oppression.** The lives, choices, and lifestyles of low-income and working-poor people are thrust into the public domain by social welfare policy, law enforcement, and political discourse. This scrutiny places low-income and poor families at greater risk for governmental intervention and punitive policies. For example, in many states, low-income women who receive TANF must report their sexual partners and other very personal information. The result is a feeling of oppression, lack of control over one's life, and belittlement.

- **Lack of social capital.** "Social capital" refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. A lack of social capital degrades the social cohesion that is critical for communities and families to prosper. For example, in many communities, residents and police distrust each other. The result is an "us vs. them" mentality that precludes the development of a good working relationship that could lead to better law enforcement and safer neighborhoods.

ABOUT THE AUTHORS

This briefing paper is based on a workshop that was convened to examine the most common competing stressors faced by low-income and working-poor families. In addition to this briefing paper, NCFR will also be addressing the complexities faced by low-income and working-poor families in *Family Relations: Interdisciplinary Journal of Applied Family Studies* and in our quarterly member magazine, **REPORT**.

NCFR wishes to thank all participants of the study groups that contributed to the development of this series of policy briefs.

POLICY RECOMMENDATIONS FOR PUBLIC RESPONSIBILITY

Although many communities are currently experiencing economic distress, many low-income and working-poor families are on the verge of leaving poverty. The deciding factor is usually the availability of and access to jobs and resources, such as vocational training, after-school programs for children, and health care.

Public policy that impacts low-income and working-poor families should enable families to reduce competing stressors and increase their elasticity. When families are not stretched to the limit, they can build on their strengths and resources and improve their lives.

OUR POLICY RECOMMENDATIONS INCLUDE:

- ◆ Help families meet their basic needs.
 - ◆ **Income.** Enable low-income individuals to enter and complete education and training programs that teach both the "hard" and "soft" skills workers need to earn a living wage.
 - ◆ **Housing.** Increase access to affordable housing through comprehensive programs that target low-income and working-poor families.
 - ◆ **Food.** Ensure that all families have access to enough nutritious food to feed a family for the whole month.
 - ◆ **Sentencing reform and harm-reduction policies.** Public policy must address the interrelatedness of crime, poverty, and family life.
 - ◆ **Child care.** Age-appropriate child care should be available to all families. High-quality child care that offers extended hours allows low-income parents to remain in educational training or in the workforce.
- ◆ Create safe home, school, and community environments.
 - ◆ **Healthy families.** Provide access to mental health services, parenting classes, and training in communication, problem-solving, and conflict-resolution skills.
 - ◆ **Schools.** All students deserve access to quality education.
 - ◆ **Communities.** Create safe, viable, thriving communities.
 - ◆ Engage a police force that works within a community.
 - ◆ Invest in community development practices that bring small business, services, stores and jobs into communities.
 - ◆ Provide parks and safe green space for children of all ages.
- ◆ Ensure access to affordable, high-quality health care.
 - ◆ **Access.**
 - ◆ Ensure that all families eligible for Medicaid and SCHIP are enrolled.
 - ◆ Ensure that health-care providers will care for families enrolled in Medicaid and SCHIP programs.
 - ◆ **Affordability.**
 - ◆ Health care reform should address affordability for all families.
 - ◆ Prescription drug benefits should be included in all health insurance plans, including Medicare.

- ◆ Enable low-income and working-poor families to engage in community involvement.
 - ◆ **Personal and family growth.** Provide active services that promote positive gains in education, job training, and relationship skills.
 - ◆ **Economic pressures.** Implement federal, state, and local policies that build on family strengths and support families as they reach their full potential.

CONCLUSION

Low-income and working-poor families have the same needs as middle- and upper-income families. All families need economic stability, safety, good health, and engagement in the larger community.

Low-income and working-poor families face competing stressors that decrease their elasticity. This makes them vulnerable to family chaos, poor decision-making, and the inability to plan beyond immediate needs.

Our policy recommendations are designed to strengthen families by reducing these competing stressors and the tension they create for families. Only by strengthening families can we assure that our communities will be economically and socially viable.

■ PREPARATION OF THIS SERIES OF BRIEFING PAPERS WAS MADE POSSIBLE BY FUNDING FROM THE ANNIE E. CASEY FOUNDATION, BALTIMORE, MARYLAND, USA.

REFERENCES

For references please visit our website www.ncfr.org.

ABOUT NCFR

The National Council on Family Relations (NCFR) is the only professional organization focused solely on family research, policy, and practice. NCFR provides a forum for family researchers, educators, and practitioners to share in the development and dissemination of knowledge about families and family relationships, establishes professional standards, and works to promote family well-being. It is the oldest multidisciplinary family organization in the United States and is highly regarded as an authority for information on a broad range of family concerns.

This briefing paper is the third in a series that examines the concerns of low-income and working-poor families. These briefing papers offer a comprehensive analysis of how we can strengthen families by promoting effective mothering, reducing competing stressors, and improving the economic stability and financial decision-making in low-income and working-poor families. To receive additional copies of this or the other two briefing papers, please contact Laura L. Eiklenborg at 763.781.9331 x. 17 or visit our web site at www.ncfr.org.