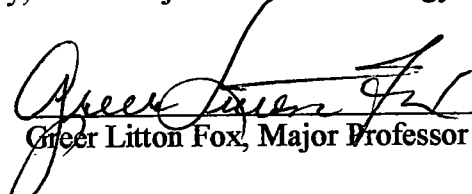


To the Graduate Council:

I am submitting herewith a dissertation written by Shann-Hwa (Abraham) Hwang entitled "The effects of financial stress and interparental conflict on poor adolescent adjustment: The role of fathering behaviors." I have examined the final copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Human Ecology.


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We have read this dissertation
and recommend its acceptance:





Accepted for the Council:


Interim Vice Provost (and)
Dean of The Graduate School

**THE EFFECTS OF FINANCIAL STRESS AND INTERPARENTAL CONFLICT
ON POOR ADOLESCENT ADJUSTMENT: THE ROLE OF FATHERING
BEHAVIORS**

A Dissertation

Presented for the

Doctor of Philosophy

Degree

The University of Tennessee, Knoxville

Shann-Hwa (Abraham) Hwang

May, 2001

DEDICATION

**This dissertation is dedicated to my wife
Hsiao-Shan (Susan)
who supported me throughout this entire process and
prayed for this research endeavor.**

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ABSTRACT

The purpose of this study was to examine the effects of financial stress and interparental conflict on poor adolescent adjustment accounting for the role of fathering behaviors. This data set comprised of 719 married fathers from the National Survey of Families and Households (NSFH) Wave 2 who provided reports on values of independent variables. Both supportive and corrosive fathering behaviors were based on adolescent children's perception of their father's behaviors. Dependent variables, externalizing problem behaviors, internalizing problem behaviors, trouble with peers, and poor grades at school, were based on averaged reports of both the mother and the father to give a more objective understanding of their perception on their children's problem behaviors.

Sociodemographic data indicated that the mean age of fathers in this subsample was 41.94 years. The average number of children was 2.16 per household and the average age of the focal child was 13.50 years. The median level of father hours in paid employment was 42.80 hours and the average years of completed education of fathers were 13.52 years. 13.2% of the fathers were Black, 76.4% were White, and 10.4% were others.

Multiple regression analyses showed that only direct relationship could be established in this study whereas supportive and corrosive fathering behaviors are not mediators. The most important findings in this study were that interparental conflict and corrosive fathering behaviors were influential predictors of poor adolescent adjustment in this study.

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CHAPTER 1

INTRODUCTION

Background

Rearing children has never been an easy task. This process is rewarding when children develop positive adjustment characteristics, but also can become stressful when unwanted child behaviors are displayed. I believe most parents attempt to do their best in promoting healthy child development. Thomson, Hanson, and McLanahan (1994) suggested that money and time are two key resources provided by parents to their children. Of course, the well-being of children cannot be healthily achieved without the presence of these two essential resources. When considered alone, the amount of available money provided to children may give them a nice physical home environment. However, the formation of positive child well-being is neither attributed to the amount of available family financial resources alone, nor to the amount of time invested in parent-child interactions. Indeed, it is the way in which family finances are handled and the quality of family interactions created which together may account for the well-being of children. If money and time provided by parents are important to children, then examining the processes of how parents subjectively perceive their financial situations and the ways in which disagreements are handled during their interactions may offer us some important information about poor adolescent adjustment.

Research indicates that multiple family-related factors are associated with poor adolescent adjustment in a home environment. The factors include family finances (Jones, 1988; Elder, Conger, Foster, & Ardel, 1992), parental conflict (Faubert, Forehand, Thomas & Wierson, 1990; Gerard & Buehler, 2000), and parenting behaviors (Demo & Acock, 1996; Thomson, McLanahan, & Curtin, 1992). A number of studies examining poor adolescent adjustment were largely based on either the role of mothers in the lives of adolescents (Demo & Acock, 1996; Lempers & Clark-Lempers, 1997; Wagner, Cohen, & Brook, 1996), or the combination of reports made by both parents (Vandewater & Landford, 1999). Although the effects of financial stress and interparental conflict on poor adolescent adjustment might have been examined individually or collectively, the role of fathering behaviors deserves specific attention in attempting to understand how adolescents are affected by financial and parental factors. Hence, the role of fathers on poor adolescent adjustment needs to be investigated separately from that of mothers in order to capture its unique influences in the lives of adolescents.

The purpose of this dissertation is to examine four aspects of poor adolescent adjustment as a function of financial stress, interparental conflict, and fathering behaviors. The factors are examined using the National Survey of Families and Households Wave 2 data set, with the integration of family stress theory and spill over theory. The aspects of poor adolescent adjustment for this study are externalizing problem behaviors, internalizing problems, trouble with peers, and poor grades at school. Financial stress is conceptualized as father's perception of their financial situations based on their personal appraisals. The measure provides a subjective interpretation of their finances. Objective financial factors might be related to the level of perceived financial

stress due to diminished hours in paid employment, reduced income, or accumulated debts. Interparental conflict consists of frequency and mode of conflict between mothers and fathers as reported by fathers. Fathering behaviors measures supportive and corrosive fathering behaviors. Warmth shown by fathers is considered a supportive fathering behavior whereas harsh discipline is viewed as a corrosive fathering behavior.

Rationale

The positive relation between economic stress and poor adolescent adjustment has been well documented. Seemingly, the effects of financial stress do not impact poor adolescent adjustment directly; rather, they influence parenting behaviors, which in turn directly affect poor adolescent adjustment. Chronic economic stress has been shown to be related to increases in the behavior problems of preschoolers (Harold-Goldsmith, Radin, & Eccles, 1988), school-aged children (Downey, 1994), and adolescents (Conger, Conger, Matthews, & Elder, 1999; Harris & Marmer, 1996; Wagner, Cohen, & Brook, 1996). Typically, the amount of household income stands as an objective indicator of family financial situation. More importantly, the subjective interpretation of one's financial situation, influencing one's relationship with others in family, surpasses the general function of the actual income amount (Harold-Goldsmith, Radin, & Eccles, 1988). It seems to suggest that the level of perceived financial stress might be quite low for an individual even if the income remains at the lower income bracket. The level of stress varies according to how one perceives his or her financial situation. In this dissertation, both objective and subjective of indicators are used to measure financial

stress. Objective indicators, including hours in paid employment, household income, and debts on credit card of an individual, all reported by fathers, are treated as potential predictors related to financial stress. The father's subjective interpretation of the family's financial situation is considered as another possible indicator of financial stress. Financial stress is hypothesized to negatively influence fathering behaviors, which may subsequently affect poor adolescent adjustment.

Conflicts between parents are considered a normal part of marital life, especially when parents are trying to work through important issues regarding family and marital functioning (Cummings & Davies, 1994). Interparental conflict may differ in how often disagreements occur, the ways in which anger is expressed, and how severe disagreements are carried out. Unfortunately, a high degree of hostility and anger involved in parental conflict might reduce the positive triadic relationship among parents and a child. Interparental conflict is an important predictor of children's behavioral and emotional adjustment problems (Buehler et al., 1998). In the midst of hostile interparental conflict, children become the bystanders who witness aggressive behaviors. Subsequently, children might become more aggressive toward others through modeling the negative parental behaviors.

Moreover, the existence of a negative association between interparental conflict and poor adolescent adjustment has also been studied extensively across different age groups of children, mainly by investigating problem behaviors (Acock & Demo, 1998; Ingoldsby, Shaw, Owens, & Winslow, 1998; Lindahi & Malik, 1999; Tschann, Flores, Pasch, & Marin 1999; Vandewater & Lansford, 1998). Numerous studies pointed out that different aspects of interparental conflict are uniquely associated with adolescent

tendencies to internalize or externalize problems (Buehler, Krishnakumar, Anthony, Tittsworth, & Stone, 1994; Kerig, 1998). Fauber, Forehand, Thomas, and Wierson (1990), examining the role of disrupted parenting on the relationships between marital conflict and poor adolescent adjustment, found that the role of disrupted parenting functioned as a mediator between marital conflict and poor adolescent adjustment with adolescents from intact families. Yet, reports from fathers were not included in their study. This suggests that a contribution can be made by specifically taking fathering behaviors into account in a further investigation of the integrated effects of financial stress and interparental conflict on poor adolescent adjustment.

The study of multiple roles of fatherhood regarding father-child interactions has increasingly received attention by researchers. Previously, when fathers were purposefully included in parent-child interactions in the literature, researchers often confined their interests to the role of fathers as disciplinarians in the process of parenting (Day, Peterson, & McCracken, 1998, Fraiss-Armenta, & McCloskey, 1998; Gerson, 1989; Lewis & Weinraub, 1976). Still, the importance of contributions made by fathers to their children while under financial stress and within a family environment characterized by interparental conflict should be carefully studied while examining the dynamics of "father-child relations" in the family studies literature.

In the past, the father was depicted as "... a lonely figure walking the perimeter of the family" (Coombs, 1994, p.1) who typically shared little time with children in different activities. However, "new fatherhood" has been proposed to describe the role of contemporary fathers by a number of researchers attempting to expand the

conceptualization of fathering (Harris & Morgan, 1991; Harris, Furstenburg, & Marmer, 1998; Marsiglio, Amato, Day, & Lamb, 2000; Mosley & Thomson, 1995).

Unquestionably, a cultural shift in the father's role from an emotionally disengaged breadwinner to a more expressively involved participant has occurred (Harris, Furstenberg, & Marmer, 1998). The conceptualization of "the new father" has redefined the roles and impacts of fathers by assuming that men's interactions can and will have positive influences on their children (Amato & Rivera, 1999). Research indicates that supportive fathering behaviors are highly related to domains of self-esteem (Wenk, Hardesty, Morgan, & Blair, 1994), life satisfaction (Salem, Zimmerman, & Notaro, 1998), emotional well-being (Harris & Marmer, 1996), and academic performance (Mosley & Thomson, 1995) among children. Consequently, fatherhood is no longer viewed as limited to the sole breadwinner role, and the new image of father has been widely promoted by family life practitioners who strongly encourage fathers to demonstrate a more integral and active role in the lives of their children.

Although the "new father" image has been pervasively projected onto contemporary fathers, the role of provider for the family is inevitably their main responsibility. One important question regarding fathering behaviors needs to be raised, and that is "what factors are influencing those behaviors and under what circumstances?" Some researchers argue that the quality of fathering behaviors may be closely related to various domains of work-related factors, such as hours in paid employment (Aldous, Mulligan, & Bjarnason, 1998; Voydanoff, 1990; Weiss, 1999), annual household income (Harris & Marmer, 1996; Jones, 1988; Mosley & Thomson, 1995), and financial well-being (Conger, Conger, Matthews, & Elder, 1999; Fox & Chancey, 1996; Peterson &

Hawley, 1998). The length of father's hours in paid employment may directly affect the type of fathering behaviors and the amount of time that a father is able to devote to children. Household income will primarily determine how much family resources each child can receive. Financial well-being of a father may be uniquely associated with the level of stress he experiences, which also exerts effects in the fathering process (Clark-Lempers, Lempers, & Netusil, 1990; Elder, Conger, Foster, & Ardeit, 1992; Hook, 1990; Jones, 1988).

Furthermore, the amount and the types of debt may significantly influence the economic status of fathers. Carrying a high debt load or a substantial number of debts may act as a stressor, with subsequent adverse effects on the quality of fathering behaviors. In addition, accumulated amount of debt on credit cards may escalate the level of financial stress experienced by fathers. The findings from a previous study indicated that debt on credit cards negatively affect fathering behaviors (Hwang, 2000). Therefore, debt on credit cards is also included as a measure along with perceived financial stress in the present study.

Theoretical Framework

Family Stress Theory

Family stress theory provides the first perspective on the relationship between men's perceived financial stress and interparental conflict and poor adolescent adjustment, accounting for fathering behaviors. Family stress theory was initially proposed by Reuben Hill as the ABC-X model. The stressor (A) interacts with the

family's resources to meet the stressor (B), and the family's perception of the crisis (C) to produce or avert (X), the family crisis (Boss, 1988). Based on family stress theory, we might expect that men's perception of their financial stress (C) and interparental conflict would be relevant factors in how fathers interact with their children and other family members. Perhaps the perception of financial stress by some fathers may be less threatening than that of other fathers due to the interpretation of their economic circumstances. For instance, one father may view his financial circumstances as less stressful than does a second father, even though the former has fewer economic resources than the latter. Based on subjective interpretation of family finances, spousal arguments relating to money issues may be less likely to occur in the former case. As a result, the family crisis (X) may not emerge in the first situation, but may do so in the second.

At first glance, family stress theory may seem to be conditional on lower income. That is, family stress theory may be relevant only for men with low income. However, the notion of "relative deprivation" allows us to apply family stress theory even to high-income fathers. Fathers with family income that is high enough to be considered comfortable may also experience financial stress, if they perceive their incomes to be a) less than those around them, b) temporary or unstable, or c) based on extensive debt. Regardless of the source of financial insecurity, men with high incomes may also experience financial stress and a subsequent increase in conflict frequency. Therefore, we hypothesize that regardless of actual household income, men with adolescent children and high levels of financial stress will be less likely to express warmth to or be supportive of the children. Moreover, men with high level of stress may be much more likely to exhibit punitive and corrosive fathering behaviors which may be negatively related to

poor adolescent adjustment (Conger, Conger, Elder, Lorenz, Simons, & Whitbeck, 1993; Elder, Conger, Foster, & Ardel, 1992).

Fathering behaviors are expected to influence poor adolescent adjustment depending on their perceptions of family financial stress. That is, the more satisfied fathers are with their financial circumstances, the more likely fathers are to be involved with, to display warm expressions to, and to employ less harsh discipline with their children who might, as a result, demonstrate increased positive adjustment. On the contrary, adolescent maladjustment behaviors may emerge, when fathers are less satisfied with their financial situations.

Spillover Theory

Spillover theory primarily examines how difficulties or conflicts in one family relationship are likely to transfer to other family relationships (Almeida, Wethington, & Chandler, 1999). The concept of spillover was originally utilized to describe the connection between family and work situations (Crouter, 1984; Staines, 1980). However, it can also be applied to relationships other than work and family. This investigation will look at how tension generated in marital relationships may spill over to fathering behavior, in turn affecting poor adolescent adjustment.

Interparental conflict refers to the frequency and modes of disagreements between spouses. Disagreements and arguments exist in almost all types of family relationships (Winton, 1995), including marital relationships. A high degree of interparental conflict has been linked to child well-being (Hanson, 1999; Jekielek, 1998). The nature of conflict between parents may be centered on household tasks and money (Vandewater & Lansford, 1998), discipline problems with children (Almeida, Wethington, & Chandler,

1999), power struggle (Lindahi & Malik, 1999), or in-laws (Jekielek, 1998; Vandewater & Lansford, 1998). However, children are not equally sensitive to all parental arguments. Cummings and Davies (1994) argued that overt hostility between parents is strongly related to increases in children's problem behaviors.

If the frequency and modes of disagreements or conflicts between parents is short-lived, then the likelihood of tension spillover to fathering behaviors is much lower than if the level of conflict persists at frequent, harsh and intense levels. We hypothesized that brief, low, and nonhostile interparental conflict is associated with supportive fathering behaviors and adversely with corrosive fathering behaviors. As a result, it negatively relates to adolescent problem behaviors. On the contrary, high and harsh interparental conflict is negatively related to supportive fathering behaviors and positively related to corrosive fathering behaviors. In turn, the outcomes of poor adolescent adjustment will be indirectly influenced by interparental conflict.

A model to account for poor adolescent adjustment is proposed by drawing concepts from both theoretical frameworks (Figure 1). Family stress theory argued that financial stress (indicated by hours in paid employment, household income, debt on credit cards, and perceived financial stress) is associated with poor adolescent adjustment through its effect on fathering behaviors. It means the lower the assessment of financial stress; the fewer maladjustment problems will be expected under the influence of supportive and corrosive fathering behaviors. Furthermore, spillover theory suggested that interparental conflict (frequency and modes) is positively associated with poor adolescent adjustment through its effects on fathering behaviors. The greater degree of

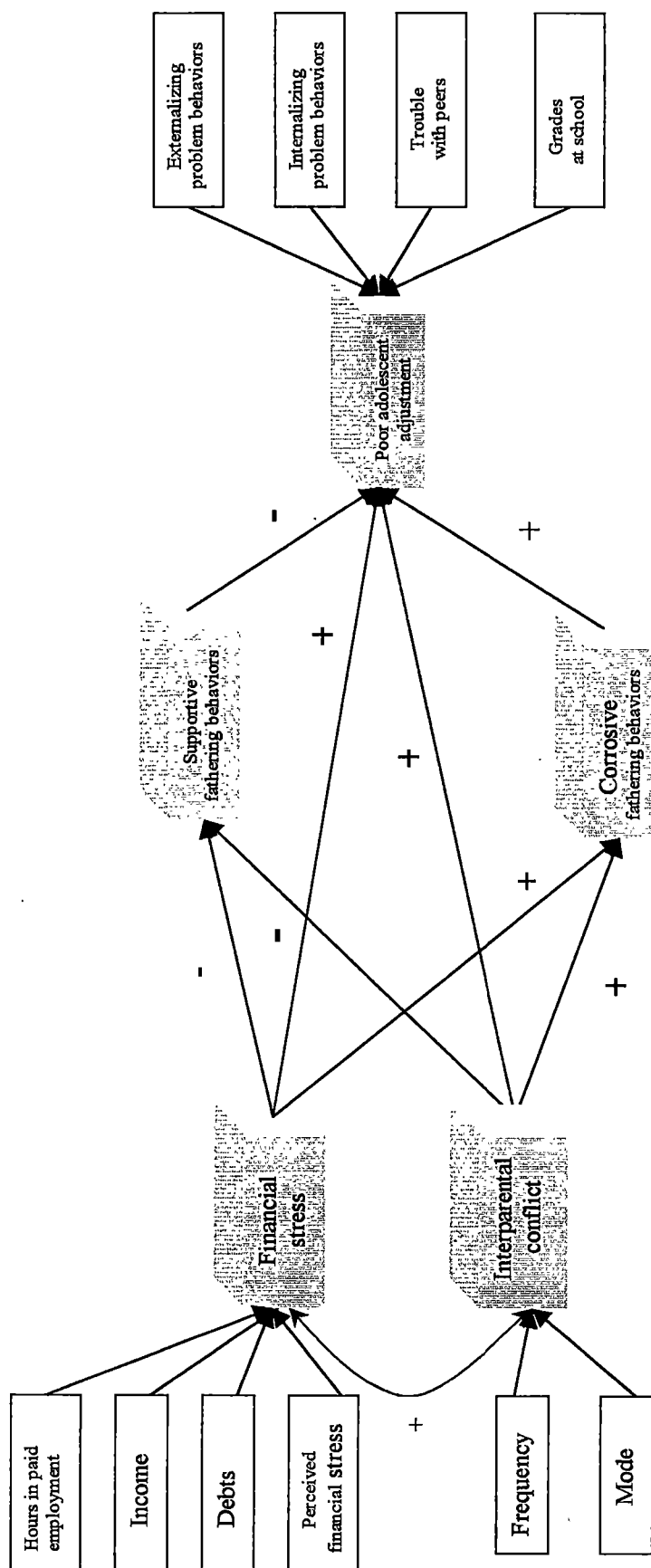


Figure 1. Hypothesized model for predicting the effects of financial stress and interparental conflict on adolescent adjustment: the role of fathering behaviors

interparental conflict should be associated with low supportive and higher corrosive fathering behaviors and subsequently with a higher level of poor adolescent adjustment.

Objectives of the Study

Ideas drawn from these two theoretical frameworks were used to generate the following hypotheses. First, financial stress is expected to have a positive impact on poor adolescent adjustment. Second, interparental conflict is expected to have a positive impact on poor adolescent adjustment. Third, Supportive fathering is expected to have a negative impact on poor adolescent adjustment. Fourth, corrosive fathering is expected to have a positive impact on poor adolescent adjustment. Fifth, financial stress is expected to foster corrosive fathering (a positive effect) and undermines supportive fathering (a negative effect). Sixth, interparental conflict is expected to foster corrosive fathering (a positive effect) and undermines supportive fathering (a negative effect). Seventh, financial stress is expected to have a positive impact on poor adolescent adjustment not only directly but also indirectly through its positive impact on corrosive fathering and through its negative impact on supportive fathering. Eighth, interparental conflict is expected to have a positive impact on poor adolescent adjustment not only directly but also indirectly through its positive impact on corrosive fathering and its negative impact on supportive fathering. Last, both financial stress and interparental conflict are expected to have a positive impact on poor adolescent adjustment not only directly but also indirectly through its positive impact on corrosive fathering and its negative impact supportive fathering.

Current research tends to look at either the effects of financial stress or interparental conflict on poor adolescent adjustment. Some studies included both factors in the analysis, and reports from both parents of their behaviors were widely used. As a result, fathering behaviors are not specifically categorized. Furthermore, reports of fathering behaviors by fathers appear to be embedded with a certain degree of bias because the use and frequency of corrosive behaviors tended to be disproportionately reported. Therefore, the appraisal of fathering by adolescents will be used in this study to counteract this potential problem. As a result, this study might be able to objectively measure the effects of perceived financial stress of fathers and their conflict with spouses on their perception of poor adolescent adjustment by looking at the function of supportive and corrosive fathering behaviors. The questions of how adolescents are influenced by financial stress and interparental conflict of fathers will be dealt with in this study in order to examine the effects of supportive and corrosive fathering behaviors.

CHAPTER 2

REVIEW OF THE LITERATURE

Adolescent adjustment

Adolescence is a stage which marks the transition from childhood to adulthood with a number of inevitable, related problems (Wolman, 1998). During the childhood stage, a high level of parental care is needed by a child to enhance proper development (Maccoby, 1992). Life during the adolescence period takes an individual to a distinct world. Oftentimes, the struggle and problem for most adolescents is to secure a balance between the dependence on their parents during childhood and the independence on their own in adolescence in order to reach maturity. Adolescents are in an awkward position in which they are no longer children, largely depending on their parents, and yet their overall abilities do not allow them to become totally independent from their parents. Lerner, Lerner, Eye, Ostrum, Nitz, Talwar-Soni, and Tubman (1996) proposed that adolescence involve multiple changes that happen at both the individual and contextual levels, requiring adolescents to experience new challenges that might put the adolescent at risk. At the individual level, for instance, adolescents experience biological changes that might affect the way they view themselves. At the contextual level, their relationships with parents and peers change in terms of the amount of time spent with each. Although peer relations increasingly become an important part of adolescents' lives, parent-child relations still remain an influential role in the lives of adolescents. Therefore, influential factors in the familial context such as financial stress and

interparental conflict might alter important relationships of adolescents with others as well as have impact on the adolescent's self perceptions.

Father-child relations

Past research on parent-child relations commonly has examined a dyadic interaction, such as mother-child dynamics, or included both parents without differentiating between mothers and fathers to estimate the effects of parental involvement in the lives of children. As a direct result, the conceptualization and findings provided by those studies do not specifically tell us how fathers are uniquely involved in the lives of their children (Maccoby, 1992; Peterson & Rollins, 1987). One frequently cited study exposed this flaw when studying parent-child relationships. Baumrind (1968) examined parents who employed authoritarian versus authoritative parenting skills in the parenting process. Her argument suggested that children were particularly advantaged when parents demonstrated authoritative parenting skills. However, the feminine gender was widely used in this study as the author referred to "the parent" who provided childcare. Presumably, care provided by fathers in this particular study might be too insignificant to be considered, so childcare was perceived as mothers' work. A cultural belief embedded in minds is that parenting equals mothering, which is considered natural to women and foreign to men (Cohen, 1993).

Benson (1968) suggested that American fathers were almost invisible, even at home. Although fathering behaviors have not been extensively studied, some researchers have argued that fathering behaviors differ from mothering behaviors in various domains

(Minton & Pasley, 1996; Casper & O'Connell, 1998), and fathering is by no means mothering. Examining domains of fathering behaviors may provide important information on the role of fathers in the lives of children.

A number of decades ago, time spent by fathers engaging in different kinds of activities with their children was not carefully examined. The levels of and types of fathering behaviors in children's lives were mostly uninvestigated by researchers. Not until the 1970s was increased attention given to the role of fathers in the lives of children through various activities (Lamb, 1976), because many had previously assumed that fathers had no direct role in this type of interaction.

Even though increased attention has been focused on the roles played by fathers in the lives of children, the notion of fatherhood and fathering behaviors has been mistakenly used. Many, including some researchers, have assumed that positive changes that occur in beliefs about fatherhood are associated with a positive change in fathering behaviors. Have fathers become involved more positively and frequently as they were expected? LaRossa (1988) proposed that the available evidence on the history of fatherhood suggested that more changes in the beliefs about fatherhood have been found than changes in the conduct of fathers. His argument tells us that many have accepted a broader interpretation of the roles of fathers, and yet a huge gap remains between the actual fathering behaviors and the new image of fatherhood projected onto fathers by the general public or some researchers. His argument is valid and in accordance with other researchers who have claimed that fatherhood is a multifaceted concept (Palkovitz, 1997; LaRossa, 1988; Marsiglio, Amato, Day, & Lamb, 2000). By clearly distinguishing the differences between the notion of fatherhood and the behaviors of fathers in children's

lives, a researcher can become more confident whether his or her study is precisely focused on beliefs about fatherhood or fathering behaviors. Again, this dissertation is purposefully focused on the effects of financial stress and interparental conflict on poor adolescent adjustment accounting for fathering behaviors.

Some researchers have attempted to use distinct concepts to study underestimated and undiscovered changes in fathering behaviors such as “new” fathers (Harris & Morgan, 1991; Marsiglio, Amato, Day, & Lamb, 2000), “responsible fathering” (Doherty, Kouneski, & Erickson, 1998), or “generative fathering” (Hawkins & Dollahite, 1997). Generally, the predominant idea behind each term is to capture various domains of the conceptualization of fatherhood in order to estimate the impacts of behaviors of fathers in the lives of children.

Recent research has repeatedly pointed out that the nature and domains of fathering behaviors distinctly differ from mothering behaviors. Frequently, fathers played such a peripheral role in the father-child relationship that their contributions to the lives of children were not clearly comprehended. Berry and Rao (1997) proposed that supportive fathering behaviors in home responsibilities can benefit other family members and fatherhood can also become a rewarding experience to men. Although some studies suggested that fathers tend to spend less time than mothers in children’s lives through various activities (Ambert, 1997; Marsiglio, 1991), knowing the type of their fathering behaviors and the effects on children’s lives are significant to conceptualizing the “father-child relationship”.

Prior to examining the importance of different aspects of fathering behaviors in adolescents’ lives, the importance of looking at factors that can influence the quality of

fathering behaviors should be the predominant concern. In this dissertation, various domains of financial stress factors and interparental conflict are included to study their effects on poor adolescent adjustment mediated through fathering behaviors. Fathers' earnings, their work hours, the amount of debt on credit cards, their perception of financial stress might have impact on the nature of their behaviors in the fathering process. Hence, disregarding the impact of these factors might result in a reduction in understanding of the nature of behavioral, emotional, and financial support of fathers to their children when studying fathering behaviors. Recognizing the way economic changes affect fathers may shed some light on how fathers generally demonstrate their new image of fatherhood in this country in different economic circumstances.

Independent variables

Financial Stress

In the so-called "traditional family," husbands were the "breadwinners" and the wives were the "breadmakers." This type of family structure was widely considered as the norm in the 1950's. The family status in the community of families was generally viewed by father's work and also the quality of living standard he could provide for the family (Benson, 1968). Success in the provider role directly defines masculinity for most men (Bernard, 1981). A major underlying meaning of being a good provider for men in the past typically symbolized a strong sense of dignity, pride, and authority both in family as well as in this social system. To many men, the breadwinning role was a significant characteristic and indicator of how a good father was appraised previously, and this way

of appraisal still remains true for some fathers today (Zuo, 1997). Good fathers were good providers, whereas good providers made good fathers (Cohen, 1993 & Palkovitz, 1997). This dimension of father's contributions to children's lives was formerly overemphasized so that behavioral or emotional interactions were insufficiently explored.

Lamb (1987) suggested that stable economic support of the family establish an indirect, yet important, way in which fathers can contribute to the well-being of their children. With his resources, a father might provide for his child to reside in a decent neighborhood with a good school system, which can be conducive to promoting the positive well-being of a child. However, his provider role may not be directly associated with adolescent adjustment. Hence, the well-being of an adolescent is indirectly nurtured or enhanced by the ways in which his or her father's financial ability is used to secure a nice living environment.

The likelihood of being involved in the labor force for married men is much higher than for never-married, divorced, or widowed men (Nickols, 1994). Any adverse economic changes can directly or indirectly generate unwanted and damaging effects to the family functioning of married men. During the 1970s and 1980s, the economy in this country went through a significant shift. The industrial-oriented economy began to switch to a highly information-oriented technology and service economy. During that time period, numerous companies and corporations purposefully restructured their operating systems through downsizing or layoffs to accommodate this rapid economic switch. Generally speaking, employees with minimal skills or less education would drastically experience employment instability (Clark-Lempers, Lempers & Netusil, 1990; Elder et al., 1992; Voydanoff, 1990). Doherty, Kouneski and Erickson (1998) argued that the

behaviors of fathers are extremely sensitive to changes taking place in the economic workforce. Men's wages, from the 1980's onward, have been severely affected, and the provider role assumed by father with minimal skills and less education was adversely at risk (Jester, 1992). Bernard (1981) and Zuo (1997) proposed that a good father is primarily expected to be a good provider. If their argument is valid, then fathers experiencing adverse changes in their ability as a provider might exhibit less optimal behaviors in the family.

Throughout the 90s, median family income grew in terms of its total amount, yet the increase was due to other indirect effects. Some may optimistically assume that the income of fathers has steadily grown as a chief contribution to the increase of household income. Unfortunately, Farley (1996) argued that the increase in the household income is not completely due to rising wages for men, but rather to the increase in the job market participation by women. Consequently, examining household income gives us some relevant information about how fathers have contributed financially to their families in which the well-being of each member may be closely related to this particular resource. Men's lives are diverse and influenced by their own interactions with social structures, especially by the roles in the workplace. Many men still assume their major contribution to their family is associated with their financial provision (Lamb, 1987). The notion of being able to meet the needs of the family has been deeply embedded in their minds. In this dissertation, father hours in paid employment, household income, debt on credit cards, and perceived financial stress will be used as predictors of fathering behaviors.

Father Hours in paid employment

Hours in paid employment of fathers are defined as the actual amount of time fathers spend at the workplace in a week. In this society, fathers typically tend to be more involved in the labor market than in home activities (Aldous, Mulligan, & Bjarnason, 1998). High involvement in the work place, is an encouraging behavior for most fathers who wish to succeed in a career and concurrently desire to make more money to provide a better home environment for their families. Traditionally, men are expected to be productive and present at the work place and family needs are considered as the responsibility of women (Berry & Rao, 1997). Unfortunately, time spent for child-related activities during regular working hours seems to be unofficially discouraged for fathers who are in the work place.

The number of hours a father puts in his job will mathematically generate a measurable amount of dollars as the end result. In the same manner, LaRossa (1988) argued that the level of achievement expected of men in the workplace is generally higher than that for women. Consequently, high vocational aspirations or ambition often removes the man from his family and makes him physically unavailable for fathering (Feldman, Nash, & Aschenbrenner, 1983). At the workplace, various issues might increase work-related stress in fathers who can experience frustration or anger. It is proposed that 72% of men experience significant stress and conflict between work and family roles (Berry & Rao, 1997). Stress precipitating from work may have influence on fathering behaviors.

Typically, long hours in paid employment of fathers predict less involvement with children (Berry & Rao, 1997). Employment hours, suggested by Coltrane (1996), are the

strongest predictors on how involved fathers are in the family. Fewer employment hours for fathers are associated with increased involvement in the family (Coltrane & Ishii-Kuntz, 1992; Peterson & Gerson, 1992). Some scholars argued that the number of hours in paid employment of fathers is related to the level of their involvement, regardless of the age of the child (Aldous et al, 1998). However, others held a different view on this issue (Cooksey & Fondell, 1996). The suggestion is that hours in paid employment for fathers have little to do with the amount of time fathers spend with their children (Pleck, 1997). Interestingly enough, the NSFH Wave 1 data showed that fathers who were employed part-time only carried out five more hours of family tasks than those who were employed full-time (Coltrane, 1996). At this point, long hours in paid employment of fathers may allow him to possess little time in monitoring adolescents to develop proper behaviors.

Household Income

Household income refers to fathers' report of the amount of money that a family makes in a year. Money is one of the key resources that parents can provide for their children (Thomson, Hanson, & McLanahan, 1994). The family status in the community of families was generally viewed by father's work and also the quality of living standard he could provide for the family. To many men, the breadwinning role was a significant indicator of how they are performing through their provider role (Cohen, 1993; Palkovitz, 1997). In general, the number of hours in paid employment of fathers is related to the amount of income for fathers (Casper & O'Connell, 1998). However, structural change in the economy made the role of sole provider less attractive. In fact, the proportion of families in which men are the sole breadwinner has dropped from 42% in 1960s to 15%

in 1988 (Wilkie, 1991). Griswold (1993) stressed that over the last twenty years, men's average weekly income has declined 14.3%.

Casper (1997) proposed that fathering behaviors are somewhat related to economic circumstances of the society. During the recession of 1990-1991, decreased job security and weakened earning capacity for fathers severely affected their wages. Consequently, more fathers provided childcare during that specific economically difficult period in order to reduce the costs with the family. Also, higher participation of child-related activities for fathers has emerged when family income is lower (Glass, 1998; Zuo, 1997) because families are unable to use alternative services. Although, the quantity of father-child interactions substantially increased, the quality seems not to match the positive change of their interactions.

Lempers, Clark-Lempers, and Netusil (1990) compared family functioning between farm and nonfarm families. Their findings showed that parents experiencing income changes tend to display lower levels of parental nurturance toward their children. In the same line, Harold-Goldsmith et al., (1988) and Jones (1988) supported their arguments by proposing that parents may become more punitive and hostile toward their children while encountering a pronounced income change. Similarly, the more family finances change adversely, the more adjustment fathers must initiate (Elder, Conger, Foster, and Ardelet, 1992). It appears that household income might indirectly influence poor adolescent adjustment by altering fathering behaviors. The way in which a father perceives his household income may relate to the level of stress, which in turn may be linked with corrosive fathering behaviors. After all, support from research about the

direct link between the amount of household income and adolescent maladjustment is weak.

Debt on Credit Cards

Debt on credit cards refers to any balance on credit cards made out of purchases that the cardholder has not paid off at the time of the interview. In this society, approximately 70 percent of individuals carry some type of credit card debt (Hales, 1994). Some debts are considered as good debts such as for education, or home improvement. However, other debts are treated as bad debts. Fox and Chancey (1996) studied 366 householders ages 18 to 65 by telephone interview on the issue of economic stress. Approximately one third of the participants, men and women, reported increased levels of debt in the past three years. Excessive use of credit card(s) creating accumulated debts might compel numerous individuals to file bankruptcy. Clements, Johnson, Michelich, & Olinsky (1999) argued that high credit card debt as a contributing cause to bankruptcy. One in 70 families filed in 1997 (Burke, 1998). In the process of accumulating debt to the point of filing bankruptcy, the amount of debt might be associated with the level of perceived financial stress. Perceived financial stress is a subjective interpretation of one's financial situation, and the amount of household income seems to play a unique role in perceived financial stress. On the contrary, any amount of debt on credit cards reported by fathers might elevate the possibility of corrosive fathering behaviors because accumulated debts can be perceived as a stressful experience. At this point, a direct link between debt on credit cards and adolescent maladjustment has not been reported in the literature.

Perceived Financial Stress

Financial stress refers to an individual's subjective interpretation of his or her financial situation. Financial stress may not be related to the actual income amount. The larger the disparity between the actual income amount and their subjective interpretation of financial needs is; the higher the stress one may experience. Structural changes and shifts in the economy in this country negatively challenged the provider role of men. Wages of men with low skills and less education were adversely affected. Between 1990 and 1992, men aged 25 to 54 who left their full-time jobs remained jobless for a while, then retained another full-time job at a later time, and typically received 20% less in average weekly income in their new job (U.S. Bureau of the Census, 1995). The same report suggested that the longer a person remained jobless after losing a full-time job, the more likely he or she was to reacquire a part-time job. Unemployment, falling wages for men, or working part-time may increase the likelihood of severe economic hardship for the family.

Using survey and observational data, Elder, Conger, Foster, and Ardel (1992) examined farm families experiencing economic hardship during the 80s. Income change, unstable employment status, or even unemployment was common hardship for these families. Low income and adverse income change have similar effects on financial stress, which heightened men's negativity in marriage, as a result, increasing the risk of their hostile behaviors toward their wives and their children. In addition, financial stress precipitated by economic adversity increased the depressive affect for both husbands and wives. Parents who are preoccupied with a depressive mood may not have time and energy to be emotionally and behaviorally involved with their children.

Harris and Marmer (1996), examining the relationship of parental financial stress and child well-being, used the National Survey of Children (NSC) longitudinal data. Their results proposed that adverse economic changes had greater impact on fathers than mothers in their parenting behaviors. The level of emotional and behavioral involvement of fathers in poor families is low. The longer the poverty persists, the less involved fathers were. The results showed that the quality of paternal involvement with their children was related to their employment status and subjective interpretation (perception) of financial stress. It seemed that father-child interaction was weakened in economically disadvantaged situations. Perhaps, fathers in poor families still perceived their primary contribution through their provider role. When this role is no longer functioned, their contribution to the lives of children might be very limited, and their behaviors can become less optimal to healthy child development.

Individuals undergoing economic hardship may have scarce money to provide for their children, whereas the time they have for their children may be poorly arranged due to the mounting financial stress. The likelihood for parents under financial stress to provide appropriate levels of supportive and nurturant behaviors to their children appears low (Elder et al, 1992; Harris & Marmer, 1996; Lempers & Clark-Lempers, 1997). Conger, Conger, Elder, Lorenz, Simons, and Whitbeck (1993) suggested that financial stress provokes problems in adult functioning and marital relationship, creating more damage in their parenting skills. Fathers perceiving financial stress as high tended to show more unstable and hostile parenting behaviors (Elder et al., 1992; Lempers, Clark-Lempers & Netusil, 1990), also the level of supportiveness perceived by their children was decreased (Mosley & Thomson, 1995). Most literature supported an indirect

relationship between perceived financial stress and poor adolescent adjustment. This potential predictor on poor adolescent adjustment seems to play an indirect role because supportive fathering behaviors (supportiveness and expressions of warmth) are weakened due to the mounting financial stress. How perceived financial stress is actually related to adolescents' externalizing problems, internalizing problems, and trouble with peers is uncertain at this point.

Interparental Conflict

Interparental conflict is defined as the frequency and modes of verbal and nonverbal fights, which could become physical or cause injury between spouses. In this study, interparental conflict and marital conflict are used interchangeably because a couple may initiate their disagreement on family related issues, which may precipitate effects on children. Frequency of marital disagreements, when examined alone, is only weakly related to a negative parent-child relationship (Krishnakumar & Buehler, 2000). According to conflict theory, conflict is normal, natural, and inevitable (Winton, 1995). In a sense, interparental conflict might not be absolutely destructive in all circumstances. For instance, if a couple tries to resolve their financial problems by sorting out their financial priorities, then the end result might be highly constructive. Unfortunately, when anger and hostility between spouses are involved in the midst of heated arguments, healthy family functioning is more likely to be adversely affected (Elder, Conger, Forest, & Ardel, 1992). As a result, the quality of other family relationship may subsequently experience negative influences.

Marital satisfaction appears to have a strong impact on men's experience of parenthood (Feldman, Nash, & Aschenbrenner, 1983). From their arguments, the authors

seem to suggest that fathering behaviors be closely related to their marital satisfaction. If so, then the intensity of conflict between spouses might weaken the nature of marital satisfaction, negatively lowering the quality of fathering behaviors. Also, distress experienced by either spouse in a marital relationship may sensitize each to an increased use of anger and conflict (Cummings & Davies, 1994). Consequently, increased use of hostile arguments or physical aggression might become common solutions to deal with interspousal problems, which may influence poor adolescent adjustment by altering the quality of fathering behaviors.

In a familial context, studies investigating interparental conflict find that hostility between parents creates a negative home environment which is less than optimal for healthy child well-being (Gerard & Buehler, 2000; Maccoby, 1992; Peterson and Hawley, 1998), and which is associated with behavioral and emotional adjustment problems in adolescents (Buehler et al., 1997). Marital conflict tends to disrupt supportive parenting skills (Conger et al., 1993). Surely, a high level of interparental conflict may adversely influence supportive fathering behaviors. Lindahi and Malik (1999) found that marital conflict is more influential to fathering than to mothering. It seemed that fathers were less skillful in separating the anger and frustration produced through marital discord from the interactions with children.

Examining the relationship between job stress and interparental conflict, Almedia, Wethington, & Chandler (1999) investigated 117 couples and found that fathers experiencing stress from work are twice as likely to undergo tension spillover when interacting with their spouse and children. Their argument, based on spillover theory, is that difficulties existing in the marital relationship will also tend to spill over to the

parent-child relationship. Accordingly, the effects of hostility, anger, or interparental conflict exhibited between parents is more indirect than direct to the development of negative poor adolescent adjustment (Buehler et al., 1994). For instance, the manifestation of adolescent maladjustment may not be a direct result of hostile parental conflict, but rather reactivity to a reduced quality of fathering behaviors. Findings from observations of triadic interactions by Lindahi & Malik (1999) indicated that fathers demonstrated more rejecting behaviors and were less emotionally supportive of their children given the presence of interparental conflict. However, the evidence is not robust in the literature as to whether interparental conflict directly affects the quality of fathering behaviors, which in turn precipitates negative impacts on adolescents or vice versa.

Additionally, fathering behaviors in general are also sensitive to economic circumstances (Doherty, Kouneski, & Erickson, 1998). When experiencing economic hardship, men appeared to display punitive and hostile behaviors toward their wives and children (Conger et al., 1993; Elder et al., 1992). Money related issues constitute a major source of marital conflict (Aniol & Synder, 1997). Financial stress or concerns about family expenses may magnify marital conflict, which in turn precipitates coercive and inconsistent parenting skills (Conger et al., 1992; Elder et al., 1992). Furthermore, fathers appear to withdraw from their children when they are not getting along with the mother (Doherty, Kouneski, & Erickson, 1998). Examining men under financial stress in a high conflict family environment may lead us to better understand how poor adolescent adjustment might be affected under the aforementioned conditions.

Looking first at the issue of interparental conflict, it seems to deal with only dyadic interactions. However, children from time to time are pulled into their arguments,

which, in turn, may become a repetitive cycle of negative triadic interaction. The spillover hypothesis states that when the quality of the marriage is distressed, difficulties from marital relation may spill over to the parent-child relationship (Lindahi & Malik, 1999). In a healthy marital relationship, one benefit of a supportive co-parental relationship is that it provides the basis for emotional support to children by demonstrating non-conflictual and non-aggressive dyadic interpersonal skills, based on supportive affect and mood (Amato, 1998). Children who learn positive interpersonal skills from parents are more likely to experience positive peer relations. On the other hand, the affect and mood generated by hostile interparental conflict are often anger and frustration, which are related to adverse parent-child relations.

Acock and Demo (1994) and Amato (1998) argued that an uncooperative and conflictual relationship between fathers and mothers is detrimental to multiple aspects of children's well-being. Chronic aggression, anger, or conflict between parents leads to fathering behaviors that are nonsupportive of children's adjustment. In particular, when coercive aggression is involved, it implicitly reinforces children's aggressive behaviors as proper ways to solve problems in their lives.

Fauber, Forehand, Thomas, and Wierson (1990) reported an association existed between the marital conflict and children's externalizing problem behaviors, but no significant relationship between marital conflict and children's internalizing problems. Similarly, Cummings and Davies (1994) reported the same findings in their study. Why so? As noted above, hostile interparental conflict increases the difficulty for adolescents in developing harmonious relations with peers. Furthermore, the degree of marital conflict is associated with poor interpersonal skills and poor social competence in school

for children in high conflict home environments (Cummings & Davies, 1994). The likelihood for children raised in high conflict and aggressive families to demonstrate negative and aggressive behaviors is significantly higher than for those who were raised in a nonhostile, nonnegative family environment. Conflict between parents influences poor adolescent adjustment primarily through disrupted parenting (Fauber, Forehand, Thomas, & Wierson, 1990). Chronic conflict between parents also increases a child's risk for feelings of frustration, anxiety, and depression, which in turn is associated with children internalizing problems (Simons, Whitbeck, Beaman, & Conger, 1994). In this dissertation, I would expect that adolescents exhibit more problem behaviors if their parental relation is conflictual and hostile.

Potential mediators

Fathering Behaviors

Fathering is a multilateral concept, which consists of various aspects of influences in father-child relations (Doherty et al., 1998). Fathering behaviors are categorized as supportive or corrosive in this study.

Supportive fathering behaviors

Supportive fathering behaviors include praising, providing extra privileges and money, changing things because they are better for children, explaining through reasoning when the child did something wrong. These behaviors contain nonhostile and nonnegative components. A supportive model of fathering would refer to a father's voluntary investments of himself in helping children to develop positive knowledge and

skills in order to face challenges in adolescence (Palkovitz, 1997). Interestingly enough, it appears that fathers are more likely to initiate nurturing behaviors when they believe that such behaviors will make a significant difference in the lives of their children (Simons, Johnson, & Conger, 1994). By and large, fathering behaviors do make a positive difference in the lives of adolescents. This domain of paternal influence and contribution to adolescents should be acknowledged so that increased positive father-adolescent relations might be consistently formed.

When the role of father functions as a way of emotional support for family members, it tends to promote healthy family relations and also facilitates positive adjustment for children (Lamb, 1998). Supportive fathering behaviors are more likely to establish good father-child relations and also decrease the likelihood of developing problem behaviors of children without taking peer relations and antisocial behaviors into account (Coughlin & Vuchinich, 1996). Adolescents are badly influenced by parental rejection and neglect (Berndt, 1996). Adolescence is a time for children to experiment with their skills in building relationships with others. Parental rejection and neglect provide them no information on how to establish proper interpersonal relationships with others. Almeida and Galambos (1991) suggested that engaging in activities with children through supportive fathering behaviors might promote healthy emotional development in children. Constant exposure to a nondistressed family environment is linked to emotional well-being in adolescents who tend to be in a better position when trying to establish other relationships outside of familial context. Moreover, supportive fathering behaviors such as father's time, supportiveness, and his close relations with children were all

negatively associated with children's problem behaviors (Amato & Rivera, 1999; Noller, 1997).

For some men, fathering behaviors are primarily associated with play behaviors (Feldman et al., 1983; Lamb, 1987; Marsiglio, 1991; Peterson & Hawley, 1996) rather than with other types of activities. Although some claim that fathering differs from mothering (Minton & Pasley, 1996; Casper & O'Connell, 1998), fathers overall display less affect and nurturing behaviors to their children than mothers (Bernard, 1981; Minton & Pasley, 1996), and they are also more involved with sons than with daughters (Lamb, 1987). In addition, when considering supportive fathering behaviors from a gender perspective, it seems likely that fathers and sons are less likely to praise each other than are mothers and daughters (Hosley & Montemayer, 1997).

In a longitudinal study, Wagner, Cohen & Brook (1996) found that high warmth and lower harsh discipline displayed by parents would provide a consistent source for children to establish positive adjustment. Adolescence represents a unique stage in life which skills and behaviors are gradually formed by modeling what their parents have demonstrated through family interactions. By showing adolescents warmth and affection, fathers create available channels for adolescents to express their emotions. By doing so, children are advantaged by fathers who are affectionate and emotionally expressive (Amato, 1998). As proposed, affective and supportive fathering behaviors can act as a buffer during economic hardship against children from developing problem behaviors (Mosley & Thomson, 1995). Furthermore, when families are undergoing disruptive life events, supportive fathering behaviors may buffer potentially vulnerable children from mounting stress (Amato, 1998). Possibly, supportive fathering behaviors might produce

mediating effects on the relationship between stressful events experienced in familial context and poor adolescent adjustment.

Corrosive Fathering Behaviors

Corrosive fathering behaviors are particularly defined in this dissertation as spanking, slapping or yelling at children, punishing by talking to, or taking away privileges. Fathers employing harsh, punitive discipline may be considered as authoritarian parents (Baumrind, 1978). Frequently, corrosive fathering behaviors and harsh paternal discipline are used interchangeably. Strong evidence has been established that children exposed to harsh or hostile parenting are at a greater risk for a number of negative developmental outcomes including delinquent behavior, substance abuse, poor peer relations, and academic failure (Amato & Rivera, 1999; Brontein et al., 1996; Baumrind, 1991; Harris, Furstenberg, & Marmer, 1998; Simons, Whitbeck, Conger, & Wu, 1991). However, the fundamental intention of many fathers in carrying out their paternal role is to guide their children to develop appropriate and socially acceptable behaviors. Unfortunately, some well-intended paternal guidance behaviors used in the process of discipline, mixed with anger and frustration unrelated to discipline issues, may easily result in harsh punishment, which subsequently generates adverse effects on poor adolescent adjustment.

When fathers are under stress, increased corrosive fathering behaviors are likely to occur (Peterson & Hawley, 1998) as fathers tend to perceive their children to be difficult to interact with (Bell, 1979; Simons, Whitbeck, Conger, & Melby, 1990). Corrosive fathering behaviors may begin to emerge when marital conflict and economic hardship are increasing (Harris, Furstenberg, & Marmer, 1998). Almost all studies in the

literature strongly suggested that corrosive fathering behaviors create detrimental effects on children. Adverse disciplinary behaviors employed by fathers seemed to implicitly send a message to adolescents by silently allowing them to utilize aggressive, corrosive modes of behaviors while interacting with others. This might lead them to encounter accumulated difficulties with peers who hold a negative view about aggressive behaviors. Specifically, paternal harsh discipline was correlated significantly and negatively with conduct problems of children (Wagner et al., 1996), especially for sons (Hosley & Montemayor, 1997). As a direct result, hostile fathers were more likely to have acting out children (Elder, Conger, Foster, and Ardelet 1992). Thus, adolescents will increasingly exhibit maladjustment problems when corrosive fathering behaviors are present in a familial context with financial stress and interparental conflict.

Dependent variables

Poor adolescent adjustment

Externalizing problem behaviors

Poor adolescent adjustment in this dissertation includes externalizing problem behaviors, internalizing problems, trouble with peers, and grades at school. Externalizing problem behaviors refers to any negative behaviors manifested by children. Adolescents demonstrating externalizing problem behaviors may be less obedient to both parents and teachers, aggressive to others, irritable, or lose their temper easily.

In general, behavioral problems in children are closely related to the types of parenting behaviors (Simons, Johnson, & Conger, 1994). Family environment is a place

where adolescents learn both positive and negative behaviors. Aggressive behaviors of adolescents are generally learned at home when parents employ harsh discipline (Pruitt, 1999). Furthermore, exposure to unresolved conflict between adults will increase the likelihood of displaying aggressive behaviors in adolescents (Cummings & O'Reilly, 1997), who might also exhibit externalizing problem behaviors such as noncompliance and delinquency. Accordingly, the absence of familial hostility is the most consistent predictor of child adjustment, whereas the presence of marital conflict is the most consistent and reliable predictor of child maladjustment (Lamb, 1997). The behaviors and emotions of adolescents raised in negative family environment might be adversely challenged. Contrarily, supportive paternal behaviors are negatively related to adolescent externalizing problem behaviors.

A study examining 634 adolescents on behavioral and psychosocial outcomes found that a positive family environment is associated with few problem behaviors and more positive psychological well-being in adolescents (Salem, Zimmerman, & Notaro, 1998). This type of family context might allow adolescents to model frequent harmonious parental relations, to develop healthy emotional well-being, and to be exposed to minimized family-related stressors. However, biological, psychocultural, and some other factors may contribute to the development of maladjustment problems in adolescents. Influences from those perspectives are not investigated in this study. When examining the relationship between aggressive behaviors and fathering, Jackson and Foshee (1998) found that decreased aggressive behaviors of adolescents are displayed when parents are supportive and responsive. On the contrary, adolescents' aggressive behaviors are linked with paternal aggressive behaviors (Phares, 1997). However, family stress, poverty, and

marital discord are related to adolescent delinquent behaviors, which may disrupt the parent-child relationship (Steinberg, 1987).

Internalizing problems

Internalizing problem behaviors are defined as any adverse affect and mood emanating from disrupted family interactions which result in children showing isolation from others, depressed mood, or excessive anxiety. Adolescents manifesting internalizing problems tend to feel worthless, get depressed, or become overly anxious in various conditions.

The increased probability of risk for developing internalizing symptoms among adolescents has something to do with family economic problems, which alter the sense of mastery for adolescents (Conger, Conger, Matthews, & Elder, 1999). The feelings of inability in adolescents in helping the family overcome economic hardships may create a strong sense of frustration, uncertainty, or confusion about their future. Another familial stressor is also strongly related to internalizing problems in adolescents. When examining 178 adolescents on the relationship between their functioning and interparental conflict, it was found that anxiety and withdrawal in adolescents were significantly related to interparental conflict (Wierson, Forehand, & McCombs, 1988). Anxiety is a state of troubled feelings of weakness, which might be related to doubting one's ability to cope with danger in stressful familial situations (Wolman, 1998). If fathers are nonsupportive in stressful family situations, then adolescents' feelings of inability to change the situation put them in more vulnerable positions for affective problems. Adolescents might become socially isolated and withdraw from positive interactions with others in order to avoid potential stressors.

Trouble with peers

Adolescents whose parents exhibit friendly and understanding attitudes tend to have better relationships with peers, teachers, and other adults (Wolman, 1998).

Consistent with other studies, socialization skills of children are formed in a familial context by observing and adapting parental behaviors (Baumrind, 1978; Maccoby, 1992). These learned skills can then be transferred by adolescents in establishing relations with their peers. Consequently, the types of behaviors acquired from home through modeling their parents may be linked with the ways in which adolescents will relate to their friends.

Peers play a significant part in the lives of adolescents whose behaviors and attitudes might be largely influenced by them. Among adolescents, the significant meaning of being approved of and accepted by peers should be given special attention. Research indicated that adolescents tend to spend more time with peers than with their parents (Holmbeck; 1996; Wolman, 1998). Rejection by peers, in particular, is related to loneliness, anxiety, and low self-esteem (Berndt, 1996) because the one who is rejected by peers might be perceived by peers as less popular and non-cooperative.

In examining 1221 adolescents' violent behaviors, Jackson and Foshee (1998) suggested that high responsiveness and demandingness of fathers and mothers are negatively related to the likelihood that adolescents hit their peers and threaten their peers. The results seem to imply that adolescents will use less aggressive behaviors toward their peers when exposed to supportive parental behaviors. Furthermore, early adolescents who were considered withdrawn by their classroom peers also were relatively uninvolved in many social activities with peers at home, at peers' homes, and in the community (Schneider, Younger, Smith, & Freeman, 1998). These adolescents might

avoid increased contact with their peers due to lack of appropriate social skills or some other reasons.

Poor grades at School

The salience of maintaining fairly good grades at school for adolescents is one of the ways for them to pursue higher education and get a better job in the future. Typically, boys, on the average, do not have higher educational aspirations and plans than girls (Dennehy & Mortimer, 1993). Considering the effects of fathering behaviors on adolescents, the association between their behaviors and educational attainment seems to be robust (Harris, Furstenberg & Marmer, 1998). Clark-Lempers et al (1990) studying 105 adolescents from farm and nonfarm families found that financial stress due to the agricultural crisis of the 1980's based on the reports of adolescents, did not affect the GPA of children who were from farm families.

Using NSFH W1 data set, Mosley and Thomson (1995) found that better school performance for girls from poor families was associated with increased supportive fathering behaviors. Significantly, supportive fathering behaviors act as a buffering mechanism for children in poor families. Comparing children from poor families and their nonpoor families, the roles of fathers and mothers have unique functions on their children's performance at school. Harris and Marmer (1996) argued that it is fathers who tend to be instrumental in the educational achievement of nonpoor youth whereas it is mothers who play the same role among poor youth. Some children experiencing school problems might be from families, which are going through a financial hardship (Downey, 1994; Jones, 1988). These children may be expected to spend more after school time at a part time job to help out their family, which in turn might result in

decreased time spent on studying for classes. As a direct result, poor grades at school tend to occur.

Father's reports of time spent with their children are associated with their reports of children's grades at school (Cooksey & Fondell, 1996). Bronstein et al (1996) conducted a longitudinal study, which examined 43 children over a three-year period. Their findings showed that poorer school grades were related to harsh paternal discipline and parental inattentiveness.

Conflict between parents might reduce child well-being in the area of GPA and some school related problem behaviors (Hanson, McLanahan & Thomson, 1996). Ongoing conflict between parents may create a home environment, which is less optimal for children to focus their energy on school because children might be trapped into parental conflict. Hanson (1999) using both w1 and w2 data from NSFH to analyze the relationship between parental conflict and child outcomes, found that parental conflict at wave 1 produced adverse effects on children's school performance 5 years later. Evidently, parental conflict reduced grades at school and increased problem behaviors for children.

Demographic Characteristics

Age

Age of fathers, in studies about fathering behaviors, has widely been partialled out to eliminate any effects due to changes by age of fathers (Hanson, 1999; Harris, Furstenberg & Marmer, 1998). Various unwanted effects may be generated through the

combination of the effects of fathers' age and their behaviors, which diluted the original purpose of a study. Age of father is associated with how fathers perceive and act in response to the parenting process (Martin, 1985). For instance, a teenage father may still attempt to search for his own identity and have less time to take up responsibilities of being a father than their counterparts who are in their late twenties or early thirties. When this factor is not considered, researchers might assume that the former appears to be a less responsible father than the latter.

On the other hand, older fathers tend to have accumulated more resources in the realm of social and capital domains because young fathers with children tend to be at the beginning of their work with low seniority, which may limit their financial resources (Jones, 1988). The effects of age of fathers on the predicted variables need to be handled carefully to measure what the researcher has intended to study.

Education

Father's education was positively related to their behaviors with children (Harris, Furstenberg & Marmer, 1998) suggesting that better-educated fathers are more actively involved with their children (Amato & Rivera, 1999; Seltzer, & Brandreth, 1995; Yeung, Sandberg, Davis-Kean, & Hofferth, 2000), a finding which is consistent with other studies (Amato & Booth, 1997; Marsiglio, 1991). Again, the researcher should be aware of the function of education to fathering behaviors in general. A high level of paternal education benefits children basically through improving children's education attainment (Amato, 1998). Griswold (1993) stated that fathers with more education tend to use alternative discipline methods to deal with their children's misbehaviors and to have a higher likelihood of consulting parenting materials to rear their children. The

aforementioned studies all pointed out that certain behavioral or attitudinal differences toward their children may emerge because of the effects emanating from the level of the father's education. These effects need to be controlled.

Race

Fathers of different ethnic backgrounds tend to behave somewhat congruent to their cultural ideology, which might differ from one ethnic group to another. Fathering behaviors noticeably vary across racial or ethnic groups (Toth & Xu, 1999). For instance, white fathers react to economic stress with harsh parenting whereas black fathers may simply withdraw from this responsibility (Mosley & Thomson, 1995). When examining time spent with fathers among 1761 children who lived with both biological and adoptive parents, the findings suggested that black fathers were significantly less involved with their children in all types of activities except for social activities than their White counterparts (Yeung et al., 2000). This lack of involvement by African American fathers might be related to other factors, which have no direct relationship with their decisions of parental involvement. Anglo parents tend to give their children more freedom than minority parents, whereas African Americans were typically expected to display levels of control in between those of Anglos and Hispanics (Bulcroft, Carmody & Bulcroft, 1996). In terms of division of household tasks, Hispanic fathers outperformed their White counterparts on sharing household tasks, especially with child rearing tasks. Black workers disproportionately suffered from the structural changes in the economy than did their White and Hispanic counterparts (Mosley & Thomson, 1995).

Comparing ways of handling marital conflicts between two ethnic groups, Lindahi and Malik (1999) found that mothers of European Americans are more likely to

withdraw from interactions than Hispanic mothers. The findings on the relations between conflict behaviors and marital satisfaction differ for fathers in European versus Mexican families (Tschann, Flores, Pasch & Marin, 1999). More punitive and adverse behaviors were displayed by Mexican fathers than European fathers during conflict. It seems that a host of differences exist among fathers of different ethnic groups.

Child-related factors

Child-related factors in this study include age of focal child, gender of focal child, and number of children in the household. Past research pointed out that the child's gender and age are associated with behavioral and affective domains of fathering behavior (Harris & Morgan, 1991; Marsiglio, 1991). Children at young age sometimes put fathers in an awkward position because fathers may not know how to relate to them. Age of children seems to influence fathering behaviors as well as mothering behaviors (Doherty et al., 1999). In general, fathers interact more with their sons than daughters (Doherty, Kouneski, & Erickson, 1999; Lamb, 1987; Marsiglio, 1991), especially older sons. Perhaps, it is easier for fathers to identify with sons and communicate with them. Also, the number of children in the household may increase men's responsibility for childcare arrangement (Casper, 1997; Peterson & Gerson, 1992). Furthermore, it can become exhausting for fathers who have a large number of children in the same household because their time, resources, and energy might be disproportionately divided.

Summary

The goal of this study is to measure the ways in which financial stress and interparental conflict are influencing poor adolescent adjustment by accounting for fathering behaviors in which any effects associated with age, education, race of fathers, age and gender of focal child, and number of children in the household need to be purposefully controlled.

CHAPTER 3

DATA AND METHODS

Source of Data

Data for this dissertation are from Wave 2 of the National Survey of Families and Households (NSFH) conducted in 1992-1994 by the Center for Demography and Ecology, University of Wisconsin-Madison (See Sweet, Bumpass, & Call, 1988). This wave 2 cross-sectional survey consisted of face-to-face interviews and a self-administered questionnaire with a national probability sample of all surviving members of the original sample which is 10,005 U.S adults aged 19 and older. A secondary respondent questionnaire was administered to the original spouse or partner of the primary respondent. In the second wave, a child was randomly selected as the focal child to be interviewed by telephone. This collaborative research effort has produced a comprehensive collection of information, which covers many subject areas involving families. There is a wealth of information in this data set pertaining specifically to parenting, marital issues, and children's behaviors.

Selection of the sample

The analysis sample consisted of 719 males (primary and secondary respondents) who were interviewed and who were currently married and had at least one focal child in the same household whose age ranged from 10-17. Because I am interested in how married men are influencing their children under the conditions of perceived financial stress and interparental conflict, this decision directly excludes married men without children, single fathers and noncustodial fathers. The average age of fathers in this

subsample is 41.94, and the average number of children was 2.16 per household. The gender of the focal child consists of 46% male children and 54% female children, and the average age of the focal child is 13.50. The average annual household income of these fathers was \$53,121, which is approximately \$2,000 less than the household income of the average married couple with children in the country at large (Farley, 1996). The median level of father hours in paid employment is 42.80 hours (including 12.9% fathers who work two jobs). The average years of completed education of fathers is 13.52 years, including some fathers who received degrees since Wave 1. The sociodemographic profile of the subsample showed that 13.2% of the fathers are black, 76.4% are white, and 10.4% are others. The direction of scoring for each variable is provided in Appendix A.

Measures

Dependent variable: Poor adolescent adjustment

In this dissertation, poor adolescent adjustment refers to externalizing problems, internalizing problem behaviors, trouble with peers, and poor grades at school. At Wave 2, each parent completed a 27-item portion of a questionnaire measuring the focal child's behaviors and mood problems. Scores on these items (1 = not true, 2 = sometimes true, and 3 = often true) were averaged to generate three separate indices of child adjustment. The determination on selecting items for each domain of poor adolescent adjustment was based upon the author's knowledge gained through reading empirical work, common sense about each domain, and also high reliability tests. Externalizing problem behaviors contains 14 items. The reliability for this scale using Cronbach's alpha is .86 for mother's

report. The means for the items range from 1.17-1.84 and the standard deviations range from .41-.70. The Cronbach's alpha for father's report is .88. The means for the items range from 1.19 –1.78 and the standard deviations range from .42-1.48. Cronbach's alpha for the combined report from both parents on externalizing problems is .88. In validation work with the measure, it was found that mother's perceptions of children's externalizing problem behaviors correlated with that of fathers and r ranges from .20 to .52 ($p < .01$). It appears that the combined scale has good validity as the perception of mothers on externalizing problem behaviors correlates well to that of fathers.

Internalizing problem behaviors contains 9 items. The reliability for this scale using Cronbach's alpha for mother's report is .81. The item means for mother's report are between 1.21-1.49 and standard deviations range from .47-.63. On other hand, Cronbach's alpha for the father's report is .84. The item means are between 1.27-1.51 and item standard deviations range from .50-.65. Cronbach's alpha for the combined report from both parents is .84. For the combined report on parental perception of internalizing problem behaviors of children, it was found that mother's reports correlated with father's and r ranges from .20 to .40 ($p < .01$).

Trouble with peers has 4 items. Cronbach's alpha is .70 for mother's report. The means for mother's report are between 1.16-1.30 and the standard deviations range from .40-.51. The Cronbach's alpha for father's report is .69. The means for father's report are between 1.20-1.49 and standard deviations range from .44-.49. The Cronbach's alpha for the combined report from both parents is .74. Reports from both parents on perception of children's trouble with peers correlated with each other and r ranges from .25 to .46 ($p < .01$). Grades at school used a single item reported from both parents. Scores on the

single item (1 = mostly A's to 8 = F's) were used. The Cronbach's alpha for the combined report for both parents is .91. The correlation between two items is $r = .83$, ($p < .01$).

To reduce the risk of common method error variance, resulting from using the same reporter for both the predictor and outcome variables, Amato and Rivera (1999) suggest using an informant other than the one who gave reports on values for the predictors to provide information on the dependent variable. Rather than rely solely on the mother's reports of poor adolescent adjustment, however, I decided to use the perceptions of children's behaviors and mood problems from both parents in the set of combined measures described above in order to get a more balanced appraisal of their children. Individual items comprising each scale are provided in the Appendix B.

Independent variable: financial stress and interparental conflict

The responses were given by fathers for the predictors of financial stress and interparental conflict in this study. Father's hours in paid employment, annual household income, and debt on credit cards are three objective measures of financial stress. Each objective measure is expected to be correlated with the subjective perception of the father of his financial situation. Father's hours in paid employment reported for last week in this subsample ranged from 0 to 100 hours. The high number is due to 12.8% of fathers who report having a second job. Their working hours were added to their hours in paid employment at the main jobs. The average hours in paid employment per week are 42.80. A negative relationship is anticipated between hours in paid employment and perceived financial stress. Annual household income ranged from less than \$5,000 to in excess of \$60,000 and the median is \$53,121. A negative correlation is also expected between

household income and perceived financial stress. The amount of credit card debt can be considered as a potential measure of financial stress. However, the source of debt is also important in determining the salience of debt as a stressor. Some debts can be considered as “good debt,” such as debt for education or home improvement. For this dissertation, the amount owed on credit cards is presumed to indicate “bad debts,” which may increase a father’s perceived financial stress.

Perceived financial stress is measured by two items: the degree of satisfaction with the financial situation and the extent of worry about paying bills and expenses. This is a subjective appraisal of one’s financial situation, which is expected to be associated with the actual amount of available financial resources. Answer categories for the first item ranged from “very dissatisfied” = 1 to “very satisfied” = 7, and answer categories for the second item ranged from “almost all the time” = 1 to “never” = 5. These two variables have been recoded so that a higher score represented higher financial stress. These two items were converted to z-scores due to their uneven scales. A summative index was created ($\alpha = .70$).

Interparental conflict

Interparental conflict includes two domains: frequency, and modes. Frequency of interparental conflict included 6 items, which centered on issues such as household tasks, money, spending time together, sex, in-laws, and children. Respondents reported the frequencies of disagreements on each item. Answer categories for each item ranged from “never” = 1 to “almost every day” = 6. A 3-component exploratory factor analysis was conducted to determine how items are clustered in measuring interparental conflict and modes of conflict. The communalities for all variables are quite high, and

also the results generated from rotated component matrix indicated that items are independent. A composite scale was created ($\alpha = .79$). Two items were used as indicators of modes of interparental conflict: discussing disagreements calmly and arguing heatedly or shouting at each other. These items indicate the ways in which married couples fight over various issues. Modes of interparental conflict were represented as dummy variables, with “0” indicating that the father does not discuss calmly with their spouse and a “1” indicating that the father does discuss his disagreements calmly with the spouse whereas with “0” indicating that the father does not argue heatedly or shout at his spouse and with a “1” indicating that the father argues heatedly or shouts at his spouse. Each item will be created as a two-way interaction term with frequency of interparental conflict to test its moderating effects on the expected relationship between conflict frequency and poor adolescent adjustment.

Potential Mediators

Fathering behaviors

Both supportive and corrosive fathering behaviors were used as potential mediators in this analysis. The responses were provided through children’s perception of their father’s behaviors. Fathers might tend to report more supportive attributes in terms of supportive fathering behaviors and less in corrosive fathering behaviors (Paulson & Sputa, 1996). Furthermore, social desirability leads us to anticipate potential underreporting of adverse parenting practice. Therefore, the adolescent’s perception of paternal behaviors is used to appraise the quality of fathering behaviors. An exploratory analysis was conducted and the findings from rotated component matrix suggested that items appeared to be independent from one another. Supportive fathering behaviors

included four items which are: offering extra privileges or money, trying to influence children's behaviors by explaining reasons, praising or giving a compliment, and change mind due to children's well-being. Scores on these items (1 = all the time to 5 = never) were recoded so that high score indicated more supportive fathering behavior. All the items were averaged to create an index. A summative index was created ($\alpha = .81$)

Corrosive fathering behaviors consists of three items which indicate how often fathers threaten to take away privileges, yell or shout, and criticize children. Initially, the item on the frequency of spanking and hitting was considered to be part of corrosive fathering behaviors measure. However, only 35 out of 719 children provided a valid response, which reduced alpha to .35. Based on this reason, this item is excluded from the scale of corrosive fathering. Scores on these items (1 = all the time to 5 = never) were recoded so that high score on each item indicated increased use of corrosive fathering behaviors. All items were then averaged to create an index. A summative index was generated ($\alpha = .75$).

Control variables

Father's age (mean = 41.94), father's race, father's level of completed education (mean = 13.52), age of focal child (mean = 13.50), and gender of focal child (mean = 1.51), and number of related children in the same household (mean = 2.16) are treated as control variables in this analysis.

Analytic strategy

Do children who live in a family environment with less financial stress and parental conflict have higher levels of adjustment than adolescents from more conflictful and stressed family environments? The following analytic strategy will be used with each

of the four measures of poor adolescent adjustment as dependent variables. 1) To test hypothesis 1, I will regress the four poor adolescent adjustment variables onto all four measures of financial stress. 2) To test hypothesis 2, I will regress the four poor adolescent adjustment variables onto the measures of interparental conflict. 3). To test hypothesis 3, I will regress the four poor adolescent adjustment variables onto the measures of supportive fathering. 4). To test hypothesis 4, I will regress the four poor adolescent adjustment onto the measures of corrosive fathering. 5). To test hypothesis 5, I will regress all the fathering measures onto the four measures of financial stress. 6). To test hypothesis 6, I will regress all the fathering measures onto the measures of interparental conflict. 7). To test hypothesis 7, I will regress the poor adolescent adjustment variables onto the measures of financial stress and then onto financial stress along with the fathering measures. 8). To test hypothesis 8, I will regress the poor adolescent adjustment variables onto the measures of interparental conflict and then onto interparental conflict along with the fathering measures. 9). To test hypothesis 9, I will regress the poor adolescent adjustment variables onto the measure of financial stress and interparental conflict, and then onto financial stress and interparental conflict along with the fathering measures.

CHAPTER 4

RESULTS

Descriptive Statistics

Table 1 shows means, standard deviations, and Pearson coefficients which were computed for all 63 variables to indicate the direction and strength of correlations between variables in the study. It is common to encounter multicollinearity in regression analysis with variables that are considered to measure diverse aspects of the same concept, such as financial stress and interparental conflict. The presence of strong bivariate intercorrelations among independent variables could indicate the existence of multicollinearity, which would not allow for precise estimates of the effects of independent variables (Berry, 1993). To diagnose the level of multicollinearity, I will regress each independent variable on the remaining independent variables to estimate the level of R^2 , a method proposed by Lewis-Beck (1980). The lower the R^2 , the less problematic multicollinearity is in the data. The levels of R^2 for each check ranges from .029 to .102, which indicated that multicollinearity should not be problematic in this study.

Household income is positively correlated with hours in paid employment of fathers ($r = .22$) ($p = .01$). This means that the more hours a father spends at his job, the more income a father will make. Unpaid bills are negatively correlated with hours in paid employment ($r = -.14$) ($p = .01$) and household income ($r = -.23$) ($p = .01$) and positively correlated with credit card debt ($r = .14$) ($p = .01$). It seems to suggest that when a father has more unpaid bills, he tends to work fewer hours, has less income, and owes more

TABLE 1
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1. Mood changes	.90	.26																							
2. Argue too much	.89	.29	.45																						
3. Bullies	.63	.20	.33	.44																					
4. Stubborn	.80	.27	.50	.56	.48																				
5. Strong temper	.74	.27	.45	.57	.50	.62																			
6. Restless	.72	.27	.24	.35	.31	.35	.35																		
7. Cannot focus	.73	.29	.24	.40	.29	.34	.34	.47																	
8. Impulsive	.80	.26	.35	.51	.39	.49	.46	.43	.49																
9. Tell a lie	.74	.47	.14	.22	.20	.26	.23	.19	.28	.30															
10. Disobey at home	.75	.24	.39	.58	.56	.57	.52	.36	.41	.52	.29														
11. Disobey at school	.60	.19	.17	.27	.36	.30	.34	.33	.41	.41	.52	.29													
12. Get into trouble	.60	.19	.16	.24	.24	.26	.25	.13	.27	.35	.30	.28	.38												
13. Misbehave	.70	.24	.33	.39	.48	.47	.51	.27	.26	.41	.16	.46	.29	.28											
14. Trouble with teacher	.59	.18	.18	.26	.33	.31	.35	.29	.39	.34	.22	.37	.71	.36	.28										
15. Scale (Externalizing)	.75	.29	.56	.72	.64	.74	.74	.58	.64	.73	.68	.75	.60	.49	.61	.56									
16. No one love	.70	.25	.47	.23	.41	.46	.43	.30	.26	.41	.23	.51	.20	.17	.35	.24	.55								
17. Confused	.62	.21	.28	.28	.26	.36	.26	.33	.59	.41	.22	.29	.19	.16	.26	.21	.47	.32							
18. Worthless	.65	.21	.42	.39	.36	.47	.39	.26	.40	.43	.22	.41	.23	.15	.31	.30	.54	.55	.45						
19. Unhappy	.66	.21	.46	.37	.38	.50	.48	.21	.31	.39	.19	.42	.24	.24	.40	.28	.55	.45	.36	.54					
20. Tense	.72	.31	.36	.36	.26	.39	.41	.39	.29	.31	.11	.35	.20	.10	.30	.21	.46	.37	.26	.35	.36				
21. Fearful	.68	.21	.36	.39	.32	.38	.35	.26	.33	.34	.16	.35	.22	.19	.26	.22	.47	.43	.35	.40	.40	.40			
22. Worry too much	.73	.25	.40	.30	.25	.38	.34	.18	.25	.26	.10	.31	.11	.16	.26	.15	.40	.41	.32	.47	.48	.36	.46		
23. Secretive	.74	.25	.37	.30	.29	.46	.37	.16	.26	.36	.24	.32	.29	.40	.43	.30	.51	.26	.24	.34	.45	.25	.27	.41	

All coefficients in this Table are significant at **P<.01 level (two-tailed).

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
24. Mond off thought	.68	.22	.38	.34	.26	.39	.34	.35	.34	.36	.16	.35	.25	.22	.29	.20	.48	.41	.37	.41	.37	.39	.35	.38	.28
25. Scale (internalizing)	.69	.16	.58	.53	.46	.62	.56	.41	.49	.54	.27	.55	.32	.40	.47	.35	.73	.71	.59	.74	.72	.67	.67	.72	.59
26. Withdrawn	.60	.18	.22	.22	.32	.37	.30	.15	.25	.26	.15	.30	.21	.18	.32	.26	.39	.27	.33	.42	.46	.28	.28	.27	.39
27. Trouble with kids	.65	.21	.26	.41	.51	.42	.45	.28	.33	.38	.22	.46	.33	.21	.38	.38	.56	.38	.27	.43	.37	.34	.36	.31	.23
28. Not liked by kids	.60	.18	.18	.32	.36	.31	.35	.21	.25	.33	.12	.36	.27	.20	.28	.32	.43	.36	.23	.44	.43	.28	.34	.29	.24
29. Out to get him/her	.59	.18	.33	.34	.34	.41	.43	.33	.42	.40	.24	.39	.32	.31	.32	.32	.56	.48	.39	.46	.44	.30	.38	.44	.34
30. Scale (peers)	.61	.14	.32	.44	.52	.50	.50	.32	.40	.45	.24	.50	.37	.30	.43	.42	.64	.48	.39	.58	.56	.40	.45	.44	.40
31. Grades(Dad)	2.84	1.69	.16	.19	.18	.28	.29	.22	.53	.30	.26	.30	.38	.35	.23	.44	.30	.14	.35	.28	.19	.08	.15	.12	.27
32. Grades(mom)	2.87	1.65	.19	.16	.19	.28	.30	.26	.51	.30	.25	.30	.42	.24	.22	.42	.30	.16	.30	.26	.17	.14	.16	.12	.27
33. Scale (grades)	2.84	1.61	.19	.19	.20	.30	.31	.26	.54	.31	.26	.31	.41	.26	.23	.45	.32	.16	.34	.29	.20	.11	.16	.13	.29
34. Work hours	42.80	19.90	.01	.01	-.08	-.03	.02	-.08	-.05	-.01	-.03	-.04	-.01	-.06	-.01	.01	.05	-.06	-.09	-.08	-.05	-.04	-.07	-.03	.02

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	24	25	26	27	28	29	30	31	32	33	34	35	36
24. Mind off thought	.68	.22													
25. Scale (internalizing)	.69	.16	.66												
26. Withdrawn	.60	.18	.27	.48											
27. Trouble with kids	.65	.21	.27	.50	.39										
28. Not liked by kids	.60	.18	.28	.47	.41	.56									
29. Out to get him/her	.59	.18	.47	.60	.29	.43	.40								
30. Scale (peers)	2.43	.55	.39	.67	.69	.83	.80	.70							
31. Grades(Dad)	2.84	1.69	.19	.28	.21	.19	.18	.18	.26						
32. Grades(mom)	2.87	1.65	.20	.29	.21	.20	.14	.17	.24	.83					
33. Scale	1.42	0.80	.20	.30	.22	.21	.17	.19	.27	.96	.96				
34. Work hours	42.80	19.90	-.07	-.08	-.09	-.05	-.11	-.03	.08	-.05	-.06	-.06			

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
35. Household Income	56121.75	45159.26	-.05	-.02	-.06	-.07	-.07	-.06	-.10	-.06	-.05	.01	-.02	-.09	-.02	-.05	-.07	-.08	-.13	-.03	-.06	-.09	-.07	-.05	-.04
36. Debts	1842.69	3263.95	-.01	.02	.02	.04	.01	.07	.01	.06	-.02	.06	.01	.02	.02	-.02	.01	.05	-.01	-.01	-.01	-.01	-.04	.01	.02
37. Unpaid bills	3.84	1.49	.03	.12	.14	.14	.11	.11	.11	.12	-.02	.14	.19	.12	.09	.15	.11	.10	.14	.12	.10	.05	.07	.08	.08
38. Financial situation	3.20	1.08	.06	.09	.07	.10	.09	.14	.08	.05	.05	.10	.10	.14	.07	.09	.09	.11	.13	.05	.07	.03	.05	.15	.12
39. Scale (financial stress)	3.33	1.13	.05	.12	.13	.14	.11	.13	.11	.10	.01	.14	.17	.14	.09	.14	.12	.12	.15	.10	.10	.05	.07	.12	.11
40. Household tasks	2.18	1.00	.11	.15	.13	.15	.15	.10	.13	.12	.11	.13	.10	-.02	.07	.05	.13	.09	.10	.03	.05	.02	.09	.03	.05
41. Money	2.35	1.12	.13	.15	.12	.15	.12	.07	.15	.14	.09	.13	.12	.01	.10	.09	.13	.08	.19	.07	.09	.01	.08	.15	.14
42. Sex	2.01	1.15	.15	.15	.15	.16	.15	.12	.10	.10	.14	.15	.12	.04	.06	.11	.15	.12	.15	.07	.14	.06	.11	.17	.11
43. In-laws	1.65	0.97	.12	.09	.09	.07	.09	.02	.07	.08	.08	.13	.07	-.04	.07	.08	.10	.13	.14	.07	.08	.09	.04	.09	.03
44. Spending time together	2.18	1.22	.20	.14	.14	.12	.10	.09	.05	.04	.12	.16	.06	-.01	.04	.02	.11	.20	.18	.06	.07	.11	.14	.15	.04
45. Children	2.48	1.29	.25	.29	.23	.23	.27	.18	.19	.19	.17	.29	.15	.45	.20	.13	.23	.24	.21	.19	.20	.26	.17	.22	.18
46. Scale (conflict)	2.14	0.80	.23	.24	.21	.21	.21	.14	.16	.16	.17	.24	.15	.01	.13	.11	.20	.21	.22	.12	.15	.12	.15	.20	.13
47. Discuss Calmly	0.80	0.40	.12	.17	.16	.11	.13	.10	.06	.10	.10	.13	.07	.17	.08	.03	.14	.09	.12	.06	.08	.06	.08	.14	.12

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N=719)

	Mean	SD	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
35. Household income	56121.75	45159.26	-.06	-.10	-.06	-.05	-.05	-.07	-.07	-.10	-.08	-.09	.22													
36. Debts	1842.69	3263.95	.03	-.01	.02	-.02	.01	-.05	-.01	-.01	.01	.00	.06	.06												
37. Unpaid bills	3.84	1.49	.11	.14	.09	.12	.12	.08	.14	.15	.14	.15	-.14	.23	.14											
38. Financial situation	3.20	1.08	.12	.13	.02	.07	.08	.07	.08	.12	.14	.14	-.16	-.20	.14	.53										
39. Scale (financial stress)	3.33	1.13	.13	.15	.07	.11	.12	.09	.16	.15	.16	.16	-.16	-.25	.16	.92	.83									
40. Household tasks	2.18	1.00	.09	.09	.02	.11	.02	.13	.09	.11	.13	.12	-.02	.02	.05	.09	.12	.18								
41. Money	2.35	1.12	.09	.14	.04	.09	.01	.14	.08	.19	.20	.20	-.02	-.12	.06	.32	.33	.37	.44							
42. Sex	2.01	1.15	.14	.17	.07	.09	.02	.18	.08	.14	.17	.16	-.04	-.06	.04	.11	.19	.16	.41	.34						
43. In-laws	1.65	0.97	.07	.13	.04	.10	.04	.05	.11	.05	.07	.06	-.01	-.02	.02	.06	.14	.10	.28	.35	.36					
44. Spending time together	2.18	1.22	.14	.17	.01	.09	.02	.16	.08	.05	.09	.07	-.03	-.06	.05	.14	.20	.19	.37	.41	.53	.36				
45. Children	2.48	1.29	.25	.30	.06	.20	.11	.24	.08	.19	.18	.18	-.01	-.01	-.01	.14	.12	.15	.38	.37	.40	.40	.45			
46. Scale (conflict)	2.14	0.80	.20	.19	.06	.16	.06	.21	.20	.17	.19	.18	-.02	-.06	.05	.20	.26	.26	.67	.69	.73	.63	.76	.73		
47. Discuss Calmly	0.80	0.40	.14	.15	.07	.10	.10	.10	.15	.03	.03	.03	-.05	-.05	-.01	.18	.17	.19	.21	.28	.15	.08	.22	.19	.27	

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
48. Argue heatedly	0.34	0.47	.15	.22	.21	.23	.17	.12	.12	.15	.11	.21	.14	.14	.12	.10	.18	.19	.16	.10	.16	.15	.13	.20	.18
49. Extra privileges	2.95	1.17	-.01	.01	-.06	-.02	-.05	.01	-.02	-.07	.00	-.01	-.03	-.03	-.05	-.04	.01	-.06	-.05	-.04	-.10	-.08	-.08	-.05	-.08
50. Explaining reasons	3.52	1.18	.07	.01	-.01	.03	-.01	.01	.02	.01	.04	.01	.01	.04	-.05	-.01	.05	.03	.06	.01	.01	.02	.05	.06	-.03
51. Praise	3.71	1.10	-.06	-.09	-.09	-.11	-.16	-.08	-.04	-.09	-.09	-.10	-.16	-.15	-.18	-.18	-.13	-.08	-.07	-.05	-.18	-.05	-.10	-.08	-.20
52. Change mind	2.60	1.00	.03	-.02	.04	-.01	-.02	.07	.07	.02	.04	.06	.02	.02	-.01	.02	.03	-.02	.04	.01	-.02	-.01	.01	.04	-.03
53. Scale (supportive)	2.14	0.77	.02	-.04	-.05	-.04	-.10	.01	.01	-.06	-.01	-.02	-.06	-.05	-.12	-.09	-.02	-.01	-.04	-.12	-.05	-.05	-.00	-.14	-.01
54. Take away privileges	2.37	1.15	.07	.08	.15	.10	.13	.07	.12	.20	.09	.16	.24	.13	.19	.19	.08	.14	.08	.67	.09	.06	.06	.01	.10
55. Yell or shout	2.22	1.04	.15	.14	.16	.15	.19	.10	.07	.16	.15	.21	.21	.17	.17	.17	.14	.17	.09	.08	.13	.12	.06	.09	.14
56. Criticize	1.82	1.02	.07	.13	.06	.10	.06	.09	.06	.13	.09	.08	.10	.10	.06	.08	.08	.09	.05	.12	.07	.10	.04	.10	.15
57. Scale (corrosive)	3.20	0.68	.14	.17	.18	.17	.18	.12	.12	.23	.16	.22	.26	.19	.20	.20	.14	.19	.11	.13	.14	.13	.08	.09	.18
58. Age	41.94	6.49	-.04	-.09	-.12	-.12	-.09	-.01	-.08	-.09	-.05	-.12	-.04	-.14	-.03	.02	-.08	-.07	-.07	-.05	-.08	-.05	-.08	-.06	-.12
59. Race	2.08	0.97	.01	-.01	-.02	.01	.07	-.02	-.01	-.02	.07	.03	-.04	.07	.11	-.02	.11	.06	.01	.01	.11	.07	.01	.13	.09
60. Education	13.52	2.90	-.09	-.04	-.07	-.06	-.08	-.12	-.11	-.05	-.13	-.04	-.10	-.08	-.12	-.08	-.13	-.08	-.10	-.01	-.03	-.09	-.10	-.08	-.06
61. Age of focal child	13.50	1.97	.06	-.08	-.07	.01	.04	-.09	-.09	-.01	-.07	-.08	.05	.12	.07	.14	.06	-.02	.01	.04	.12	.03	-.07	.09	.15
62. Sex of focal child	1.51	0.50	.16	-.06	-.10	-.01	-.05	-.19	-.21	-.15	-.06	-.07	-.24	-.12	.01	.19	-.06	.10	-.07	-.04	.03	-.04	-.01	.10	-.04
63. # of children in the household	2.16	1.02	.06	.05	.11	-.01	.04	.01	-.02	.01	-.01	.04	-.01	-.02	.07	-.04	.06	.09	-.02	-.03	-.05	.05	-.01	-.01	.01

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
48 Argue heatedly	0.34	0.47	.18	.23	.08	.16	.09	.15	.12	.13	.17	.15	.04	.06	.08	.15	.13	.15	.31	.33	.33	.21	.30	.27	.42	.36
49 Extra privileges	2.95	1.17	-.02	-.09	-.06	-.08	-.13	-.07	.16	-.06	.04	.06	.10	-.03	-.03	-.06	-.03	-.02	-.08	.07	-.04	-.03	-.08	-.14	-.11	-.02
50 Explaining reasons	3.52	1.18	.05	.04	-.06	-.01	-.03	-.01	-.12	-.02	-.01	-.01	-.06	-.03	-.01	-.01	-.01	-.01	-.04	-.01	-.04	.01	.01	-.04	-.03	.01
51 Praise	3.71	1.10	-.09	-.15	-.15	-.11	-.11	-.11	-.03	-.11	-.13	-.13	.01	.10	-.02	.06	-.09	.08	.02	-.04	-.11	.01	-.08	-.39	-.08	-.05
52. Change mind	2.60	1.00	.06	.00	-.02	.00	.10	.08	-.15	.02	.04	.04	.01	.06	.02	-.05	.07	.01	.05	.05	.06	.06	.01	.01	.06	.03
53. Scale (supportive)	2.14	0.77	-.08	-.08	-.11	-.05	-.12	.02	.02	-.02	-.02	.07	.03	-.02	-.07	.01	-.04	-.04	-.04	-.06	.01	-.06	-.11	-.07	-.07	-.07
54. Take away privileges	2.37	1.15	.07	.12	.09	.15	.09	.15	-.12	.07	.03	.06	.07	-.06	-.01	.01	.02	.02	.04	.04	.01	.05	.01	.05	.05	.04
55. Yell or shout	2.22	1.04	.12	.17	.04	.18	.07	.13	.16	.09	.09	.10	-.04	-.04	-.04	.08	.10	.11	.13	.10	.11	.09	.11	.18	.18	.07
56. Criticize	1.82	1.02	.12	.14	.06	.08	.05	.07	.14	.07	.07	.08	.08	.04	-.03	-.04	-.02	-.03	.09	.02	.05	-.06	.01	.06	.04	.03
57. Scale (corrosive)	3.20	0.68	.15	.20	.09	.20	.10	.10	.09	.18	.11	.09	.11	.02	-.03	-.03	.01	.04	.04	.12	.08	.07	.04	.06	.12	.12
58. Age	41.94	6.49	-.04	-.09	-.04	-.08	-.04	-.08	.18	-.04	-.05	-.04	-.14	.15	-.03	-.07	-.03	-.06	-.07	-.10	-.07	-.10	-.05	-.05	-.11	-.05
59. Race	2.08	0.97	.03	.07	.04	.02	.04	.08	-.08	-.01	-.05	-.03	-.04	-.01	-.05	-.02	.05	.01	.02	.06	-.01	-.04	.08	.06	.04	.01
60. Education	13.52	2.90	.13	-.11	-.03	-.04	.01	-.07	-.05	-.18	-.20	-.20	.11	.36	.06	-.13	-.20	.18	.00	.01	-.07	-.01	-.05	-.02	-.04	-.03
61. Age of focal child	13.50	1.97	-.01	.07	.14	-.04	-.02	.02	.04	.19	.20	.21	-.04	-.04	-.01	.01	.04	-.01	-.08	-.03	-.03	.01	-.07	-.07	-.07	-.09
62. Sex of focal child	1.51	0.50	-.04	-.01	-.14	-.10	-.07	-.03	-.12	-.20	-.21	-.21	.07	.05	.01	-.04	-.01	-.03	-.04	.02	-.03	.07	.05	-.01	.01	.01
63. # of children in the household	2.16	1.02	-.02	.01	.01	.12	.03	-.01	.06	-.02	-.04	-.03	.01	-.05	.03	.01	.08	.04	.02	.01	-.03	.04	.06	.01	.02	-.01

Coefficients with bold character are significant at *P<.05 level (two-tailed) and **P<.01 level (two-tailed) or better for fathers.

TABLE 1 CONTINUED
MEANS, STANDARD DEVIATIONS, AND ZERO ORDER CORRELATIONS
FOR ANALYTIC VARIABLES FOR FATHERS (N = 719)

	Mean	SD	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
48. Argue heatedly	0.34	0.47																
49. Extra privileges	2.95	1.17																
50. Explaining reasons	3.52	1.18																
51. Praise	3.71	1.10																
52. Change mind	2.60	1.00																
53. Scale (supportive)	2.14	0.77																
54. Take away privileges	2.37	1.15																
55. Yell or shout	2.22	1.04																
56. Criticize	1.82	1.02																
57. Scale (corrosive)	3.20	0.68																
58. Age	41.94	6.49																
59. Race	2.08	0.97																
60. Education	13.52	2.90																
61. Age of focal child	13.50	1.97																
62. Sex of focal child	1.51	0.05																
63. # of children in the household	2.16	1.02																

Coefficients with bold characters are significant at * $P < .05$ level (two-tailed) and ** $P < .01$ level (two-tailed) or better for fathers.

debt. Also, the scale of perceived financial stress is negatively correlated with hours in paid employment ($r = -.18$) ($p = .01$) and household income ($r = -.25$) ($p = .01$). It also positively correlated with credit card debt ($r = .16$) ($p = .01$), unpaid bills ($r = .92$) ($p = .01$), and worry about financial stress ($r = .83$) ($p = .01$). The results indicated that perceived financial stress is highly related to the amount of debt, the number of unpaid bills, and how often a father worries about his financial situation. In terms of interparental conflict and the modes, each item is positively correlated with one another at the .01 level of significance. It means the frequencies of argument over six issues are related to the modes of their arguments.

Regarding the relationship of six control variables and the predictors, education level of fathers is negatively correlated with level of financial stress whereas father's age is negatively correlated with the level of conflict. The age of focal child is correlated with both supportive ($r = -.11$) and corrosive fathering behaviors ($r = .09$) ($p = .01$). On the other hand, only the gender of focal child is correlated with corrosive fathering behaviors. However, the relationship between control variables and poor adolescent adjustment provided a different outlook. Age of father ($r = -.08$) ($p = .05$), race ($r = .11$) ($p = .01$), and father's education ($r = -.13$) ($p = .01$) are correlated with externalizing problem behaviors of adolescents. Again, age of father ($r = -.09$) ($p = .01$), race ($r = .07$) ($p = .05$), and father's education ($r = -.11$) ($p = .01$) are all correlated with internalizing problem behaviors of adolescents. Furthermore, age of father ($r = .18$) ($p = .01$), race ($r = -.08$) ($p = .01$), and gender of focal child ($r = -.12$) ($p = .01$) are correlated with adolescents' trouble with their peers. Lastly, father's education ($r = -.22$) ($p = .01$), age of focal child ($r = .21$) ($p = .01$), and gender of focal child ($r = -.21$) ($p = .01$) are correlated with adolescents' poor grades at

school. The information regarding control variables with other variables seemed to suggest that the influence precipitated by control variables on predictors is weaker than that of dependent variables.

Hypothesis Testing

Table 2 provides the results of direct relationships proposed in Figure 1 by using regression analysis to examine adolescent adjustment, including externalizing problems, internalizing problems, trouble with peers, and grades at school.

Hypothesis 1

Financial stress and poor adolescent adjustment

The purpose of the analysis reflected in Table 2 is to test hypothesis 1 regarding the direct effects between financial stress and poor adolescent adjustment. Looking first at Model 1 of Table 2 for externalizing problems, father's age ($Beta = -.108, p=.05$), father's education ($Beta = -.116, p=.05$), and perceived financial stress ($Beta = .119, p=.05$) are significant whereas hours in paid employment, household income, and credit card debt show no significant relationships on this outcome variable. Generally, the level of perceived financial stress of fathers is positively related to externalizing problem behaviors of adolescents.

Inspection of direct effects on internalizing behaviors in model 2 showed that only father's age ($Beta = -.114, p<.05$) and perceived financial stress ($Beta = .119, p<.05$) proved to be significant. However, the rest of the predictors showed no significant

TABLE 2 REGRESSION MODELS OF FINANCIAL STRESS ON POOR ADOLESCENT ADJUSTMENT

Variables	Model 1(Ext)	Model 2 (Int)	Model 3 (Peers)	Model 4 (Grades)
Betas				
Father's age	-.108*	-.114*	-.077	-.054
Father's race	.047	.088	.058	-.077
Father's education	-.116*	-.052	-.025	-.160**
Age of focal child	.010	.082	.049	.181***
Sex of focal child	-.112*	.051	-.073	-.190***
Number of related children	.005	-.009	.042	-.019
Father's work hours	-.036	-.065	-.097*	-.012
Household income	.018	-.011	-.019	-.007
Credit card debt	-.009	-.046	-.038	-.021
Perceived financial stress	.119*	.119*	.101*	.118*
Adj R²	.048***	.038***	.031**	.113***

*p<.05. **p<.01. ***p<.000

relations on adolescents' internalizing problem behaviors. Looking at model 3, father's hours in paid employment ($\text{Beta} = -.097, p < .05$) is negatively related to adolescents trouble with peers whereas perceived financial stress ($\text{Beta} = .101, p < .05$) is a positive predictor of trouble with peers of adolescents. Finally, in model 4 showed that father's education ($\text{Beta} = -.160, p < .000$), age of focal child ($\text{Beta} = .181, p < .000$), gender of focal child ($\text{Beta} = -.190, p < .000$), and perceived financial stress ($\text{Beta} = .118, p < .05$) showed to be significantly related to adolescents' grades at school. The results of this table showed that after control variables are taken into account, only perceived financial stress of fathers is positively and significantly related to poor adolescent adjustment across four domains. That means when fathers subjectively perceive their financial situation as stressful, adolescent children in the same household tend to exhibit increased externalizing and internalizing problem behaviors, have more trouble with their peers, and have poor grades at school. The other indicators of financial stress, with one exception, fail to contribute significantly to the explanation of poor adolescent adjustment.

Hypothesis 2

Interparental conflict and poor adolescent adjustment

The purpose of the analysis reflected in Table 3 is to test hypothesis 2 regarding the effects of interparental conflict on poor adolescent adjustment. Looking at model 1, father's education ($\text{Beta} = -.131, p < .01$), gender of focal child ($\text{Beta} = -.134, p < .01$), and frequency of conflict ($\text{Beta} = .219, p < .05$) significantly predicted externalizing problem behaviors of adolescents. Father's education ($\text{Beta} = -.087, p < .05$), age of focal child

TABLE 3 REGRESSION MODELS OF INTERPARENTAL CONFLICT ON POOR ADOLESCENT ADJUSTMENT

Variables	Model 1(Ext)	Model 2 (Int)	Model 3 (Peers)	Model 4 (Grades)
Betas				
Father's age	-.056	-.052	-.032	-.037
Father's race	.040	.080	.058	-.059
Father's education	-.131**	-.087*	-.070	-.174***
Age of focal child	.037	.102*	.065	.197***
Sex of focal child	-.134**	.019	-.101*	-.186***
Number of related children	.015	.000	.069	-.009
Frequency of conflict	.219*	.144	.024	.244*
Discuss calmly	-.184	.211	-.300*	.058
Argue heatedly	.184	-.300*	.091	.139
Conflict* calm	.128	.208	.248	.058
Conflict* argue	-.139	-.209	-.041	.099
Adj R ²	.124***	.096***	.037***	.134***

*p<.05. **p<.01. ***p<.000

(Beta = .102, $p < .05$), and argue heatedly (Beta = .300, $p < .05$) are significantly related to internalizing problem behaviors. The results seem to propose that the frequency of conflict between parents and how they argue are positively and independently associated with whether adolescents feel more tense, confused, fearful, or unhappy.

Looking at model 3, gender of focal child (Beta = -.101, $p < .05$) and discuss calmly (Beta = -.300, $p < .05$) showed to be significantly and negatively related to adolescents' trouble with peers. The more the parents use calm discussion, the less trouble with peers their adolescents have. Finally, the results of model 4 showed that father's education (Beta = -.174, $p < .000$), age of focal child (Beta = .197, $p < .000$), gender of focal child (Beta = -.186, $p < .000$), and frequency of conflict (Beta = .244, $p < .05$) are significantly related to adolescents' poor grades at school.

Taken together, Table 2 and 3 showed that father's age showed to have a negative relationship with adolescents' poor grades at school under both the conditions of financial stress and interparental conflict. Further, the likelihood for children to have poor grades at school tends to be lower when fathers are well educated, even in a familial context characterized by financial problems and parental conflict.

First of all, the findings somewhat confirmed the presence of a direct relationship of perceived financial stress on poor adolescent adjustment across all four domains. Children of fathers who experience financial stress tend to exhibit problem behaviors in these four areas. Secondly, the results showed a direct relationship of frequency of interparental conflict on poor adolescent adjustment; in the areas of externalizing problem behaviors and their grades at school, but not on the scales of internalizing problem behaviors and trouble with peers.

Hypothesis 3

Prediction of supportive and corrosive fathering behaviors

Table 4a is to test hypothesis 3, which looks at the direct relationship between supportive fathering and poor adolescent adjustment. Since fathering behaviors is the central interest of the author, scales of fathering behaviors with (N= 719) and without (N= 683) dealing with missing values by using expectation maximization method are both examined. Model 1 showed that the scale of supportive fathering behaviors is insignificant regardless of considering missing values. It is also the case for model 2 examining the relationship between supportive fathering behaviors and internalizing problem behaviors. Supportive fathering behaviors appeared to be negatively related to adolescents' trouble with peers for the scale with EM (Beta = $-.132$, $p < .01$) and without EM (Beta = $-.129$, $p < .01$). Finally, model 4 showed that supportive fathering (imputation of missing data via EM) was not a significant predictor of adolescents' poor grades at school.

Hypothesis 4

The goal of Table 4b is to test hypothesis 4, which examines the direct effects of corrosive fathering on poor adolescent adjustment. Both scales without (Beta = $.143$, $p < .000$) and with EM (Beta = $.141$, $p < .000$) in Model 1 showed significantly related to externalizing problem behaviors. Increase use of criticism, yelling or shouting, and threat to take away privileges by fathers are closely related to externalizing problem behaviors of adolescents. Model 2 also proved to be positively and significantly associated with

**TABLE 4 REGRESSION MODEL. a) SUPPORTIVE FATHERING BEHAVIORS ON
POOR ADOLESCENT ADJUSTMENT**

Variables	Model 1(Ext)	Model 2 (Int)	Model 3 (Peers)	Model 4 (Grades)
Betas				
Father's age				
Father's race				
Father's education				
Age of focal child				
Sex of focal child				
Number of related children				
Supportive fathering behaviors (without EM)	-.080	-.075	-.129**	-.017
Supportive fathering behaviors(with EM)			-.132**	-.018
Adj R ²	.004	.004	.015**	-.002
	.005	.004	.016**	-.002

*p<.05. **p<.01. ***p<.000

**TABLE 4 CONTINUED REGRESSION MODEL. b) CORROSIVE FATHERING BEHAVIORS
ON POOR ADOLESCENT ADJUSTMENT**

Variables	Model 1(Ext)	Model 2 (Int)	Model 3 (Peers)	Model 4 (Grades)
Betas				
Father's age				
Father's race				
Father's education				
Age of focal child				
Sex of focal child				
Number of related children				
Corrosive fathering behaviors (without EM)	.143***	.197***	.178***	.110*
Corrosive fathering behaviors (with EM)	.141***	.196***	.177***	.110*
Adj R ²	.019***	.037***	.030***	.010*
	.018***	.037**	.030***	.010*

*p<.05. **p<.01. ***p<.000

internalizing problem behaviors for both scale without EM (Beta = .197, $p < .000$) and with EM (Beta = .196, $p < .000$). Adolescents in this subsample are also prone to exhibit increased internalizing problem behaviors if their father uses more corrosive behaviors. Furthermore, both scales of corrosive fathering without EM (Beta = .178, $p < .000$) and with EM (Beta = .177, $p < .000$) are associated with trouble with peers. Finally, both scales, without EM (Beta = .110, $p < .05$) and with EM (Beta = .110, $p < .05$), again significantly predicted adolescents' poor grades at school. The results from both Table 4a and Table 4b proposed that corrosive fathering behaviors appeared to generate a stronger effect on poor adolescent adjustment across four domains than supportive fathering behaviors.

Hypothesis 5

Prediction of all predictors on fathering behaviors

Table 5a and 5b showed the direct effects of predictors on fathering behaviors. I respectively regressed financial stress with control variables to examine whether these predictors are specifically related to the types of fathering behaviors. Table 5a used fathering scales without dealing with missing data whereas Table 5b included the consideration of missing values analysis on fathering behaviors. The aim of the analysis in Table 5a and Table 5b is to test hypothesis 5. The findings in Table 5a, without taking missing values into account, revealed that age of focal child (Beta = .125, $p < .05$) is associated with supportive fathering behaviors and negatively related to corrosive fathering behaviors (Beta = -.123, $p < .01$). Also, hours in paid employment for fathers

TABLE 5 STANDARDIZED REGRESSION COEFFICIENT FOR REGRESSION MODELS. a) SUPPORTIVE AND CORROSIVE FATHERING BEHAVIORS (without EM)

Predictors	<u>Dependent Variables</u>	
	Supportive Fathering Behaviors	Corrosive Fathering Behaviors
Father's age	.084	-.069
Father's race	.024	-.018
Father's education	.024	-.034
Age of focal child	-.125**	.118**
Sex of focal child	.030	-.079
# of related children	-.001	.013
Father work hours	.084*	-.023
Household income	-.028	.013
Credit card debt	-.020	.021
Perceived financial Stress	-.021	.011
Adj R ²	.010	.008

*p<.05. **p<.01. ***p<.000

TABLE 5 CONTINUED STANDARDIZED REGRESSION COEFFICIENT FOR REGRESSION MODELS. b) SUPPORTIVE AND CORROSIVE FATHERING BEHAVIORS (with EM)

Predictors	<u>Dependent Variables</u>	
	Supportive Fathering Behaviors	Corrosive Fathering Behaviors
Father's age	.072	-.060
Father's race	.024	-.015
Father's education	.027	-.046
Age of focal child	-.125*	.113
Sex of focal child	.026	.076
# of related children	.000	.014
Father work hours	.080	-.026
Household income	.028	-.012
Credit card debt	-.013	.023
Perceived financial Stress	-.031	.003
Adj R ²	.010	.008

*p<.05. **p<.01. ***p<.000

(Beta = .084, $p < .05$) positively predicted supportive fathering behaviors, but not corrosive fathering behaviors. In Table 5b, only age of focal child (Beta = .125, $p < .05$) is positively related to supportive fathering behaviors whereas the rest of the variables proved to be insignificant.

Hypothesis 6

The purpose of the analysis reflected in Table 6a (without dealing with missing values on fathering measures) and Table 6b (dealing with missing values on fathering measures) is to test hypothesis 6 examining whether interparental conflict measures are specifically related to the types of fathering behaviors. The results in Table 6a showed that father's age (Beta = .090, $p < .05$) and age of focal child (Beta = -.112, $p < .05$) positively predicted supportive fathering behaviors. However, age of focal child (Beta = .115, $p < .01$) and gender of focal child (Beta = -.095, $p < .05$) negatively predicted corrosive fathering behaviors. In Table 6b, the results indicated that age of focal child (Beta = -.115, $p < .01$) is the only predictor which is positively related to supportive fathering behaviors, whereas both age of focal child (Beta = .112, $p < .01$) and gender of focal child (Beta = -.090) negatively predicted corrosive fathering behaviors. It seemed that age of focal child plays an important part in the process of fathering.

Hypothesis 7

The purpose of the analysis reflected in Table 7 is to test hypothesis 7 in examining the effects of financial stress on poor adolescent adjustment to investigate the possibility of a buffer mechanism produced through supportive fathering behaviors. In

TABLE 6 STANDARDIZED REGRESSION COEFFICIENT FOR REGRESSION MODELS. a) SUPPORTIVE AND CORROSIVE FATHERING BEHAVIORS (without EM)

Predictors	<u>Dependent Variables</u>	
	Supportive Fathering Behaviors	Corrosive Fathering Behaviors
Father's age	.090*	-.052
Father's race	.009	-.028
Father's education	.029	-.015
Age of focal child	.112**	-.115**
Sex of focal child	.031	-.096
# of related children	-.012	.036
Conflict frequency	-.036	.056
Discuss calmly	.121	-.063
Argue heatedly	-.047	.117
Conflict*calm	.126	-.081
Conflict*argue	-.091	.010
Adj R ²	.010	.035***

*p<.05. **p<.01. ***p<.000

TABLE 6 CONTINUED STANDARDIZED REGRESSION COEFFICIENT FOR REGRESSION MODELS. b) SUPPORTIVE AND CORROSIVE FATHERING BEHAVIORS (with EM)

Predictors	<u>Dependent Variables</u>	
	Supportive Fathering Behaviors	Corrosive Fathering Behaviors
Father's age	.080*	-.040
Father's race	.007	-.027
Father's education	.035	-.021
Age of focal child	.115**	-.112**
Sex of focal child	.027	-.090
# of related children	-.014	.048
Conflict frequency	-.014	.048
Discuss calmly	.096	-.081
Argue heatedly	-.046	.119
Conflict*calm	.091	-.094
Conflict*argue	-.094	.016
Adj R ²	.011	.032***

*p<.05. **p<.01. ***p<.000

**TABLE 7 STANDARDIZED REGRESSION COEFFICIENT FOR HIERARCHICAL REGRESSION
MODELS OF POOR ADOLESCENT ADJUSTMENT, MARRIED FATHERS SUBSET (N=719).**

	<u>Externalizing problems</u>			<u>Internalizing problem</u>			<u>Trouble with peers</u>			<u>Grades at school</u>		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Father's age	-.134**	-.129*	-.126**	-.132**	-.132**	-.128*	-.083	-.088	-.081	-.058	-.049	-.051
Father's race	.050	.048	.051	.098*	.091*	.095*	.064	.060	.066	-.075	-.080	-.081
Father's education	-.146**	-.126*	-.124*	-.093*	-.061	-.058	-.069	-.032	-.027	-.193***	-.170***	-.172***
Age of focal child	.010	.006	-.005	.076	.078	.065	.048	.051	.029	.168***	.165***	.173***
Sex of focal child	-.141**	-.129**	-.128**	.030	.043	.044	-.091	-.075	-.073	-.225***	-.216***	-.216***
# of related children	-.015	-.019	-.021	-.024	-.027	-.030	.030	.025	.021	-.018	-.020	-.019
Work hours		-.022	-.016		-.059	-.052		-.108*	-.095*		-.002	-.007
Household income		.026	.025		-.006	-.007		-.012	-.013		.011	.012
Credit card debt		-.003	-.003		-.042	-.043		-.035	-.036		-.028	-.028
Perceived financial stress		.132**	.131*		.134**	.133**		.108*	.107*		.135**	.135**
Supportive fathering			-.060			-.068			-.119*			-.043
Adj R2	.054***	.063***	.064***	.030**	.044**	.047***	.017*	.036**	.048***	.118***	.126***	.126***

NOTE: Father's age, race, education, age of focal child, sex of focal child, and number of related children were entered as controls in all models.

*p<.05. **p<.01. ***p<.000

the domain of externalizing problem behaviors, father's age (Beta = $-.134$, $p < .01$), father's education (Beta = $-.146$, $p < .01$), and gender of focal child (Beta = $-.141$, $p < .05$) are significant in model 1. When hours in paid employment, household income, credit card debt, and perceived financial stress are entered into model 2, only perceived financial stress (Beta = $.132$, $p < .01$) is a significant predictor of adolescents' externalizing problem behaviors whereas the significance of other predictors remained the same as in the previous step. Looking at the third model of this domain when supportive fathering behaviors are entered, perceived financial stress (Beta = $.131$, $p < .01$) again significantly predicted adolescents' externalizing problem behaviors and other predictors remained significant as they were in the previous step. Supportive fathering behaviors is insignificant in this model, and also the adjusted R^2 only accounts for a small portion of the variance (.064) in externalizing problem behaviors.

Looking at the domain of internalizing problem behaviors, father's age (Beta = $-.132$, $p < .01$), father's race (Beta = $.098$, $p < .05$), and father's education (Beta = $-.093$, $p < .05$) are significant in model 1. When hours in paid employment, household income, credit card debt, and perceived financial stress are entered into model 2, only perceived financial stress (Beta = $.134$, $p < .01$) is a significant predictor of adolescents' internalizing problem behaviors, whereas the significance of other predictors remained the same as in the previous step except for father's education. Looking at the third model of this domain when entering supportive fathering behaviors, perceived financial stress (Beta = $.133$, $p < .01$) again significantly predicted adolescents externalizing problem behaviors and other predictors remained significant as they were in the previous step. Again, supportive

fathering behaviors are not significant in this model, and the adjusted R^2 accounts for only a small portion of the variance (.047) in internalizing problem behaviors.

Looking first at model 1 in the domain of adolescents' trouble with peers, all six control variables are insignificant. Hours in paid employment (Beta = $-.108$, $p < .05$) and perceived financial stress (Beta = $.108$, $p < .05$) significantly predicted adolescents' trouble with their peers in model 2. Looking at third model in the domain of trouble with peers, the mediator is entered in the analysis to examine the effects in the model. The results show that hours in paid employment (Beta = $-.095$, $p < .05$) and perceived financial stress (Beta = $.107$, $p < .05$) are significant after entering the mediator which show weak mediating effects. Supportive fathering behaviors (Beta = $-.119$, $p < .05$) is significant in this model, and the adjusted R^2 in this model accounts for only a small portion of the variance (.048) in adolescents' trouble with their peers.

Finally, looking at model 1 in the domain of adolescents' poor grades at school in Table 7, father's education (Beta = $-.193$, $p < .000$), age of focal child (Beta = $.168$, $p < .000$), and gender of focal child (Beta = $-.225$, $p < .000$) are significant predictors of adolescents' poor grades at school. When all the main effects are entered in model 2, perceived financial stress (Beta = $.135$, $p < .01$) shows to be a significant predictor while the significance of other predictors remains the same as in model 1. Looking at third model in the domain of poor grades at school, the mediator is entered in the analysis to examine their effects net of other variables in the model. The results show that perceived financial stress (Beta = $.135$, $p < .01$) is still a significant predictor while father's education, age of focal child, and gender of focal child remain significant after entering the mediator, which show weak mediating effects. Supportive fathering behaviors is

insignificant in this model, and the adjusted R^2 in this model accounts for only a small portion of the variance (.126) in adolescents' poor grades at school.

Although perceived financial stress of fathers showed to be a significant predictor of poor adolescent adjustment, the overall low adjusted R^2 in all four models indicates that the models account for a small portion of the variance in poor adolescent adjustment. Apparently, other predictors may need to be included for further investigation. Baron and Kenny (1986) suggested that a significant reduction of independent variables on dependent variables demonstrates the effect of a mediator. The results in Table 7 showed that almost no reduction was produced in the betas on all predictors, suggesting that supportive fathering behaviors do not meet the baseline as a mediator in this subsample.

The remaining hypotheses could not be tested because Table 5 and 6 failed to indicate that, except as noted above, financial stress and interparental conflict were predictors of supportive fathering and corrosive fathering. The results meant that the fathering variables could not serve as mediators of the relationship between financial stress and interparental conflict, respectively, and poor adolescent adjustment.

One final reduced model is provided in Table 8 including all control variables except race of the father that eliminates insignificant predictors. The results showed that father's education and gender of focal child are significant predictors of externalizing problem behaviors of adolescents, whereas interparental conflict and corrosive fathering behaviors are significantly and positively related to externalizing problem behaviors. In terms of internalizing problem behaviors, interparental conflict and corrosive fathering behaviors remained significant and other predictors proved to be insignificant. In the domain of adolescent's trouble with peers, interparental conflict and corrosive fathering

**TABLE 8 STANDARDIZED REGRESSION COEFFICIENT FOR REGRESSION
MODELS OF POOR ADOLESCENT ADJUSTMENT, MARRIED FATHERS SUBSET (N=719).**

	<u>Externalizing problems</u>	<u>Internalizing problem</u>	<u>Trouble with peers</u>	<u>Grades at school</u>
Father's age	-.080	-.080	-.037	-.022
Father's education	-.114**	-.073	-.066	-.168***
Age of focal child	.003	.066	.025	.186***
Sex of focal child	-.129**	.021	-.083	-.200***
# of related children	-.017	-.028	.036	-.021
Perceived financial stress	.054	.087	.061	.063
Interparental conflict	.192***	.149***	.101*	.160***
Discuss calmly	-.057	-.017	-.073	-.005
Argue heatedly	.040	.091	.036	.046
Supportive fathering	-.010	-.031	-.095*	-.073
Corrosive fathering	.235***	.157***	.128***	.054
Adj R2	.175***	.105***	.077***	.148***

NOTE: Father's age, race, education, age of focal child, sex of focal child, and number of related children were entered as controls in all models.

*p<.05. **p<.01. ***p<.000

behaviors are significantly and positively related to this domain; and yet supportive fathering behaviors are significantly and negatively associated with this domain. Finally, father's education, age of focal child, and gender of focal child significantly predicted adolescent's poor grades at school. Interparental conflict is again a significant predictor. Thus, the results of Table 8 suggested that the effects of interparental conflict and corrosive fathering behaviors seem to precipitate a strong effect on poor adolescent adjustment than that of financial stress. A revised model is suggested in Figure 2.

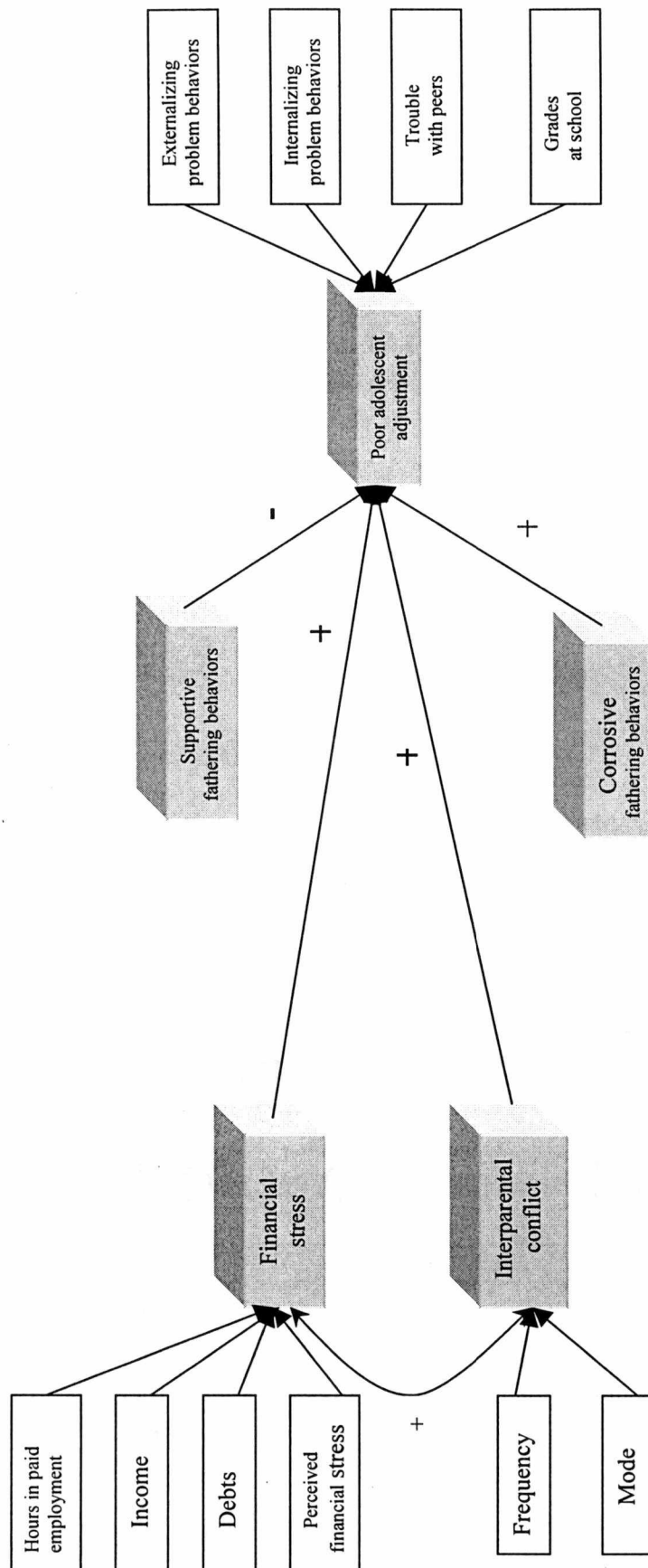


Figure 2. Revised Model for the effects of financial stress and interparental conflict on adolescent adjustment: the role of fathering behaviors

CHAPTER 5

CONCLUDING DISCUSSION

At the beginning of this research effort, several questions were asked regarding the role of financial stress and interparental conflict in affecting poor adolescent adjustment through a fathering behavior pathway. Specifically, both financial stress and interparental conflict were hypothesized to increase a father's corrosive behaviors and decrease a father's supportive behaviors. Fathering behaviors, in turn, were expected to have direct effects on adolescent outcomes. Some answers generated from this study confirm the results of previous study, and others suggest possibilities for future research.

The effects of financial stress

First, this study focused on the effect of financial stress on poor adolescent adjustment as the first proposed hypothesis. The results confirmed that only the subjective aspect of financial stress was positively related to poor adolescent adjustment. Overall, the objective aspects of financial stress were insignificantly related to poor adolescent adjustment, except for the presence of an inverse association between hours in paid employment and trouble with peers. Fathers who work longer hours have adolescents who are less likely to have trouble with peer relations. Perhaps, fathers who work long hours in paid employment may have someone in the same household, such as the mother, who monitors their children when the father is not home, or because of the spousal interaction is reduced as a result of long hours in paid employment for the father so her time can be more devoted on monitoring children. However, the result deserves

further investigation to find out the factors contributing to less trouble with their peers among adolescents whose fathers work long hours at the job.

In general, the findings regarding financial stress in predicting poor adolescent adjustment confirmed the findings from previous studies (Petersen & Hawley, 1998; Simons, Whitbeck, Conger, & Melby, 1990; Thomson, Hanson & McLanahan, 1994). This confirmed the first hypothesis which proposed that adolescents would have increased externalizing problem behaviors, internalizing problems behaviors, more trouble with peers, and poor grades at school. The perception of the father's financial situation needs to be taken seriously into account because many fathers still appraise their central contribution to the family through their ability of financial provision (Feldman, Nash, & Aschenbrenner, 1983; Lamb, 1987; Zuo, 1997). As suggested by previous research, men's decreased ability to provide for their family seem to be connected to their supportive roles of husband and father (Wilkie, 1991). Decreased nurturing behaviors may be exhibited to children of fathers who experience economic strain (Voydanoff, 1990). Past research indicated that perceived financial stress experienced by fathers negatively influences adolescents (Conger et al., 1993; Lempers & Clark-Lempers, 1997) who experience adverse paternal punitive behaviors (Elder, Conger, Foster, & Ardel, 1992) and who, in turn, may develop adverse behaviors through modeling the behaviors of their fathers.

The effects of interparental conflict

The frequency of interparental conflict is positively related to poor adolescent adjustment in two domains, externalizing problems and poor academic performance in this study. High conflict over various issues between parents may be viewed by some

fathers as stressful, especially if their disagreements are centered on issues of money or children. Some studies further suggested that fathers become emotionally and behaviorally detached from their children in high marital conflict relation (Aldous, Mulligan & Bjanason, 1998; Harris, Furstenberg & Marmer, 1996). The analysis of this study confirmed that adolescents appear to perform poorly in socioemotional and academic realms from a home environment where conflict between parents is an ongoing event. It seems likely that adolescents who are exposed to frequent parental arguments may explicitly express their feelings through their acting out behaviors, or performing poorly at their academic work.

The mode of interparental conflict was also related to certain poor adolescent outcomes. Interestingly, when parents argued heatedly, adolescent children in this subsample tend to develop increased internalizing problem behaviors. It may be that the possibilities for parents to engage in violent behaviors during heated disagreements are higher. If this is true, then a sense fear or helplessness toward ongoing conflictual home environment places adolescents in a very vulnerable position in which adverse problem behaviors are much more likely to occur due to their inability or immature skills in processing their disrupted feelings from hostile parental arguments. The results of this analysis pertaining to how parents fight are evident that their children may develop more internalizing problem behaviors.

The item "discuss calmly" in interparental conflict has an inverse association with adolescent's trouble with peers which means that parents who discuss calmly in their arguments have adolescents who are less likely to have trouble with their peers. Perhaps the use of a nonhostile manner of solving conflict may lead children to model parental

behaviors and use them in a positive fashion when children experience conflict with their peers. When parents discuss calmly in the midst of their disagreement, one of the positive skills demonstrated by parents is the ability of both parents to cool themselves down to talk about the perception of their disagreement and to reach a mutual agreement. This skill teaches children constructive manners of handling conflict other than using physical force.

Fathering behaviors

The results showed that supportive fathering behaviors are negatively related to poor adolescent adjustment only in the area of adolescent's trouble with peers. In other words, when a father presents himself in a more supportive manner to his children, the likelihood for them to have increased trouble with their peers is considerably lessened. Fathers who are supportive have children who might become more involved with their peers, experience less trouble getting along with friends, and are liked by others.

In this study, corrosive fathering behaviors such as yelling and shouting, criticizing the child, and threatening to take away privileges are significantly related to poor adolescent adjustment across each of the four domains. The more a father uses corrosive behaviors, the more likely an adolescent child is to develop externalizing problem behaviors, internalizing problem behaviors, trouble with their peers, and poor grades at school. Wagner et al., (1996) proposed that corrosive fathering was correlated significantly and negatively with conduct problems of children which is consistent with the findings in this study. Furthermore, Elder et al (1992) proposed that harsh fathers were more likely to have acting out children, who in turn may experience difficulties in getting along with their peers.

Fathering behaviors as mediators

Neither supportive nor corrosive fathering could be predicted by the financial variables, after imputing values for missing cases. In this analysis, then, there was not a relationship between father's reports of their financial standing and their adolescent's reports of fathering styles.

None of the variables assessing conflict frequency or conflict modes were significant predictors of fathering behaviors, which is inconsistent with previous findings. There might be some reasons why no relationship has been established. Although the reliability of corrosive fathering measure seems acceptable, some other items (such as the use of physical punishment) might need to be included for a better measure. Future research needs to explore other components of corrosive fathering behaviors, perhaps using information from other respondents such as mothers or siblings of focal child. Another possibility that might account for the inconsistency with previous findings is due to shared method error: Many studies in the past used the same informant to provide reports on independent and dependent variables, which can lead to increased correlation between these reports as an artifact of data collection rather than as a reflection of the true magnitude of the underlying relationship. Marsiglio et al., (2000) examined 72 studies on fatherhood in the 1990s and discovered 39 studies (54%) were based entirely on data from a single informant. Perhaps, that is why the significance level of those studies was higher.

In the current study, fathers who experience any level of conflict with their spouse or partner do not appear to transfer their anger, frustration, or disrupted emotions to their engagement with children. However, this finding needs further investigation, because it is

at such variance with the existing literature. Furthermore, it seems that a causal relationship is suggested by Figure 1 between interparental conflict and corrosive fathering behaviors. It may be, however, that a third variable such as father's temperament, or parenting style may play an influential role between these two variables. This possibility deserves further investigation.

A "main effects" model

Interestingly, the findings from this subsample support only a direct relationship between interparental conflict and poor adolescent adjustment. There is no support from the analyses presented for the expectation that either supportive or corrosive fathering behaviors are mediating pathways between interparental conflict and poor adolescent adjustment. At this point, only direct relationships are established between the predictors and poor adolescent adjustment.

Since financial stress was unrelated to corrosive fathering behaviors and interparental conflict was unrelated to both supportive and corrosive fathering behaviors, supportive fathering could be tested only as a potential mediator of the relationship between financial stress and poor adolescent adjustment. As was shown, however, supportive fathering behaviors, as a potential mediator, do not explain the relationship between financial stress and poor adolescent adjustment in this study.

My findings regarding the direct effects of father's perceived financial stress on poor adolescent adjustment are consistent with family stress theory, which posits that an individual's definition of a situation should be taken into account when assessing reactions to a stressor. Negative reactions to stressful situations such as decreased hours in paid employment, reduced household income, or mounting debt on credit cards can be

produced by family members to affect interactions. Children and other family members may be negatively influenced by change related to economic hardship of the family. Although not found in this study, others have found that the father's negative interpretation of his financial situation plays a significant role on influencing his parenting behaviors. Perhaps high levels of stress may evoke adverse parental behaviors, which may directly or indirectly generate impacts on adolescents who live in a home environment with high financial stress. Boss (1988) proposed that family resources such as economic, psychological, or physical assets are valuable resources that family can draw in response to stressors. Supportive fathering behaviors may be perceived as positive psychological resource that children can draw upon in the midst of family's experience of financial stress. Through father's compliments, support, and care, children may be protected by supportive fathering behaviors to establish psychological security from the negative effects of financial changes of the family. Unfortunately, in this study this potential coping method did not appear to help adolescents avoid the negative effects of financial stress. In this study, perceived financial stress is a significant predictor of poor adolescent adjustment, but overall it accounts for very little of the variance in these outcomes.

The most important finding of this study is that poor adolescent adjustment was adversely influenced by the frequency of interparental conflict and by corrosive fathering behaviors. When these two factors were entered into the reduced model, perceived financial stress turned out not to produce significant effects on poor adolescent adjustment. Both interparental conflict and corrosive fathering behaviors established strong linkages with poor adolescent adjustment. In a familial context, adolescents seem

to be affected more seriously by the presence of conflict and corrosive fathering behaviors than by the presence of father's perceived financial stress. Gottman and Declaire (1997) proposed that adolescents are very vulnerable to coercive, critical parenting from fathers who are critical, harsh, and distant from their children. Furthermore, their study found that a father's influence can be much more extreme, whether the impact is good or bad. In this study, it was found that corrosive fathering behaviors positively increased the likelihood of poor adolescent adjustment across all four domains whereas interparental conflict significantly predicted two domains of poor adolescent adjustment. Children who are criticized, threatened, and yelled at by their fathers have high tendency to develop externalizing problems, internalizing problems, more trouble with their peers, and poorer grades at school. Hence, based on the findings of this study, minimizing father's corrosive behaviors and reducing the frequency and intensity of interparental conflict would appear crucial to children's well-being.

Limitations

There are limitations in this study, which need to be addressed. First of all, the reports of financial stress and interparental conflict were based on the response given by fathers who might view these two family related issues differently from mothers. It is widely known that some fathers still consider their primary contribution to the family is mostly achieved through their financial provision. As a result, their subjective interpretation of their financial situation might be more associated with the pressure accompanied with their provider role. Perhaps the perception of financial stress of fathers

with regard to the family financial situation would not be so robust were the mothers' point of view also taken into consideration. Second, reports of fathering behaviors were based on children's perception. It is possible that children may overestimate one aspect of fathering behaviors and underestimate the other. For instance, the current researcher attempted to use one item, spanking and hitting by fathers, as a part of composite scale for corrosive fathering behaviors. Unfortunately, 95% of adolescents' perception on this issue were omitted from the data set, making its inclusion in the scale unfeasible. Two possibilities may account for this case: first, it may be that most fathers do not employ spanking and hitting with their adolescent children when they misbehave which is untrue to the findings of the previous studies. On the other hand, children may hesitate to reveal the information about how they were spanked or hit by their fathers. It would be worthwhile to compare their perception with fathers' own report on their behaviors for future research.

Third, the measures of fathering behaviors need to be expanded so that items can capture what fathering behaviors are. In this study, the frequency of kiss and hug demonstrated by fathers to their adolescent children is not used to examine supportive fathering behaviors. Other activities related items are not examined either. For the aspect of corrosive fathering behaviors, the frequency of spanking and hitting should be taken into consideration. Any use of physical force as a discipline method needs to be investigated. Fourth, corrosive fathering behaviors are significantly related to poor adolescent adjustment in this study and yet neither financial stress nor interparental conflict predicted the frequency of corrosive fathering behaviors. Perhaps, a third variable has been overlooked. For instance, father's temperament, use of alcohol, or

mother's parenting style may have its influence on corrosive fathering behaviors. Fifth, mothering behaviors were not included in the analysis in examining the relationship between financial stress and interparental conflict and poor adolescent adjustment. Amato and Rivera (1999) and Marsiglio (1991) suggested that the effects of mothering behaviors on children might need to be carefully measured when studying interactions among family members. Whether mothering behaviors function as supportive or non-supportive (Allen & Hawkins, 1999; Benokraitis, 1986) in the context of fathering behaviors deserves further research. The importance of learning more about whether mothers may "gatekeep" fathers from becoming highly involved with their children can shed some relevant information about the level of willingness for fathers to interact with their children.

Sixth, the reciprocal or bi-directional influence in the parent-child interaction should be considered, which means the characteristics of adolescents and their potential influence in the parenting process should be investigated. The intention of this study in examining fathering behaviors on adolescent adjustment does not suggest that effects of adolescents are insignificant. However, the possibility of bidirectionality should be taken into serious consideration in studying father-child relations in investigating and identifying the pathways of influence from either parties. In terms of children's influence, for example, it is important to learn whether an adolescent was difficult to raise or has a high frequency of disagreement with parents. Either of these may alter the quality of parenting skills. These two factors, among many other possible factors, may precipitate a certain degree of adverse impacts on parenting behaviors. On the other hand, although the gender of the focal child was controlled, the findings of this study are not gender-specific

with regard to poor adolescent adjustment. Future research needs to run separate analyses for both adolescent boys and girls to examine the possibility of gender difference.

Furthermore, other related items in terms of measuring corrosive or supportive fathering behaviors may need to be included in capturing these two domains of fathering behaviors.

For instance, the frequency for fathers to be present for school- or community-related events that adolescent children have participated might be considered a supportive behavior specific to adolescents' assessments of their fathers.

Modifications for Future Research

I conclude with some thoughts about modification of this project in future research. First, the inclusion of influence generated by adolescents in fathering process is worthwhile to examine. Second, taking fathers' temperament, parenting style, and other related variables such as use of alcohol into account may shed some light on possible effects produced by a third variable between a predictor and fathering behaviors. Third, a gender-specified design should be considered to account for possible distinctive effect on boys or girls.

Fourth, future research could use mothers' perception of fathering behaviors to corroborate those of the teen and of the father himself. Fifth, the mothers own parenting behaviors should also be included in models of fathers' behaviors, to examine the possibility that mothers' behaviors have mediating or moderating effects on fathering behaviors. Also, it can be very informative to compare the effects of fathering behaviors on adolescent children across different ethnic groups. Finally, the examination of

children's influence on fathering behaviors needs to be addressed to examine the effects of behaviors by either party to the interaction.

Implications

Financial Stress

There are several implications of the findings that are worthy of consideration. First, it is particularly disturbing to learn that adolescents are affected by living in a family context where financial stress and interparental conflict weaken family interactions. The importance of providing support and protection to adolescent children from family members, relatives, community, school, or churches from influenced by negative effects of family economic hardship should be emphasized. Past research implied that fathers experiencing financial stress tend to display less supportive and more corrosive behaviors while interacting with family members (Clark-Lempers, Lempers & Netusil, 1990; Conger et al., 1993; Elder, Conger, Foster & Ardel, 1992; Harris & Marmer, 1996). One underlying reason for fathers to be sensitive about their financial situations might be because the provider role is still perceived as the central component of fatherhood by many men (Bernard, 1981). Even if their partner works, men often feel the pressure of being the major financial support for the family and that worries them (Dienhart & Daly, 1997). Fox, Bruce, and Combs-Orme (2000) found that men in their study expressed concern about their ability to perform adequately in their provider role. To the extreme, some men perceive their importance and status within the family decrease when they are unemployed (Marsiglio, 1995). Therefore, it becomes very

important to educate fathers to manage their financial situations and to them a different perspective on how to appraise their value within the family.

Let us take a look at what organizations can do to help fathers and families manage their financial stress. Some companies enact family-supportive policies. One of the reasons that fathers use these policies is that their use will not reduce their earnings or weaken their role as breadwinner (Pleck, 1993). If their earning is reduced, the level of stress might be heightened. Consequently, these policies may not be used. Regarding recent economic changes and shifts occurred in this country, many employees have experienced a job lay-off. The ones who lost their jobs will experience mounting financial stress. For employees with information skills and high education, finding another job may be possible in a short time. However, it can become extremely difficult for ones who have less education with manual skills. In terms of corporate policies, when employers are relocating their plants, it is important to provide relevant skills training and services for the employees in advance so that the impacts from job loss to their family can be as minimal as possible. Local churches may provide workshops to the community on financial management so that individuals can acquire skills and knowledge on how to manage their finances and debt in a wise manner. Schools may also provide brief courses for students to learn money management skills. For instance, skills on how to balance their checkbook, how to budget their money, and good decision-making choices on things they really need to get are all significant techniques for individuals to learn.

I will conclude with several suggestions for family life education content, based upon outcomes of this research. First of all, it is unlikely for men to gainfully increase the hours in paid employment and their overall household income to a substantial amount in

a short period of time. That means the ability for most fathers to make a desirable change for these two factors in order to manage their financial stress is unrealistic. Second, the amount of credit card debt can become more manageable if planned properly. Certain debts are considered acceptable which are used for education, mortgage, or car. Through family life education programs on the topic of family resource management, fathers will learn how to face situations and challenge that may change their status quo and their desired standard of living (Rettig, Rossman, & Hogan, 1993). Through that program, fathers can learn necessary skills on how to do better debt management, such as keeping a good transaction record on all purchasing. Or, setting a conservative limit amount of purchasing on credit card each month can reduce mounting debt. Once the limit is reached, then stop using the card till next month.

Appropriate skills on good financial decision making need to be presented to fathers in order to educate them to reduce potential opportunities of using credit cards to increase "bad" debt such as purchasing something they do not really need. If all possible, one should keep all the purchasing on one good-rate credit card to eliminate high interest payment. Third, skills on how to consolidate their debt on low interest rate program may also be possible to manage the level of financial stress. Fathers may take out their credit cards information and compare the amount of interest rates they pay each month for every single card. Then, they may choose one card that requires the least monthly interest rate and transfer debt on high interest rate programs to this lowest account. Fourth, fathers might also be educated about alternative interpretation of their financial situations. Perceived financial stress springs from the subjective appraisal of one's financial situations. Providing men with alternative interpretations of their financial situations may

concurrently reduce the level of financial stress experienced by fathers. Finally, fathers also need to be educated about their self-worth, which is not totally based on their economic contribution to the family. Being a supportive father does not entirely depend upon the ability of being a financial provider (Cohen, 1993) in the eyes of children and their spouse. The amount of money a father make may not have anything to do with manhood or masculinity (Gerson, 1993). Educators may convey a message that supportive fathering behaviors are multifaceted skills that deserve practice. Fathers need to be told that their ability of being a supportive father is not merely based on their financial contribution to the family. Children are benefited from their supportive interactions (Doherty, Kouneski, & Erickson, 1998) and their willingness to be a part of their lives. Their willingness of initiating positive interactions with children such as attending their ball game may mean a lot to children. This type of influence cannot be purchased through money.

Interparental conflict

Regarding the implication of the effects of interparental conflict on poor adolescent's adjustment, a few elements deserve attention when providing workshops for fathers. First of all, fathers should be educated about the definition of interparental conflict. By definition, fathers will get a sense of what conflict is and the impacts on children because couples sometimes may assume that their disagreements will stay at a dyadic level. Unfortunately, negative impacts precipitated from disagreement in a dyadic relation can alter the interaction of a triadic relation. Second, it is salient to inform fathers about how much their children should be exposed to parental conflict. Gottman and Declaire (1997) proposed that children in their study tend to get distressed when they

witness their parents fighting. High visibility of conflict between parents may place children in a vulnerable state, which is less optimal for healthy child development. The filter of protection needs to exist between children and parents so that the well-being of children will be guarded in the presence of parental disagreement. For instance, mutual agreement may be made between parents who try not to drag their children into their arguments. Also, minimizing open disagreements in front of children may also reduce detrimental effects on children's well-being. Third, the toxic nature of a relationship may spill over to another dyadic relationship. Anger and frustration experienced by fathers who have disagreements with their spouse/partner may prevent them from properly managing their disrupted emotions before approaching their adolescent children. As a direct result, the likelihood of using punitive behaviors deriving from spousal conflict can be higher especially with unresolved anger. Therefore, it is important for educators to teach fathers skills on calming themselves down after disagreement. For instance, fathers may stay in one room for 5 to 10 minutes to cool down themselves before engaging their children with any activities. Or, fathers may tell children that they are unavailable to talk right at the moment but are willing to talk in 15 minutes. This may help fathers avoid anger spill over from their argument with spouse/partner to their interaction with children. Moreover, educators can teach fathers on taking deep breath after spousal disagreement to reorganize their emotion before initiating any activities with children. Furthermore, fathers need to be told that using physical form of discipline on children will produce negative consequences on children. In addition, children might become more aggressive through modeling the way their parents fight. Finally, fathers need to be informed that sometimes children do impact the ways parents behave. Children's

temperament, behaviors, and their interactions with family members can and would influence how a father responds to them.

Fathering behaviors

Next, I will turn to the educational components of fathering behaviors. First of all, family life educators should distinctively define what supportive and corrosive fathering behaviors are like. In this study, corrosive fathering behaviors were found to have significant positive influence on poor adolescent adjustment. It is very important to address the impacts of those negative paternal behaviors on children to all the participants.

Among adolescents, a supportive father may praise or compliment their children who did a good job on a task, use explanation and reasoning to influence children's behaviors, change their rule because it is better for the well-being of the child, and offer extra privileges as a reward when children complete certain things in time. These skills need to be presented in a measurable way so fathers will know precisely what behaviors are considered as supportive when they are engaging their children with activities. The underlying idea of this education is that if the participants know what a type of the behavior is, they will know that the behavior is present when they are engaging in that particular behavior. For instance, fathers may be encouraged to keep track the number of times they praise their children in a week to learn whether praise and compliment are sufficiently and properly given to their children.

If all possible, educators may try to invite adolescent children and the mother to join this workshop. Reasons are that role play can be demonstrated to father and adolescent child what supportive skills are like. Also, adolescents may be encouraged to

write down a list of behaviors that a supportive father needs to display. Also, the inclusion of the mother to facilitate the father to become a supportive father through positive co-parenting. Through her encouragement and support, fathers may like to try to become more supportive in the lives of their children.

In terms of corrosive fathering behaviors, fathers need to be told to record the type of situations during what period of the day that are linked to the increased use of corrosive behaviors. By doing this, they may be able to monitor their certain behaviors which have higher association with use of criticism, yelling, or threats. Also, each father may compare the number of times he praises his child and the number of time he criticizes or yells at the child in the past week. This documentation will assist fathers to get a sense of their behaviors through concrete numbers. It is also important to educate fathers to reserve punitive discipline as the last resource. Educators can help fathers understand that corrosive behaviors such as hitting and spanking, yelling or shouting at their children, and criticizing them may produce long-term negative consequences on children. Fathers can be taught to withdraw privileges from an adolescent child if he or she misbehaved. For instance, if an adolescent child did not do what he or she promised to do, then going to a movie may be taken away.

In general, fathers will benefit from the aforementioned workshops to acquire skills on how to properly perceive their financial situations, to manage their anger and frustration generated from disagreement, to increase the likelihood of engaging in supportive fathering behaviors, and to monitoring what triggers them to employ corrosive fathering behaviors. If these skills are appropriately obtained, then the possibility of poor

adolescent adjustment might be lower, even after taking into consideration financial stress and interparental conflict in a familial context.

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APPENDIXES

Appendix A:

**TABLE OF MEASURES, SOURCE OF REPORTS,
AND DIRECTION OF SCALES FOR ALL VARIABLES**

Variables	Measures	Source of report	Direction of scores	Meanings of score
Hours in paid employment	Numeric	Fathers	1-100	Low score-less hours and high score – more hours
Household income	Numeric	Fathers	\$0- >\$60,000+	Low score-low income and high score – high income
Debt on credit card	Numeric	Fathers	\$0- \$25,000+	Low score-low debt high score - high debt
Perceived financial stress	Numeric	Fathers	1=never 5=almost all the time	Low score- low stress and high score high stress
Frequency of conflict	Numeric	Fathers	1=never 6= almost every day	Low score- low conflict and high score – high conflict
Discuss calmly	Dummy	Fathers	0=absence 1=presence	0=no 1=discuss calmly
Argue heatedly	Dummy	Fathers	0=absence 1=presence	0=no 1=argue heatedly
Supportive fathering behaviors	Numeric	Focal child	1=never 5=all the time	Low score – less supportive and high score more supportive
Corrosive fathering behaviors	Numeric	Focal child	1=never 5=all the time	Low score – low harsh behaviors and high score – harsher behaviors
Externalizing problem behaviors	Numeric	Averaged score of father and mother	1=Not true 3= often true	Low score – less problems and high score – more problems
Internalizing problem behaviors	Numeric	Averaged score of father and mother	1=Not true 3= often true	Low score – less problems and high score – more problems
Trouble with peers	Numeric	Averaged score of father and mother	1=Not true 3= often true	Low score – less problems and high score – more problems
Grades at school	Numeric	Averaged score of father and mother	1= Mostly A's 8 = F's	Low score- good grades and high score – poor grades

Appendix B

ITEMS USED TO CREATE MEASURES OF POOR ADOLESCENT ADJUSTMENT

Externalizing behaviors

1. Does your child have sudden changes in mood or feeling?
2. Does your child argue too much?
3. Is your child a bully, cruel, or mean to others?
4. Is your child stubborn, sullen, or irritable?
5. Does your child have a strong temper and lose it easily?
6. Is your child restless or overly active, cannot sit still?
7. Does your child have difficulties concentrating, cannot pay attention for long?
8. Is your child impulsive, or does he/she act without thinking?
9. Does your child cheat or tell lies?
10. Is your child disobedient at home?
11. Is your child disobedient at school?
12. Does your child hang around with kids who get into trouble?
13. Does your child not seem to feel sorry after he/she misbehaves?
14. Does your child have trouble getting along with teachers?

Internalizing behaviors

1. Does your child feel or complain that no one loves him/her?
2. Is your child easily confused or seem to be in a fog?
3. Does your child feel worthless or inferior?
4. Is your child unhappy, sad, or depressed?
5. Is your child high strung, tense, or nervous?
6. Is your child too fearful or anxious?
7. Does your child worry too much?
8. Is your child secretive, keeping things to himself/herself?
9. Does your child have a lot of difficulty getting his/her mind off certain thoughts, have obsessions?

Trouble with peers

1. Is your child withdrawn, does not get involved with others?
2. Does your child have trouble getting along with other children?
3. Is your child not liked by other children?
4. Does your child feel others are out to get him/her?

Grades at school

1. What sort of grades does your child get? Would you say it is mostly A's, B's, C's, D's, or what?

Appendix C

DESCRIPTION OF MEASURES

Dependent Variables (Poor adolescent adjustment)
1. Externalizing behaviors

<u>Var Name</u>	<u>Question</u>
1. MT701A	1. Does your child have sudden changes in mood or feeling? scale: 1=not true, 2 = sometimes true, and 3 = often true
2. MT701F	2. Does your child argue too much?
3. MT701I	3. Is your child a bully, cruel, or mean to others?
4. MT702C	4. Is your child stubborn, sullen, or irritable?
5. MT702D	5. Does your child have a strong temper and lose it easily?
6. MT702H	6. Is your child restless or overly active, cannot sit still?
7. MT7001G	7. Does your child have difficulties concentrating, cannot pay attention for long?
8. MT701M	8. Is your child impulsive, or does he/she act without thinking?
9. MT701D	9. Does your child cheat or tell lies?
10. MT701J	10. Is your child disobedient at home?
11. MT702G	11. Is your child disobedient at school?
12. MT705B	12. Does your child hang around with kids who get into trouble?
13. MT701K	13. Does your child not seem to feel sorry after he/she misbehaves?
14. MT702H	14. Does your child have trouble getting along with teachers?

2. Internalizing behaviors

<u>Var Name</u>	<u>Question</u>
1. MT701B	1. Does your child feel or complain that no one loves him/her?
2. MT701H	2. Is your child easily confused or seem to be in a fog?
3. MT701N	3. Does your child feel worthless or inferior?
4. MT702E	4. Is your child unhappy, sad, or depressed?
5. MT701C	5. Is your child high strung, tense, or nervous?
6. MT701E	6. Is your child too fearful or anxious?
7. MT705D	7. Does your child worry too much?
8. MT705C	8. Is your child secretive, keeping things to himself/herself?
9. MT702A	9. Does your child have a lot of difficulty getting his/her mind off certain thoughts, have obsessions?

Trouble with peers

<u>Var Name</u>	<u>Question</u>
1. MT702F	1. Is your child withdrawn, does not get involved with others?
2. MT701L	2. Does your child have trouble getting along with other children?
3. MT701O	3. Is your child not liked by other children?
4. MT705A	4. Does your child feel others are out to get him/her?

Poor grades at school**Var Name****Question**

1. ML6

1. What sort of grades does your child get? Would you say it is mostly A's, B's, C's, D's, or what?

Independent Variables
Financial stress**Var Name****Question**

1. MP1

1. How many hours did you work last week at your main job?
0 – 94

2. MP54

2. How many hours did you work at your second job or business last week?
0 – 94

3. MUHHTOT

3. Total of all household members income, including joint and other income?
0 - 1,000,000

4. MQ95A

4. How much do you owe on credit card or charge cards that you are paying off gradually?
0 – 99,999 or more

5. MT202D

5. Are you satisfied with your financial situation?
(1=very dissatisfied 7=very satisfied)

6. Mt203

6. How often do you worry that your total family income will not be enough to meet your family's expenses and bills, Would you say:
1=almost all the time,
2= often,
3= once in a while,
4= hardly ever,
5 =never

Interparental conflict

<u>Var Name</u>	<u>Question</u>
1. MT13A	In the past year, have you had open disagreements about household tasks? 1=Never, 2=once a month or less, 3=several times a month, 4=about once a week, 5=several times a week, 6=almost every day.
2. MT613B	About money?
3. MT613C	Spending time together?
4. MT613D	Sex?
5. MT613E	In-law?
6. MT613F	The children?
7. MT614B	When you have a serious disagreement with your husband/wife, how often do you discuss your disagreements calmly? 1=never, 2=seldom, 3=sometimes, 4=often, 5=always.
8. MT614C	Argue heatedly or shout at each other? 1=never, 2=seldom, 3=sometimes, 4=often, 5=always.

Control Variables

<u>Var Name</u>	<u>Question</u>
1. MA7	What is respondent gender?

Supportive fathering behaviors

<u>Var Name</u>	<u>Question</u>
1. FY89	There are many different ways that parents try to influence their children's behavior. When your (parent/parents/guardian) wants you to do something or not to do something, how much of the time (do/does) (he/she/they) explain (his/her/their) reasons? Is it 1= all the time, 2= most of the time, 3= about half the time, 4=sometimes, 5= never.
2. FY90	How much of the time (do/does) (he/she/they) offer extra privileges or money?
3. FY95	How often does your (father/step-father/mother's partner) praise you or give you a compliment? Would you say it is:
4. FY98	How often (do/does) (he/she/they) change (his/her/their) mind because of what you want or what you think would be best?

Corrosive fathering behaviors

<u>Var Name</u>	<u>Question</u>
1. FY91	How much of the time (do/does) (he/she/they) threaten to take away privileges? 1= all the time, 2= most of the time, 3= about half the time, 4= sometimes, 5= never.
2. FY92	How much of the time (do/does) (he/she/they) yell or shout?
3. FY93	How often does your (father/step-father/mother's partner) criticize you?

VITA

Shann-Hwa (Abraham) Hwang attended elementary, junior, and high school in Taiwan. He studied two years English at Sheng-Te Chrisitan College in Taiwan before the military service. At age 20, he joined the Navy in Taiwan, playing the role as a radioman on a min-sweeping craft for three years.

After completing his military service, he worked for two years as English teacher at a private tutorial school. He gave his life to become a follower of Jesus Christ in 1991. In 1993, he came to Malone College in Canton, Ohio to pursue education in psychology. He received his Bachelor Degree of Psychology in December, 1995.

In January of the following year, he was married to Susan Hu who then both attended Ashland Theological Seminary at Ashland, Ohio. He worked on his masters' degree in pastoral counseling whereas Susan pursued her education in ministries management. He was accepted into Ph.D. program in Child and Family Studies at the University of Tennessee, Knoxville in April of 1998. By May of that year, he completed his degree at Ashland.

He came to UT in August of 1998, working at Child Development Labs-Golf Range Center as a graduate assistant. Since then, he has played this role for the remaining time at this department. He has been involved in outreach ministry with Knoxville Chinese Christian Church. His pre-doctoral paper involving the effects of father's financial situation on father involvement. His son, Isaiah, was born on the last day of his completion of the Specials Exam. Isaiah is a blessing to him who was doing his dissertation on fathering behaviors. His dissertation used large dataset by the National

Survey of Families and Households. He is a CFLE, certified by NCFR. He was awarded as the Department's Outstanding Research as a Graduate Student in 2001.

His dissertation involving fathering behaviors was supervised by his major professor Greer Litton Fox along with collaborative assistance through Pricilla White Blanton, Michael Lane Morris, and Michael Benson. In the Fall immediately following his May graduation, he begins an assistant professorship at the department of Family Studies at Messiah College in Grantham, Pennsylvania.