

How Developmental Psychologists Think About Family Process  
and Child Development in Low Income Families

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The overarching purpose of this theory paper is to contribute to the study, design, prediction, and understanding of the impact of welfare reform on children and families. In forging our conference plan, we believe that welfare reform must be examined within the theoretical and empirical context of poverty and its impact on children—a view shared by most of the participants.

Families on welfare are also in poverty. Therefore, an important first step is to understand poverty's effects on children. Second, one must ask: Is there something distinctive about being on welfare that is harmful to children? Are there potentially beneficial effects? Without answers to these

questions, we are now in one of the most extensive antipoverty policy experiments ever facing our nation. And so the third set of questions is: Will welfare reform benefit children? Will welfare reform harm children? Various sources of strong political rhetoric say Ayes to both of these questions, in addition to a prevailing politically centrist position.

But there are no clear answers to the questions about welfare reform and its impact on children. We will have to wait as reforms are implemented, to examine the short-term effects in the near future and the long-term effects over the next 2-20 years, depending upon what age and what outcomes one is interested in—infancy, early child, middle school years, adolescence, young adulthood, intergenerational effects. Clearly the answers will be complex, involving many different aspects of families' and children's lives. Hence, the purpose of this pre-conference is to stimulate multidisciplinary thinking about this compelling policy issue and to have input into the new waves of research and into the newly launched studies.

To turn to the purpose of this paper, "How do Developmental Psychologists Think About Family Process and Child Development in Low Income Families?," one answer is that the hallmark of developmental psychology is comprised of theory and measurement to explain and document the development of all children from infancy to adulthood, i.e., universal principles. A second major focus of developmental psychology is family process: how does the functioning of families promote healthy child development? A third goal of developmental psychology is what is called the "individual difference approach." In addition to the dedication of the science to theories and measurement of universal aspects of development, developmental psychology is also devoted to explaining variation within groups of children. Why are some children more competent and successful? Why are others not doing well? Why are some children able to develop healthily despite tremendous odds? In this paper, I will tackle each of these three aspects of developmental psychology in turn, apply them to what we know about the effects of poverty on children, and make suggestions regarding what we need to know about the effects of welfare reform.

### **Child Development**

From a developmental perspective, if one wants to know how welfare reform might affect children, then it is necessary to have a general understanding of how children develop, and in particular, what current theory and research conclude regarding the impact of environmental experiences on child development—since welfare reform is an environmental experience. In other words, how malleable are children? How much change can occur in cognitive and socioemotional development? How irreversible are positive and negative environmental influences? If we wish to understand how welfare reform might change children's development, we should first have an idea of how possible in general it is to change children.

The most widely accepted theory and evidence in the field of child development is called the "transactional theory of child development" (Parker, Greer et al. 1988); (Sameroff and Chandler 1975). This model takes into account built-in characteristics of the child as well as environmental influences, and then predicts lawful change and continuity during childhood and adolescence (Chase-Lansdale, Wakschlag et al. 1995); (Sroufe 1990). Transactional theory emphasizes psychological resources of both the child and the environment, and their dynamic interplay over time

(Sameroff 1994). For example, the child is seen as bringing certain biological and genetic characteristics to the interchange, e.g., gender, temperament, physical health, and genetic predispositions toward intellectual abilities, personality styles, and psychopathology. The influences of the environment are characterized by the psychological resources and behaviors of salient people in the child's life: parents, siblings, extended family peers, friends, school and neighborhood communities. Most of transactional theory, and indeed the bulk of child development research, has focused on the mother as the key person in the child's life, although this is changing somewhat as increasing numbers of investigations target fathers, grandparents, peers, siblings, day care and school influences. Few studies, however, model these influences simultaneously.

The transactional interplay between the child's inherent "given" and the environment—however broadly defined—can be applied to physical, social, and cognitive development. Children's characteristics influence parents' actions and behavior. For example, parents respond differently to boys and girls, and differently to children with outgoing personalities versus shy ones. Children whose temperaments cause them difficulty in self-regulating and interacting smoothly with environmental stimulations and challenges are quite different for parents than children whose temperaments are easy, and who approach the world in a more even-keeled and appealing way.

Families, in turn, are critical for the promotion of healthy and adaptive emotional and cognitive development. For infants, parents or primary caretakers start a positive developmental trajectory by responding appropriately and contingently to infants' signals and cues. At a very early age (7 months), infants know the difference between a secure, social world versus an unresponsive, chaotic, or frightening one, depending on the parenting they have experienced (e.g., Sroufe and Fleeson 1986). By combining warmth with thoughtful, firm limits, parents then enable toddlers to learn how to balance their emotional needs with budding independence. For young children, families are also instrumental to the development of relationships outside the family, especially with other children. What is experienced within the family may readily be incorporated into social relationships beyond the family boundaries (e.g., Hartup 1989).

By adolescence, family patterns are transformed in a fundamental way so that youth emerge from this developmental period as separate, 'free-standing' young adults with reciprocal, close, affectional ties, and competent autonomous functioning in many domains (Chase-Lansdale, Wakschlag et al. 1995), pp. 25-26). These domains include developing healthy psychological functioning, i.e., low absent levels of mental health problems, high levels of social competence, engaging in healthy relationships with members of the opposite sex, managing sexuality in appropriate ways, considering choosing a partner in life, and obtaining sufficient education and training for becoming financially independent of one's family. Parents who promote strong identity formation and social competence in their adolescents do so by combining warmth and mutuality, with an acceptance of adolescents' separateness, conflicts, and differing points of view (e.g., Hauser 1991). A second key element of successful parenting throughout childhood that becomes critical in adolescence is the monitoring and supervision of adolescents' activities outside the home (e.g., Pittman and Chase-Lansdale 1998), and the fostering of adolescents' participation in growth-enhancing activities in school or the community, such as sports, religion, volunteer projects, cultural and artistic institutions, leadership opportunities, employment internships and the like (Development 1992).

The family environment also contributes to intellectual competence. Cognitive development involves a host of domains including verbal ability, problem-solving skills, mathematical reasoning, use of logic, and social intelligence (e.g., Weinberg 1989). As with other genetic endowments, a range of intellectual abilities is born in the population of children. The genetic proclivity (genotype or coding of genes) toward a child's high or low intellectual competence is significant, but there is considerable variability in how this genetic proclivity influences development; some have argued that variation of approximately 20-25 points of phenotypic intelligence (i.e., expressed intellectual ability) is possible, as measured by IQ tests (Zigler and Seitz 1982), depending upon the quality of environmental experiences.

This means that environmental influences are important for children's cognitive development (e.g., Burchinal, Campbell et al. 1997). Parents' connection and involvement in children's schools as well as their regulation and monitoring of routines and homework are also important. Throughout development, parents who provide stimulation, a variety in experiences, verbal responsiveness, and who engage their children in enjoyable problems to solve or complex questions to consider, combined with consistently expressed high expectations and monitoring of prosocial activities, contribute positively to children's intellectual growth (e.g., Zigler and Seitz 1982).

It is beyond the scope of this paper to go into all of the sub-theories in developmental psychology that are specifically focused on certain aspects of development, such as attachment theory, information processing theory, and so forth. Rather, what is most useful for our thinking regarding welfare reforms are three general principles emanating from developmental psychology: (1) continuity in development; how stable is development over time? What, if any aspect of child functioning, predicts similar functioning at later ages?; (2) timing of events; are there critical or special periods where certain events must occur?; and (3) plasticity of development; how much change is possible in children?

### *Continuity*

Regarding continuity of development, the human species shows enormous continuity across the life-span. Although change is possible at every point in development, large changes are limited by what has gone before. Lifetime patterns of development are not etched in granite, and they are characterized by a probabilistic perspective, where the quality of development in one phase of childhood is likely to lead to similar qualities of development in later phases (Chase-Lansdale, Wakschlag et al. 1995); (Cairns and Cairns 1994); (Sroufe 1990). In addition, continuity in development is fostered by what has been called in the human species a general biological propensity toward "restoration of normal function" (Rutter 1984) p. 49) or "self-righting mechanism" (Emde and Sameroff 1989), p. 40) after various non-extreme environmental insults.

### *Timing of events*

Thinking about timing of events, or critical or special periods, here there has been considerable waxing and waning of opinion in developmental psychology over the past 30-40 years. The prevailing view, documented by extensive research, is that early experience, i.e., from the prenatal through preschool years, is very important for future development. This does not mean that change is impossible in later years. Rather, later change is not as easy as laying healthy foundations early on. During early childhood, the child experiences

critical brain development, develops key emotional relationships, undergoes a variety of essential learning experiences, and begins to develop a rudimentary internal working model of self, others, and the world (e.g., Sroufe and Fleeson 1986). Subsequent environmental events do play an important role in forging later development, but early experiences seems to have long lasting effects (Chase-Lansdale, Wakschlag et al. 1995). One might interpret this in the following way: early experience begins a positive domino effect, so to speak. The internal structures, both cognitive and emotional, that the child develops in infancy and preschool, are likely to be carried forward into the next developmental period. Equally important, many environmental contexts have continuity in and of themselves, thus repeating the influences of the early period at later points and promoting predictable life trajectories.

### *Potential for change*

The potential for change is evident across the life-span, but we have more evidence for malleability in the early years than in the later years. Part of the reason for this has to do with the history and structure of developmental psychology. Specifically, the field has tended to focus much more on infants and young children than on middle childhood and adolescence. In the last 10 years, research on adolescence has burgeoned, but the field is still lopsided, and more efforts to examine the potential for change in young children have occurred than for older children.

What is possible in terms change? No one would argue that with the right environment, it is possible to foster genius abilities in all children. Yet, many would agree that the potential for the development of the fullest capabilities is not attained by many children, due to limitations in their environments. What degree of change, then, is reasonable to expect if difficult environments are ameliorated? Interventions that result in changes in scores, (for example of IQ), of .25 of a standard deviation are considered successful. An illustration of this is the following: the average score on IQ tests for children is 100, and the standard deviation is 15. Increasing the mean IQ of a group of children by 4-5 points is considered an important change. Some interventions, most notably the Infant Health and Development Program (Staff 1990), have been even more successful. This 3-year (beginning in the neonatal period), intensive psychological intervention for at-risk low birthweight infants (frequent home visits for cognitive stimulation and parenting education, enrollment in educationally enriched center care at age 1 year, with free transportation) resulted in a difference between experimental and control groups of 13 IQ points, an enormous difference. The inference drawn is that the different environment—the intervention experiences—brought about considerable developmental change in the experimental group that otherwise would not have occurred. However, as predicted by transactional theory, this stellar result was true for the heavier babies, not the lighter babies—an illustration of the biological constraints within the child. And, the difference between the experimental and control groups diminished considerably at age 5 years, 2 years after this intervention stopped—an illustration of discontinuity in environments; once the enriching environment stopped, the children's development did not proceed as positively.

In the socioeconomic domain, change is also possible. Interventions to improve infants' mental health, i.e. the quality of their attachment relationships to their mothers, are very rare, but have been successful (e.g., Lieberman, Weston et al. 1991). Programs to reduce behavior problems in early childhood and in middle childhood and early adolescence have also been effective. In one program of

research, that of Patterson and colleagues, programs to reduce juvenile delinquency have been effective, but have required intensive, long-term therapeutic interventions at home and in the clinic. The point is that positive change is feasible, but not without well-developed, intensive, long-term efforts, and the amount of change is moderate.

### *Application to poverty research*

How can we apply these developmental principles to what is known about poverty and its impacts on children? First of all, poverty is conceptualized as one (or a host) of environmental events or conditions affecting development. The most advanced research has attempted to distinguish income poverty from its associated conditions, e.g., how parental education, single motherhood, race/ethnic membership, and so forth (see (Duncan and Brooks-Gunn 1997); (Mayer 1996)). This approach is particularly useful for distinguishing between effects of monetary versus psychological resources or other characteristics of families.

Briefly summarized, current poverty research is addressing issues of continuity, timing, and change in children's lives in both cognitive and social domains. In terms of continuity, a number of studies has shown that chronicity of poverty is worse for children than intermittent poverty, not a surprising finding. Turning to timing, poverty during the preschool period in particular, in addition to the middle school years, seems to be the most deleterious, more so than poverty during adolescence (Duncan and Brooks-Gunn 1997). The impacts are seen more profoundly in the cognitive realm—IQ, work knowledge, achievement test scores, and school performance—than in the socioemotional domain.

Duncan and Brooks-Gunn (1997) suggest an explanation that captures both timing and continuity issues. They argue that early income poverty occurs during a key developmental period and places children at a disadvantage because they are likely to experience less stimulating home environments. This results in delay in cognitive development and lower levels of school readiness. When these children start school, their disadvantage is accentuated by their unpreparedness for the transition to more formal learning. Slow and inadequate start in school in turn leads to continued problems, both because of lower skills but also because of experiences of personal failure and disappointment. This explanation needs to be pursued and tested. Findings indicating that poverty does not seem to have major effects on short or long-term socioemotional functioning may well be due to inadequate measurement. Again, more research is needed on this topic.

In terms of developmental change, here poverty research is the least developed. The major question has been, "If a child's family escapes poverty, do we see improvement in development?" Evidence from the Baltimore Study of Teenage Childbearing (e.g., Furstenberg, Brooks-Gunn et al. 1987) suggest yes: Those adolescent mothers who improved their economic standing in "later life" (during their 20s and 30s), by means of increased education, employment, and marriage, were more likely to have children whose developmental trajectories also improved (e.g., lower rates of school failure and behavior problems) compared to children of mothers whose economic status remained precarious. Few other studies have addressed such changes, Smith, Brooks-Gunn, Kohen, & McCarton (1998) report increased IQ scores for 3-year-olds whose mothers left welfare and moved above the poverty line (between their child's first and third year) than mothers who left welfare but

remained in poverty.

### *Implications for research on welfare reform*

Clear implications to be drawn for future research on welfare reform and children involved the following: (1) at what age do the reforms occur?; (2) how persistent and continuous are the conditions associated with reform?; and (3) what are the short-term and long-term effects on socioemotional and cognitive development? Whether welfare reform leads to continued poverty, improved economic standing, or deepening of poverty is an open question. Distinguishing these possible economic pathways and identifying their timing in children's lives will be important components of research designs.

What is most apparently missing in poverty research to date in addition to planned welfare reform research, with perhaps the exception of the Project on Human Development in Chicago Neighborhoods, is a stronger focus on what the child brings to the experience. The field of development psychology, with the influence of behavioral genetics, neuropsychology, and psychophysiology, not has more documentation of the importance of genetic influences and biological factors than ever before. While genotypes (underlying genetic codes) set limits on the range of development, they must have certain environmental experiences in order to be expressed. The consensus from behavioral genetics studies of temperament, intelligence, and certain personality characteristics is that the heritability of these traits is about 50%-60% in the general population, (e.g., Baumrind 1993); (Weinberg 1989). Thus, about 40%-50% of the influences is environmental. To date, studies of poverty and welfare reform do not have designs which model the child's contribution to the outcome variables, and issues of heritability may bias estimates or fall to the error terms in most analysis (but see (Mayer 1996). Sibling and twin designs, psychophysiological measures of stress and reactivity, questionnaire or observed assessments of temperament and self-regulation, in addition to improved theory and analyses regarding child gender are all areas to be considered.

### **Family Process**

Family process is the term used to capture family functioning. Family process can be broadly construed to cover many aspects of family life, such as routines, traditions, and rituals, or family cohesiveness. In this chapter, I delineate family process to mean the mental health of family members and their emotional and interactive relationships with one another. Figure 1 illustrates this conceptualization.

To predict child outcomes, the model of family process illustrates that both the quality of mothering and fathering should be taken into account. Parenting is seen as strongly influenced by the quality of the mother-father relationship. Mothers' mental health and fathers' mental health are viewed as affecting both the quality of the mother-father relationship and the quality of parenting by each parent. The quality of parenting then has direct effects on child development. Parental mental health status may also directly impact child outcomes.

This model has guided studies of family functioning and child development primarily in white 2-parent (married) middle class families (e.g., Cox, Owen et al. 1989); (Cowan and Cowan 1992); (Hetherington and Clingempeel 1992); (Stanley, Markman et al. 1995). An example of findings from this genre of work is that the quality of marriage is higher when mothers' and fathers' emotional

problems are low; in turn, a marriage characterized by low conflict and high connectedness and communication predicts parenting that has appropriate combinations of warmth and limit setting, thus promoting health child emotional adjustment. Substituting grandmothers for fathers in this model, I developed with Jeanne Brooks-Gunn a similar approach to the study of family process in young African-American multigenerational families (Chase-Lansdale, Gordon et al. 1998), in press).

#### *Application to poverty research*

Developmentalists have tended to use the conceptualization as illustrated in Figure 2 in order to examine poverty's impact on family processes. Low-income or economic hardship is placed at the far left of the model and is viewed as affecting family process from left to right, first affecting parental mental health, the mother-father relationship, and so on. For example, this model has been tested in Conger and colleagues' longitudinal study of white farm families in Iowa who experienced the farm crisis in the 1980s (e.g., Conger, Ge et al. 1994). In addition McLoyd developed a similar approach for studying work interruption and unemployment among African-American single mother families (leaving out the portions of the model involving fathers; (McLoyd, Jayaratne et al. 1994) For applications to research on welfare reform, this model highlights the importance of measuring other adult-adult relationships besides marriage, including cohabitation and ties with fathers who are not in the household.

A brief summary of the psychological research on poverty, family functioning, and child development indicates that low-income parents tends to have higher rates of mental problems, specifically depression, psychological distress, anxiety, post-traumatic and stress disorder, and drug and alcohol abuse (Bassuk and al. 1996); (Belle 1990)(McLoyd 1990). Poor parents are also more likely to feel socially isolated and to have few systems of social support. In situations of extreme poverty where the community is characterized by violence and crime, parents will choose to isolate themselves and their children from other families, going so far as to keep children inside apartments, not knowing or trusting their neighbors (Furstenberg 1993). The very thought of providing a variety of stimulating experiences outside the home may be beyond reach in many disadvantaged neighborhoods.

The stressors of poverty are found to interfere with the capacity to parent effectively (e.g., Conger, Ge et al. 1994); (McLoyd 1993); (McLoyd, Jayaratne et al. 1994); (Pittman and Chase-Lansdale 1998), such that parenting tends to be unpredictable and punitive, lacking in warmth, engagement, and empathy. In addition, economic hardship is related to lower levels of parental stimulation and involvement in children's learning experiences (Klebanov, Brooks-Gunn et al. 1994) in press). Parenting in low-income families also appears to be erratic, with limit-setting varying from highly disengaged to overly harsh. The extremes of these two cases result in child neglect or physical abuse (Council 1993). Poverty also seems to increase the likelihood of conflictual, troubled, and violent relationships between women and their husbands or partners (e.g., (Bassuk and al. 1996). All of these family processes are linked to higher levels of child behavior problems and emotional disorders in addition to inadequate school readiness, poor performance in school, and school dropout (Chase-Lansdale and Brooks-Gunn 1995). Notably most of the existing family process research measures the quality of mothers' mental health and mothering. Designs need to be expanded to study fathers' mental health, fathering, and the role of father-figures, i.e., men who assume a paternal role although they are not biological fathers (see (Coley and Chase-Lansdale 1998).

*Implications for research on welfare reform*

Developmentalists tend not to measure income adequately in studies of poverty. The tradition in developmental psychological resources in the family. However, significant advances have recently occurred due to multidisciplinary collaborations (e.g., Duncan and Brooks-Gunn 1997). Similarly, more developmentalists are using large national data sets and are benefiting from the economic expertise underlying a number of these (e.g., the National Longitudinal Survey of Youth (NLSY) and Panel Study of Income Dynamics (PSID), (Chase-Lansdale, Mott et al. 1991). Presumably, the best measurement of income and the best measurement of family processes should be combined in studies of welfare reform.

But there is a more serious issue. The typical conceptual model of poverty and family process, as illustrated in Figure 2, does not take the causality of income into account. As (Mayer 1996) has highlighted, third unmeasured variables that lead both to poverty and to child outcomes could be operating. Or others, such as (Brooks-Gunn, Duncan et al. 1997); (Duncan and Brooks-Gunn 1997) have argued that selection bias is reduced in studies by reducing the number of unmeasured variables, thus employing designs that include numerous variables about the family and neighborhood, Many of which have been unmeasured in other studies of poverty and child outcomes.

The developmental model in Figure 2 applies best to situations where outside forces beyond families' control result in economic hardship. This is the thinking behind the research by Conger and colleagues on Iowa farm families who were seriously affected by the farm crisis in the 1980s. Thus the far-left box, "Family Income or Economic Hardship," is capturing unexpected and widespread change in family economic standing. The model is then focused on a more circumscribed set of circumstances—the deterioration of family functioning due to sudden, far-reaching economic hardship. Can this conceptualization apply to welfare reform? Perhaps, but in an incomplete fashion. It could possibly be applied to welfare families who experience time limits or sanctions compared to welfare families who do not. One could ask, "What characterizes family functioning of families who hit the time limits or experience sanctions?"

Still, this orientation does not fully address causal issues, such as why are certain families hitting time limits and sanctions while others are not? And why are some low-income families not on welfare at all? Thus, welfare reform research requires a model that takes into account variation in whether families are experiencing persistent poverty, sudden downturns, deepening of poverty, or escape from poverty. More important, welfare experience must be modeled within the broader context of families' economic and time resources. So I turn to Figure 3 which I have adapted from a model I developed in collaboration with my colleagues, Robert Moffitt, Andrew Cherlin, Linda Burton, William Julius Wilson, and Ronald Angel for our study, *Welfare, Children and Families: A Three-City Study*, which will follow 2800 families—half on welfare and half not—for four years across three cities: Boston, Chicago, and

San Antonio. This model draws on various disciplinary perspectives including economics, sociology, and developmental psychology to illustrate our view of how welfare reform might influence children.

Clearly, the biggest contrast with the typical development model is the specification of factors that influence whether a mother chooses employment or welfare. These choices then result in a level of income. Factors affecting choices of employment versus welfare include: (1) certain macro conditions, such as labor market opportunities, welfare benefits and rules, neighborhood resources, and the availability of work-related services such as child care; (2) personal characteristics of the mother, such as her age, abilities, level of education, work experience, and mental health; and (3) family and kin characteristics such as the presence of a husband or partner, the availability of kin and friends for social support; and network of family and friends who might provide economic support.

This model permits an examination of the impact of economic hardship on families, in addition to any specific impacts related to welfare conditions. In terms of the purpose of this paper, one would conclude that where developmental psychology makes a major contribution is to explain the mechanisms of effects. Put differently, if welfare reform and its associated requirements of transition to work, sanctions, time limits have impacts on children, how do these influences operate? The developmental psychology model of family process as embedded in the larger model in Figure 3 could shed light on many of the hypotheses that have been proffered in the political arena but have not been scientifically tested. For example, many proponents of welfare reform believe that work requirements and time limits will provide incentives for mothers to find employment, which would then increase family income and stabilize household organization and family routines. Under this scenario, the developmental family process model would hypothesize that mothers' mental health and self esteem would improve and could lead to better parenting, in turn bringing about healthier social development and better school readiness and school performance in children. However, it is also possible that negative effects of welfare reform could occur. Even if work requirements succeed in moving mothers from welfare to work, many jobs will result in incomes still at or near the poverty level. We would therefore expect that the children and youth in these disadvantaged homes would remain susceptible to many of the deleterious processes that hamper development. Moreover, work requirements may cause more emotional stress and poor psychological functioning in mothers on welfare, and sanctions and time limits that cut welfare benefits without a safety net could put some families deeper into poverty. Parenting quality would likely decline, leading to impaired child development.

### **Individual Differences: Risk and Resiliency**

Lastly, developmental psychology offers insights into why some children develop well, but others not. What is particularly relevant to the topic of low income and child development is the risk and resiliency perspective. Specifically, why are some children able to withstand significant obstacles to healthy development? Why are some children resilient in the face of so many risks associated with poverty? A small body of developmental research has suggested three types of protective factors: (1) individual characteristics of the child; (2) a close relationship within the family; and (3) a certain type of social support and structure outside the family (Allen, Moore et al. 1997); (Garmezy and Masten 1991); (Rutter 1985); (Werner and Smith 1992). The internal resources of the child that promote resilience are an easy temperament, at least average intelligence, and a sense of self-efficacy (Garmezy and Rutter 1983); (Luthar 1991). One strong, emotionally close relationship with a member of the family seems to protect children even when other psychological functioning in the family is dysfunctional or difficult (e.g., marital conflict, parental psychopathology; (Werner 1989). Social support outside the family involves the combination of a close relationship and “required helpfulness” (Garmezy and Masten 1991). The outside relationships can involve teachers, clergy, parents of friends, or other adults in the community. Usually these relationships are associated with a type of social structure where the child or youth is involved in activities which facilitate the development of the child’s determination, self-efficacy, and autonomy.

The resiliency literature in psychology is only a beginning toward our understanding of why some children can escape the ravages of poverty and why others cannot. In applying this concept to the study of welfare reform and children, our conceptualization of protective factors needs to be broadened to be multidisciplinary. For example, why are some mothers able to withstand many stressors of poverty, seek employment, find child care, and offer adequate if not high-quality parenting? Why are some mothers able to cope with too little income, while others are not? An important construct to emerge from research by (Conger, Ge et al. 1994), (McLoyd, Jayaratne et al. 1994) and (Chase-Lansdale 1998) is called “financial strain.” This is a measure of families’ experience of low-income, developed by Conger and adapted by (Chase-Lansdale and Coley 1996). Questions include: Do you have enough money left over at the end of the month? Have you had to put off buying something you need? Can you afford to do things for fun? Do you have enough money for housing, food, and clothing? Conger argues that “financial strain” measures taps the behavioral consequences of low-income. I would argue that they also assess a family’s ability to be resilient in the face of extreme financial stressors. In my study of 300 African-American adolescent girls and their families in three high-poverty neighborhoods in the South Side of Chicago, the level of family income did not relate to adolescent girls’ adjustment, but their mothers’ report of financial strain was a significant predictor of adolescent outcomes. Why can some mothers manage the little money they have in an effective way?

More attention to resiliency in mothers, fathers, and children may be a productive direction for research on welfare reform. In any case, an individual difference approach underlies much of the policy debates on welfare reform, and hopefully is informing the design of research programs. As this

enormous national antipoverty experiment ensues over the next years, policymakers, researchers, the public, and especially those families in poverty will want the answer to these questions: Who will adjust to welfare requirements and function adequately? Who will adapt to welfare reform only if additional investment, training, or other supports are provided? And who are the families most likely to be truly disadvantaged, whose children will be at high risk for unhealthy development?

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