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Deprivation and intra-family conflict: Children as agents in the Family Stress Model

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Abstract

Objective: The study applies an adapted Family Stress Model (FSM) to analyze the relationship between child material deprivation and intra-family conflict about money using a nationally representative survey of children in England in 2018.

Background: The standard FSM holds that poverty is experienced by parents who, in turn, impact children. Drawing on new social studies of childhood, the authors posit that the model does not recognize children as social actors—with direct experiences of poverty—nor as social agents who co-construct parent–child relationships in a context of poverty.

Method: The authors use secondary survey data from *Fair Shares and Families*, which investigated children's and parents' experiences of, and involvement in, the sharing of family resources. The authors estimate linear structural equation models to test an adapted FSM, which includes separate pathways (for parents and children) from economic hardship to intra-family conflict.

Results: Both parent- and child-reported economic pressure and psychological distress have significant direct and indirect associations with intra-family conflict. The adapted model works the same way in lower and higher income households, as well as in lone parent and couple-headed families.

Conclusion: Children's experiences as social actors and influence as social agents are important in shaping parent–child relationships. This suggests that the standard FSM is limited in its insights about how economic hardship affects children and families and its policy applications for interventions to mitigate the impacts of child poverty. Research applying the FSM should seek to conceptualize children as active "child-beings," rather than as passive "adult-becomings."

KEYWORDS
child well-being, children, family stress, poverty

INTRODUCTION

It is established well beyond reasonable doubt that poverty has a negative impact on children and their families (Treanor, 2020). What are less clear are the specific pathways and mechanisms by which this impact occurs—especially in the case of children. One reason for this is that traditionally poverty has been studied at the level of the household, primarily using income as a measure. Although unquestionably providing valuable information, such an approach obscures the differential impact that poverty—including, but not limited to, low income—has on different members of a household (Bennett, 2013), and even more so the impact that poverty has on children who are, in the Global North, unlikely to be major contributors to household income (Main & Mahony, 2018). This is important because without a detailed understanding of the specific ways that poverty impacts children, it is difficult to assess what kinds of intervention are most likely to succeed in ameliorating its effects—and, ultimately, working towards its eradication.

In this article, we use data from a survey of children aged 10–17 and their parents, living in England in 2018, to examine one model that has been developed to shed light on the mechanisms by which poverty impacts children: the Family Stress Model (FSM; developed originally by Conger & Conger, 2002). This model, detailed later, posits that poverty creates economic pressure, resulting in parental stress, which in turn disrupts parenting—thus poverty impacts children through its impact on parental experiences and behaviors. Underpinning this model specification is the assumption that poverty only *indirectly* impacts children's lives, via parents.

In contrast, we argue that poverty directly affects the lives of children, as well as parents; it leads to *both* children and parents experiencing economic pressures, which in turn impact children's and parents' well-being and intra-family conflict, including conflict about money. This is consistent with child development studies that find both direct and indirect (via parenting process) effects of poverty on child outcomes (Raver et al., 2007). We thus extend the FSM by including a separate pathway from children's own experiences of economic hardship, economic pressure, and psychological distress to intra-family conflict. In this model, child distress is not the final outcome of the FSM process but a predictor of intra-family conflict. Specifically, we focus on intra-family conflict about money rather than intra-parental conflict or disrupted parenting more generally. To test this model—and evaluate whether these processes differ by poverty status and family structure—we use both parent and child reports of the key FSM constructs.

In the next section, we provide background on the FSM and detail how this might be developed in light of the new social studies of childhood, which challenges us to position children as active agents in their own lives rather than passive adjuncts to parents. Informed by this theoretical approach to the study of childhood and childhood poverty, in Section 3, we detail our adjusted FSM and hypotheses, before discussing the data and methods we use. Findings are presented in Section 4, and we discuss the implications of these both theoretically in terms of the FSM and in relation to policy and practice in Section 5.

LITERATURE REVIEW

The Family Stress Model

The FSM theorizes the links between economic hardship, parental psychological distress, and adverse outcomes for children (K. J. Conger et al., 2000). As summarized in Masarik and Conger (2017), the process starts with *economic hardship*, conceptualized as low levels of household

resources and operationalized as low income—or negative shocks to household income (Solantaus et al., 2004). Economic hardship is associated with *economic pressure*, the "subjective experience" of coping with adverse economic conditions (Barnett, 2008). These include, for example, feeling insecure or worrying about finances, debt, or employment (Ponnet, 2014; Robila & Krishnakumar, 2006) and economizing on personal or family material needs and experiences (Mistry et al., 2008; Solantaus et al., 2004).

Economic pressure mediates the effect of economic hardship on *parental psychological distress*. Distress is usually operationalized as depressive symptoms, but some studies use indicators of self-efficacy, self-esteem, or global measures of mental health (see Barnett, 2008). Parental distress is a key part of the FSM, as it influences both *interparental relationship problems* (in couple-headed families) and *disrupted parenting* (in all families). The FSM literature uses a variety of measures for these, but interparental relationships can draw on partners' reports of relationship satisfaction (Masarik & Conger, 2017), and disrupted parenting tends to refer to coercive, harsh, or unresponsive practices (Barnett, 2008). There may also be a two-way relationship between interparental problems and disrupted parenting (Masarik & Conger, 2017). Finally, disrupted parenting leads to *child and adolescent maladjustment*. This variable has been operationalized as externalizing and internalizing behaviors (Kiernan & Huerta, 2008; Layte, 2017; Ponnet, 2014; Robila & Krishnakumar, 2006; Solantaus et al., 2004; Totsika et al., 2020), school readiness (Schoon et al., 2010) and early language skills (Justice et al., 2019), social competence (Jeon & Neppl, 2019), problem drinking in adolescence (Hardaway & Cornelius, 2014), and depression in adulthood (Kavanaugh et al., 2018).

A key feature of the FSM, as described above, is that interparental conflict and disrupted parenting sit at a key juncture: influenced by economic hardship, economic pressure, and parental distress, and influencing child adjustment problems. As such, the model focuses on parents, who alone are affected by economic hardship directly, with no parallel process in place for children. Although this model specification has received substantial empirical support (Barnett, 2008; R. D. Conger et al., 2010; R. D. Conger & Conger, 2002; Katz et al., 2007; Masarik & Conger, 2017), it is worth examining the assumption that children's experiences of economic hardship are entirely mediated by their parents.

In other words, the FSM positions children not as experiencing poverty and its consequences directly, but only second hand: poverty impacts parents' psychological states, relationships, and behaviors, which in turn cause adverse child outcomes. This reflects a developmental approach to understanding children and childhood—one which is characterized by a view of children as "becomings," who passively respond to their environments rather than taking an active role in interpreting, responding to, and shaping them (Kuczynski & Lollis, 2004). Such an approach has historically dominated the study of childhood, but it has been strongly challenged in recent decades by new approaches to studying children and childhood, detailed next.

The new social studies of childhood

This paradigm of theorizing and researching childhood challenges the duality of childhood versus adulthood. Researchers and theorists in this field have problematized research, which views children as "adult-becomings"—focusing on their socialization by adults and schools—as opposed to children as social actors (Holloway & Valentine, 2000). As social actors, children are engaged in "organizing and constructing [their] own interpretations of the world" (Corsaro, 1997, p. 11). However, they problematize positioning children as beings "in their own right" as this obfuscates the "complex web of interdependencies" in which children and adults coexist (Prout, 2005, p. 66). Rather, it has been argued that both children and adults are both "beings" and "becomings," albeit in different life stages. Further, this paradigm holds that adults and children are social agents as they are active "with others, with the effect that the interaction makes a difference" (Mayall, 2002, p. 21).

Recent studies of child poverty have begun to draw on these sociological understandings of children and childhood. Conceptualizing children as social actors, they have investigated whether and how children make sense of life in a context of limited material resources. This research highlights children's direct experiences of poverty as economic pressures: children report worries about household finances, bills, parents' employment and food (in)security (Hooper et al., 2007; Mahony & Pople, 2018; Main & Mahony, 2018; Pimlott-Wilson & Hall, 2017); increased odds of missing out on a range of material and social needs or wants (Main & Mahony, 2018); self-exclusion from social activities (Main & Mahony, 2018; Redmond, 2009; Ridge, 2011); reduced quality and quantity of friendships and social esteem (Gibb et al., 2016; Sletten, 2010); and being bullied due to not meeting social norms (Attree, 2006; Crowley & Vulliamy, 2007; Redmond, 2009).

Research in this field also highlights children as social agents in the context of poverty. Ridge's (2002) seminal work revealed that children in low income households engage in a wide range of activities designed to manage their lives in poverty, including concealing some of these experiences from parents. Main and Mahony (2018) uncovered diverse strategies that both parents and children employ to protect each other from exposure to the worst effects of poverty. Although the family can be a source of support when managing life on a low income, it can also be a site of conflict (Redmond, 2009; Ridge, 2011).

The multiple and multidirectional influences that shape children's experience of poverty lend themselves to the employment of ecological systems theory. This model facilitates an understanding of both the influences, which shape children's worlds and experiences—and the ways in which children themselves shape their own and others' worlds (for an example of the complexity of interactions, which can be captured and studied in ecological systems theory, see Neal & Neal, 2013). Whereas parents are certainly, for most children, key actors in influencing their experiences of material well-being, we should expect that actors outside the immediate family—such as people and institutions they encounter in their daily lives, and even policy systems—also contribute to their experience of the world. We can also assume, based on this model, that children will themselves be actively making sense of and influencing their environment. As a result, we would expect children to be impacted by poverty not only via their parent(s), but also as "beings" who are actively developing an awareness and interpretation of their own lives. This perspective suggests that the existing framing of the FSM is fundamentally limited.

Analytical framework and hypotheses

We extend the FSM by recognizing children as both social actors (Corsaro, 1997), with their own subjective experiences of economic disadvantage, and social agents, who interact with their parents and take an active part in family processes, including conflict. Figure 1 illustrates the key pathways of the extended FSM. Parent-reported constructs are on the left-hand side, child-reported ones are on the right, and the one that draws on both parent and child reports—intra-family conflict about money—is in the middle. Economic hardship influences economic pressure experienced by parents and children, which leads to parent and child psychological distress, respectively, via two parallel processes. These processes converge on intra-family conflict about money: arguments about money between parents and children and between parents.

This extension differs from the standard FSM specification in three main ways. First, we explicitly account for children's subjective experiences of economic pressure. Second, child psychological distress is not the final outcome of the FSM process, but a predictor of intra-family conflict about money (i.e., it mediates the effect of economic pressure). Third, we merge intra-parental relationship problems and disrupted parenting into intra-family conflict about money. Merging these two constructs is, in fact, consistent with the summary in Masarik and

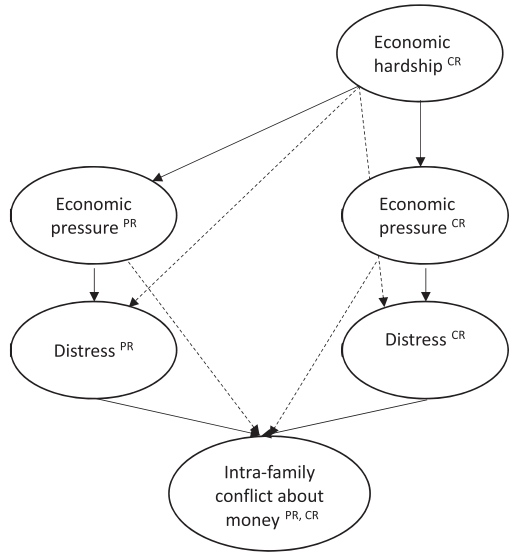

FIGURE 1 The Family Stress Model (modified to include child reports). CR, child reported; PR, parent reported. Error covariances omitted for clarity

Conger (2017), where these are both influenced by parental psychological distress and have a bidirectional relationship with each other (that may be difficult to disentangle empirically). However, our definition of intra-family conflict is narrower than the one implied by the traditional FSM because we focus on conflict about family money. Our first hypothesis (H1) can be stated thus: both parent- and child-reported economic pressure will have significant direct and indirect (via psychological distress) associations with intra-family conflict about money.

Moreover, we estimate this model allowing for direct pathways from economic hardship to psychological distress and from economic pressure to intra-family conflict about money (i.e., the dotted lines in Figure 1). This allows for the possibility that economic hardship leads to psychological distress in parents and children not only via its effects on their experiences of economic pressure but also directly or via another pathway not included in the model. Meanwhile, economic pressure could lead to intra-family conflict not only via its impact on mental well-being but because there may be more negotiation and argument involved in distributing limited resources within the family. We operationalize economic hardship using child-reported material deprivation items that include both child and family possessions. However, we also use parent-reported household income in alternative specifications (see Table 5).

Our second hypothesis (H2) is that the pathways between economic pressure and psychological distress—as well as from distress to intra-family conflict about money—will be stronger in lower income families for both children and parents. Whereas most applications of the FSM rely on lower income samples or use household income as an exogenous variable, relatively few studies examined the role of household income as a moderator of the FSM processes (Masarik & Conger, 2017). In a notable exception, Ponnet (2014) found that financial stress (i.e., economic pressure) reported by mothers and fathers in low-income families had significant direct and indirect effects on problem behavior in their adolescent children, while in middle- and high-income families there were only indirect effects via parental depressive symptoms and interparental conflict, using data on 798 couple-headed families in Flanders (Belgium). This suggests that lower and higher income families may experience different degrees and types of economic pressure. As Ponnet indicated, more privileged families could be struggling with mortgage payments, while less privileged ones with rent payments. Pertinent to our analysis

here, Main and Mahony (2018) found that deprived children in low-income households had significantly increased odds engaging in several economizing behaviors compared to deprived children not in low-income households.

Finally, we anticipate that the pathways will differ by family structure. Empirical studies using the FSM tend to focus on two-parent families or lone parent families. Even the ones that include all families and control for family structure (Mistry et al., 2008), do not investigate its role as a potential moderator. However, lone parent families tend to be at a higher risk of poverty (Chzhen & Bradshaw, 2012; Nieuwenhuis & Maldonado, 2018) and stress (Cairney et al., 2003; Cooper et al., 2009). Therefore, our third hypothesis (H3) is that the associations between economic pressure and parent psychological distress will be stronger in lone parent families.

DATA AND METHODS

Data

We use secondary data from *Fair Shares and Families*, a longitudinal, mixed-methods study investigating children's and parents' experiences of, and involvement in, the sharing of family resources (Main & Mahony, 2018). As such, surveys included questions relating both to poverty and to intra-family relationships, answered by both children and parents, independently. Three waves of online surveys were carried out between July 2017 and July 2018. This article utilizes data from the final wave only because some of the key survey questions were modified during the course of the study. The surveys were conducted by BMG (https://www.bmgresearch.co.uk), a research agency with access to a large panel of children and families.

The sample was recruited from BMG's pre-existing panel and was designed to be representative of children in England based on age, gender, and socio-economic status. There is one child and one parent respondent per household. The total sample includes 1005 parent–child pairs, with the analytic sample of 919. Sample weights were calculated to align the sample data with the most recent population census (2011) data according to child age, child gender and parent socio-economic grade. The latter is an occupation-based measure of socio-economic status widely used in market research in the United Kingdom (see http://www.nrs.co.uk/nrs-print/lifestyle-and-classification-data/social-grade/). Analyses presented are based on weighted data unless otherwise specified.

The sample includes children aged 10–17, with the average age of 13.5, evenly split between boys and girls (see Table 1 Panel A). Two-thirds (69%) of parent respondents are female. One-third of the households (32%) have at least one household member with a university degree. More than three-quarters of the households are couple families (78%). This is similar to the share of married or cohabiting couples among all households with dependent children in England (80%), according to the Households Below Average Income survey 2018/2019 (Department for Work and Pensions, 2020). Just over one-quarter of households in the sample (27%) belong to a high socio-economic grade (A or B) based on the occupation of the adults (i.e., higher or intermediate managerial, administrative or professional). This is consistent with the share of families with dependent children in the socio-economic grade A or B in England (30%), according to the 2011 Census (Office for National Statistics, 2020).

Measures

We estimate the latent constructs in Figure 1 using multiple indicators. This helps minimize measurement error associated with individual items.

TABLE 1 Descriptive statistics

	N	Mean	SD	Min	Max
Panel A: Full sample					
Child gender (1 female; 0 male)	1004	0.49	0.50	0	1
Parent gender (1 female; 0 male)	1003	0.69	0.46	0	1
Child age	1005	13.49	2.29	10	17
Family structure (1 two-parent; 0 lone parent)	1005	0.78	0.42	0	1
Household income (1 bottom 40%; 0 top 60%)	949	0.40	0.49	0	1
Socio-economic grade (1 AB; 0 CDE)	1005	0.27	0.44	0	1
University education in the household (1 yes; 0 no)	1005	0.32	0.47	0	1
Economic hardship (child deprivation)					
Child: Lacks but wants: Saving money	1005	0.28	0.45	0	1
Child: Lacks but wants: Shoes to fit in with peers	1005	0.13	0.34	0	1
Child: Lacks but wants: Smartphone	1005	0.12	0.33	0	1
Child: Lacks but wants: Computer	1005	0.12	0.32	0	1
Child: Lacks but wants: Garden	1005	0.07	0.26	0	1
Child: Lacks but wants: Family car	1005	0.12	0.33	0	1
Child: Lacks but wants: Clothes to fit in with peers	1005	0.07	0.26	0	1
Child: Lacks but wants: Family holiday	1005	0.28	0.45	0	1
Child: Lacks but wants: Family day trips	1005	0.30	0.46	0	1
Child: Lacks but wants: Pocket money	1005	0.25	0.43	0	1
Economic pressure (parent)					
Parent: Missed out on social activities with friends or colleagues	1001	1.92	1.61	0	5
Parent: Worn old or worn-out clothes	1003	1.79	1.69	0	5
Parent: Pretended to family not to need something	999	1.69	1.66	0	5
Parent: Pretended to friends not to want to do something	997	2.00	1.69	0	5
Parent: Not eaten or not eaten enough when hungry	1004	1.32	1.57	0	5
Economic pressure (child)					
Child: missed out on school trip or other activity	1005	0.77	1.24	0	5
Child: wore old, worn out, or not fitting clothes and shoes	1005	0.91	1.30	0	5
Child: pretended to family not to need something	1005	1.07	1.39	0	5
Child: pretended to friends to not want to do something	1000	1.25	1.49	0	5
Child: did not eat or did not eat enough when hungry	1003	0.54	1.10	0	5
Psychological distress (parent)					
Parent: I wish I had a different kind of life	1004	1.92	1.05	0	4
Parent: My life is worse than most other people my age	1005	1.54	1.05	0	4
Parent: There are lots of things in my life that I'm not happy with	1004	2.03	1.07	0	4
Parent: I would like to change many things in my life	1004	2.22	1.04	0	4
Psychological distress (child)					
Child: I wish I had a different kind of life	1005	1.53	1.06	0	4
Child: I would like to change many things in my life	1004	1.28	1.01	0	4
Child: My life is worse than most other young people my age	1005	1.64	1.04	0	4
Child: There are lots of things in my life that I'm not happy with	1005	1.87	1.06	0	4

(Continues)

TABLE 1 (Continued)

	N	Mean	SD	Min	Max
Intra-family conflict about money					
Parent: frequency of arguments with child(ren) about family money	1004	1.48	1.36	0	5
Parent: frequency of arguments with resident partner about family money.	777	1.99	1.39	0	5
Child: how often child(ren) and parents argue about family money	1004	1.35	1.41	0	5
Child: how often parents argue about family money	1003	1.41	1.46	0	5
Panel B: Higher-income households					
Child gender (1 female; 0 male)	565	0.48	0.50	0	1
Parent gender (1 female; 0 male)	565	0.62	0.49	0	1
Child age	566	13.49	2.28	10	17
Family structure (1 two-parent; 0 lone parent)	566	0.84	0.37	0	1
Socio-economic grade (1 AB; 0 CDE)	566	0.38	0.49	0	1
University education in the household (1 yes; 0 no)	566	0.41	0.49	0	1
Child deprivation (1 yes; 0 no)	566	0.33	0.47	0	1
Parent economic pressure (averaged)	566	1.32	1.30	0	5
Child economic pressure (averaged)	566	0.74	1.03	0	5
Parent psychological distress (averaged)	566	1.81	0.82	0	4
Child psychological distress (averaged)	566	1.52	0.86	0	4
Intra-family conflict about family money (averaged)	566	1.35	1.23	0	5
Panel C: Lower-income households					
Child gender (1 female; 0 male)	383	0.50	0.50	0	1
Parent gender (1 female; 0 male)	382	0.77	0.42	0	1
Child age	383	13.39	2.27	10	17
Family structure (1 two-parent; 0 lone parent)	383	0.69	0.46	0	1
Socio-economic grade (1 AB; 0 CDE)	383	0.10	0.30	0	1
University education in the household (1 yes; 0 no)	383	0.19	0.40	0	1
Child deprivation (1 yes; 0 no)	383	0.58	0.49	0	1
Parent economic pressure (averaged)	382	2.31	1.40	0	5
Child economic pressure (averaged)	383	1.13	1.14	0	5
Parent psychological distress (averaged)	383	2.10	0.83	0	4
Child psychological distress (averaged)	383	1.66	0.92	0	4
Intra-family conflict about family money (averaged)	383	1.50	1.27	0	5

Note: Cross-sectional weights used (see Main (2018) for details). AB: Higher and intermediate managerial, administrative, professional occupations.

"Economic hardship" is a latent construct measured using 10 child-specific deprivation questions collected from children (Table 1 Panel A). The deprivation scale was developed based on children's own perceptions of their material needs (Main, 2013). The original response scale has three options (i.e., having the item; lacking the item but not wanting it; lacking but wanting it). We dichotomized each item so that "1" refers to enforced lack and "0" to having an item or lacking it but not wanting it. The 10 variables form a reliable scale (alpha = .73). They load on one latent factor, with the correlations between each item and the latent factor of at least .30 ($p < .001$), ranging from .34 for lacking a smartphone to .64 for lacking clothes to fit in with other young people their age.

"Economic pressure" is operationalized as two latent constructs of parent and child reports of economizing activities, respectively. Parents and children were asked similar questions:

"In the past six months, have you done any of these because you and your family did not have the money?" about each of the following:

- Missed out on a social event (parents)/school trip or other activity (children);
- Worn clothes or shoes that are old and worn out, or do not fit any more;
- Pretended to family not to need something;
- Pretended to friends not to want to do something;
- Not eaten or not eaten enough when hungry;
- Taken money or things without paying.

Responses were on a six-point scale ranging from 0 (*never*) to 5 (*very often*). We excluded the item "taking money or things without paying" because very few respondents used this strategy (87% of parents and 86% of children never took money or things without paying). The five remaining variables formed a highly reliable scale for children (alpha = .89) and parents (alpha = .92). The parent-reported items load on one latent factor, with the correlations between each item and the latent factor of at least .70 ($p < .001$), ranging from .78 for "not eaten when hungry" to .90 for "pretended to family not to need something." Similarly, the correlations between each child-reported economic pressure item and the latent factor range from .69 for "not eaten when hungry" to .86 for "pretended to family not to need something," all at $p < .001$.

"Psychological distress" is operationalized as two latent constructs based on parent and child reports of life satisfaction, respectively. The construct uses the same four negatively worded items from the Student's Life Satisfaction Scale (Huebner, 1991):

- I wish I had a different kind of life;
- My life is worse than most other people my age;
- There are lots of things in my life that I'm not happy with;
- I would like to change many things in my life.

Responses were on a five-point scale ranging from 0 (*strongly disagree*) to 4 (*strongly agree*). The four questions formed a reliable scale for children (alpha = .87) and parents (alpha = .80). The parent-reported items load on one factor. The correlations between each item and the latent factor range from .56 to .76 ($p < .001$). Similarly, the correlations between each of the child distress items and the latent child distress factor range from .69 to .84 ($p < .001$).

"Intra-family conflict about money" was measured using questions about arguments over family money. There are four questions:

- Parent: Frequency of arguments with child(ren) about family money;
- Parent: Frequency of arguments with partner about family money;
- Child: Frequency of arguments with parents about family money;
- Child: How often parents argue about family money.

Responses were on a six-point scale ranging from 0 (*never*) to 5 (*very often*). We use children's responses about arguing with parents and about arguments between parents (one of whom may not be in the same household) as well as parental reports about arguments with children. Children in couple families with non-resident biological parents may interpret the question about parents arguing about money as pertaining either to their resident (step) parent or the non-resident biological parent. However, all children responded to this question and their responses do not vary significantly by whether the child's parent lives with a partner or not. These three questions (two reported by the child and one by the parent) form a reliable scale (alpha = .85). They are significantly correlated with one latent factor, with the correlations ranging from .68 ($p < .001$) for the parent-reported arguments with children to .96 ($p < .001$) for the child-reported arguments with parents. Parental reports of arguments with resident

partners were not used in the main analysis because it would exclude lone parent families from the sample. We replicate the analysis for couple families using all four family conflict questions as a robustness check (Table 4(C)). The four items form a reliable scale for this sub-sample (alpha = .89), with each of the items significantly correlated with the latent factor (.71–.89, $p < .001$). Note that 78% of children live in couple families, and the vast majority of these children (84%) live with two biological or adoptive parents (rather than step-parents, foster parents, or other relatives).

Finally, we use the bottom 40% of the household income distribution in the sample as an observed indicator of relative low income to test if low-income status moderates any of the FSM pathways (H2). Specifically, household income pertains to income from all sources before housing costs but after taxes and social benefits and was equivalized (adjusted for household size and composition using participant-provided data). Disposable household income was collected from respondents using the response categories derived from state-of the-art UK surveys, such as the 2012 Poverty and Social Exclusion Survey, to ensure the options were suitable. Although the sample is broadly representative of the child population in England in 2018, household income appears to be under-reported, especially in the lower half of the distribution. The share of households in the sample (40%) with disposable incomes below 60% of the 2018/19 national median—the most widely used measure of low income in the United Kingdom—is twice as high as the child poverty rate of 21% in England in 2018/19 (Department for Work and Pensions, 2020). In fact, nearly all (97%) households in the bottom two quintiles of the income distribution in our sample fall below the national poverty line.

Although the low-income indicator we use in the analysis is not necessarily a reliable measure of poverty, it discriminates well between lower and higher income households. Lower income households tend to do much worse on other socio-economic indicators (see Table 1, Panels B and C). Only 10% of such households fall in the highest socio-economic grade, compared with 38% of higher income households. One-fifth (19%) of lower income households have at least one adult with a university degree, compared with 41% among higher income households. The rate of material child deprivation (i.e., enforced lack of at least one out of 10 items) is higher among the lower income (58%) than higher income (33%) households. All of these differences are statistically significant at $p < .001$.

Estimation

We estimate linear structural equation models with cross-sectional weights using maximum likelihood via the *sem* suite in Stata 16. We report standardized coefficients of direct effects (and total effects in Table 3) from the structural part of the model to compare the relative strengths of the effects. We allow for the errors of economic pressure and psychological distress to be correlated between the child- and parent-reported constructs, respectively, as they may be influenced by the same unobserved factors. We control for the child's age, the parent's gender, whether the parent lives with a partner, and the number of children under 18 in the household (1–2 vs. 3 or more) in all structural equations, but do not report their coefficients. We assess model fit using the standardized root mean squared residual (SRMR). It is an absolute measure of fit, where zero indicates perfect fit and a value below .08 is a good fit (Hu & Bentler, 1999). Other measures of fit, such as the root mean squared error of approximation, are not produced with weighted data. We test for invariance of parameters across groups (e.g., household income or family type) using Wald tests.

We also carry out the following robustness checks. First, we check what difference it would make to the findings if we omitted the direct paths from economic hardship to child and parent psychological distress or from the parent- and child-reported economic pressure to intra-family

conflict about money. Second, we assess the sensitivity of our findings to the measurement of exogenous economic hardship.

RESULTS

Full sample

The model posited in Figure 1, with demographic controls, fits the data well (SRMR = .04) and explains a substantial 81% of the overall variation in the full sample. Estimates of the direct effects (Table 2, Panel A, Figure 2, and Table S2) indicate that child-reported economic hardship is statistically significantly associated with the latent constructs of child- ($B = 0.71$, $p < .001$, 95% CI = 0.64, 0.78) and parent-reported ($B = 0.55$, $p < .001$, 95% CI = 0.48, 0.62) economic pressure, while influencing child and parental distress both directly and indirectly (via economic pressure). Controlling for latent economic pressure, one standard deviation difference in latent economic hardship is associated with 0.21 standard deviations higher latent child distress ($p < .001$, 95% CI = 0.09, 0.33) and 0.17 standard deviations higher parental distress ($p < .001$, 95% CI = 0.08, 0.25), on average.

Controlling for economic hardship, parent-reported economic pressure has a statistically significant link with parental distress ($B = 0.47$, $p < .001$), while child-reported economic pressure is statistically significantly associated with child distress ($B = 0.43$, $p < .001$). We also tested for potential effects of parent-reported economic pressure on child distress and vice versa, but these were not statistically significantly different from zero.

The downstream part of the model includes four direct paths to intra-family conflict: from parent-reported economic pressure, child-reported economic pressure, parental distress, and child distress. Everything else being equal, child-reported economic pressure has the largest direct effect of two-fifths of a standard deviation ($B = 0.43$, $p < .001$, 95% CI = 0.33, 0.54), followed by child distress ($B = 0.19$, $p < .001$, 95% CI = 0.09, 0.28). The corresponding effects of parent-reported economic pressure ($B = 0.16$, $p < .01$, 95% CI = 0.05, 0.26) and parent distress ($B = 0.07$, $p > .05$, 95% CI = −0.02, 0.16) are smaller and less precisely estimated.

Although there is no direct path between child-reported economic hardship and intra-family conflict about money, Table 3 (Panel A) shows that the indirect effect is a substantial one-half of a standard deviation ($B = 0.52$, $p < .001$). Note that the indirect and total effects of economic hardship on family conflict are identical because there is no direct path from hardship to conflict. The total (direct plus indirect) effect of child reported economic pressure on intra-family conflict is just as large ($B = 0.51$, $p < .001$), while the total effect of parent-reported economic pressure is a non-trivial 0.19 of a standard deviation ($p < .001$).

These results support H1, as both parent- and child-reported economic pressure have direct effects on intra-family conflict about money, even after controlling for parental and child distress. However, only child distress (and not parental distress) affects intra-family conflict about money after accounting for the direct effects of economic pressure.

Lower and higher income households

To assess the extent to which the FSM in Figure 1 may operate differently across the household income distribution, we estimated the model separately by lower income status (bottom 40% vs. top 60%). Both the model fit statistics (SRMR < .06) and the estimated coefficients of the structural pathways between the latent constructs are comparable across the two sub-samples (Table 2, Panels B and C). Just like in the full sample, estimates of the direct effects indicate that child-reported economic hardship affects both child- and parent-reported economic pressure,

TABLE 2 Structural equation model of parent- and child-reported family conflict about money (standardized coefficients; direct effects)

	Economic pressure (parent)	Parent distress	Economic pressure (child)	Child distress	Conflict
Panel A: Full sample ($N = 973$; SRMR = .04; CD = .81)					
Hardship (children)	0.55***	0.17***	0.71***	0.21***	
Economic pressure (parent)		0.47***			0.16**
Economic pressure (child)				0.43***	0.43***
Parent distress					0.07
Child distress					0.19***
Panel B: Higher-income households ($N = 551$; SRMR = .05; CD = .77)					
Hardship (children)	0.44*** (0.32, 0.55)	0.13* (0.02, 0.24)	0.59***	0.17*	
Economic pressure (parent)					0.16*
Economic pressure (child)				0.49***	0.41***
Parent distress					0.12*
Child distress					0.20**
Panel C: Lower-income households ($N = 368$; SRMR = .05; CD = .82)					
Hardship (children)	0.54***	0.20*	0.77***	0.33*	
Economic pressure (parent)		*0.36****			0.22**
Economic pressure (child)				0.31*	0.42***
Parent distress					−0.01
Child distress					0.16*

Note: Cross-sectional weights used. Italicized coefficients in Panels B and C denote statistically significant differences ($p < 0.05$) by sub-group. All factor loadings and error covariances (i.e., correlations) are positive and statistically significant at $p < .001$. Controls, factor variances, error variances, error covariances, intercept estimates, and disturbances are omitted for clarity. Inter-item error covariances included: "lacks: saving money" and "lacks: pocket money" (child material deprivation); "lacks: shoes to fit in" and "lacks: clothes to fit in" (child material deprivation); "pretended to family not to need something" and "pretended to friends not to want to do something" (parent economic pressure); "pretended to family not to need something" and "pretended to friends not to want to do something" (child economic pressure).

Abbreviations: CD, coefficient of determination; SRMR, standardized root mean squared residual.

$^{*}p < .05$; $^{**}p < .01$; $^{***}p < .001$.

while influencing child and parental distress both directly and indirectly, in both lower and higher income households. The total (i.e., indirect) effect of economic hardship on intra-family conflict is around one-half of a standard deviation ($p < .001$) in each sub-sample (Table 3).

Controlling for economic hardship, parent-reported economic pressure has a statistically significant link with parental distress, while child-reported economic pressure is statistically significantly associated with child distress, in both sub-samples. However, the effect of parental economic pressure on parental distress is greater in higher income households (0.53 vs. 0.36, $p < 0.05$), according to the Wald tests of group invariance of parameters. This is the only difference in the structural parameter estimates by sub-group. This suggests that, controlling for child-reported economic hardship, parents in higher income households are more distressed by their own experiences of economic pressure.

Overall, however, these results do not lend sufficient support to H2. Household income does not appear to moderate the FSM pathways between child-reported economic hardship, economic pressure, psychological distress, and intra-family conflict about money. Re-estimating these models using a different split in the income distribution (bottom 20% vs. top 80%) would not alter these findings, as the estimates did not vary significantly across income groups.

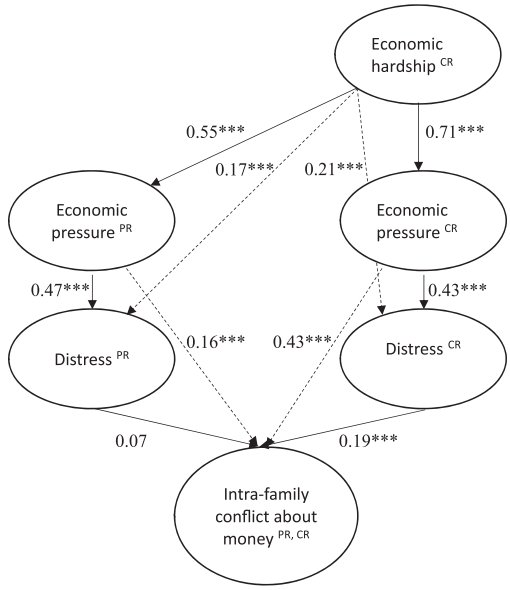

FIGURE 2 Structural equation model of parent- and child-reported family conflict about money (standardized coefficients, direct effects). CR, child reported; PR, parent reported. Error covariances omitted for clarity. *$p < .05$; **$p < .01$; ***$p < .001$. See notes to Table 2

TABLE 3 Structural equation model of parent- and child-reported family conflict about money (standardized coefficients; total effects)

	Economic pressure (parent)	Parent distress	Economic pressure (child)	Child distress	Conflict
Panel A: Full sample ($N = 973$; SRMR = .04; CD = .81)					
Hardship (children)	0.55***	0.42***	0.71***	0.51***	0.52***
Economic pressure (parent)		0.47***			0.19***
Economic pressure (child)				0.43***	0.51***
Parent distress					0.07
Child distress					0.19***
Panel B: Higher-income households ($N = 551$; SRMR = .05; CD = .77)					
Hardship (children)	0.44***	0.36***	0.59***	0.45***	0.44***
Economic pressure (parent)		*0.52***			0.22**
Economic pressure (child)				0.49***	0.50***
Parent distress					0.12*
Child distress					0.20**
Panel C: Lower-income households ($N = 368$; SRMR = .05; CD = .82)					
Hardship (children)	0.54***	0.39***	0.77***	0.56***	0.53***
Economic pressure (parent)		*0.36***			0.22**
Economic pressure (child)				0.31*	0.47***
Parent distress					−0.01
Child distress					0.16*

Note: See notes to Table 2.
*$p < .05$; **$p < .01$; ***$p < .001$.

Couple families and lone parent families

We estimated separate models by family structure, using the parent respondent's partnership status, to assess the extent to which the model in Figure 1 may operate differently between couple families and lone parent families. Table 4 (as well as Table S3) reports the results of three separate analyses: Panels A and B report structural estimates of the main model in Table 2 separately for lone parent families and couple families, respectively; while Panel C shows estimates of an otherwise identical model for couple families *except* with four indicators of intra-family conflict rather than three (i.e. including parent-reported arguments with the resident partner about family money). For summary statistics by family type, see Table S1.

Table 4 (Panels A and B) shows that the model fits the data somewhat better in the couple family sub-sample (SRMR = .05) than in the smaller lone parent sub-sample (SRMR = .07), while explaining less of the overall variation (CD = .79 vs. CD = .86). The direct pathways between child-reported economic hardship and intra-family conflict are comparable across couple and lone parent families, but there are two potential differences worth noting. First, the direct effect of economic hardship on child distress observed in the main model (Table 2 Panel A) is concentrated in the lone parent family sub-sample ($B = 0.43$, $p < 0.01$) rather than among couple families ($B = 0.13$, $p > .05$). Second, everything else being equal, only child-reported economic pressure has a significant direct effect on intra-family conflict in the lone parent sub-sample ($B = 0.53$, $p < .001$), while all four variables (child- and parent-reported economic pressure, and child- and parent-reported distress) have significant effects on intra-family conflict among couple families. This could be due to the larger size of the couple family sub-sample and, hence, more variation. However, a group comparison model shows no statistically significant differences in the direct effects by family structure. Overall, these results do not lend

TABLE 4 Structural equation model of parent- and child-reported family conflict about money, by family type (standardized coefficients; direct effects)

	Economic pressure (parent)	Parent distress	Economic pressure (child)	Child distress	Conflict
Panel A: Lone parent, three conflict indicators ($N = 219$; SRMR = .07; CD = .86)					
Hardship (children)	0.57***	0.24*	0.75***	0.43**	
Economic pressure (parent)		0.33***			0.11
Economic pressure (child)				0.29*	0.53***
Parent distress					−0.05
Child distress					0.04
Panel B: Couple family, three conflict indicators ($N = 754$; SRMR = .05; CD = .79)					
Hardship (children)	0.55***	0.15*	0.70***	0.13	
Economic pressure (parent)		0.50***			0.15*
Economic pressure (child)				0.46***	0.41***
Parent distress					0.12*
Child distress					0.22***
Panel C: Couple family, four conflict indicators ($N = 754$; SRMR = .05; CD = 0.79)					
Hardship (children)	0.54***	0.14**	0.71***	0.14	
Economic pressure (parent)		0.50***			0.24***
Economic pressure (child)				0.45***	0.36***
Parent distress					0.14**
Child distress					0.18***

Note: See notes to Table 2.

TABLE 5 Structural equation model of parent- and child-reported family conflict about money, full sample, alternative specifications (standardized coefficients; direct effects)

	Economic pressure (parent)	Parent distress	Economic pressure (child)	Child distress	Conflict
Panel A: No mediating paths ($N = 973$; SRMR = .07; CD = .81)					
Hardship (children)	0.56***		0.73***		
Economic pressure (parent)		0.58***			
Economic pressure (child)				0.60***	
Parent distress					0.19***
Child distress					0.45***
Panel B: Low household income instead of latent child-reported hardship ($N = 919$; SRMR = .04; CD = .23)					
Low income	0.32***	−0.02	0.17***	−0.04	
Economic pressure (parent)		0.56***			0.14*
Economic pressure (child)				0.57***	0.45***
Parent distress					0.08
Child distress					0.18***
Panel C: Latent hardship includes low household income and child deprivation indicators ($N = 919$; SRMR = .05; CD = .81)					
Hardship	0.56***	0.15**	0.69***	0.19**	
Economic pressure (parent)		0.48***			0.16**
Economic pressure (child)				0.45***	0.43***
Parent distress					0.07
Child distress					0.19***

Note: See notes to Table 2.
*$p < .05$; **$p < .01$; ***$p < .001$.

support to H3. The pathways posited in the adapted FSM (Figure 1) do not differ between couple families and lone parent families.

Because the main specification uses two child reports and one parent report of arguments about money, it is not necessarily surprising that children's reports of economic pressure and psychological distress play a larger role in explaining variation in intra-family conflict. Therefore, we included arguments with the resident partner in the latent construct of intra-family conflict for couple families (Table 4 Panel C) to analyze the extent to which the measurement of intra-family conflict about money in couple families may have affected the results. Although the findings are qualitatively identical, the alternative specification yields somewhat larger associations between the constructs based on parental reports and intra-family conflict, while barely affecting the estimates of the child-reported constructs. This suggests that economic hardship and economic pressure lead to arguments about money both between co-resident partners and between parents and children. It is important to collect information on both intra-couple and parent–child conflict, if possible.

Additional analyses and robustness checks

We carried out additional analyses on the full sample, estimating alternative specifications to the one in Table 2, Panel A. First, we estimated a model that omits the direct paths from economic hardship to child and parent psychological distress, and from parent- and child-reported economic pressure to intra-family conflict (i.e., the dashed lines in Figure 1). This specification does not fit the data as well as the main model (SRMR = .07). The effect of

exogenous child-reported economic hardship remains the same, but the estimated effects of the endogenous economic pressure and psychological distress constructs are now larger, due to omitted controls (Table 5, Panel A). For example, the effects of child distress and parent distress on intra-family conflict are 0.45 ($p < .001$, 95% CI = 0.34, 0.54) and 0.19 ($p < .001$, 95% CI = 0.09, 0.29), respectively, compared with 0.19 ($p < .001$, 95% CI = 0.09, 0.28) and 0.07 ($p > .05$, 95% CI = 0.02, 0.16) in the main model. This suggests that more standard specifications of the FSM that omit these additional direct paths may over-estimate the direct effects of the endogenous variables in the model.

Second, to check the sensitivity of our findings to the measurement of exogenous economic hardship, we replaced child-reported material deprivation items with an observed indicator of low household income (bottom 40% of the distribution) (Table 5, Panel B). The model fits the data well (SRMR = .04), but the direct effects of low income on the downstream endogenous variables are substantially smaller than the corresponding effects of latent child-reported material deprivation in the main model. The effects of low income on parent distress and child distress are not statistically significant. The muted effects of low household income are not necessarily surprising because it is an observed dichotomous variable, measured with some error, rather than a latent deprivation construct measured using multiple items. However, the effects of endogenous constructs on intra-family conflict about money are similar to those in the main model.

Third, we included low household income alongside the 10 child deprivation items to define latent economic hardship (Table 5, Panel C). The correlation between the low income indicator and latent hardship is 0.34 ($p < .001$). The model fits the data somewhat less well (SRMR = .05) but explains the same amount of overall variation (CD = .81), and the structural estimates are near identical. Meanwhile, if low household income were added to the model in Figure 1 as an exogenous predictor of latent child reported-economic hardship, the effects of all endogenous contrasts would be the same as in Table 5, Panel C (not reported). Thus, our findings are robust to the inclusion of observed low household income in the model (i.e., as an indicator of latent economic hardship alongside the child deprivation indicators; instead of the child deprivation indicators; as an exogenous predictor of latent economic hardship; or not included in the model).

DISCUSSION AND CONCLUSION

This paper tested an extension of the FSM that includes children's experiences of poverty as social actors and analyzes pathways between economic hardship, economic pressure, psychological distress, and intra-family conflict separately for parents and children. To reiterate our three hypotheses and findings:

- H1: that both parent- and child-reported economic pressure and psychological distress have significant direct and indirect associations with intra-family conflict about money—was supported, although the estimates are larger and more precisely estimated for the child-reported constructs.
- H2: that the pathways between economic pressure and psychological distress, as well as from distress to intra-family conflict about money, will be stronger in lower income families for both children and parents—was not supported.
- H3: that the associations between economic pressure and parent psychological distress will be stronger in lone parent families—was not supported.

Our results indicate that adolescents are affected by economic hardship more immediately than hypothesized by the standard FSM. Both children's and parents' experiences of economic pressure are directly associated with arguments about money. The model works the same way in lower and higher income households, as well as in lone parent and couple-headed families.

This has important implications: economic pressure can disrupt family functioning at all income levels. Although our focus is on the FSM rather than on patterns of intra-household sharing, these findings are in line with Main and Mahony's (2018) conclusion that families living in poverty are not behaving in fundamentally different ways to better off families.

The positioning of children in the standard FSM as unexposed to economic hardship and impacted only through disrupted parenting may serve to promote behavioral rather than material interventions to address poverty, on the assumption that sufficiently "good" parenting can compensate for the negative impact of poverty entirely. Eisenstadt and Oppenheim's (2019) policy review demonstrates the behavioral orientation of the current policy context in the United Kingdom. Underpinned by the FSM, policies such as the "Reducing Parental Conflict Program" seek to address (some of) the consequences of poverty—through interventions such as parental counseling—as opposed to addressing poverty itself (see Lewing et al., 2020). With a view to ameliorating the impact of poverty on children, the findings presented here run counter to this policy orientation: children's own experiences of economic pressure directly affect their psychological wellbeing, and addressing such processes implies "upstream" structural and redistributive—rather than "downstream' behavioral—interventions that reduce economic hardship and pressure may be more successful.

Moreover, arguments about money appear to be driven more by children's experiences of economic pressure and child distress than by parents' experiences and distress in both lower and higher income households. Although qualitative research suggests that children may be adapting their preferences in the context of poverty, our results do not differ by household income group. This could be because we measured economic hardship with child-reported deprivation alone, but many of these items refer to family-level goods and activities (e.g., car, garden, family trips), and including the low household income indictor in the model does not alter the findings. In fact, if low income replaced latent child deprivation as the economic hardship measure, it would no longer influence parental or child distress directly, but only indirectly via parent- and child-reported economic pressure, respectively. Neither parental economic pressure nor parental distress would influence intra-family conflict about money directly, but child-reported economic pressure and distress would still be significantly positively associated with intra-family conflict about money. Meanwhile, including observed low income as an indicator of latent economic hardship alongside child deprivation indicators or as an exogenous predictor of latent economic hardship does not improve model fit or alter the structural model estimates. This suggests that child-reported child-specific material deprivation taps into the economic hardship experienced by the whole family.

We acknowledge important constraints that could usefully be addressed in future research on this topic. Regarding the indicators available to us, we note three issues. Firstly, the measure of economic hardship includes child-specific, but not adult- or household-specific, measures of deprivation. Although our results are robust to different operationalizations of economic hardship, the inclusion of parent-reported measures alongside child-specific measures of material deprivation would probably strengthen the findings presented here. Secondly, measures of family conflict, in line with the aims of the original *Fair Shares and Families* research, relate only to arguments about family money. The inclusion of measures related to a wider range of family conflict and disrupted parenting would help to refine our understanding of the specific ways in which poverty relates to family functioning. Thirdly, our operationalization of psychological distress was restricted to negatively phrased items regarding global life satisfaction. While several studies demonstrate an association between life satisfaction and the measures of psychological distress used in the extant FSM literature (e.g., depression, see Huebner, 2004), further research employing alternative measures would provide a useful test of our adapted model. Finally, the child-focused processes we analyzed could be different for younger and older adolescents. Although our results do not vary by child cohort (10–13 vs. 14–17; estimates not reported), our sample size may not have been sufficiently large. A large birth cohort study would be more appropriate for testing age-related hypotheses.

Furthermore, although the use of multiple indicators to identify latent constructs helps attenuate measurement error, it does not resolve issues such as social desirability bias in self-reported measures. It is also possible that social desirability bias would affect parental responses to a greater extent, but we cannot test this with our data. In fact, our descriptive statistics suggest the opposite, as parents report more severe economic pressure and psychological distress, on average, than children do on the corresponding items (see Table 1).

Similarly, the design of the FSAF study results in some important limitations. Although it is unique in its centralization of children's perspectives and reports in understandings of child poverty, parent-supplied data were only obtained from one adult—even in two parent families. As a result, in this study we have not been able to disentangle any differences between mothers and fathers. It has also not been possible to differentiate between episodic and chronic poverty—experiences that may have distinct implications for family stress. A final methodological consideration is that we have used cross-sectional data: there is no temporal ordering between the constructs included in our model. Therefore, while the theory we have presented posits a causal relationship, the findings in this paper can be interpreted only as simultaneously estimated associations—rather than causal effects.

Nevertheless, this paper presents important evidence highlighting the limitations of previous formulations of the FSM. These findings reiterate the importance of considering children as active agents, in terms of their experiences of poverty and the negotiation of family relationships. In line with a growing body of research drawing on the new social studies of childhood and its role in poverty studies (see, e.g., Main, 2013; Ridge, 2002), our findings highlight the importance of including children's perspectives and reports alongside those of adults in studies of child poverty. Future research drawing on the FSM would benefit from the inclusion of children's reports, alongside those of parents.

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SUPPORTING INFORMATION

Additional supporting information may be found online in the Supporting Information section at the end of this article.

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