

EFFECTS OF PROTECTIVE FACTORS AND THE PERCEPTION OF BLAME  
IN THE DEVELOPMENT OF FAMILY RESILIENCE  
IN THE CASE OF JOB LOSS OF A PRIMARY PROVIDER

By

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## ABSTRACT

### EFFECTS OF PROTECTIVE FACTORS AND THE PERCEPTION OF BLAME IN THE DEVELOPMENT OF FAMILY RESILIENCE IN THE CASE OF JOB LOSS OF A PRIMARY PROVIDER

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Family science literature is traditionally concerned with the well-being of families, and often considers the experiences of families following challenging events or adversity, such as unemployment. The resilience theoretical framework, in particular, examines the ways and the reasons that families do or do not bounce back or recover following adversity. Resilience research has found that the presence of "protective factors" makes families more likely to bounce back, while the presence of "risk factors" makes families less likely to do so. In this study, the FRAS - Family Resilience Assessment Scale (Sixbey, 2005) is utilized to measure protective factors as predictors of family breakup. The six-factor structure created by Sixbey includes the following protective factors: 1) family communication and problem-solving (FCPS), 2) utilizing social and economic resources (USER), 3) maintaining a positive outlook (MPO), 4) family connectedness (FC), 5) family spirituality (FS), and 6) ability to make meaning of adversity (AMMA). The two risk factors that were selected for inclusion in this study were marital status (legally married versus cohabitation) and percent of household income lost at the time of the initial unemployment of the primary provider. Research has shown that legally married couples tend to be more stable than cohabiting couples. Percent of household income lost was included as it was hypothesized that as this percent increased, couples would be more likely to split due to financial strain, which is well known to cause stress in the couple relationship. In addition, this study examines *the perception of blame* as it relates to the occurrence of unemployment of a primary provider, following which families may or may not stay together. Psychology literature

(causal attribution and trauma literature) indicate that internalization versus externalization of blame for events and behavior affect a person's response to adverse events, and, therefore, their future decisions and behavior (Heider, 1958; Kelly, 1967). Specifically, this survey research asked participants (who were the female partners of the persons who had lost the job) to report how they perceive responsibility for the unemployment taking place. Did the job loss occur due to behavior or decisions of the employee himself, or was it due to other factors, primarily outside of his control? This analysis looked at how this perception of blame affects the likelihood of family breakup following unemployment. 140 adult female partner respondents completed an online survey which included demographic data, questions related to all of the independent variables, the statements of the FRAS instrument (using a Likert scale for responses), and additional questions related to the partner's perception of blame for the unemployment. The data were analyzed using binary logistic regression to test the significance of the independent variables as predictors of family breakup. Findings were that duration of unemployment and percent of household income lost were not found to be significant predictors. Marital status was found to be a significant predictor. Of the six protective factors tested, four were found to be significant (USER, MPO, FC, and AMMA), and two were not (FCPS and FS). One of the questions related to the internalization of blame was found to be significant. Implications, limitations, and recommendations for future research are discussed.

This work is dedicated to my mother, Karen Lynne Guilliat Niemi, who has always been the wind beneath my wings. I have come this far because she told me I could, and I believed her.

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## CHAPTER I: INTRODUCTION

In the field of family science, a variety of family-related topics have been studied over time, with a primary aim being to apply knowledge gained to enrich and educate families (Duncan & Goddard, 2011; Powell & Cassidy, 2007). In short, family science has as one of its primary aims the goal of "increasing family well-being" (Duncan & Goddard, 2011; Powell & Cassidy, 2007).

Family well-being often has been measured by outcomes of families and individual family members. Factors such as marital success (usually defined as marital longevity), physical health measures, school success and academic achievement, incidence of problem behaviors, mental and emotional well-being, risk behaviors (such as the use or abuse of alcohol or drugs, premature sexual activity, and teen pregnancy), and income and employment are all factors that have been used to measure the level of well-being in families (Duncan & Goddard, 2011; Powell & Cassidy, 2007; Walsh, 2006; Sailor, 2004; Walsh, 1998; Arcus, Schvaneveldt, & Moss, 1993; and others) .

Along with examining the factors used to measure family well-being is the question of *differences* in family well-being (Walsh, 2006; 1998). Questions that family scientists ask include: Why do some families have greater well-being than others? What kinds of events or characteristics explain *changes* in the levels of well-being in families? (Walsh, 2006; Boss, 2002; Walsh, 1998).

Family scientists have considered the types of problems or stresses that families experience, which account for changes in well-being in some families (Rothwell, & Han, 2010; Walsh, 2006; Boss, 2002; Patterson, 2002; Fox et al., 2002; Walsh, 1998; Bowen et al., 1993;

and a number of others). It seems that no family is immune to experiencing trouble of some kind; however, family scholars have found that families respond differently to problems or challenges, what resilience literature calls "adversity" (Walsh, 2006; Boss, 2002; Walsh, 1998; Bowen et al., 1993; Antonovsky & Sourani, 1988; Hill, 1958). The theoretical framework of "family resilience" began to take shape as scholars found that sometimes families fall apart in the face of trouble, while other families pull together when faced with problems or challenges (Walsh, 2006; 1998). Clearly, this is a phenomenon that needed more attention. Committed to helping families, family scientists began to investigate the following questions: Why did some families fall apart and some families pull together in the face of trouble? What kinds of factors were making the difference?

How can it be determined whether a family has been "resilient" following adversity? As stated, families that pull together during challenging times are considered resilient (Walsh, 2006; 1998); once a time of adversity has passed, the resilient family "bounces back" or remains intact and eventually stabilizes, and family members fare well on indicators of well-being (Walsh, 2006; 1998; Patterson, 1988).

The resilience framework has developed a great deal since it was first identified. Family resilience is being looked at in different ways, and scholars are finding that families who have gone through restructuring (and, thus, have not remained "intact") following adversity also may be appropriately labeled resilient. However, determining resilience in any given family can become quite cumbersome. In a discussion of family resilience by MacPhee, Lunkenheimer, and Riggs (2015), family resilience was described as a "complex, multilevel process," and that, "if one simply combined a given form of adversity at one of three levels of analysis (individual, dyadic, and family system) with two types of mediating mechanisms (vulnerability and

protective factors) and three domains of outcomes (individual, dyadic, and family system), there would be 18 types of family risk models" (p. 157) related to family resilience. The authors go on to explain that analysis of family resilience becomes further complicated not only when considering various levels of analysis, potential regulatory processes, and various forms of outcomes, but macrosystemic influences also must also be included.

However, in whatever other ways family resilience is determined, scholars have consistently included the dyad of the couple heading the family as an important component of this evaluation (Conger & Conger, 2002; Walsh, 2002; and others). This view, while considered traditional in the study of family resilience, simplifies the broader picture of resilience by providing a clear definition of whether or not the family remained intact in a clearly tangible way. Specifically, families in which the membership or family composition (i.e., the marriage partners and status) do not change are deemed "resilient," while families in which separation or divorce occurred are considered not to have been resilient (Walsh, 2006; 1998; Hawley & DeHaan, 1996). The advantage of determining family resilience in this way is that it simplifies the classification of resilience and allows the researcher to focus on other mechanisms as the central focus in a given study, such as the one at hand.

Finally, in the development of the resilience framework, family practitioners sought to strengthen families, to keep marriages together through adversity. Families in which marriages stayed intact were "successful." Family practitioners and scholars studied these families to see what had contributed to their resilience through the challenges they had survived (Walsh, 2006; 1998). A focus developed on what families were doing "right" and what strengths they were showing through adversity, rather than a pathology focus, in which the central focus was what families were doing wrong.

## **Statement of the Problem**

The overarching question of this proposed research is, "Why are some families resilient through adversity while others are not?" The resilience theoretical framework identifies a three-pronged approach (developed by Walsh, 1998) to identifying protective factors that contribute to a family developing resilience when faced with adversity; existing literature identifies these factors, and the sub factors or constructs related to each of them. Walsh (2008; 2003; 1998) identifies protective factors as being related to the following three areas in families: 1) belief systems; 2) organizational patterns, and 3) communication/problem-solving. Sub factors support each of these conceptual constructs. Making meaning of adversity, maintaining a positive outlook, and transcendence and spirituality underlie the belief systems prong; flexibility, connectedness, and social support underlie the prong of organizational patterns; and, clarity of communication, open emotional expression, and collaborative problem-solving underlie the third prong of communication/problem solving (Bixbey, 2005; Walsh, 1998). Families that are strong in these areas are more likely to develop a resilient response to adversity or challenges as they occur.

Families typically will be helped through various forms of adversity when these protective factors are strongly present, and will have a more difficult time with adversity when they rate low in each of these areas (Rothwell & Han, 2010; Walsh, 2006; Fox et al., 2002; Patterson, 2002; Walsh, 1998; Antonovsky & Sourani, 1988). In addition to protective factors which contribute to families developing resilience following adversity, risk factors make family resilience less likely. The question is, how accurately do protective factors and risk factors predict a family's response to adversity? How much of a difference do they make? This

research examines this question, using selected factors.

Literature reviewed in the next chapter will show that the perception of responsibility for the adversity also has been found to influence the development of resilience, or individual recovery from adversity or trauma (Jackson & Mannix, 2004; Gavey et al. 1990; McNeil, Hatcher, & Reubin, 1988; Doherty, 1981). Who caused the adversity that is being experienced? How are those experiencing the adversity perceiving responsibility for it? Causal attribution theory is helpful in understanding the role that this perception plays. Causal attribution holds that people tend to process their experiences on the basis of what they consider to be the cause and effect of a phenomenon (Heider, 1958). This suggests that people consider what they have experienced and try to discern what caused it, and then shape future decisions and behavior from these conclusions (whether or not their conclusions were accurate).

Heider (1958) posited two themes that inform the research in this project: internal and external attribution. Internal attribution describes the process by which individuals assign the cause of some behavior to an internal characteristic, rather to something outside themselves. External attribution describes the process that occurs when individuals assign the cause of a behavior or experience to a situation or event outside of their control, rather than to an internal characteristic. (Heider also believed that people have a tendency to see cause and effect relationships even when they may not really exist.) Kelley (1967) also developed a well known model for causal attribution, in which a person judges whether a certain behavior should be attributed to the characteristic of a person (internal attribution) or to something or someone in the environment (external), which is consistent with the ideas put forth by Heider.

Could it be that the development of resilience in families following adversity is influenced by the perception of family members as to whether a member of the family was



responsible for the adversity, or whether the family members perceive that the responsibility for the adversity lies elsewhere? Could it be that family members are more likely to cope with adversity and pull together more effectively when they see the adversity as having been caused by something **outside** of the family unit? Conversely, could it be that families are less likely to pull together and survive adversity together when, in their perception, the adversity originated with a member of the family, or **inside** of the family unit? The ideas of Heider and Kelly suggest that this may be an important consideration in the development of family resilience.

Therefore, in addition to the effectiveness of protective factors and risk factors as predictors of family resilience, this study also examined the role that the perception of blame or responsibility may play in predicting family resilience.

### **Significance and Relevance of the Problem**

Family science has long been devoted to learning more about family well-being, and educating and enriching families, in the hopes of increasing family well-being. The intention of this study was to increase the understanding of protective factors, risk factors, and the perception of blame as they relate to the development of resilience in families. With additional knowledge, family practitioners will be able to develop methods of addressing these areas as they influence the ability of families to recover after they have experienced trouble or challenging events. Families will be more effectively helped through adversity and strengthened by the presence of protective factors and will be, therefore, better off overall.

The results of this study are suggestive that this topic could be quite meaningful for work with families. If "blame" does have a significant effect on the likelihood of resilience developing in families following job loss of a primary provider, this helps to explain why some families do

not develop resilience, even when protective factors are present. What can be done for families in which it is perceived that the loss of employment truly could have been avoided by the primary provider who lost his or her job? Does it help to realize that it was his or her fault that the family experienced the effects of the loss of income? It may help in at least two possible ways: First, the one who lost the job due to circumstances within his or her control can choose to take responsibility for this event and acknowledge the effects that the family has experienced as a result. Amends could be made and healing could take place (Makinen & Johnson, 2006; Weinberg, 1995), possibly within the realm of a therapeutic environment. Second, other family members could come to terms with the reason why the experience of the loss of income has been more challenging than it might otherwise have been. It is important for the family to understand their experience in order to begin recovering from it and rebuilding (Johnson et al., 2001).

### **Purposes of the Study**

This research project first examines the link between the duration of unemployment of a primary provider (head of household) and the likelihood of family breakup. Second, the study examines the effects of protective factors to see how well these factors predict family breakup following unemployment of a primary provider (head of household). Third, the study examines two selected risk factors (legal marriage versus cohabitation, and percentage of household income formerly earned by the primary provider/head of household prior to the initial unemployment) as predictors of family breakup. Fourth and finally, the study examines the perception of blame or responsibility for the unemployment as being a predictor of family breakup following the unemployment.

## **Research Questions**

The research questions addressed in this project are:

- 1) How well does the duration of unemployment of a primary provider/head of household predict the likelihood of family breakup?
- 2) How well do protective factors predict family breakup following job loss of a primary provider/head of household?
- 3) How well do selected risk factors predict family breakup following job loss of a primary provider/head of household?
- 4) How well does the internalization of blame predict family breakup following job loss?

## **Theoretical Background**

Family ecology theory and family stress theory provide theoretical background for this study, while the application of the resilience theoretical framework provides the foundation for the focus of family resilience following job loss of a provider or head of household.

### **Family Ecology Theory**

Ecology theory has its base in systems theory and acknowledges the family unit as a system and family members as individuals as located or nested within other systems (Bronfenbrenner, 2006, 1994; Bubolz & Sontag, 1993).

Family systems theory identifies the family as a system in which the actions, decisions, or behaviors of one member affect the other parts of the system (or members of the family) (Boss, 2002; Olson, 2000; Broderick, 1993; Broderick & Smith, 1979; Bertalanffy, 1969). Loss of income of a primary provider in the family clearly affects the other members of the family system and the system as a whole (Walsh, 2006; Conger et al., 1999; and others).

Foundational to family ecology theory, family systems theory can be traced at least as far back as the 1920s, when Ernest Burgess identified the family as a unit of interacting personalities (Broderick & Smith, 1979; Bertalanffy, 1969). Rather than focusing on each individual, family systems theory recognizes that the actions of each individual affect others in the system and that the interactions of the individuals are of the great consequence in how the family functions as a whole (Smith & Hamon, 2012; White & Klein, 2008; Boss, 2002; Olson, 2000; Broderick, 1993; Broderick & Smith, 1979; Bertalanffy, 1969). It is one of the main assumptions of family systems theory that "the whole is greater than the sum of its parts" (White & Klein, 2008, p. 146).

Family systems theory also recognizes that it is a primary goal of the family unit to maintain homeostasis and, if it is upset, the family will do what is needed to regain balance and stability (Smith & Hamon, 2012; White & Klein, 2008; Cox & Paley, 1997; Broderick, 1993; Broderick & Smith, 1979; Bertalanffy, 1969). Without providing an exhaustive discussion of this perspective, it is useful to consider the assumption of systems theory that individual members of the family take on roles (Smith & Hamon, 2012; White & Klein, 2008). It follows that when roles are abandoned or changed, the homeostasis of the family is upset or at least threatened and the stability of the family is in question (Galvin et al., 2012; Boss, 2002; Cox & Paley, 1997; Broderick & Smith, 1979). In this research, the very important role of the family provider is altered, putting family stability at risk.

Growing out of systems theory, family ecology theory focuses on the interdependence of and the interactions of humans with their environment (Smith & Hamon, 2012; Bubolz & Sontag, 1993). Ecology theory recognizes that the components of human systems are

interrelated, and it recognizes the importance of considering individuals and families within their contexts, and acknowledging the influence each has on the other (Bubolz & Sontag, 1993; Bronfenbrenner, 1977; 1988).

Family ecology theory holds that 1) families interact with their environment to form an ecosystem, 2) families carry out functions for their own good as well as for the good of society (biological sustenance, economic maintenance, and psychosocial and nurturance functions), and 3) all people are dependent on resources (Bubolz & Sontag, 1993). While a number of areas are addressed in this perspective on families, three are noteworthy here in connection to this research. First, a family system has as a main objective to meet the basic needs of the family and to realize their values in family life; this quality of family life is necessarily synonymous with family well-being. Second, resource management plays an important role in determining the well-being of the family. How are resources allocated so that the needs of the individuals within the family and the family as a whole are met? Third, decision-making is a key component of family functioning, as it reflects the operation of control within the family unit. The decision-making process involves recognizing the need for a decision to be made; identifying, evaluating, and comparing alternatives; and finally, the selection of an alternative (Bubolz & Sontag, 1993). All three of these areas inform the research questions of this project.

### **Family Stress Theory**

Family stress theory began with the work of Reuben Hill in the 1950s, in which Hill sought to identify the processes by which families experience and respond to stressful events and experiences. Hill (1958) developed the well-known ABC-X model for family stress and crisis, which identifies A as being the stressor event, B as family resources or strengths, and C as the

way that the family perceives the event, or how they interpret or assign meaning to the events; X represents the crisis the family enters when it cannot cope effectively with the stressor event (Hill, 1958). This model can clearly and easily be applied to the focus of this study, with the loss of employment of a primary provider being the stressor event (A), the protective factors being the family resources or strengths (B), the perception of blame is the way the family perceives the event(C), and family breakup is the crisis the family enters (X).

McCubbin and Patterson developed the Double ABCX Model of family stress and adaptation in 1983, which adds pre-crisis and post-crisis variables in an attempt to describe the additional life stressors prior to or after the crisis event. This can result in what they called a "pile-up" of demands on the family system. This model also identified the range of family process outcomes that may occur in response to this pile-up. These outcomes may fall between bonadaptation, which is a positive response to the stressor event, and maladaptation, which is a negative, or unhealthy (dysfunctional) response to the stressor event (Hamon & Smith, 2012; Lavee et al., 1985; McCubbin & Patterson, 1983). The model also addresses intervening factors that affect the adaptation, such as family resources, family coherence, and other related coping strategies that the family may employ.

Patterson (1988), building further on the foundations of family stress theory, presented another family stress model referred to as "FAAR," the family adjustment and adaptation response model. This model focused on three systems: the individual, the family, and the community (Patterson, 1988). In this model, the family system is viewed as seeking to maintain balance in its functioning by using resources to cope with stressors and demands on the system. This perspective holds that the meanings the family ascribes to events affect their ability to use

these resources to cope. Families go through cycles of stability, crisis, and adjustment or adaptation. in which they repeatedly make efforts to adjust, or balance demands and resources via these meanings (Patterson, 1988).

## **Resilience Theoretical Framework**

The origins of the family resilience framework are rooted in individual resilience in the field of psychology, which began with the consideration of helping children become resilient in the face of adversity. Scholars sought to understand the traits of resilient children that allowed them to survive and function well after adverse events or challenging circumstances, while other children fared less well (Bayat, 2007; Kelly & Emery, 2003). Gradually, social scientists began to focus on prevention and intervention when needed at various levels of analysis, including individual, family, and community (Henderson et al., 2007; McCubbin et al., 1993; 1999). Fields such as medicine, education, and social services all found this framework useful in their endeavors to promote strengths at each of these levels. Eventually, resilience came to encompass more than just an individual trait and came to be applied to processes at these other levels as well, including in families, which is the focus in this research. Family resilience incorporates ideas from family systems theory and family stress theory, as well as the individual psychological resilience perspective (Patterson, 2002).

While the loss of employment and the resulting difficulties can create a great deal of stress for families, scholars have found that an approach of family resilience that focuses on strengths helps families to master adversity (McCubbin et al., 1993; Orthner et al., 2004; Sanders et al., 2008). Families that develop resilience when faced with adversity have been found to have a number of strengths in common, which are called "protective factors" in the family resilience

framework. Walsh (1998, 2006) called these "protective factors" and, using a three-pronged approach to family resilience, identified three overarching areas: 1) family belief systems, 2) family organizational patterns, and 3) communication/problem-solving.

Family belief systems “powerfully influence our view of a crisis, our suffering, and our options” (Walsh, 2006, p. 130). Family professionals can help families by using the family’s belief system to make positive meaning for them in spite of a difficult situation, develop a hopeful outlook, and use their beliefs as “spiritual wellsprings” (Walsh, 2006, p. 130). Walsh included making meaning of adversity, maintaining a positive outlook, and transcendence and spirituality under the umbrella of family belief systems as sub factors that serve to foster family resilience.

A second area identified and used by researchers as important in the study of family resilience is that of family organizational patterns, under which these sub factors are located: flexibility (bouncing forward), connectedness, and social and economic resources (Walsh, 2006). Although resilience is often thought of as the ability of a family to “bounce back” after adversity, a resilient family truly needs to “bounce forward” as they find a “new sense of normality and adapt to meet new challenges” (Walsh, 2006, p. 134). For some families, this may mean coming to terms with changes in family roles from what they once were (for example, provider), to a new role and pattern of behavior (possibly becoming more of a caretaker in the home and family).

A third area important to families developing resilience is that of communication processes (Walsh, 2006). “Communication processes facilitate resilience by bringing clarity to crisis situations, encouraging open emotional expression, and fostering collaborative problem



solving” (Walsh, 2006, p. 136). Open emotional expression can promote an atmosphere of trust, empathy, and tolerance (Walsh, 2006), so that family members can be free to express their feelings about what is going on. Collaborative problem solving can help families move from a victim-like position to one of being proactive and taking part in finding solutions to their problems (Walsh, 2006).

Risk factors have been found to affect families in just the opposite way, making family resilience less likely following adversity (Walsh, 2006; Luthar, 1997; Garmezy, 1991). Myriad factors have been identified as risk factors, such as parental mental illness (Masten & Coatsworth, 1995), maltreatment (Beeghly & Cicchetti, 1994; Cicchetti & Rogosch, 1997), urban poverty and community violence (Luthar, 1999), chronic illness and catastrophic life events (O’Dougherty-Wright, Masten, Northwood, & Hubbard, 1997). Sometimes risk factors are simply the other side of the coin of protective factors. Families that have weak family belief systems, poor or unhealthy family organizational patterns, or that are weak in communication and problem-solving have been found to be less likely to develop resilience in response to adversity (Walsh, 2006; McHenry & Price, 2005). In addition, other factors have been identified as putting families at risk through adversity. The strength of the couple relationship at the head of the family is one such factor. If this relationship is not a legal marriage, research has shown that the couple is more likely to breakup when under stress, especially financial stress (Halliday-Hardie & Lucas, 2010; Kalmijn, Loeve & Manting, 2007; Brown & Booth, 1996). When a primary provider (head of household) experiences unemployment, the negative effects on the family are expected to be stronger when that provider earned a greater percentage of the household income prior to the job loss (Hout et al., 2011; Walsh, 2006; Voyandoff, 1990).

## CHAPTER II: LITERATURE REVIEW

This chapter will review literature related to the following areas and connections: 1) work, unemployment, and family well-being; 2) income, duration of unemployment, and the marital relationship; 3) economic hardship and family resilience; 4) the family resilience framework, protective factors, and risk factors; 5) the Family Resilience Assessment Scale (FRAS); and, 6) the perception of blame (internal versus external). Finally, a summary of the literature review is provided at the end of the chapter.

### **Work, Unemployment, and Family Well-Being**

Work is important to family well-being in a number of ways. Clearly, work provides household income, which families depend on for survival. Income from work provides for the basic needs of families, such as shelter and other basic necessities; family life would be impossible if these basic needs were not met.

The economic crisis in the United States since 2008 ("The Great Recession") affected workers (Bureau of Labor Statistics, 2012, 2010, 2007) and their families all over the country (Goodman & Mance, 2011; Hout, Levanon, & Cumberworth, 2011; Sum & Khatiwada, 2010), leaving many without work and their families struggling.

Research shows that job loss is often a predictor of housing foreclosure, and losing one's home (or the threat of this possibility) creates stress in families (Aughinbaugh, 2013; Cannuscio et al., 2012; Collins & Schmeiser, 2012; Osypuk et al., 2012). Various studies have found a number of areas affecting well-being outcomes for individuals and families who have experienced financial stress, including both physical and mental health (Tobe, 2014; Howe et al., 2004). Some people experience depression (Howe, Levy, & Caplan, 2004), and couples often

experience strain in their relationships due to unemployment (Howe et al., 2004; Collins & Schmeiser, 2012), which may create changes in the socioeconomic status (SES) of families.

Conger, Conger, and Martin (2010) reviewed research done over the past decade related to the connections between social class (SES) and three areas: 1) romantic unions, 2) parent-child relationships, and 3) various developmental outcomes for adults and children. Particularly, the authors examined mechanisms that may account for these connections. Conger and colleagues reviewed the socioeconomic status, family processes, and individual development of American families over the last decade. The authors found much support that financial stress in families brings about changes in family dynamics in areas of parenting, child development, social class, and quality and stability of romantic relationships.

### **Income, Duration of Unemployment, and the Marital Relationship**

Voyandoff (1990) and Howe et al. (2004) have found a variety of effects on marital stability related to unemployment and financial stress. In addition to the obvious strain in couples to find ways to meet the financial needs of their households, couples often suffer in areas such as communication and in adapting to the changing roles they may experience due to the sudden or chronic unemployment of one or both members of the couple (Baek & DeVaney, 2010; Mattingly & Smith, 2010). While one partner may have been a primary provider of income, job loss may make it necessary for the other partner to find work while the newly unemployed partner must now take on the role of "homemaker" and primary caregiver for the children. This shifting of responsibilities and identities is a very difficult adjustment for many couples to make. Unfortunately, research shows that male partners who previously provided income to the household, often do not take up the slack in household responsibilities when the other partner has taken over the breadwinning (Mattingly & Smith, 2010; DeHenau &

Himmelweit, 2013). He instead is more likely to reduce rather than increase the amount of help he gives with housework and child care.

Duration of unemployment may affect couples and families in different ways. Baek and De Vaney (2010) found ways that families may cope through a period of time of economic hardship, during which they may use their savings, credit, or other methods to make ends meet. It is unknown how long these coping measures are successful for couples who use them. These authors also found that other factors played a role in how couples managed with financial hardship, including past employment, ethnicity of the head of household, number of dependents, home ownership, and personal preferences in how to address needs (Baek & DeVaney, 2010).

Duration of unemployment also affects couples and families differently depending on whether the female partners take jobs (if they had not been employed at the time of a job loss of their husbands or partners), or increased their work hours or work load to compensate for the lost income (Baek & DeVaney, 2010). Mattingly and Smith (2010) compared employment changes for wives during times of economic prosperity and economic recession in the larger economy. They found that an increasing number of wives had become primary breadwinners in families in which the husbands had previously had that role. Wives whose husbands had stopped working during economic recession were twice as likely to enter the labor force as those whose husbands had continuing employment (Mattingly & Smith, 2010). This study found that wives were stepping in to help when their husbands transitioned out of employment. This consideration may make a difference in how duration of unemployment affects families.

Other issues that affect couples due to unemployment include the distribution of household finances and decision-making power about money matters. Nyman, Reinikainen, and Stocks (2013) found that levels of resources and attitudes toward gender equality were important

in how resources were allocated in the household. This study also found that couples differ in the importance they place on male breadwinning, and that women placed on their financial independence. Other considerations found were related to the value couples placed on pooling partners' incomes (Bennett, 2013; Addo & Sassler, 2010), and how money and consumption were viewed by the partners and the symbolic meanings of money. An additional noteworthy finding was that women were willing to accept a lower standard of living as long as they were able to maintain a level of financial independence (Nyman et al., 2013).

Himmelweit, Santos, Sevilla, and Sofer (2013) considered methods of financial decision-making and the sharing of resources within the family. Their findings suggest that couples often come to the point of one partner having the lion's share of power in financial decision-making, without a clear path of how they got that way. While they found that the partner who made the greater amount of income seemed to occupy this privileged position more often than not, the explanation for how or why that determination had been made was lacking for these couples.

Other studies have found that partners benefit differently from household income according to gender, which changes with unemployment of a partner (De Henau & Himmelweit, 2013). Factors that were found to be meaningful included: aspects of financial autonomy, opportunities, security, status, and collective expenditure, as well as personality differences. Some research has found that members of a couple may even experience different living standards in the same household (Cantillon, 2013). These findings include such areas as 1) differences in material living standards, 2) access to leisure or social activities, and 3) process of controlling and managing household income. In fact, husbands were found to have more personal spending money than their wives, while the burden of making the household income stretch fell primarily on the wives (especially in higher income households).

All of these studies show that couples may respond to unemployment in a partner in a variety of ways, depending on the factors and dynamics discussed above.

### **Economic Hardship and Family Resilience**

The family resilience framework has been utilized in studying a number of areas, including children and youth (Samuels & Pryce, 2008; Bayat, 2007; Fraser, 2004), resilience and health (Sanders et al., 2008; Bayat, 2007; McCubbin et al., 2002), resilience and public policy (Seccombe, 2002), resilience and military families (MacDermid et al., 2008), resilience and ethnicity (Marks et al., 2008; Beitin & Allen, 2005), resilience and family coherence (McCubbin et al., 1998), resilience after trauma and crisis (Beitin & Allen, 2005), resilience in unemployment and low-income families (Vandergriff-Avery et al., 2004; Orthner et al., 2004), and others.

As stated earlier, resilience can be described as the ability to "bounce back" or recover after adversity (Walsh, 1998, 2006; McCubbin et al., 1998). Resilience in families can be seen when a family is able to pull together and endure in the face of challenges (Walsh, 2006; 2003; 1998; McCubbin et al., 1998). Economic hardship is a form of adversity that families may face for a variety of reasons, one of which is job loss, or the loss of employment of a primary provider in the family, as this project addresses.

In the recent economic downturns in the US, many families have had primary providers lose their jobs (Bureau of Labor Statistics, 2012), which clearly can be upsetting to families. Loss of employment for primary providers/heads of households creates stress for families in a number of ways, including the need for financial resources and the need for changing family patterns and roles (Sanders et al., 2008; Orthner et al., 2004). Individuals and families respond to financial stress in a number of ways, including having feelings of anxiety and uncertainty about

reemployment success, and they often struggle with depression, substance abuse, and experience conflict in the couple relationship (Osypuk et al., 2012; McCubbin, 1998; Conger et al., 1990). Families have found themselves without the financial resources that they need to meet the needs of their households, often in very basic areas, such as food, clothing, transportation, and shelter (Addo & Sassler, 2010). Some families have had to seek financial assistance from the government or from families, churches, and friends. Many families have been unable to maintain their spending patterns, and some have even had to sell their homes, or have lost their homes to foreclosure (Aughinbaugh, 2013; Burgard et al., 2012; Collins & Schmeiser, 2012). Some families have had to adjust their roles and responsibilities in the family, as parents may need to switch places as providers and primary caregivers in the home, or change family patterns in other ways. All of these factors have contributed to stress in these families (Walsh, 2006; Voyandoff, 1990).

In a three-year study of economic pressure and marital relations, Conger, Reuter, and Elder (1999) examined economic stress influences on the marital relationship, including interactional characteristics of spouses that were supposed to insulate the couple against economic pressure. The authors found that economic pressure increases the risk for emotional distress in couples, which increases the risk for marital conflict distress. Couples that had high levels of support had less emotional distress due to economic pressures. In this study, the effect of marital conflict was also reduced by effective problem solving in the couple relationship.

### **Family Resilience Framework, Protective Factors, and Risk Factors**

Family science was traditionally invested in examining what went wrong with families, why, and what needed to be done to change families to healthier, happier, and better functioning

units (Walsh, 2006; 1998; McCubbin et al., 1993; 1999). Mothers were often targeted and criticized for what they were not doing right or well-enough, and many intervention strategies were based on these types of issues (Arditti, 1992; Gavey et al., 1990). Family research (as was the case in many areas of research at the time) was male-dominated, since female scholars were less well known. Later, the focus shifted to what has been called a "strengths-based" or solution-centered perspective, in which family scientists studied what was working well in families, what they did to cope through trouble, and how they healed following difficult or painful experiences (Patterson, 2002; Walsh, 1998; McCubbin et al., 1998).

The resilience theoretical framework reflected this shift in focus, and researchers began to consider what families were doing to survive and thrive. Resilience is a process, not just a one-time event, and often involves some regression after what seems to be a period of progress. Some family processes have been found to moderate the effects of stress on families (Walsh, 2006; 1998; Hill, 1958). However, there are a number of factors that seem to meaningfully influence whether or not a family will be resilient through adversity, buffering the effects of stress.

In some cases, specific factors put the family more at risk of not developing resilience, and these are called risk factors. As mentioned in Chapter I, Walsh (2006, 1998) organized protective factors in a three-pronged structure: 1) belief systems (with subfactors of making meaning of adversity, maintaining a positive outlook, and transcendence and spirituality); 2) organizational patterns (including flexibility, connectedness, and social support); and, 3) communication/problem-solving (including clarity of communication, open emotional expression, and collaborative problem-solving). Meggen Sixbey (2005) developed an instrument



that provides a valid and reliable way to empirically measure the factors in Walsh's conceptual model of family resilience. Using Walsh's work as the foundation, Sixbey reorganized the protective factors, creating a six-factor structure, including the following measures of family resilience: 1) family and communication problem-solving, 2) utilizing social and economic resources, 3) maintaining a positive outlook, 4) family connectedness, 5) family spirituality, and 6) ability to make meaning of adversity. This study will use Sixbey's approach to measuring the protective factors of family resilience. [Permission was obtained by this author directly from Dr. Meggen Sixbey to use the FRAS instrument.]

### **Family Resilience Assessment Scale (FRAS)**

While Walsh developed a useful conceptual model to help family scholars and practitioners to understand family resilience, a tool was needed to measure these constructs in an empirical way. Sixbey's (2005) instrument was developed in order to measure these concepts concretely, in a way that they can be tested using quantitative methods of analysis. "Having a valid and reliable measure of family resilience will aid in understanding how families deal and cope with adversity" (Sixbey, 2005, p. 4).

In developing this instrument, Sixbey (2005) identified the following terms:

**Adversity/stressful event.** A crisis experience that is unforeseen (Hoff, 2001) and cannot be solved using ordinary coping methods. These events are "self-defined."

**Family.** Sixbey allowed participants to define family in whatever way they chose (Stacey, 1996), especially since the American family is becoming increasingly diverse.

**Family member.** A family member is one individual member of a family unit, as defined by that individual.

**Family resilience.** Family resilience was defined to mean the family's ability to "bounce back" after experiencing a crisis or challenge, strengthened to meet the challenges of life, even more resourceful than they were before, growing and thriving (Walsh, 2002). This is based on the total scale score from the Family Resilience Assessment Scale (FRAS).

**Perception.** Sixbey (2005) defined perception as the way one understands, has knowledge, intuition, or insight regarding an event, situation, or circumstance.

### **FRAS: The Factors**

Sixbey identified the following six factors as measures of family resilience in the Family Resilience Assessment Scale: 1) Family and communication problem-solving, 2) Utilizing social and economic resources, 3) Maintaining a positive outlook, 4) Family connectedness, 5) Family spirituality, and 6) Ability to make meaning of adversity. (Each of these factors and the instrument itself will be explained further in the methods section.)

The first factor, family communication and problem-solving, is described as "a family's ability to convey information, feelings, and facts clearly and openly while recognizing problems and carrying out solutions" (Sixbey, 2005, p. 85). Utilizing social and economic resources is the second factor Sixbey (2005) identified. This resilience factor refers to "those external and internal norms allowing a family to carry out day-to-day tasks by identifying and utilizing resources (such as helpful family members, community systems, or neighbors)" (p. 86). The third factor identified in the Family Resilience Assessment Scale is that of maintaining a positive outlook. A family that is maintaining a positive outlook is a family who "has the ability to organize around a distressing event with the belief that there is hope for the future and persevering to make the most out of their options" (p. 86). The fourth factor is referred to by

Sixbey as family connectedness, defined as “a family’s ability to organize and bond together for support while still recognizing individual differences” (p. 87). The fifth factor in the FRAS scale, family spirituality, is “a family’s use of a larger belief system to provide a guiding system and help to define lives as meaningful and significant” (p. 87). The sixth and final factor, the ability to make meaning of adversity, is present when a family displays the “ability to incorporate the adverse event into their lives while seeing their reactions as understandable in relation to the event” (p.88).

### **The Perception of Blame: Internal Versus External**

Who is responsible? It seems that when something bad happens, knowing whom to blame makes a difference in deciding how to proceed from the point of the adversity to what happens from there.

A mention of causal attribution literature is appropriate here, as it is helpful in understanding the role that this perception plays. Causal attribution notes that individuals process experiences based on what they consider to be the cause and effect of the experiences (Heider, 1958). In this perspective, individuals consider what they have experienced, try to identify what caused it, and then base future decisions and behaviors on their conclusions (whether or not their conclusions were accurate) (Heider, 1958).

Heider posited two themes that inform the research in this project: internal and external attribution. Internal attribution described the process by which individuals assigned the cause of some behavior to an internal characteristic, rather to something outside themselves. External attribution described the process that occurs when an individual assigns the cause of a behavior or experience to a situation or event outside of their control, rather than to an internal

characteristic. (Heider also believed that people have a tendency to see cause and effect relationships even when they may not really exist.) Kelley (1967) also developed a well known model for causal attribution, in which a person judges whether a certain behavior should be attributed to the characteristic of a person (internal attribution) or to something or someone in the environment (external).

Many studies have included the issue of blame, considering where responsibility for trauma or adversity can be placed and finding this to be an important concept (Doherty, 1981; Jackson & Mannix, 2004; McNeil, Hatcher, & Reubin, 1988; Gavey, Florence, Pezaro, & Tan 1990; and others). Doherty (1981) examined the effect of "causal attributions" on family conflict and how these assignments of blame (this author's words) influence conflict attitudes and behavior within the family. Blame (causal attribution) was found to be an important factor in the resolution of family conflict. Doherty (1981) also describes the implications that casual attribution (blame) has for family therapy.

Assigning blame was seen as a meaningful concept in a study by Jackson and Mannix (2004), where the concept of blame was found to be a pervasive and serious issue for mothers. Health professionals were found to attribute problems of children to their mothers (who are often already burdened with complex responsibilities). This attribution of responsibility to the mothers may or may not help children to recover from their problems, but, for whatever reasons, blame was assigned to the mothers (justly or not). It seemed an important part of the process for the blame to be assigned somewhere. Gavey and colleagues (1990) also found blame to be an important concept when addressing issues for incest survivors. Mothers have traditionally been blamed for failing to protect their daughters from the incest experience. In this study, the authors

imply that focusing blame solely on the mothers actually takes away from addressing connections between the family as a system and the wider socio-political and historical contexts of the family. The authors suggest that blame is important in the experience of incest and in the implications for the practice of family therapy following an experience of incest in the family.

McNeil, Hatcher, and Reubin (1988) compared widows whose husbands had died in accidents to widows whose husbands had died by suicide, finding that the families of suicide victims experienced more guilt and blaming. While the authors did not find greater levels of dysfunction in these families, per se, the families had to struggle with evaluating how to process the suicide of the husband/father in the family and where to place the blame for his decision to end his life. Without the deceased person there to ask, these family members had to determine whether his death was in any way their fault, and this was an important consideration in the amount of guilt felt, and how the family could proceed to recover from this traumatic event.

### **Literature Review Summary**

In summary, this review of related literature informs this study in the following ways: The research reviewed here shows that unemployment and income are related to family well-being and to well-being in couple relationships. Unemployment and loss of income negatively affect family well-being and cause stress in couples and families. Cohabiting couples are more vulnerable to this stress than are married couples. Family resilience has been found to be strengthened by the presence of protective factors and weakened by risk factors. The development of the Family Resilience Assessment Scale (FRAS) and the protective factors included in it were reviewed. Risk factors were reviewed and also shown to be negatively related to family and couple resilience after adversity. Finally, literature in the area of internal and

external blame has shown the importance of this phenomenon and that it should be expected that perception of blame will affect the likelihood of resilience in response to adversity.

## CHAPTER III: METHODS

### **Introduction**

In this chapter, the research objective and hypotheses will be stated; conceptual and operational definitions will be provided; the research design, sampling procedures, and measures that were used will be discussed. Data collection and analysis will be described.

### **Research Objective**

The overall objective of this proposed research was to examine the relationship between job loss and family resilience, by testing the relationship between the duration of unemployment of a primary provider/head of household (PP/HH) and family breakup. Protective factors (as identified in resilience literature and transformed in the Family Resilience Assessment Scale by Sixbey, 2005) and two selected risk factors were examined as predictors of family breakup following job loss of a primary provider. The perception of the location of blame (identified as the internalization of blame within the family) for job loss of a primary provider or head of household was also examined as a predictor of family breakup.

### **Hypotheses**

#### **The Null Hypotheses**

Ho(1): The null hypothesis (1): The duration of unemployment of a primary provider (head of household) will be unrelated to family breakup.

Ho(2): The null hypothesis (2): Protective factors will not be related to family breakup, following loss of employment of a primary provider or head of household.

Ho(3): The null hypothesis (3): Risk factors will not be related to family breakup, following job loss of a primary provider or head of household.

Ho(4): The null hypothesis (4): The internalization of blame will not be related to family breakup, following loss of employment of a primary provider or head of household.

### **Hypotheses of Prediction**

H1: The duration of unemployment will be related to family breakup; as the duration of unemployment increases, family breakup will be more likely.

H2: Following unemployment of a primary provider (head of household), protective factors will predict the likelihood of family breakup. As the presence of protective factors is stronger, family breakup will be less likely.

H3: Following unemployment of a primary provider (head of household), selected risk factors will predict the likelihood of family breakup. As scores for risk factors increase, family breakup will be more likely.

H4: Following unemployment of a primary provider (head of household), the internalization of blame will predict the likelihood of family breakup; as the internalization of blame increases, family breakup will be more likely.

### **Conceptual and Operational Definitions**

#### **Dependent Variable**

**Conceptual Definition of the Dependent Variable.** The dependent variable in this research is family resilience, defined earlier as the ability of a family to recover after diversity, or remain intact through adverse circumstances. Here it is conceptualized as the family staying together through adversity in the form of loss of employment of a primary provider/head of household. In other words, the family will have demonstrated resilience by not experiencing



breakup (separation or divorce of the couple) following the job loss of a primary provider/head of household.

**Operational Definition of the Dependent Variable.** Family resilience is measured by family breakup, or the occurrence of separation or divorce in the family. Family breakup is operationalized as separation or divorce of the adult couple (who had been married or cohabiting at the time of the job loss) at any time during the three years following the initial loss of employment. Beyond three years, a family breakup becomes increasingly difficult to tie to the effects of the unemployment and could be due to other events. Respondents were asked: "Was there a breakup of the relationship any time during the three years following the initial loss of employment?" A "breakup" means that a member of the couple actually moved out of the shared residence for any length of time during this period. Breakup was coded with a 1, no breakup was coded with a 0.

### **Duration of Unemployment as an Independent Variable**

#### **Conceptual Definition of Duration of Unemployment as an Independent Variable.**

The duration of unemployment of a primary provider in the family was the first independent variable examined in this study.

#### **Operational Definition of Duration of Unemployment as an Independent Variable.**

Unemployment was operationalized in this research as a continuous variable, with duration of unemployment measured in number of months as reported by the respondent. Respondents were asked to indicate how long the unemployment continued. A "primary provider or head of household" is based on the assessment of the respondent that this person provided more than 50% of the financial support for the household at the time of the initial job loss. The term "head

of household" is used interchangeably with "primary provider."

### **Protective Factors as Independent Variables**

**Conceptual Definition of Protective Factors as Independent Variables.** Protective factors are identified in resilience literature as affecting the family's response to adversity. The presence of these factors serves as a protection to the family, buffering the effects of the adversity. Their presence makes family resilience more likely; conversely, when they are weak or absent, family resilience is less likely. In this research, protective factors were tested as predictors of family breakup, once unemployment had occurred. Using the six-factor structure from Sixbey (2005), the following factors were used: 1) Family and Communication Problem-Solving (FCPS), 2) Utilizing Social and Economic Resources (USER), 3) Maintaining a Positive Outlook (MPO), 4) Family Connectedness (FC), 5) Family Spirituality (FS), and 6) Ability to Make Meaning of Adversity (AMMA).

**Operational Definition of Protective Factors as Independent Variables.** The Family Resilience Assessment Scale (FRAS) (Sixbey, 2005) was used to measure the protective factors of family resilience, as they are present in the families in which there has been job loss of a head of household. The FRAS scale questionnaire implements the six-factor structure of family resilience and includes 54 statements related to the aforementioned six protective factors.

Respondents rated each statement 1 to 4 on a Likert scale, with a score of 1 for "strongly agree," 2 for "agree," 3 for "disagree," and a score of 4 for "strongly disagree." For example, a respondent read the first statement in the instrument as follows: "Our family structure is flexible to deal with the unexpected." If the respondent assigned a score of 1 to that statement, that meant that the respondent strongly agreed with that statement. That would indicate a strong

presence of FCPS (family communication and problem solving), for that item for that respondent.

Twenty-seven statements in the FRAS instrument are related to family communication and problem-solving; eight statements are related to utilizing social and economic resources; six statements are related to maintaining a positive outlook; six statements are related to family connectedness; four statements are related to family spirituality; and, three statements are related to the ability to make meaning of adversity. A total score was calculated for each of these factors for each respondent. Lower scores indicated a stronger presence of those protective factors.

### **Risk Factors as Independent Variables**

**Conceptual Definitions of Risk Factors as Independent Variables.** Risk factors are identified in resilience literature as negatively affecting the family's response to adversity. The presence of risk factors makes the family more vulnerable to the effects of adversity, and less likely to develop resilience. In this research, two selected risk factors were tested as predictors of family breakup, once unemployment has occurred. The two factors used were: marital status at the time of the initial job loss (cohabitation versus legal marriage), and 2) percentage of household income formerly earned by the primary provider/head of household which was lost at time of the initial unemployment.

**Operational Definitions of Risk Factors as Independent Variables.** Marital status at the time of the initial unemployment was measured as either "legally married," which was given a score of zero, or "cohabitating," which was given a score of 1. Respondents were asked to select one of those two choices. Percentage of household income formerly earned by the primary provider/head of household was measured as a continuous variable. The respondent provided this percentage.

## **Internalization of Blame as an Independent Variable**

### **Conceptual Definition of the Internalization of Blame as an Independent Variable.**

Locating blame outside of the family means to assign responsibility for the job loss of the primary provider to some other source, such as fate, the economy, the government, the management/employer, or something else, other than the person who lost the job. Locating blame within the family means to assign responsibility for the job loss to the person who actually lost the job.

Review in Chapters I and II, the internalization of blame has been found to affect response to and recovery from adversity. When blame is located internally, recovery is less likely; when blame is located externally, recovery is more likely. In this research, blame will be conceptually defined as responsibility for the job loss as perceived by the respondent. Internalization of blame was tested as a predictor of family breakup following job loss of a primary provider, once job loss had occurred.

### **Operational Definition of the Internalization of Blame as an Independent Variable.**

Following the FRAS instrument statements, respondents were asked two questions locating blame for the unemployment, as perceived by the respondent:

#### **Question 1 Related to the Internalization of Blame**

Regarding the initial loss of employment of the primary provider, in your view, who or what was most responsible for the job loss occurring?

- a. the government
- b. the economy
- c. fate

- d. the employer or management
- e. something else, other than the person who lost the job
- f. the person who lost the job

[The answers to Question 1 were scored zero for answers a-e, 1 for answer f.]

### **Question 2 Related to the Internalization of Blame**

If you were to place responsibility for the job loss on "external factors" or "internal factors," where would you place responsibility for the initial unemployment, in your opinion?

- a. External factors were most responsible for the initial loss of employment. That is, the loss of employment was not at all the responsibility of the person who lost the job.
- b. Both external and internal factors contributed to the loss of employment. That is, the job loss was somewhat the responsibility of the person who lost the job and somewhat due to other factors outside of his or her control.
- c. Internal responsibility. That is, the job loss was pretty much the responsibility of the person who lost the job.

[Answer a was scored zero; answer b was scored 1; and answer c was scored 2.]

### **Research Design**

While family units were the subject of interest in this research, individuals were the unit of analysis examined in this cross-sectional, survey research. The dependent variable was family resilience, represented by family breakup, as related to the independent variable (unemployment of a primary provider).

### **Study Subjects and Sampling Procedures**

The target population for this study was adult females ages 18 and over, living in the United States, who were the legally married or cohabiting partner of a primary provider/head of household at the time of a loss of employment that had been providing more than 50% of the household financial support.

This English-speaking sample was originally to be recruited via Survey Monkey (the online survey administrator through which participants would actually take the survey) to voluntarily complete the survey as representatives of their family experience. The tools provided by Survey Monkey with which to create an online survey are professionally developed and useful. Through these tools, I was able to construct my survey and prepare it for use by respondents.

Survey Monkey advertises that it recruits participants to complete a variety of online surveys and provides rewards for doing so, making charitable donations of the choice of the participant, and entering the participant in a sweepstakes drawing for each survey that is completed. Signing up as a survey participant also allows the participant a basic level Survey Monkey account of their own to use for their purposes. Survey Monkey claims to have more than 45 million participants who take surveys through their program on a monthly basis.

Unfortunately, while account users may create surveys of any length using their program tools, Survey Monkey does not advertise that there is a length limit on the surveys that they permit to be sent out to their respondent bank. While my survey included 74 questions, only 50 are permitted. It was impossible to eliminate any of the questions in my survey, as the survey had already been approved by my committee, and each of the questions was important in the study. I certainly could not trim the survey down to only 50 questions and still have a useful instrument for my study. In fact, the FRAS portion of the study is 54 questions, and permission had been

granted to use the instrument in its entirety. Therefore, it was necessary that different sampling procedures be proposed for obtaining a sample, and these changes had to be submitted to my dissertation committee for approval. This approval was granted by each committee member, and IRB approval for this change in sampling procedures was granted. (See this communication in the appendices.)

A convenience/snowball sample was used to obtain participants for this study, requesting participants through online and face-to-face advertisements of the study. The social medium of facebook was used to advertise the study, providing the link to the online access, and requesting participants. Viewers and participants were asked to pass along the information about the study, and to post it on their own "facebook wall," if willing to do so. Notices about the study also were posted on facebook group pages, including women's groups related to unemployment, marriage and divorce, family, and financial counseling. Yahoo email groups, list serves, and contact lists were all used to advertise the study. In all cases, viewers were encouraged to pass along information about the study. Paper notices about the study were posted in various locations, including at public libraries, and in some local college lounge areas. The study also was posted in the weekly electronic newsletter of a small, private university. In all venues, the study was advertised as one concerned with "how unemployment of a primary provider affects family resilience, from the perspective of the female partner of the person who lost the job." The link to the survey via the online survey administrator (Survey Monkey) was provided and, once selected, immediately brought up the letter of consent for the survey (included in the appendices), which described the purposes of the study in greater detail. By continuing with the survey from that point, the participant was providing her consent to participate, and agreeing that

she met the criteria being sought for qualified participants. If a prospective participant did not meet the criteria presented in the initial screening , the survey was set up to stop at that point.

This nonprobability sampling procedure was chosen in order to obtain potential participants for this study due to the availability of the participants and the access to them by the researcher. Snowball and convenience sampling procedures of this nature present limitations to the generalizability of the results of the study. In Chapter IV, the findings presented include a description of the actual sample that was obtained. Chapter V addresses limitations to the findings and generalizability.

At the online survey site, participants first encountered the consent form that explained the intentions and purposes of the study, ensuring their complete anonymity; the respondent was assured that the researcher would have no way of linking data to any individual participant. Information was provided about the nature of the study, and instructions were given related to MSU's IRB and policies on Research Involving Human Subjects. Respondents also were provided information on counseling services and/or referrals available through MSU and a national counseling information hotline, should this information be needed, and contact information for the researcher was provided, in case the participants had questions for her. Participants who continued with the survey after reading the consent form were assumed to have consented to participation. Respondents also were instructed to complete the survey only once.

### **Data Collection**

Participants were asked for demographic information, including questions about their age, race, gender, education, current and past household income, and geographic area of the U.S.



(by providing their zip code). Only adult female participants completed the survey. (The demographic and introductory questions used are included in the appendices.)

Respondents were asked whether job loss of a primary provider (head of household) was experienced in their family. (Head of household will be defined as a provider that earned more than 50% of the household income.) Participants were asked what percentage of the household income the head of household did actually provide prior to the loss of employment, and how long the unemployment lasted, in months. Participants who indicated that there was no job loss experienced in the family were thanked for participating and did not continue with the survey.

Participants were asked if they are (or were) the head of household who lost their job or whether they were the other partner. If they had no partner or if they were the person who lost the employment, they were thanked for their participation and did not continue with the survey; only the partner of the person who lost the job was permitted to continue with the survey from that point. Participants were then asked whether there was a breakup of the relationship anytime during the three years following the initial unemployment, with a "break up" meaning that a member of the couple actually moved out of the family residence for any length of time during the first three years following the initial job loss. Respondents also were asked if the relationship was a cohabiting relationship or legal marriage at the time of the initial job loss.

Following these initial questions, respondents completed the Family Resilience Assessment Scale (54 statements) and then answered two questions related to the internalization of blame.

Voluntary participants completed the survey online through the survey administrator (Survey Monkey), with no way of being identified by the researcher. The survey was estimated

to take anywhere between 15 and 30 minutes to complete. The demographic questions, the FRAS instrument, and the questions related to blame are provided in the appendix.

All data collected from the sample were entered into the data set. The online survey program provided an option of the data being entered into a data file, usable in the SPSS data analysis program. This research plan was to utilize this option and conduct data analysis through the SPSS program, which is what took place. Results are provided in Chapter IV.

### **Data Analysis**

Once data entry into SPSS was completed, descriptive statistics were reviewed. The data were examined, variable names created, variable types were set (nominal/categorical, ordinal, or scale/continuous). The data were cleaned and checked for errors.

Logistic regression is used to evaluate how effective a set of independent variables are at predicting a categorical, dichotomous variable (Wuensch, 2008; Tabachnick & Fidell, 2013) . Discriminant function analysis will often be used in the case of a categorical dependent variable (as we have here) if all the predictors are continuous and are evenly distributed (Wuensch, 2008). Logit analysis is utilized if all the predictor variables are categorical; and logistic regression is usually selected if the predictor variables are a mix of continuous and categorical variables and/or if they are not nicely distributed (Wuensch, 2008). (There are no assumptions about the distributions of the predictor variables for the use of logistic regression.) In the case of this research, logistic regression was chosen because 1) the outcome variable is a categorical dichotomous variable, and 2) the predictor variables are a mix of variable types.

In logistic regression, the dependent variable is a function of the probability that a particular case will be in one of the categories (Wuensch, 2008; Tabachnick & Fidell, 2013) (in

this research, family breakup). The regression model will be predicting the logit (the natural log) of the odds of family breakup. That is,

$$\ln(\text{ODDS}) = \ln(Y/1-Y) = a + bX$$

where Y is the predicted probability of the outcome which is coded with 1 (family breakup) rather than with 0 (no family breakup), 1-Y is the predicted probability of the other possible outcome (no family breakup), and X represents the predictor variable (Wuensch, 2008).

Binary logistic regression in SPSS was used to test the effectiveness of the independent variables as predictors of the dichotomous outcome variable (family breakup, the dependent variable). Nagelkerke's R Square was used to identify percent of family breakup predicted by each independent variable, and p values were examined to identify significance of each predictor. In addition, the changes in the likelihood of accurately predicting the outcome of family breakup (odds ratios) are identified and discussed for each analysis. (Results are presented in Chapter IV.)

The first independent variable, duration of unemployment (as a continuous variable), was tested as a predictor of family breakup. Next, the six protective factors from the FRAS scale were tested as predictors of family breakup. The score for each protective factor was calculated as a total of the Likert scores taken from each question in the group for that factor. There were 27 statements related to Family Communication and Problem Solving (FCPS), with each statement receiving a score of 1 to 4 depending on the answer selected by the participant. The total score for FCPS was calculated using this group of scores for each participant. This value then represented the FCPS factor for that participant. A lower score represents more of the presence of the protective factor, since a score of "1" meant that the respondent agreed strongly with the statement.

Eight statements were related to the second protective factor, Utilizing Social and Economic Resources (USER). Six statements were related to Maintaining a Positive Outlook (MPO), the third protective factor. Six statements were related to Family Connectedness (FC), the fourth protective factor. Four statements were related to Family Spirituality (FS), and three statements were concerned with Ability to Make Meaning of Adversity (AMMA), the fifth and sixth of the protective factors. Total scores were calculated for each protective factor, for each participant, with lower scores indicating more of the protective factor's presence in that family. The protective factors were treated as ordinal variables.

The selected risk factors were then tested as predictors of family breakup. Legally married (a categorical variable) was given a zero and cohabiting was given a one. Percent of household income lost (a continuous variable) was the second risk factor that was examined as a predictor of family breakup. The respondent estimated what percent of household income was lost with the initial job loss of their partner.

Internalization of blame was then examined separately as a predictor of family breakup. The two questions related to the internalization of blame were each tested. The first question was given a score of zero if the respondent chose one of the first five answer choices. If the respondent chose the last answer (f), the answer was given a score of one, representing internalization of blame. The second question related to the internalization of blame was given a zero if the participant chose the first answer (a), one if the second answer (b) was chosen, and a score of 2 if the third answer (c) was chosen. (See the next chapter for further discussion.)

## CHAPTER IV: FINDINGS

### **Introduction**

In this chapter, sampling procedures and sample demographics are provided, followed by a discussion of the results of the data analysis. In addition, the chapter provides a discussion of the findings as related to each of the research questions and hypotheses addressed in the study.

### **Sampling Procedures and Sample Description**

#### **Sampling Procedures**

A convenience/snowball sample was used to obtain participants for this study, requesting participants through online and face-to-face advertisements of the study. The social medium of Facebook was used to advertise the study, providing the link to the online access, and requesting participants. Viewers and participants were asked to pass along the information about the study, and to post it on their own "facebook wall," if willing to do so. Notices about the study also were posted on facebook group pages, including women's groups related to unemployment, marriage and divorce, family, and financial counseling. Yahoo email groups, list serves, and contact lists were all used to advertise the study. In all cases, viewers were encouraged to pass along information about the study. Paper notices about the study were posted in various locations including public libraries and some local college lounge areas. The study was also posted in the weekly electronic newsletter of a small, private university. In all venues, the study was advertised as one concerned with "how unemployment of a primary provider affects family resilience, from the perspective of the female partner of the person who lost the job." The link to the survey via the online survey administrator (Survey Monkey) was provided and, once selected, immediately brought up the letter of consent for the survey, which described the purposes of the study in greater detail. (The letter of consent is provided in the appendices.) At

the end of the letter of consent, the respondent read this statement: "You indicate your agreement to participate by responding to questions in this survey on Survey Monkey." If a prospective participant did not meet the criteria presented in the initial screening questions of the survey, the survey was set up to stop at that point for that person and they would not be able to complete the survey.

### **Sample Description**

The target population for this research was women over the age of 18 years who were citizens of the United States. The sample included 140 respondents, all of whom were adult females, English-speaking U.S. citizens and residents.

Of the 140 participants, 134 were white, 2 were African American, 2 were Native American (American Indian), and 2 identified as "other." (There was one case that had no data in it at all.) Four of the respondents reported that they identified as Hispanic, Latino, or Spanish. Two participants reported that they had not finished high school, 4 said that they had achieved a high school diploma or G.E.D., 35 had completed some college, 4 had completed trade school or vocational training, 11 said they had an associate degree, 41 had a bachelor degree, 30 had completed a master's degree, and 11 reported that they had a professional degree. (See Tables 1.1 and 1.2.) This represents a highly educated sample, which may be due to recruitment procedures. Possible effects will be discussed further in Chapter V.

Table 1.1 Race and Ethnicity

<b><u>Racial Grouping</u></b>	<b><u>Frequency</u></b>	<b><u>Percent</u></b>
White	134	95.0
Black or African American	2	1.4
American Indian or Native American	2	1.4
Other	2	1.4
Total	140	99.3

<b><u>Latino, Hispanic</u></b>	<b><u>Frequency</u></b>	<b><u>Percent</u></b>
Yes	4	2.8
No	136	96.5
Total	140	99.3

Table 1.2 Please indicate your educational achievement level by choosing one of the following options.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	did not complete high school	2	1.4	1.4	1.4
	high school diploma or G.E.D.	4	2.8	2.8	4.3
	some college	35	24.8	24.8	29.1
	completed trade or vocational school certification	7	5.0	5.0	34.0
	completed associate degree	11	7.8	7.8	41.8
	completed bachelor degree	41	29.1	29.1	70.9
	completed master's degree	30	21.3	21.3	92.2
	completed professional degree	11	7.8	7.8	100.0
	Total	141	100.0	100.0	

The mean and the median year of birth was 1970 (46 years of age at the time of this study), and the mode was 1970 (7 cases), and the SD was 11.8 years. The range of birth years was from 1940 (76 years old) to 1992 (24 years old).

The average household income for the year prior to data collection was \$71, 902, with a range of \$0 (no annual income the year before the study) to \$251,000. Participants came from 105 different zip codes, with a mode of 11 cases from 48439.

Table 1.3 shows the frequencies for the couples represented in this sample, whether living together or legally married. 127 respondents were legally married to their partners at the time of the job loss, and 8 respondents reported that they were cohabiting.

Table 1.3 Were you legally married or in a cohabiting relationship at the time of the initial job loss?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	legally married	127	90.1	94.1	94.1
	cohabiting	8	5.7	5.9	100.0
	Total	135	95.7	100.0	
Missing	System	6	4.3		
Total		141	100.0		

### Results from the Logistic Regression Analysis

The dependent variable in this study was family breakup, and the independent variables that were examined as predictors of family breakup included: duration of unemployment; the protective factors of family communication and problem solving (FCPS), utilizing social and economic resources (USER), maintaining a positive outlook (MPO), family connectedness (FC), family spirituality (FS), and ability to make meaning of adversity (AMMA); the risk factors of marital status (married or cohabiting at the time of the job loss) and percent of household income



lost at the time of the initial unemployment; and, the internalization of blame, as perceived by the partner of the person who lost the job.

### **Family Breakup: The Dependent Variable**

For the 140 cases in this data, 12 cases reported a breakup and 128 cases reported that there had been no breakup during the three years following the initial loss of employment. That is, 8.6% of the 140 cases reported that a family breakup had occurred during the three years following the initial loss of employment. Of the 12 that had experienced breakup, 3 were cohabiting couples and 9 were legally married.

It should be noted that the findings in this analysis are to be considered in a limited manner, due to the small percentage of cases in which the outcome variable of family breakup actually had taken place. In this section, the output from the binary logistic regression will be presented, but the reader is to view this output with caution. It is unknown why the percentage of families that had experienced breakup was small for this sample. It could be that partners in families that had experienced breakup were less inclined to participate in the study; possibly, they did not want to report on their negative family experience because of how they would feel doing so, even though the survey was anonymous. Conversely, partners in which their families had not broken up following the unemployment may have felt better about reporting on their family experience, since there had been a more positive outcome. This issue will be noted in the discussion of the research questions in this chapter, and it will be discussed further in the next chapter on limitations of the study and recommendations for future research and analysis.

### Model 1: Duration of Unemployment

H1: The duration of unemployment will be related to family breakup; as the duration of unemployment increases, family breakup will be more likely.

Figure 1. Model 1: Duration of Unemployment



\*The model shows the theoretically hypothesized relationship between the variables.

Figure 1 shows Model 1 (Duration of Unemployment). In the first hypothesis, it was predicted that duration of unemployment would be positively related to family breakup. That is, as duration of unemployment increased, family breakup was expected to be more likely. Duration of unemployment was tested as a predictor of family breakup using logistic regression, and it was not found to be significant. (See discussion in later sections.)

Table 2.1 shows the analysis output for the duration of unemployment as a predictor of family breakup (Model 1: Duration of Unemployment). Using a cutoff of  $p < .05$ , these findings show that the duration of unemployment was not significant.

Table 2.1 Duration of Unemployment

**Model Summary**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	81.688 <sup>a</sup>	.002	.003

**Variables in the Equation**

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B) Lower
Step 1 <sup>a</sup>	In number of months, approximately how long did this initial loss of employment continue?	-.007	.017	.185	1	.667	.993	.961
	Constant	-2.272	.363	39.244	1	.000	.103	

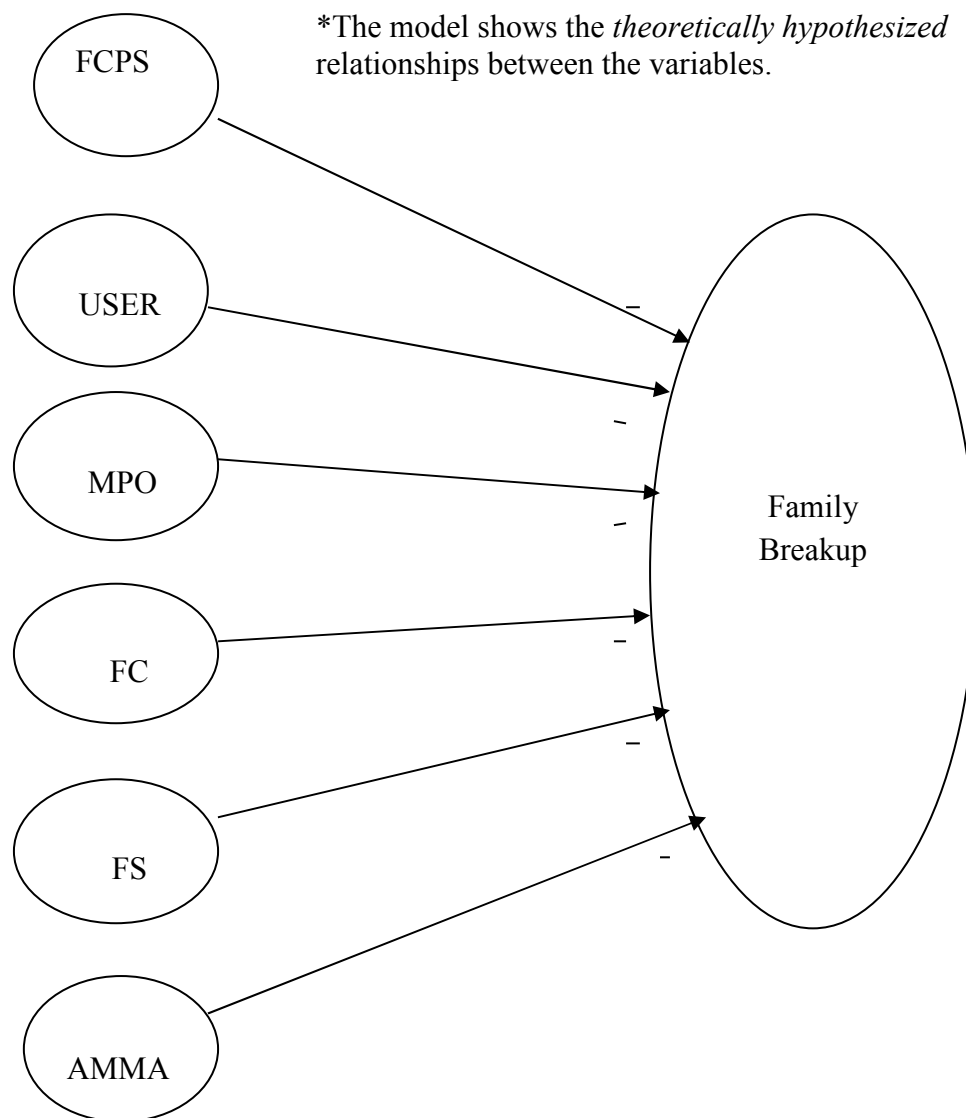
**Model 2: The Protective Factors**

In Model 2 (Protective Factors), it was hypothesized that each of the six protective factors identified in the family resilience assessment scale (Sixbey, 2005) would be negatively related to family breakup, meaning that as participant scores on the protective factors increased, family breakup would be less likely. As discussed earlier in this paper, Sixbey (2005) built upon earlier work in resilience literature, identifying the six protective factors of family communication and problem-solving (FCPS); utilizing social and economic resources (USER); maintaining a positive outlook (MPO); family connectedness (FC); family spirituality (FS); and

ability to make meaning of adversity (AMMA). Sixbey developed the Family Resilience Assessment Scale (FRAS) as a tool to use to measure family resilience. In this research, these six protective factors were each tested as predictors of family resilience when unemployment of a primary provider in the family has occurred. That is, each factor was tested as a predictor of family breakup occurring within three years of the initial unemployment of the provider.

H2: Following unemployment of a primary provider (head of household), protective factors will effectively predict the likelihood of family breakup. As scores for protective factors increase, family breakup will be less likely.

Figure 2. Model 2: Protective Factors



Six-factor structure of family resilience (Sixbey, 2005).

- 1) Family and communication problem-solving (FCPS)
- 2) Utilizing social and economic resources (USER)
- 3) Maintaining a positive outlook (MPO)
- 4) Family connectedness (FC)
- 5) Family spirituality (FS)
- 6) Ability to make meaning of adversity (AMMA)

Table 2.2 Family Communication and Problem Solving (FCPS)

		<b>Variables in the Equation</b>					95% C.I. for EXP(B)		
		B	S.E.	Wald	df	Sig.	Exp(B)	Lower	Upper
Step	FCPS	.075	.040	3.493	1	.062	1.078	.996	1.167
1 <sup>a</sup>	Constant	-6.777	2.313	8.581	1	.003	.001		

a. Variable(s) entered on step 1: FCPS.

<b>Model Summary</b>			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	42.291 <sup>a</sup>	.036	.103

a. Estimation terminated at iteration number 7 because parameter estimates changed by less than .001.

Each of these six factors was tested as a predictor of family breakup using binary logistic regression. Table 2.2 shows the output for the first protective factor, family communication and problem-solving (FCPS), as a predictor of family breakup. Using a cutoff of  $p < .05$ , this protective factor was not found to be significant.

Table 2.3 shows the results of the analysis for the second protective factor, utilizing social and economic resources (USER). According to the Nagelkerke pseudo R Square statistic, utilizing social and economic resources provided an improvement over the intercept model for these data by 11.3 percent.

It is important to note that caution should be taken when interpreting pseudo R squared statistics. They are referred to as "pseudo" R squared statistics because that they do not truly represent the reduction in error as the R squared does in linear regression. In linear regression, homoscedasticity is assumed, which means that the error variances are equal. Logistic regression is heteroscedastic, meaning that the variances in error will always differ for each value of the predicted score. The proportionate decrease in error would be different for each of the predicted scores. Therefore, it is important to note that the pseudo R squared used here is not the same as in a linear regression (Tabachnick & Fidell, 2013; Wuensch, 2008).

Using a cutoff of  $p < .05$ , this variable, utilizing social and economic resources (USER) was found to be a significant predictor of family breakup for these respondents, with a  $p$  of .015. The odds ratio [Exp (B)] had a value of 1.246. Since the scoring of the protective factors was inverted, it should be understood that a one-point increase in score demonstrated a weakening of this protective factor, which was expected to make family breakup more likely; conversely, a one-point decrease in score demonstrated a strengthening of the factor, which was expected to make family breakup less likely. Using the inversion calculation from Wuensch (2008) of  $1/1.246 = .802$ , as the presence of USER strengthened (decreased) by one point, family breakup was only 80% as likely to occur. (Regarding this and the remaining protective variables, see Wuensch, 2008, for further explanation of how and why this calculation is done with inverted scores.) A "higher score" on protective factors indicates less strength of the given factor;

therefore, a unit increase in utilizing social and economic resources indicates a weaker presence of this factor. The findings for this protective factor were consistent with what would be expected.

Table 2.3 Utilizing Social and Economic Resources (USER)

### Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	63.365 <sup>a</sup>	.048	.113

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

### Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
Step 1 <sup>a</sup>	USER	.220	.090	5.887	1	.015	1.246	1.043	1.487
	Constant	-6.431	1.781	13.046	1	.000	.002		

a. Variable(s) entered on step 1: USER.

Table 2.4 shows the analysis results for the third protective factor, maintaining a positive outlook (MPO). This factor was found to improve the intercept-only model by 21.6 percent for these data. With a p of .003, this factor (maintaining a positive outlook) also was found to be a significant predictor of family breakup for this sample. A high score for MPO indicated a weaker presence of this protective factor, meaning that families with higher scores were more likely to experience family breakup, during the three years following the initial unemployment of a primary provider. The odds ratio [Exp (B)] was found to be 1.412 for this predictor. Since the



scoring of the protective factors was inverted, the calculation of  $1/1.412 = .708$  (Wuensch, 2008) shows that as this protective factor's presence was stronger (represented by a one point decrease in score, due to the inversion), the odds of family breakup were only about 71% as likely. These findings were consistent with what would be expected.

Table 2.4 Maintaining a Positive Outlook (MPO)

<b>Model Summary</b>			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	56.834 <sup>a</sup>	.095	.216

**Variables in the Equation**

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
Step 1 <sup>a</sup>	MPO	.345	.115	8.990	1	.003	1.412	1.127	1.770
	Constant	-6.378	1.462	19.047	1	.000	.002		

a. Variable(s) entered on step 1: MPO.

Table 2.5 shows the results of the fourth protective factor, family connectedness (FC), as a predictor of family breakup for this sample. This protective factor also was found to be significant with a p value of .010. Nagelkerke's R Square shows that this factor was an improvement over the fit of the intercept model by 13.9 percent for these data. For this sample, families that had more connectedness were less likely to break up following job loss of a primary provider in the family.

The odds ratio for FC (family connectedness) [Exp (B)] had a value of 1.507. Since the scoring of the protective factors was inverted, the calculation of  $1/1.507 = .663$  was used. As this protective factor grew stronger (represented by a one point decrease in score, due to the inversion), the odds of family breakup were only 66% what they were in the intercept model.

Table 2.5 Family Connectedness (FC)

<b>Model Summary</b>			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	61.463 <sup>a</sup>	.060	.139

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

<b>Variables in the Equation</b>							95% C.I. for EXP(B)	
	B	S.E.	Wald	df	Sig.	Exp(B)	Lower	Upper
Step 1 <sup>a</sup> FC	.410	.158	6.723	1	.010	1.507	1.105	2.055
Constant	-7.229	2.008	12.957	1	.000	.001		

Table 2.6 shows the logistic regression analysis results for the fifth protective factor, family spirituality (FS). Family spirituality was not found to be a significant predictor of family breakup for this sample.

Table 2.6 Family Spirituality (FS)

<b>Model Summary</b>			
	-2 Log likelihood	Cox & Snell R Square	Nagelker ke R Square
Step			
1	73.821 <sup>a</sup>	.007	.015

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

<b>Variables in the Equation</b>							95% C.I. for EXP(B)	
	B	S.E.	Wald	df	Sig.	Exp(B)	Lower	Upper
Step 1 <sup>a</sup> FS	.073	.079	.869	1	.351	1.076	.922	1.255
Constant	-2.938	.741	15.735	1	.000	.053		

a. Variable(s) entered on step 1: FS.

Table 2.7 presents the findings related to the sixth and last protective factor: The ability to make meaning of adversity (AMMA). The Nagelkerke R Square shows that using this factor as a predictor of family breakup was an improvement over the intercept model by 22.5 percent. With a p value of .002, this variable was found to be a significant predictor of the occurrence of family breakup for these respondents. That is, families that had greater ability to make meaning of adversity were less likely to experience family breakup in the three years following initial job loss of a provider.

The odds ratio [Exp (B)] was found to be 2.074. Since the scoring of the protective factors was inverted, we can use the calculation of  $1/2.074 = .482$ . This value shows that as a

respondent's AMMA score decreased by one point (showing more ability to make meaning of adversity), the odds of family breakup were only 48%, for this sample.

Table 2.7 Ability to Make Meaning of Adversity (AMMA)

### Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	61.297 <sup>a</sup>	.101	.225

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

### Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
Step 1 <sup>a</sup>	AMMA	.729	.239	9.294	1	.002	2.074	1.297	3.314
	Constant	-6.315	1.449	18.996	1	.000	.002		

a. Variable(s) entered on step 1: AMMA.

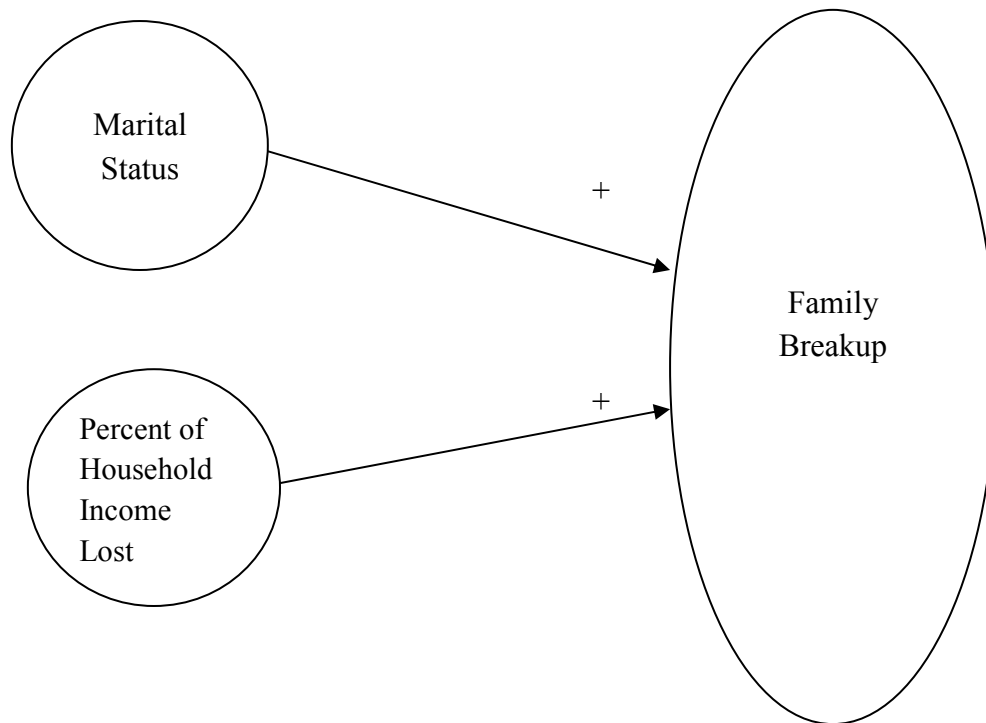
### Model 3: The Risk Factors

Two risk factors were selected for examination in this study: marital status and percent of household income lost at the time of job loss. In Model 3 (Risk Factors), it was hypothesized that each of these two risk factors would be negatively related to family breakup, meaning that as participant scores on the risk factors increased, family breakup would be more likely. Regarding marital status, "legally married" was given a score of 1 and "cohabiting" was given a score of 2,

which would be consistent with the literature that cohabiting relationships are more likely to break up during times of financial stress, while legal marriages are less likely to do so. Therefore, it was hypothesized that couples who were cohabiting at the time of the job loss would be more likely to separate than legally married couples.

H3: Following unemployment of a primary provider (head of household), selected risk factors will effectively predict the likelihood of family breakup. As scores for risk factors increase, family breakup will be more likely.

Figure 3. Model 3: Risk Factors



\*The model shows the theoretically hypothesized relationships between the variables.

Of the 140 cases, 7 had missing data for risk factors. Of the 133 cases with data for the risk factors, 7 reported that the couple was cohabiting at the time of the job loss and 126 reported that they were legally married. Table 2.8 shows analysis output for the first risk factor, marital

status. According to this output and the Nagelkerke Square statistic, this variable provided about a 8.7% improvement over the intercept model. The output table shows that this variable was found to be a significant predictor of family breakup for this sample with a p value of .011. For this sample, families in which the couple were legally married were less likely to experience breakup in the three years following the initial unemployment, compared with the families in which the couple was cohabiting.

Table 2.8 Marital Status (marstat)

<b>Model Summary</b>			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	75.577 <sup>a</sup>	.039	.087

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

#### Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							)	Lower	Upper
Step 1 <sup>a</sup>	Were you legally married or in a cohabiting relationship at the time of the initial job loss?(1)	-2.063	.808	6.516	1	.011	.127	.026	.619
	Constant	-.511	.730	.489	1	.484	.600		

a. Variable(s) entered on step 1: Were you legally married or in a cohabiting relationship at the time of the initial job loss?.

Marital status was coded with a 0 for legally married and 1 for cohabiting couples. It was hypothesized that married couples would be less likely to break up than cohabiting couples. The odds ratio for marital status was .127. This Exp(B) shows that as a respondent's score increased

by one point (going from married to cohabiting), the odds of family breakup increased by 12.7%, for respondents in this sample. Cohabiting couples were more likely to break up following job loss than were married couples, which is a finding consistent with the literature.

Table 2.9 presents output for the second risk factor, percent of household income lost at the initial time of unemployment. It was hypothesized that as percent of household income lost increases, family breakup would be more likely. This variable was found not to be significant in predicting family breakup for this sample. As some of the literature suggests, it may be that, as the percent of household income increases, family breakup may be less likely. As with duration of unemployment, for some families, couples find that they cannot afford financially to support two households. Although couple and family conflict may increase due to financial strain from the household income lost, family breakup may come at a much later date (later than the three years allowed in this study), or it may not come at all, as one can only speculate from these data.

Table 2.9 Percent of Household Income Lost

<b>Model Summary</b>			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	76.888 <sup>a</sup>	.000	.000

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Table 2.9 (cont'd)

		Variables in the Equation					95% C.I. for EXP(B)		
		B	S.E.	Wald	df	Sig.	Exp(B)	Lower	Upper
Step 1 <sup>a</sup>	You have indicated that a primary provider or head of household in your family experienced a loss of employment. Being as accurate as you can, what percentage of the household income was the primary provider earning prior to the initial job loss?	-.003	.019	.022	1	.881	.997	.961	1.034
	Constant	-2.219	1.600	1.923	1	.166	.109		

a. Variable(s) entered on step 1: You have indicated that a primary provider or head of household in your family experienced a loss of employment. Being as accurate as you can, what percentage of the household income was the primary provider earning prior to the initial job loss?

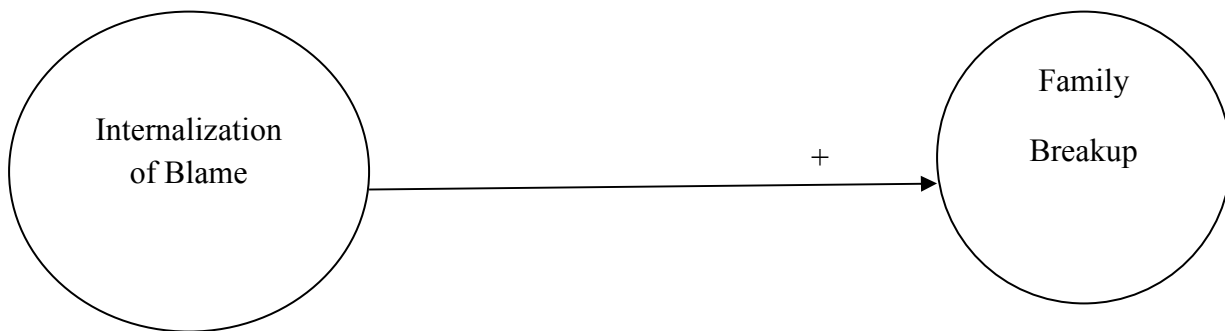
#### **Model 4: The Internalization of Blame**

Finally, the internalization of blame was last to be analyzed. Two questions were asked related to placing responsibility for the unemployment, whether on the individual who lost the job, or on something/someone else. It was hypothesized that internalization of blame (responsibility for the job loss being perceived as belonging with the member of the couple who lost the job) would contribute to the likelihood of family breakup, as can be seen in the model.



H4: Following unemployment of a primary provider (head of household), the internalization of blame will effectively predict the likelihood of family breakup; as the internalization of blame increases, family breakup will be more likely.

Figure 4. Model 4: Internalization of Blame



\*The model shows the theoretically hypothesized relationship between the variables.

The two "blame" questions were analyzed separately, due to the differences in the natures of the questions. Table 2.10 presents the analysis results for the first question: "Regarding the initial loss of employment of the primary provider, in your view, who or what was most responsible for the job loss occurring?" Respondents chose one of the following: the government; the economy; fate; the employer or management; something else, other than the person who lost the job; or, the person who lost the job. A score of zero was given for any answer other than the last choice, the person who lost the job, which was given a score of one if selected by the respondent. Nagelkerke's R Square statistic of .079 indicates that the first question was an improvement over the intercept model by 7.9 percent, for this sample. The variable formed by this question was found to be a significant predictor of family breakup, with a p value of .023.

It was hypothesized that respondents who chose the last answer for this question, placing responsibility for the unemployment on the person who lost the job, would be more likely to have experienced family breakup. The odds ratio [Exp(B)] was 4.857. This value indicates that as a respondent's score increased by one point (going from placing responsibility outside of the family onto the person who lost the job), the odds of family breakup increased by 4.9 times for this sample. These results would indicate that the internalization of blame was meaningful in making family breakup more likely for these participants.

Table 2.10 Internalization of Blame Question 1 (blamechoices)

#### Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	69.971 <sup>a</sup>	.035	.079

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

#### Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
								Lower	Upper
Step 1 <sup>a</sup>	blamechoices	1.580	.697	5.140	1	.023	4.857	1.239	19.045
	Constant	-2.679	.391	47.015	1	.000	.069		

a. Variable(s) entered on step 1: blamechoices.

Table 2.11 shows the analysis results for the second question regarding responsibility for the unemployment, as perceived by the respondent, the partner of the person who lost the job. This question was worded in this way: "If you were to place responsibility for the job loss on

"external factors" or "internal factors," where would you place responsibility for the initial unemployment, in your opinion?" The respondent chose between the following answers:

- a. External factors were most responsible for the initial loss of employment. That is, the loss of employment was not at all the responsibility of the person who lost the job.
- b. Both external and internal factors contributed to the loss of employment. That is, the job loss was somewhat the responsibility of the person who lost the job and somewhat due to other factors outside of his or her control.
- c. Internal responsibility. That is, the job loss was pretty much the responsibility of the person who lost the job.

Answer a was scored zero; answer b was scored 1; and answer c was scored 2, to indicate a rank order of internalizing the responsibility for the job loss. Table 2.11 shows that this question was not significant.

Table 2.11 Internalization of Blame Question 2

#### Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	72.899 <sup>a</sup>	.012	.028

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Table 2.11 (cont'd)

Variables in the Equation							95% C.I. for EXP(B)	
		B	S.E.	Wald	df	Sig.	Exp(B)	Lower Upper
Step	extvsintblame	.625	.485	1.664	1	.197	1.869	.723 4.831
1 <sup>a</sup>	Constant	-2.657	.433	37.645	1	.000	.070	

a. Variable(s) entered on step 1: extvsintblame.

### Research Questions and Discussion of Findings

Before providing more discussion related to the research questions, it should be noted again that the findings in this analysis are to be considered in a limited manner, due to the small percentage of cases in which the outcome variable of family breakup had taken place. In this section, the output from the binary logistic regression will be discussed, but the reader is to view this output with this consideration in mind. This issue will be discussed further in the next chapter on limitations of the study and recommendations for future research and analysis.

The research questions addressed in this project were: 1) How well does the duration of unemployment of a primary provider/head of household predict the likelihood of family breakup? 2) How well do protective factors predict family breakup following job loss of a primary provider/head of household? 3) How well do selected risk factors predict family breakup following job loss of a primary provider/head of household? 4) How well does the internalization of blame predict family breakup following job loss?

### **Research Question 1: Duration of Unemployment**

Duration of unemployment was examined first as a predictor of family breakup in the case of unemployment of a primary provider. It was hypothesized that as duration of unemployment increased, family breakup would be more likely. However, duration of unemployment was not found to be a meaningful predictor of family breakup for this sample (as shown Table 2.1). As discussed in Chapter II, a variety of factors are related to the effects of unemployment on the couple relationship, which may account for this finding. As Baek and DeVaney (2010) found, families may cope with economic hardship by using their savings, credit, or other methods to make ends meet. These authors also found that other factors played a role in how couples managed with financial hardship, including past employment, ethnicity of the head of household, number of dependents, home ownership, and personal preferences in how to address the needs of the situation (Baek & DeVaney, 2010). Duration of unemployment was also found to affect couples and families differently depending on whether the female partners had taken jobs (if they had not been employed at the time of a job loss of their husbands or partners), or increased their work hours or work load to compensate for the lost income (Baek & DeVaney, 2010). These and other studies found differences in the ways that unemployment of a provider affected couples and families, such as how husbands picked up the extra home responsibilities when wives went to work, as reviewed in Chapter II (Mattingly & Smith, 2010). These and other considerations may explain this finding, and small sample size may have contributed to this finding as well.

### **Research Question 2: The Protective Factors**

In research question 2, each of the six protective factors identified in the Family

Resilience and Assessment Scale (FRAS) (Sixbey, 2005) was analyzed as a predictor of family breakup. Four of the six protective factors were found to be significant predictors of family breakup for this sample, including utilizing social and economic resources (USER), maintaining a positive outlook (MPO), family connectedness (FC), and ability to make meaning of adversity (AMMA). Family communication and problem solving (FCPS) and family spirituality (FS) were not found to be significant predictors in this data. Ability to make meaning of adversity (AMMA) and maintaining a positive outlook (MPO) were the best predictors of the six protective factors, with ability to make meaning of adversity improving the intercept model by 22.5%, while maintaining a positive outlook being an improvement over the intercept model by 21.6%. Family connectedness (FC) was a 13.9% improvement, while utilizing social and economic resources (USER) improved the intercept model by 11.3%, according to this analysis.

These findings lead us to believe that the ability to make meaning of adversity is meaningful in keeping a family together in the case of unemployment of a provider, as is maintaining a positive outlook. Staying connected as a family was found to be important as well, along with being able to effectively utilize resources that are needed by the family, including both social and economic resources.

### **Research Question 3: The Risk Factors**

Addressing the third research question, the analysis examined the two selected risk factors as predictors of family breakup when a provider has lost a job. Marital status at the time of the job loss (legally married or cohabiting) and percent of household income lost due to the job lost were included as risk factors for this study. According to the analysis results, marital status was found to be a significant predictor of family breakup following job loss. Cohabiting

was found to increase the odds of family breakup by 12.7%. However, whether a couple is legally married or cohabiting was found to be meaningful in predicting family breakup, which is consistent with the literature in this area.

The second risk factor, percent of household income lost, also was examined as a predictor of family breakup. It was hypothesized that as the percent of household income lost increased, family breakup would be more likely. For this data set, this was not found to be the case, as shown in Table 2.9. As stated earlier, some literature suggests that as the percent of household income lost increases, family breakup may even be less likely. As with duration of unemployment, some families find that they cannot afford to financially support two households. Although couple and family conflict may increase due to financial strain from the household income lost, family breakup may come at a much later date (later than the three years allowed in this study), or it may not come at all, as one can only speculate from this data.

In addition, as research reviewed in Chapter II indicates, other issues may be related to his findings, including how the distribution of household finances takes place, power in decision-making in the couple, the importance placed on male breadwinning, and the view women had toward financial independence (Nyman, Reinikainen, & Stocks, 2013). Other considerations include the value couples placed on pooling partners' incomes (Bennett, 2013; Addo & Sassler, 2010), and how money and consumption were viewed by the partners and the symbolic meanings of money. As referred to earlier in the paper, Himmelweit, Santos, Sevilla, and Sofer (2013) considered the methods of financial decision-making and the sharing of resources within the family. Other studies found that partners benefit differently from household income according to gender, which changes with unemployment of a partner (De Henau & Himmelweit,

2013). These and other issues may explain the finding that percent of household income lost was not found to be significant. The small sample size may also have contributed to this finding.

#### **Research Question 4: The Internalization of Blame**

**Question 1 Related to Blame.** The fourth research question addressed the issue of how a family internalizes blame for the unemployment, how they perceive responsibility for this event which is affecting the family. Two separate questions were constructed to address this issue (included in earlier chapters and in the appendix). Data from the two questions were analyzed separately and results presented in Tables 2.10 and 2.11. In the first question, respondents were asked to choose among several possibilities where they believed responsibility for the unemployment belonged: the government; the economy; fate; the employer or management; something else, other than the person who lost the job; or, the person who lost the job. If the respondent chose one of the first five, blame was "externalized," in the perception of the partner to the one who lost the job. If this partner chose the last selection, ("the person who lost the job"), blame was internalized. That is, if the respondent chose the last answer, she was indicating that she perceived that her partner was "to blame" for the unemployment. The results from the analysis of this question were found to be significant. It seems that how responsibility for the unemployment is perceived by the partner is meaningful in predicting whether or not family breakup will occur. Family breakup was more likely when the blame was internalized, and less likely when it was externalized.

This finding is consistent with concepts in attribution literature, that the internalization of blame is meaningful in how people process challenges and adversity. Literature reviewed earlier showed that the perception of responsibility for adversity has been found to influence the



development of resilience, or individual recovery from adversity or trauma (Jackson & Mannix, 2004; Gavey et al. 1990; McNeil, Hatcher, & Reubin, 1988; Doherty, 1981). Causal attribution holds that people process adversity based on what they consider to be the cause and effect of it (Heider, 1958). As Heider (1958) identified, two themes of attribution exist: internal and external attribution. Internal attribution describes the process by which individuals assign a cause to something internal, rather than to something outside themselves. With external attribution, an individual assigns the cause of an experience to something or someone outside of their control.

**Question 2 Related to Blame.** Finally, the second question concerning of the internalization of blame was addressed in the analysis. In this question, respondents were asked to choose among three possible rankings of responsibility for their partner's unemployment. The question asked was: "If you were to place responsibility for the job loss on "external factors" or "internal factors," where would you place responsibility for the initial unemployment, in your opinion?" Respondents were given these choices:

- a. External factors were most responsible for the initial loss of employment. That is, the loss of employment was not at all the responsibility of the person who lost the job.
- b. Both external and internal factors contributed to the loss of employment. That is, the job loss was somewhat the responsibility of the person who lost the job and somewhat due to other factors outside of his or her control.
- c. Internal responsibility. That is, the job loss was pretty much the responsibility of the person who lost the job.

If the partner chose the first answer (a), she was completely externalizing the responsibility for the employment, away from the family. If the partner chose the second answer (b), she was perceiving the responsibility as belong somewhat to their partner and somewhat elsewhere. If the partner chose the last answer (c), they perceived as the responsibility, or blame, for the job loss to rest pretty squarely on the shoulders of their partner himself. While it was thought that this question would also be meaningful in predicting family breakup, the analysis did not find it to be a significant predictor of family breakup for this sample. Reasons for this finding are unclear; however, sample size may have had some effect, as well as wording of the question.

## CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

### **Introduction**

In this chapter, the results of the study will be evaluated in terms of the theoretical background presented in Chapter II; the research questions and hypotheses will be reviewed; implications and conclusions of the study will be provided; and limitations of this research and recommendations for future research will be discussed.

### **Theoretical Background of the Study**

Family ecology theory and family stress theory provided theoretical background for this study, while the application of the resilience theoretical framework provided for examining family resilience following job loss of a provider or head of household.

### **Family Ecology Theory**

Family ecology theory, with its base in family systems, provided background for this study. A main component of family systems theory, as stated earlier, is that the family unit is viewed as a system, in which all parts (or members) affect all of the other parts (members), and family ecology theory emphasizes that the family is a unit that is nested within other systems, in which all parts are experiencing the interactions of these systems (Bronfenbrenner, 2006, 1994; Bubolz & Sontag, 1993). Family systems theory holds that the actions, decisions, or behaviors of one family member affect the other parts of the system (or members of the family) (Boss, 2002; Olson, 2000; Broderick, 1993; Broderick & Smith, 1979; Bertalanffy, 1969). The loss of employment of a primary provider in the family would be expected to affect the other members of the family system and the system as a whole (Walsh, 2006; Conger et al., 1999; and others).

This theoretical perspective also recognizes that a primary goal of the family unit is to maintain stability, or homeostasis. From this premise, we would expect that the loss of a primary income for the support of the family would upset family stability and the family would act in ways to attempt to regain stability (Smith & Hamon, 2012; White & Klein, 2008; Cox & Paley, 1997; Broderick, 1993; Broderick & Smith, 1979).

To review from Chapter II, family ecology theory includes three areas that were especially relevant to forming the background for this study. First, a family system has as a main objective to meet the basic needs of the family and to realize their values in family life; this quality of family life is synonymous with family well-being. Second, resource management plays an important role in determining the well-being of the family. How are resources allocated so that the needs of the individuals within the family and the family as a whole are met? Third, decision-making is a key component of family functioning, as it reflects the operation of control within the family unit. The decision-making process involves recognizing the need for a decision to be made; identifying, evaluating, and comparing alternatives; and finally the selection of an alternative (Bubolz & Sontag, 1993) This study sought to more closely examine family resilience following loss of employment.

Considering unemployment from this perspective, it would seem that the duration of unemployment would be meaningful in predicting family breakup. That is, the longer the unemployment lasted, the more likely family breakup would be. Conversely, if the unemployment did not continue as long, family breakup would be less likely. For this sample, this was not found to be the case. Duration of unemployment was not found to be a significant predictor of family breakup.

In addition to the possible explanations discussed in the section on Research Question 1 in Chapter IV, there may be other reasons for this finding as well. It may be that the economic downturn experienced in the United States over the past decade created conditions in which there were very few jobs available, and the couple decided that it made more sense for them to stay together (at least living in the same household) for economic reasons. It could be that the couple decided to break up later on, which is something this study could not ascertain, due to the three-year window allowed for the breakup to have occurred. There also is the possibility that job loss does not automatically result in family breakup, reasons for which could be examined more closely in future studies. Qualitative research in which in-depth interviewing took place could help to bring factors to the surface that have yet to be considered.

Family systems theory also posits that family members take on roles (Smith & Hamon, 2012; White & Klein, 2008) and that the family homeostasis is thrown off balance to some extent when roles change (Galvin et al., 2012; Boss, 2002; Cox & Paley, 1997; Broderick & Smith, 1979). In this study, roles necessarily changed in some ways when a primary provider experienced unemployment. Exactly how these changes affected the family is not known, but is something that could be considered in future studies.

### **Family Stress Theory**

Hill (1958) identified the ABC-X model for understanding families undergoing stress, in which A is the stressor event. In this study, job loss of a primary provider was identified as the stressor event. B, the family resources or strengths of the family situation, were the protective factors. Marital status and percent of household income lost (risk factors) also can be considered as related to family resources or strengths. In this model, C represents the way in which the

family perceives the event, or they interpret or assign meaning to it. In this study, this is the perception of blame or responsibility for the unemployment, as interpreted by the partner of the person who lost the job. (X, then, would be the crisis that the family enters upon experiencing family breakup, which is something this study did not examine.)

In this study, marital status was evaluated as a predictor of family breakup. Cohabiting - not being legally married - was identified as a risk factor; therefore, being legally married can be seen as a family strength in the ABC-X model. In fact, marital status was found to be a significant predictor of family breakup in this data. It seems that, for this sample, being legally married was a family strength that helped to prevent family breakup for some families.

Of the six protective factors examined in this study using the Family Resilience Assessment Scale (Sixbey, 2005), four were found to be significant protective factors: utilizing social and economic resources, maintaining a positive outlook, family connectedness, and ability to make meaning of adversity. The two protective factors that did not make a difference for this sample were family communication and problem solving and family spirituality. Reasons for this are not known. In future studies, participants could provide more information related to these two factors that might shed more light on this finding.

In the ABC-X model, the perception of blame on the part of the partner to the person who lost the job would be C. It was expected that, the more this blame was internal to the family (assigned to the unemployed person), the more likely family breakup would be. Conversely, if the partner perceived the responsibility to be external to the family, the less likely family breakup would be. The two questions related to blame were each evaluated as predictors of family breakup. The first question, which asked the partner to make a choice about where the

responsibility for the unemployment would lie, was found to significantly predict family breakup. The second question related to blame asked the partner to choose whether the blame was internal to the family, external to the family, or a mixture of the two. This question was not found to be significant. It may be that asking questions about perception of blame could be worded differently in future studies, or that qualitative interviewing could be used to get at what's going on below the surface in the perceptions of partners.

### **Family Resilience Framework**

The family resilience framework also was used as a perspective through which to examine the topic of this study. As stated earlier, this framework developed as family scientists became interested in identifying the strengths of families in the face of adversity (Walsh, 1998; McCubbin et al., 1998). For this reason, protective factors have been found to be meaningful in assisting families to develop resilience when they experience challenges, such as unemployment (Walsh, 2008; Patterson, 2002; and others). According to this perspective, families who have strong protective factors will be more like to stay together when they experience adversity. As explained previously, using Walsh's work as the foundation, Sixbey (2005) reorganized the protective factors, creating a six-factor structure, including the measures of family resilience used in this study: 1) family and communication problem-solving, 2) utilizing social and economic resources, 3) maintaining a positive outlook, 4) family connectedness, 5) family spirituality, and 6) ability to make meaning of adversity. As discussed, for participants in this study, four of the six protective factors were found to be significant in this way.

## **Summary Discussion**

Family science has a primary aim of being concerned with the well-being of families. The family resilience framework developed in family science in hopes of gaining more understanding of how families recover following adversity, what contributes to resilience and what makes it less likely. The overarching question of this study was: Why are some families resilient through adversity while others are not? This study sought to examine several factors related to family resilience in the case of job loss of a primary provider in the family: duration of the unemployment; the six protective factors identified by Sixbey (2005) in the family resilience assessment scale (family communication and problem solving, utilizing social and economic resources, maintaining a positive outlook, family connectedness, family spirituality, and the ability to make meaning of adversity); two selected risk factors (marital status and percent of income lost), and the internalization of blame for the unemployment. In summary, the data collected for these respondents suggested that four of the six protective factors contributed to family resilience for these families (utilizing social and economic resources, maintaining a positive outlook, family connectedness, and the ability to make meaning of adversity) , making family breakup less likely, as did being legally married. Duration of unemployment, percent of household income lost, and the remaining two protective factors (family communication and problem solving, and family spirituality) did not make a significant contribution. Regarding the question of how the partners perceived responsibility for the unemployment, one of the questions indicated that this perception contributed meaningfully to family resilience for these families.



## **Discussion of Hypotheses**

### **H1: Duration of Unemployment**

H1: The duration of unemployment will be related to family breakup; as the duration of unemployment increases, family breakup will be more likely

It was expected that duration of unemployment would be found to be a significant predictor of family breakup. That is, the longer the unemployment lasted, the more likely the family would be to break up. Duration of unemployment was not found to be a significant predictor of family breakup. While these comments would be only speculation for these particular families, work and family literature presents some possible explanations for this. As mentioned in Chapter II, Baek and De Vaney (2010) found that families may go through a period of time of economic hardship during which they use their savings, credit, or other methods to make ends meet. It may be that some families were still in this stage of coping with economic hardship during the three-year window allowed for this study. These authors also found that other factors played a role in how families coped with financial hardship, including past employment, ethnicity of the head of household, number of dependents, home ownership, and personal preferences in how to address the needs of the situation (Baek & DeVaney, 2010).

Another factor that may explain why duration of unemployment did not effectively predict family breakup is that the female partners may have taken jobs (if they had not been employed at the time), or increased their work hours or work load to compensate for the lost income. (This study does not address these possibilities.) Mattingly and Smith (2010) compared employment changes for wives during times of economic prosperity and economic recession in the larger economy. They found that an increasing number of wives had become primary

breadwinners in families in which the husbands had previously had that role. Wives whose husbands had stopped working during economic recession were twice as likely to enter the labor force as those whose husbands had continuing employment (Mattingly & Smith, 2010). In sum, this study found that wives were pitching in and picking up the slack when their husbands transitioned out of employment. There is also the possibility that the couple continue to reside together when they might otherwise separate because they simply cannot afford to establish two households, at least during the three year period allowed for this study.

## **H2: Protective Factors (FRAS)**

H2: Following unemployment of a primary provider (head of household), protective factors will effectively predict the likelihood of family breakup. As scores for protective factors increase, family breakup will be less likely.

It was expected that all six of the protective factors identified in the Family Resilience Assessment Scale (Sixbey, 2005) would be found to be significant predictors of family breakup; however, family communication and problem solving (FCPS) and family spirituality (FS) were not found to be significant predictors.

One possible connection related to family spirituality not being found to be significant in this study may be that this sample had an unusually high percentage of respondents with high education levels. Of the 140 respondents, 11 reported having an associate degree, 41 had a bachelor degree, 30 had completed a master's degree, and 11 reported that they had a professional degree. While some research has shown that more highly educated people are less religious than individuals with lower levels of education (Albrecht & Heaton, 1984), how this

relates to "family spirituality" as used in the Family Resilience Assessment Scale is something that would need to be considered in future analyses.

### **H3: Risk Factors**

H3: Following unemployment of a primary provider (head of household), selected risk factors will effectively predict the likelihood of family breakup. As scores for risk factors increase, family breakup will be more likely.

Resilience literature has identified a variety of factors as putting families at greater risk in the face of adversity, meaning that they are less likely to develop resilience when these factors are present, such as chronic or fatal illness (Bayat, 2007; McCubbin et al., 2002), poverty (Sanders et al., 2008; Orthner et al., 2004; Vandergriff-Avery et al., 2004; Seccombe, 2002); challenges of having a family member in the military (MacDermid et al., 2008), and others (see Walsh, 1998, 2006, 2008). The two risk factors selected for inclusion in this study were marital status and percent of household income lost due to the initial job loss. Many studies have found that family stability is less in cohabiting households, as compared with families in which the couple is legally married (Halliday-Hardie, 2010; Kalmijn et al., 2007; Brown & Booth, 1996). For this reason, it was hypothesized that marital status would be a significant predictor of family breakup, and it was found to be the case for this sample. The second risk factor, that of percent of household income lost at the time of the initial job loss, was hypothesized to increase the likelihood of family breakup. It was thought that the greater the amount of income lost due to the unemployment of the primary provider, the more likely family breakup would be. For this sample, it was found that percent of income lost was not a significant predictor of family breakup. As with duration of unemployment, it may be that the couple could not afford to have

one of the partners move out of the household, at least during the three year period following the unemployment, as allowed for this study.

#### **H4: Internalization of Blame**

H4: Following unemployment of a primary provider (head of household), the internalization of blame will effectively predict the likelihood of family breakup; as the internalization of blame increases, family breakup will be more likely.

The fourth hypothesis was a focal point of this study, that of the perception of blame from the perspective of the partner of the provider who had experienced the unemployment. As reviewed earlier in this paper, causal attribution theory is helpful in understanding the ways that individuals process their experiences on the basis of what they consider to be the cause and effect of a phenomenon (Heider, 1958). Based on Heider's internal and external attribution themes discussed earlier, the finding for one of the blame-related questions that this perception was a significant predictor of family breakup for this sample is consistent with this perspective. Heider's internal attribution theme describes the process by which individuals assign the cause of some behavior to an internal characteristic, rather to something outside themselves, while external attribution describes the process that occurs when an individual assigns the cause of a behavior or experience to a situation or event outside of their control, rather than to an internal characteristic. Also reviewed earlier, this finding is consistent with psychology literature in which the perception of responsibility also has been found to influence the development of resilience, or individual recovery from adversity or trauma (Jackson & Mannix, 2004; Gavey et al. 1990; McNeil, Hatcher, & Reubin, 1988; Doherty, 1981).

Stemming from the literature that speaks to the importance of "blame placement" in the case of traumatic experiences being a predictor of recovery, it was hypothesized that the perception of blame would be significant in predicting the likelihood of family breakup in the case of job loss. It was hypothesized that when the partner perceived that the one who lost the job was *not* primarily responsible, but responsibility belonged elsewhere (such as with fate, the government, the economy, or the management or employer), family breakup would be less likely. If, on the other hand, the partner believed that the job loss was the responsibility of the person who lost the job, family breakup would be more likely.

Two questions were constructed to get at the issue of the perception of blame by the partner of the person who lost the job. The first question, which asked the respondent to make a choice of who or what was responsible for the unemployment, was found to be significant as a predictor of family breakup for this sample, which is consistent with the related literature. The second question asked the respondent to decide whether blame for the unemployment was primarily outside the control of the person who lost the job, primarily the fault of the person who lost the job, or a mix of the two. This question was not found to be a significant predictor of family breakup for this sample. The reasons for the different findings between the two questions is unclear and could be explored in future research.

### **Limitations**

As stated earlier, binary logistic regression was chosen as the statistical technique to be utilized for this research, primary because 1) the outcome variable was dichotomous and categorical (family breakup or no family breakup), and 2) the independent variables were a mix of types (continuous, ordinal, and nominal or categorical). Using an online survey administrator,

the survey instrument was completed by 140 respondents, which was generally a sufficient number of cases for this analysis. Twelve of the 140 cases had experienced family breakup, which was a focal point of the research. This means that about 8.6% of the sample had experienced family breakup, which was what the research project sought to examine as the outcome variable. This presents a serious limitation to the results of this study. As stated in the section on the results from the logistic regression, the findings here must be read with caution, due to the small percentage of the sample that had experienced family breakup during the three years following the unemployment.

It is unknown why the percentage of families that had experienced breakup was so small in this sample. It could be that partners in families that had experienced breakup were less inclined to participate in the study; possibly, they did not want to report on their negative family experience because of how they would feel doing so, even though the survey was anonymous. Conversely, partners in which their families had not broken up following the unemployment may have felt better about reporting on their family experience, since there had been a more positive outcome. This possibility should be noted and considered further in future research and analysis.

An analysis in which all of the variables were included at the same time in one model could yield meaningful results, if a larger proportion of cases had experienced family breakup. This would also have provided the opportunity to examine interaction effects, which would provide additional insights into the relationships between the variables. A second preference would be to examine the identified models separately. (Both of these options are also mentioned in recommendations.) However, due to the small proportion of cases with family breakup in this study, the statistical consultant recommended that each variable be tested against the null model,

where only the intercept is present. For this reason, suggestions for future analysis related to these ideas are given in the recommendations section of this chapter .

In addition to the small proportion of the sample that had experienced family breakup as an outcome, the study findings should also be considered in light of the sampling procedures. Snowball sampling and convenience sampling were used to collect the data in this project, which limits the generalizability as compared to other sampling procedures. In this sample, the percentage of respondents that were white, higher income, and well-educated was quite high, which can most likely be attributed to these sampling procedures. This must be taken into consideration. Future studies that include respondents of more variable ethnicities and racial groupings, educational levels, and incomes would provide meaningful comparisons to the findings here.

### **Recommendations**

A number of recommendations for future research related to this study are included here. First, obtaining a sample in which a greater proportion of respondents had experienced family breakup following job loss would provide a greater amount of data. It may be an effective sampling endeavor to deliberately seek respondents who qualify for the study in this way.

Second, analysis techniques that are designed to be more sensitive to effects when the proportion of cases is small (as it is here) would produce results worth examining as well. For example, "rare events" logistic regression is one such technique. Allison (2012) and King and Zeng (2001) identified the problem that occurs when the number of cases on one of the two outcomes is rare, which is the case here. They hold that there is nothing wrong with the logistic model when this happens; the problem is that maximum likelihood estimation of the logistic

model suffers from small-sample bias. King and Zeng (2001) propose the alternative estimation method in order to reduce the bias. In the case of logistic regression, this method produces "finite, consistent estimates of regression parameters when the maximum likelihood estimates do not even exist because of complete or quasi-complete separation.". Utilizing a technique of this sort may produce results that would show effects that the traditional binary logistic regression analysis does not. (However, utilizing this technique for this project would have involved some syntax writing, as SPSS does not allow for this computation.)

Although the findings from this study must be taken with caution due to the small proportion of cases that experienced family breakup, this research generally confirmed that some of the FRAS protective factors are effective predictors of family resilience (except for family spirituality and family communication and problem solving). In addition, marital status was found to be a significant predictor of family breakup, while the second risk factor (percent of household income lost) was not. Finally, blame for the job loss, as perceived by the partner, was found to be an effective predictor of family breakup with regard to the first question, but not the second.

While a number of studies have examined protective factors and risk factors and how they affect the likelihood of family resilience, this study was a first in examining the role of the perception of blame for the adversity (in this case, unemployment). Even though the generalizability is very limited, the research provides preliminary information related to how this perception may be affecting family resilience.

Additional suggestions for future research may include using qualitative research, in which both members of the couple are interviewed about the cause of the adversity. Qualitative



interviewing provides questions and prompts to stimulate participants to think about the topic at hand and to bring forth information that they think to be relevant. While qualitative research has traditionally been viewed as “softer” research, denoting that it is less meaningful or respectable in the world of research, this has changed somewhat in recent years (Cresswell, 2013; Richards, 2009; Marshall & Rossman, 2011). Necessarily, the number of participants is generally much smaller than the number of respondents included in quantitative research; while the data collection and analysis may take a great deal more time, energy, effort, and funding than that of quantitative research, qualitative research may also be a more rewarding experience than quantitative data collection and analysis (Cresswell, 2013; Daly, 2007). Qualitative research has the tremendous advantage of uniquely allowing findings to emerge in response to a research question that the researcher could not have anticipated (Cresswell, 2013; Palmer et al., 2007). While all researchers should approach their work open to any findings, quantitative research is focused to generate data only in response to the specific parameters set by techniques of the data collection, such as the use of the survey (Tabachnick & Fidell, 2013). Qualitative research, specifically ethnographic interviewing, also uses specific interview questions, but allows participants to bring forth any information they feel is relevant to the questions being asked (Cresswell, 2013).

Interviews would be transcribed (if they were conducted in person). The coding process for the interview data could follow the grounded theory approach (Cresswell, 2013) including: creating and organizing files for the data, reading through the data while making notes in the margin and forming initial codes, describing open codes, engaging in axial coding, and moving on to selective coding and interrelating categories (Cresswell, 2013, p. 190-191). Finally, themes that emerged from the interviews would then be identified and presented and discussed as

findings, and related to the theoretical framework. Research of this type could provide a great deal of insight into how perceptions of blame affect couples and families, making them more or less likely to pull together when experiencing hardship. Family professionals in the therapeutic community could use information from these kinds of studies to aid them in assisting families through this process.

As suggested by a member of my dissertation committee, it may be that whether the couple *agrees* about the internalization of the blame for the adversity is a more important consideration than the internalization itself. If both partners see that the job loss was due to decisions or behaviors of the person who lost the job, while unfortunate, they may be able to begin the process of addressing these decisions and behaviors and the effects on the family. If one partner sees the job loss as being due to external factors and one sees it as due to internal factors, there is a greater obstacle to developing resilience that may prove insurmountable for that family, at least for the time being. In either case, a family counselor may be able to help the members of the couple to untangle their perceptions of responsibility and address whether a family breakup can be prevented.

Other areas that could be explored in future studies would include how families of different sizes are affected differently (number of children), ethnicity differences, differences in sexual orientation, and comparisons of levels of education.

Finally, the perception of blame for the unemployment was a focal point of this study, and was found to significantly predict family breakup for this sample, using the first of the blame questions. Future studies that include analysis of self-blame in the individual who lost the job could also produce valuable insights. It may be that family breakup may have been caused by the

self-blame in the person who lost the job. In addition, the opportunity to interview or survey both members of a couple would provide much information as well. It may be that examining the perceptions of partners in other ways, other types of questions, other interviewing techniques, and other analysis methods could provide more insights into this finding, in addition to other suggestions made in this chapter.

Family science seeks to improve the well-being of families, and one of the ways in which this is done is by equipping families to cope with challenges and adversity in more effective ways. If family practitioners can aid family members in understanding how their perceptions of adversity affect their family roles, experiences, and homeostasis, it is hoped that more families will come through times of adversity with greater well-being as a whole. Future research in this area could yield meaningful results to this end.

### **Conclusion**

As stated earlier, the results of this study and future related studies have the potential to be quite meaningful for work with families. This study found that, to some extent, the concept of "blame" does have a significant effect on the likelihood of resilience developing in families following job loss of a primary provider. With future work that confirms this finding, this phenomenon may help to explain why some families do not develop resilience when faced with adversity.

As reviewed earlier, the perception of responsibility has been found to influence the development of resilience, or individual recovery from adversity or trauma (Jackson & Mannix, 2004; Gavey et al. 1990; McNeil, Hatcher, & Reubin, 1988; Doherty, 1981). Causal attribution theory tells us that people tend to process their experiences on the basis of what they consider to

be the cause and effect of a phenomenon (Heider, 1958). This suggests that individuals consider what they have experienced and try to discern what caused it, and this influences their future decisions and behaviors. Heider's work laid the foundation for understanding that whether attribution is placed internally or externally is meaningful in understanding the processing of experiences. Kelley's (1967) model for causal attribution, in which a person judges whether a certain behavior should be attributed to the characteristic of a person (internal attribution) or to something or someone in the environment (external), also provides support for the importance of understanding the placement of responsibility for adversity experienced in families.

This study suggests findings that are consistent with this literature, that the attribution of responsibility for the unemployment of a primary provider is important in contributing to the likelihood of family breakup. The question that remains is: What can be done for families in which it is perceived that the loss of employment truly could have been avoided by the primary provider who lost his or her job? Will it help to realize that it was his or her fault that the family experienced the effects of the loss of income? As mentioned in an earlier section of this paper, this realization may indeed help if the one who lost the job due to circumstances within his or her control can choose to take responsibility for this event and acknowledge the related effects that have occurred as a result. With acknowledgement of this set of events and experiences, amends could be made and healing could take place (Makinen & Johnson, 2006; Weinberg, 1995), possibly within the therapeutic environment. Second, this acknowledgement could assist other family members in understanding why the experience of the loss of income has been more challenging than it might otherwise have been. Understanding the potential effects of the perception of blame may play an important role in families recovering from their experiences and beginning to rebuild. (Johnson et al., 2001).

While parents may want to avoid talking about painful or uncomfortable topics, such as the financial crisis created by a parent's job loss, professionals can help families by encouraging them to openly acknowledge the situation in age-appropriate ways, and address the concerns children may have (Walsh, 2006). Open emotional expression can promote an atmosphere of trust, empathy, and tolerance (Walsh, 2006), so that family members can be free to express their feelings about what is going on. Collaborative problem solving can help families move from a victim-like position to one of being proactive and taking part in finding solutions to their problems (Walsh, 2006).

Family professionals also can help families in crisis by facilitating reconnection and helping them to mend damaged relationships. Finally, practitioners can help families to access social and economic resources, which are especially important to families who have experienced job loss. Resources may include kin and social networks, community resources, and sources of financial help (Henderson et al., 2007; Walsh, 2006).

## APPENDICES

## APPENDIX A

### Demographic and Introductory Questions

## DEMOGRAPHIC AND INTRODUCTORY QUESTIONS

Thank you for participating in this study! Please answer the following questions as accurately as possible.

1. Are you age 18 or over? If not, please stop here and do not complete the rest of the survey.

Thank you!

2. Do you read and understand English well? If not, please stop here and do not complete the rest of the survey. Thank you!

3. What year were you born?

4a. With which of the following racial groups do you most identify?

White

Black or African American

American Indian or Native American

Asian or Pacific Islander

Other

4b. Do you identify as Hispanic, Latino, or Spanish?

Yes

No



5. Which of the following best describes your gender?

Male

Female

Other

6. Please indicate your educational achievement level.

did not complete high school

high school diploma

high school plus some college

completed trade or vocational school certification

completed associate degree

completed bachelor degree

completed master's degree

completed professional degree

7. What was the approximate total yearly income for your household last year?

---

8. Please provide your zip code.

9. A primary provider or head of household is a person who is or was providing more than 50% of financial support for the household.

Did a primary provider or head of household in your family at any time experience the loss of employment?

yes

no

If not, please stop here and do not complete the rest of the survey. Thank you!

10. Being as accurate as you can, what percentage of the household income was the primary provider earning prior to the initial job loss?

\_\_\_\_\_

11. What was the approximate total yearly income for your household at the time of the initial loss of employment of the primary provider/head of household?

\_\_\_\_\_

12. In number of months, approximately how long did this initial loss of employment continue?

\_\_\_\_\_ months

13. Are you the primary provider/head of household who experienced the loss of employment or are you the partner of this person?

I am the person who experienced the loss of employment and I had no legal spouse or live-in partner at that time.

I am the person who experienced the loss of employment and I was earning more than 50% of

the household income.

I am the partner of the person who experienced the loss of employment and he or she was earning more than 50% of the household income at that time.

If you are the person who experienced the loss of employment, please stop here and do not complete the rest of the survey. The remaining questions pertain only to the partner of the person who experienced the unemployment. Thank you for your participation!

14a. Was there a breakup of the relationship anytime during the three years following the initial loss of employment? A "break up" means that a member of the couple actually moved out of the shared residence for any length of time during this period.

yes

no

14b. If yes, how long after the initial job loss did the breakup occur?

- a. There was no breakup.
- b. The separation occurred approximately \_\_\_\_\_ months following the initial job loss.

14c. If there was a breakup, how long did the separation last?

- a. There was no breakup.
- b. The separation lasted \_\_\_\_\_ months.
- c. The breakup was permanent. The relationship is not reconciled.

15. Were you legally married or in a cohabiting relationship at the time of the initial job loss?

legally married

cohabitating

16. Approximately how many years ago did the initial loss of employment occur?

\_\_\_\_\_ years

Thank you for completing this part of the study! The next part is about what your family was like around the time that the initial loss of employment of the primary provider occurred.

## APPENDIX B

### Questions Related to Blame

### **Questions Related to Blame**

The following two questions are concerned with your opinion about responsibility for the initial job loss of the primary provider. Please answer these questions as honestly as you can.

Remember that you are answering these questions with complete anonymity. The researcher has no way of connecting you to your responses in this study. Thank you for your participation!

1. Regarding the initial loss of employment of the primary provider, in your view, who or what was most responsible for the job loss occurring?

- a. the government
- b. the economy
- c. fate
- d. the employer or management
- e. something else, other than the person who lost the job
- f. the person who lost the job

[The answers to this question will be scored zero for answers a-e, 1 for answer f.]

### **Questions Related to Blame (cont'd)**

2. If you were to place responsibility for the job loss on "external factors" or "internal factors," where would you place responsibility for the initial unemployment, in your opinion?

a. External factors were most responsible for the initial loss of employment. That is, the loss of employment was not at all the responsibility of the person who lost the job.

b. Both external and internal factors contributed to the loss of employment. That is, the job loss was somewhat the responsibility of the person who lost the job and somewhat due to other factors outside of his or her control.

c. Internal responsibility. That is, the job loss was pretty much the responsibility of the person who lost the job.

[Answer a will be scored zero; answer b will be scored 1; and answer c will be scored 2.]

You are finished with this study. Thank you for taking the time to provide your answers! If you have any questions, please contact the researcher at the contact information provided in the introduction to the study.

## APPENDIX C

### Letter of Consent



## **Letter of Consent**

### Research Participant and Consent Information

You are being asked to participate in a research project. Researchers are required to provide a consent form to inform you about the study, to convey that participation is voluntary, to explain risks and benefits of participation, and to empower you to make an informed decision.

#### **1. EXPLANATION OF THE RESEARCH AND WHAT YOU WILL DO**

You are being asked to participate in a research study. The purpose is to examine the following items as predictors of family breakup: Duration of unemployment of a primary provider, protective factors, risk factors, and responsibility for the unemployment. In other words, how well does length of unemployment predict family breakup? How well do the protective factors and risk factors included here predict family breakup when unemployment of a primary provider has occurred? If the partner of a primary provider believes that the unemployment was due to other forces (besides the person who lost the job), how well does this predict family breakup? We expect that the survey instrument will take no more than 30 minutes to complete.

#### **2. Your rights to participate, say no, or withdraw**

- Please respond to this survey and to the interview only if age 18 or older.
- Please respond to this survey only if you are FEMALE.
- Please respond to this survey only if you speak, read, and understand English well.

Please respond to this survey only if your household experienced the loss of employment of a primary provider, who was providing more than 50% of financial support for the household.

- Please respond to this survey only if you are or were THE PARTNER OR SPOUSE of the person who experienced the unemployment.
- Participation in this research project is completely voluntary. You have the right to say no.
- There are no expected or known risks. We do not expect that any of the questions will cause you discomfort or distress.
- If you do wish to discontinue or to skip any questions, you may do so at any time.
- Choosing not to participate or withdrawing from this study will not make any difference in the quality of any services you may receive or benefits to which you are otherwise entitled.

### 3. COSTS AND COMPENSATION FOR BEING IN THE STUDY

There will be no cost to you if you participate in this study. You will not receive money or any other form of compensation from the researchers (J. Brown or R. Griffore) for participating in this study.

### 4. ANONYMITY

Your information will be anonymous. Please do not include your name anywhere on the survey instrument. Please do not provide any other information that could link you with the information you provide. Please do not share the information you provide with anyone else. In answering the questions on the survey instrument, please do not provide any information that may be related to a crime, that is, activity that may be a violation of civil or criminal statutes involving you or any other individual(s).

5. KEEP THIS CONSENT INFORMATION If you decide to participate in the study, you may keep this consent information.

#### 6. Contact Information for Questions and Concerns

If you have concerns or questions about this study, such as scientific issues, how to do any part of it, or to report an injury related to completing the questionnaire, please contact the researchers: Jodi N. Brown and Robert J. Griffore: Department of Human Development and Family Studies, Michigan State University, East Lansing, Michigan 48824-1030, brown345@msu.edu or griffore@msu.edu.

If you have questions or concerns about your role and rights as a research participant, would like to obtain information or offer input, or would like to register a complaint about this study, you may contact, anonymously if you wish, the Michigan State University's Human Research Protection Program at 517-355-2180, Fax 517-432-4503, or e-mail [irb@msu.edu](mailto:irb@msu.edu) or regular mail at 207 Olds Hall, MSU, East Lansing, MI 48824.

#### 7. AGREEMENT

You indicate your agreement to participate by responding to questions in this survey on Survey Monkey.

## APPENDIX D

### IRB Exempt Status

## IRB Exempt Status

### MICHIGAN STATE UNIVERSITY

May 4, 2016

To: Robert Griffore  
13H Human Ecology

Re: IRB# x16-618e Category: Exempt 2  
Approval Date: May 4, 2016

Title: PROTECTIVE FACTORS, RISK FACTORS, AND THE PERCEPTION OF BLAME AS  
PREDICTORS OF FAMILY RESILIENCE IN THE CASE OF JOB LOSS OF A  
PRIMARY PROVIDER

**Initial IRB  
Application  
Determination  
\*Exempt\***

The Institutional Review Board has completed their review of your project. I am pleased to advise you that **your project has been deemed as exempt** in accordance with federal regulations.

The IRB has found that your research project meets the criteria for exempt status and the criteria for the protection of human subjects in exempt research. **Under our exempt policy the Principal Investigator assumes the responsibilities for the protection of human subjects** in this project as outlined in the assurance letter and exempt educational material. The IRB office has received your signed assurance for exempt research. A copy of this signed agreement is appended for your information and records.

**Renewals:** Exempt protocols do not need to be renewed. If the project is completed, please submit an *Application for Permanent Closure*.

**Revisions:** Exempt protocols do not require revisions. However, if changes are made to a protocol that may no longer meet the exempt criteria, a new initial application will be required.

**Problems:** If issues should arise during the conduct of the research, such as unanticipated problems, adverse events, or any problem that may increase the risk to the human subjects and change the category of review, notify the IRB office promptly. Any complaints from participants regarding the risk and benefits of the project must be reported to the IRB.

**Follow-up:** If your exempt project is not completed and closed after three years, the IRB office will contact you regarding the status of the project and to verify that no changes have occurred that may affect exempt status.



Office of Regulatory Affairs  
Human Research  
Protection Programs

Biomedical & Health  
Institutional Review Board  
(BIRB)

Community Research  
Institutional Review Board  
(CRIRB)

Social Science  
Behavioral/Education  
Institutional Review Board  
(SIRB)

Olds Hall  
408 West Circle Drive, #207  
East Lansing, MI 48824  
(517) 355-2180  
Fax: (517) 432-4503  
Email: irb@msu.edu  
www.hrpp.msu.edu

Please use the IRB number listed above on any forms submitted which relate to this project, or on any correspondence with the IRB office.

Good luck in your research. If we can be of further assistance, please contact us at 517-355-2180 or via email at IRB@msu.edu. Thank you for your cooperation.

Sincerely,

A handwritten signature in dark ink, appearing to read "H. McGee".

Harry McGee, MPH  
SIRB Chair

c: Jodi Brown

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## REFERENCES

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