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Stress and child development: a review of the Family Stress Model April S Masarik¹ and Rand D Conger²

In the present report, we provide an illustrative review of the Family Stress Model (FSM) framework [1] to understand how family stress influences children across development in physical, social-emotional, and cognitive domains. We note that the FSM as a theory has evolved through inspection of: (a) new explanatory pathways (mediators); (b) factors that moderate FSM pathways; and (c) joint tests of competing models. Also important, most researchers cited in this review used longitudinal designs to test the proposed causal ordering of FSM pathways, which replicated among a diverse set of families varied in structure, ethnic background, and geographic location. We encourage continued FSM scholarship with prevention and intervention efforts in mind.

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Acute and chronic stressors put parents and children at risk for experiencing psychological as well as relational problems. For instance, individuals report similar symptoms of distress (e.g., hopelessness; anxiety; frustration) in response to natural disasters [2], caring for an aging parent or child with special needs [3,4], neighborhood disorder [5], and acculturative stress [6], to name a few. Over time, personal distress may strain family relationships and disrupt parenting, eventually threatening the health and wellbeing of children living in the home. We consider the Family Stress Model (FSM) [1,7–9] as a useful framework for understanding the family stress process and its potential impact on children's lives. Although the FSM focuses on economic stress and family functioning, we suggest that it also applies to various environmental stressors.

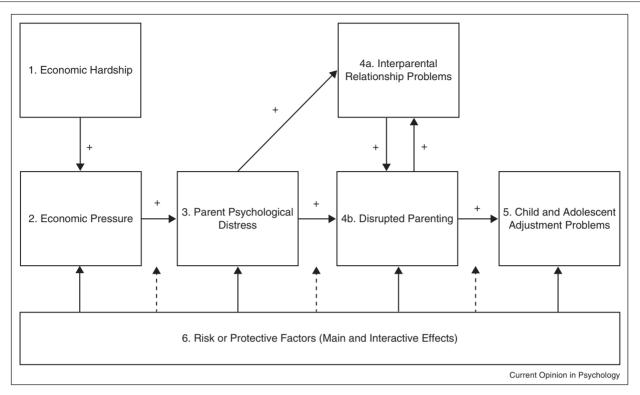
As illustrated in Figure 1, the FSM outlines a theoretical process by which economic hardships and pressures

(Boxes 1 and 2) exacerbate child and adolescent maladjustment (Box 5) primarily through parents' psychological distress (Box 3), interparental relationship problems (Box 4a), and disrupted parenting (Box 4b). Box 6 involves additional risk factors that may intensify and protective factors that may dampen the family stress process. Since proposed by Conger and his colleagues [8,9], there have been at least three published reports that review systematically the extent of empirical support for the FSM [1,7,10]. At the time of publication (2002, 2008, and 2010), these reviews provided a good deal of evidence in support of the FSM; however, several new directions for inquiry were identified so that it could be expanded upon and improved as a heuristic framework.

Specifically, Barnett [10] urged that future researchers consider diversity in the definition of family to include ethnic minorities as well as family structures outside the nuclear, two-parent household. Motivated by a need to target earlier points of intervention and prevention, Barnett [10] also encouraged empirical tests of the family stress process among families with younger children since at that time, most FSM replications involved families with older, adolescent children. Conger and his colleagues [1] also recommended that more longitudinal studies were necessary in order to evaluate the proposed temporal ordering of pathways in the FSM; indeed, most of the studies cited in the Conger et al. review relied on cross-sectional designs. They also encouraged elaboration and extension of the FSM to include joint tests of competing models (e.g., the Family Investment Model), new mediating or explanatory pathways, and new tests for moderation see also [7,11]. Simply put, the FSM as a framework necessitated further empirical inquiry. The purpose of this review is to highlight mounting empirical support for the FSM consistent with these recommended additional tests of the model.

To guide our efforts, we searched relevant key words in scholarly databases (e.g., PsycINFO) and due to space constraints, we limited our investigation to articles in peer-reviewed journals that were published after the 2010 Conger *et al.* [1] review. Indeed, a number of recently published reports involving diverse families replicate FSM predictions as shown in Figure 1. The FSM has also been expanded upon as a theory and elaborated in ways that consider new mediating and moderating variables specific to culture and context. Moreover, the FSM holds up in joint tests of competing models. In the following sections, we provide an illustrative review of





The Family Stress Model outlines a process in which economic stressors influence child and adolescent adjustment through various mediating pathways. Solid arrows stemming from Box 6 represent main effects whereas broken arrows represent interactive effects. Model adapted from Conger *et al.* [1] and Conger and Conger [7].

this recent work by considering each step of the FSM process outlined in Figure 1.

From economic hardship to economic pressure (Box 1 \rightarrow Box 2)

The FSM begins with economic *hardships* (Box 1) which include low income or negative financial events (e.g., job loss). Economic hardship is hypothesized to generate economic *pressures* (Box 2), which represent the day-today strains and hassles that unstable economic conditions create for families such as difficulty paying bills or being unable to purchase basic necessities due to financial need. Accordingly, economic pressures give psychological meaning to financial hardship.

In our search, we found that the hypothesized FSM pathway from economic hardship (Box 1) to economic pressure (Box 2) has been recently replicated in singleparent and two-parent families who were either married or cohabiting $[12^{\circ}, 13]$ as well as in stepfamilies [14]. Moreover, this link appears relevant for European American, African American, Asian American and Hispanic families living in the U.S. $[12^{\circ}, 13, 15, 16]$ as well as families living outside the U.S. [17]. In the next hypothesized step of the FSM, economic pressures that are generated by hardship cause psychological distress for parents (Box 3).

From economic hardship and pressure to parents' psychological distress (Box 1 \rightarrow Box 2 \rightarrow Box 3)

According to the FSM, economic pressure (Box 2) helps to explain (i.e., mediates) the association between economic hardship (Box 1) and parents' psychological distress (Box 3). We found a handful of recent reports that support this proposition. For example, low income as well as negative financial events predicted economic pressure among African-American caregivers, which, in turn, predicted depressive symptoms, feelings of discouragement, and hopelessness [12[•]] Likewise, in a sample of European American and African American mothers living in rural poverty, low-income-to-needs predicted economic pressure, which subsequently led to more depression, somatization, anxiety, and hostility [13]. Similar indirect effects from economic hardship (Box 1) to parents' psychological distress (Box 3) through increases in economic pressure (Box 2) have been reported in multi-ethnic families representing various family structures [15,16,18,19[•]]. It is important to note that the majority of these studies were longitudinal with the correct temporal ordering between

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