

The Role of Social Support on Perceived Financial Hardship and Parental Behaviour: A Study on a Greek Population

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Abstract

The present study investigates the effects of perceived financial hardship (subjective) due to the economic crisis on parental behaviour, and the degree to which social support may work as a moderator of the relationship between perceived financial hardship and parental behaviour. The participants were 807 parents of children aged 6-12 years that attend Public Primary Schools in urban and non-urban areas of the region of Thessaly (141 males, 666 females), and the questionnaires were exclusively completed by the parents. The following research instruments were used: (a) a self-designed questionnaire measuring the degree to which the parents feel that the economic crisis has affected several parts of their life, for example their profession, their financial situation, their relationship with the other members of their family, (b) a self-designed questionnaire about parental behaviour, measuring the degree to which the parent is involved with their child in various areas, and (c) the Multidimensional Scale of Perceived Social Support (Zimet , Dahlem, Zimet & Farley, 1998) measuring the perceptions of social support adequacy from three specific sources: family, friends and significant other. The findings showed that social support is negatively correlated with perceived financial hardship and positively correlated with parental behaviour, although the correlations are weak. In addition, a regression analysis revealed that both perceived financial hardship and social support are independent predictors of parental behaviour. The findings stress the importance of the development of primary health services which could provide psychological support to parents.

Keywords: perceived financial hardship, parental behaviour, social support

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Introduction

The economic crisis that has affected Europe the last years has had a serious negative effect on the Greek society as well, and will definitely stigmatize and form the future of the next generations. For this reason, it is thought to be of great importance to contribute to the knowledge of how such crisis can affect parental behaviour, as children are going to be the recipients of all these consequences. Gaining an understanding of the effects of the crisis on parents' behaviour will, therefore, help specialists of mental health to form better interventions of dealing with certain psychological difficulties of parents, which in turn form in a positive way their parent behaviour and as a result contribute to a better adaptation of children into the society. The present study was based on the aforementioned considerations, and was conceptualized on the basis of the importance of the parental role on the emotional and social development of youngsters, who will inevitably form the future generations. Therefore, it was sought to examine the effect that the perceived financial hardship would have on parental behaviour, and the extent to which social support can act as a moderator in the relationship between perceived financial and parental behaviour.

Davis and Mantler (2004) have used the term *financial stress* to describe the negative feeling that is being experienced by a person when they are having difficulties dealing with the financial requirements, when they cannot afford to buy the necessary goods for themselves or their family, and generally when their financial resources are not enough to make ends meet. The predominant characteristics of financial stress are feelings of terror, stress and fear, as well as anger and frustration. Despite the fact that financial stress is a subjective feeling, which can be based upon an objective measurement of an individual's financial situation or not, the objective conditions that tend to provoke a feeling of financial stress are usually referred as *financial hardship*. *Financial hardship* can be the result of many different situations, such as medical expenses, long term overconsumption, gambling and other. Moreover, financial hardship can be either acute or chronic, expected or unexpected, and can be the result of uncontrollable forces (i.e. the regional economy) or controllable forces (i.e. poor financial management) (Davis & Mantler, 2004).

The elements that define financial hardship are factors such as family income below the poverty line (depending on the family size), a decrease in family income of greater than 35% from one year to the next, a high debt-to-asset ratio, or loss of job by the principal breadwinner. From a psychological perspective, what is of vital importance is the perception of one's financial situation (*perceived financial hardship*) rather than the precise account of it, because it is the perception that causes financial stress, which in turn relates to a variety of individual, familial and social consequences. What is of vital importance is to pinpoint that if an individual fails to realise the dire predicament of their financial situation, then it is mostly likely for the experience of financial stress not to take place (Davis & Mantler, 2004).

Financial pressure or financial strain is another variable which measures the degree to which research participants report that they have had to reduce their standard of living or postpone the purchase of certain household commodities, or unable to pay their monthly bills. Indeed, a lot of research, which has looked for differences between financial hardship and financial pressure, has shown that it is the *financial pressure*

measure that is most strongly correlated with negative psychological outcomes, such as depression and marital problems. A further important finding is that there is no significant correlation between *financial hardship* and *financial pressure*. For example, it has been evidence that individuals without the experience of financial hardship (defined by annual income or debt) may feel financial pressure (such as lack of cash flow), while people experiencing financial hardship may not feel financial pressure (like university students) (Davis & Mantler, 2004).

One of the most important and well-known theoretical model concerning the understanding of how financial stress may affect the family is the “*Family Stress Model*”, developed by Conger and his colleagues (1992). The model describes stress as a compounding process which starts with impacting one or both parents by creating stress on the individual, and then the relationship between the individuals. The individual stress, which is developed as a consequence of income loss, is very likely to lead to depression, hostility, or withdrawal. As the parent’s stress level increases, the negative psychological effect of that stress response also affects the relationship between parents and children (Conger et al., 1992). For example, a review by McLoyd (1989) concluded that fathers who respond to economic loss with increased irritability, and pessimism tend to be more punitive and arbitrary, as well as less nurturant, with their children. These fathering behaviours were more likely to lead to increased levels of children’s socio-emotional problems and deviant behaviours. In addition, these children tended to report lesser aspirations and future expectations (McLoyd, 1989). A survey of 622 adolescents from grade 9 to 12, which was carried out by Lempers, Clark-Lempers and Simon (1989), provided evidence for a strong association between perceived financial hardship in the family and less parental nurturance. In addition, it was found that with higher levels of perceived financial hardship there was less consistent discipline. Mistry and colleagues (2002) has also reported an association between increased distress in financially stressed parents and problems with parenting, such as being less affectionate with their children, and being more inconsistent and more punitive in their discipline. These parenting behaviours were then associated with more problems in children. For example, teachers rated the children less responsive parents as more aggressive, hyperactive, and that they required discipline at school more often. Finally, Margolin and Gordis’ survey (2003) showed that fathers under greater financial strain were more likely to perform abusive behaviours to their children, as compared to fathers who were not under financial strain. When there was both financial stress and parental stress, there was stronger potential for child abuse.

While it may seem logical to assume that economic stress consistently leads to emotional distress, it is of vital importance to realise that financial hardship has been shown to increase reports of financial pressure, but that it does not necessarily lead to directly to emotional distress (Elder, Eccles, Ardel & Lord, 1995). This may be the result of certain influences that may have a buffering or moderating effect on financial stress. Therefore, despite the fact that there is evidence which shows that financial strain may impact parental behaviour by increasing emotional distress, certain psychological resources, such as social support, may buffer this effect (Raikes & Thomson, 2005). Brody and colleagues (1994) have identified the failure to examine psychological resources, such as social support, as a limitation of existing research. At the same time, the presence of social support, when considered to be a psychological resource, is very possible to have an important impact on the parental response to

situations of financial strain (Raikes & Thomson, 2005). Indeed, according to Crinc and Greenberg (1987) parents who have reported higher levels of social support also have reported more positive feelings about parenting. In addition, Cutrona (1984) have reported that parents receiving more social support have displayed more responsive and sensitive parenting behaviours. Numerous studies have also shown that social support may also contribute to improvement of parental behaviours among parents who are undergoing high levels of stress (Burchina, Follmer, & Bryant, 1996; Thomson, 1995). In terms of parenting stress, Ostberg and Hagekull (2000) have shown that parents receiving increased social support reported lower levels of parental stress. Moreover, it has been reported that social support may provide specific benefits for low-income parents. More specifically, research has shown that parents reporting higher levels of social support may experience less psychological distress in conjunction with financial strain, which then leads to lower levels of parenting stress (McLoyd, 1990). Previous research has suggested that social support would be associated with lower parental stress levels, and that social support may moderate the impact of income on parental stress. In other words, parents reporting increased levels of social support may eventually feel less stress in association with low income, than parents who are low in social support (Raikes & Thomson, 2005).

In conclusion, it has been studied and supported that financial hardship may have a detrimental effect on parental behaviour, and that social support may constitute an important mediator between financial hardship and parental behaviour. However, there are no such data in Greece, indicative of the consequences of the present economic crisis on parents' behaviour, and the possible mediating effect that social support may have on the relationship between perceived financial hardship and parental behaviour. Therefore, the present paper examines the effects of perceived financial hardship (subjective), due the current economic crisis, on parental behaviour on a Greek sample, and the extent to which the relationship between perceived financial hardship and parental behaviour is mediated by social support (Figure 1).

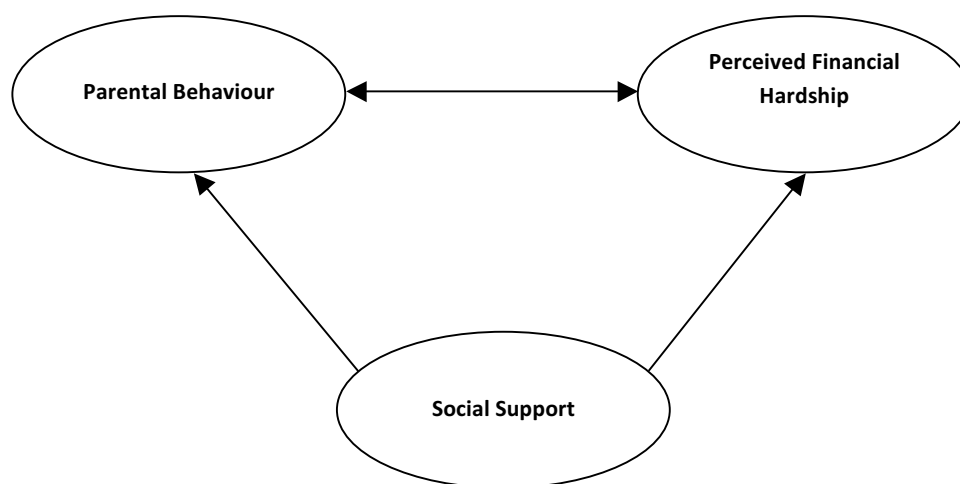


Figure 1: Theoretical model relating Parental Behaviour, Perceived Financial Hardship & Social Support

More specifically, the following hypotheses were formed:

- Hypothesis 1: There will be a negative correlation between *perceived financial hardship* and *parental behaviour* (the more financial hardship parents might feel they are experiencing, the less positive their behaviour might be).
- Hypothesis 2: There will be a negative correlation between *social support* and *perceived financial hardship* (the more social support parents might receive, the less financial hardship they might feel that they are experiencing).
- Hypothesis 3: There will be a positive correlation between *social support* and *parental behaviour* (the more social support parents might receive, the more positive their behaviour might be).
- Hypothesis 4: The relationship between *perceived financial hardship* and *parental behaviour* will be mediated by *social support*.

Method

Data source and sample

The population sample consisted of 807 parents of children aged between 6-12 years who attended Public Primary Schools of Thessaly in Greece. The sample was chosen via cluster sampling, choosing with a simple, random sampling a number of schools from the urban and rural areas of the Region of Thessaly.

Procedure

The necessary documents were submitted to the *Hellenic Ministry of Education, Research and Religious Affairs*, and the relevant approval was given for the research to be conducted (Protocol Number:Φ15/279/41973/Δ1).

Schools were initially approached by phone, explaining who the researchers are and asking for an appointment with the head-teacher of the school in order to be debriefed regarding the nature of the research. This was followed by the physical presence of the researcher at every school (after an appointment had been arranged), and an information letter was given describing the important elements of the research (*where the research was conducted, the significance of the participation of each school, information related to the questionnaire, clear instructions as to how the questionnaire should be completed and how parents' anonymity would be ensured, and clarification of the anonymous and voluntary participation of the parents*). Following the head-teacher's approval, the questionnaires were distributed to the children of each school, either by the researcher herself or by a member of the teaching staff. The children were asked to deliver the relevant questionnaire to their parents. The completed questionnaires were delivered back to the head-teacher of the each school, and were gathered by the researcher herself.

Measures

The following research tools, which were all exclusively completed by the parent-participant, were used in the study:

Demographic / General Information Scale

This is a self-designed scale which consists of 18 items, which provide information about the participants' sex, age ethnicity, education, employment status, marital status, number of children in the family, whether other people reside with the participant apart from the immediate family, the sex and age of the child examined, spouse's employment status, annual family income, and whether the family receives any benefits.

Subjective Financial Hardship

This is a six-item, self-designed scale, measuring the extent to which participants felt that the economic crisis had affected the following parts of their life: 1) their profession, 2) their financial situation, 3) their relationship with their spouse, 4) their relationship with their children, 5) their discipline enforcement on their child, and 6) their general health. Participants indicated on a 4-point Likert-type scale (0=Not at all, 3=Very much) the effect that the economic crisis has had on the previously mentioned parts of their life ($\alpha=0,762$).

Parental Behaviour

This is a ten-item, self-designed scale, measuring parental behaviour ($\alpha=0.809$), in terms of parents' engagement with their child, their argumentation, and their discipline enforcement. The scale comprises 3 items for Discipline Enforcement ($\alpha=0.824$), 4 items for Engagement ($\alpha=0.663$), and 3 items for Argumentation ($\alpha=0.640$). Participants indicated on a 5-point Likert-type scale (1=Never, 5=All the time) how they behaved towards their children in terms of their engagement with their child, their argumentation, and their discipline enforcement.

Social Support

A translation of "The Multidimensional Scale of Perceived Social Support" (Zimet, Dahlem, Zimet & Farley, 1988) ($\alpha=0.876$), was used to measure the perceptions of social support adequacy from three specific sources: *family*, *friends* & *significant other*. The scale consists of twelve (12) items, and each group includes four (4) items. Items 3, 4, 8, 11 are "Family" items ($\alpha=0,911$), items 6, 7, 9, 12 are "Friends" items ($\alpha=0,928$), and items 1, 2, 5, 10 are "Significant other" items ($\alpha=0,962$). Each item is rated on a 5-point Likert-type scale, ranging from *strongly disagree* (1) to *strongly agree* (5).

Results

Descriptive Statistics

The data from the Questionnaires that were completed by the parents were gathered and were used for analysis. Descriptive analyses were carried out initially to determine parents' age and education distribution by gender, and are presented in Tables 1 and 2 respectively.

Inspection of Table 1 shows that the majority of the participants' age was between 36 and 40 years (34,8%), with women covering 37,7% and men 21,3%. of this group.

Table 1: Distribution of Parents' Age by Gender

			SEX		TOTAL
			MEN	WOMEN	
AGE	21-30	Count	0	27	27
		%	0%	41.1%	3.3%
	31-35	Count	7	105	112
		%	5%	15.8%	13.9%
	36-40	Count	30	251	281
		%	21.3%	37.7%	34.8%
	41-45	Count	49	202	251
		%	34.8%	30.3%	31.1%
	46+	Count	55	81	136
		%	39%	12.2%	16.9%
TOTAL COUNT			141	666	807

Inspection of Table 2 shows that the majority of the participants were Higher Education Institution graduates (37,4%), with women covering 36,6% and men 41,1% of this group.

Table 2: Distribution of Parents' Education by Gender

			SEX		TOTAL
			MEN	WOME N	
EDUCATION	Up to Junior High School	Count	19	48	67
		%	13.5%	7.2%	8.3%
	High School	Count	41	255	296
		%	29.1%	38.3%	36.7%
	Technological Education Institution	Count	23	119	142
		%	16.3%	17.9%	17.6%
	Higher Education Institution	Count	58	244	302
		%	41.1%	36.6%	37.4%
TOTAL COUNT			141	666	807

Further descriptive statistics were carried out to determine the *distribution of the experience of perceived (subjective)*. Table 3 shows the percentage of the participants that have *felt to some degree* that these areas of their life have been affected by the economic crisis.

Table 3: Frequencies and Percentages of Areas of Everyday Life Affected by the Economic Crisis

AREAS OF EVERYDAY LIFE AFFECTED BY THE ECONOMIC CRISIS	FREQUENCY	%
Work	752	94%
Financial Situation	800	99.2%
Relationship with Partner	531	65.8%
Relationship with Children	426	52.8%

Discipline Implementation on Children	318	39%
General Health	572	70.9%

Testing Hypotheses 1 & 2

The first hypothesis of the study was that there would be a negative correlation between *perceived financial hardship* and *parental behaviour* (the more financial hardship parents might feel they are experiencing, the less positive their behaviour might be). The second hypothesis was that there would be a negative correlation between *perceived financial hardship* and *social support* (the more social support parents might receive, the less financial hardship they feel they are experiencing).

In order to test this, a **Pearson Product-Moment Correlation Coefficient** was computed to assess the relationship between: *perceived financial hardship*, *parental behaviour* and *social support*. The results of the analysis showed that there is a significant *negative correlation* between *perceived financial hardship* and *parental behaviour* ($r = -0.133$, $DF=805$, $p < 0.001$), and a significant *negative correlation* between *Perceived Financial Hardship* and *Social Support* ($r = -0.286$, $DF=805$, $p < 0.001$). The findings are presented in Table 6.

Table 6: Relationships between Perceived Financial Hardship, Parental Behaviour & Social Support

<i>Correlations</i>		<i>Parental Behaviour</i>	<i>Social Support</i>
<i>Perceived Financial Hardship</i>	Pearson Correlation	-.133**	-.286**
	Sig. (2-tailed)	.000	.000
	N	807	807

**Correlation is significant at the 0.001 level (2-tailed)

Testing Hypothesis 3

The third hypothesis of the study was that there would be a positive correlation between *social support* and *parental behaviour* (the more social support parents might receive, the more positive their parental behaviour might be). In order to test this, a further **Pearson Product-Moment Correlation Coefficient** was computed, which showed that there is a significant *positive correlation* between *social support* and *parental behaviour* ($r = -0.313$, $DF=805$, $p < 0.001$). The findings are presented in Table 8.

Table 8: Relationship between Perceived Social Support & Parents' Mental Health Hardship

<i>Correlations</i>		<i>Social Support</i>
<i>Parental Behaviour</i>	Pearson Correlation	.199**
	Sig. (2-tailed)	.000
	N	807

**Correlation is significant at the 0.001 level (2-tailed)

Testing Hypothesis 4

The fourth hypothesis of the study was that the relationship between *perceived financial hardship* and *parental behaviour* would be mediated by *social support*. In order to test this, a **Multiple Regression Analysis** was conducted to examine the degree to which *Social Support* and *Perceived Financial Hardship* (Independent variables) explain *Parental Behaviour* (Dependent variable). The results of the regression indicated that the model explained 4,6% of the variance, and that the model was a significant predictor of Parental Behaviour ($F_{2, 804}=19.37$, $p=0.000$). According to the results, both Social Support ($\beta= 0.339$, $p=0.000$) and Perceived Financial Hardship ($\beta= -0.019$, $p=0.02$) contributed significantly to the model, although the contribution of Social Support seems to be more significant. Therefore, increased levels of positive Parental Behaviour are related to decreased levels of Perceived Financial Hardship, and increased levels of Social Support. The findings are presented in Table 9.

Table 9: Multiple Regression Analysis of Parental Behaviour Predicting Factors

<i>Variable</i>	<i>B</i>	<i>Standard Error</i>	<i>Beta</i>	<i>t</i>	<i>Significance of t</i>
<i>Perceived Financial Hardship</i>	-0.02	0.01	-0.08	-2.29	0.02
<i>Social Support</i>	0.34	0.07	0.18	4.89	0.00

Dependent Variable: Parental Behaviour

Conclusions

This study examined the effect of perceived financial hardship, as a consequence of the current economic crisis, on the behaviour of parents of children aged between 6-12 years. In addition, it was tested whether social support can have an effect on the relationship between perceived financial hardship and parental behaviour.

The statistical analysis of our data confirmed Hypothesis 1, which supported that there would be a negative correlation between *perceived financial hardship* and *parental behaviour*. In other words, our results showed that the more financial hardship parents might feel they are experiencing, the less positive their behaviour towards their children might be. This is in line with previous research, which has shown that financial hardship affects parental behaviour. For example, McLoyd's review (1989) has concluded that fathers who demonstrate irritability and pessimism regarding their experience of financial loss tend to be more nurturant and more punitive and arbitrary in their interactions with their children. McLoyd has also indicated that although fathers who are undergoing financial stress as a result of their unemployment status may spend more time with their children, this extra time is not usually quality time. In addition, Lempers, Clark-Lempers and Simons (1989) observed that under conditions of increased financial hardship, parenting tended to be less child-centred and nurturant, and more parent-centred, rejecting and inconsistent.

The second Hypothesis was that that there would be a negative correlation between *perceived financial hardship* and *social support* (the more social support parents

might receive, the less financial hardship they might be experiencing). Indeed, our analyses provided evidence of a significant negative correlation between these two variables. Numerous studies have shown that increased levels of perceived financial hardship can lead to increased levels of stress in individuals (Davis & Mantler, 2004). However, high levels of social support can have a “buffering” or “mitigating” effect on the experience of stressful events (Cohen & Wills, 1985). The analysis of our data has shown that it is probably those individuals who are experiencing higher levels of social support that *tend to see their financial situation in a more positive way*. This particular observation could be the result of either the fact that these participants have people around them to support them, or maybe because by this contact they realise that the majority of people are undergoing a rather similar difficult financial situation as a result of the present economic crisis.

Our study has also provided evidence for the third Hypothesis, which supported that there would be a positive correlation between *social support* and *parental behaviour*. The analysis revealed that the more social support parents received, the more positive their parental behaviour was. This is in line with previous research which has shown that social support can have a significant effect on parental behaviour in mothers who are homeless (Marra, Lin, McCarthy, Ford, Rodis & Frisman, 2009). According to Cohen and Wills (1985), emotional and instrumental (e.g., financial, transportation, physical assistance) support received from family, friends and mental health professionals can have a buffering effect on the negative effects of stress. This in turn can lead to increased levels of effective and consistent parental behaviour (Abidin, 1992; Kotchick, Dorsey, & Heller, 2005). In addition, it has been shown that informal support from family predicts adolescents’ positive parental behaviour (Unger & Wandersman, 1998). Further research has shown that when social support was provided to adult mothers, there was increased maternal positive affect, increased positive perspectives of their children, and increased responsiveness in their interactions with their children (Crinc, Greenberg, & Slough, 1986; Priel & Besser, 2002). Very interestingly, previous research has also revealed the reverse effect. In other words, it has been found that when social support was perceived as dissatisfying, stressful, or limited, it was related to poor parenting competence, disengaged parenting, and high psychological distress (Kotchick, Dorsey, & Heller, 2005; Silver, Heneghan, Bauman, & Stein, 2006). Furthermore, Nyamathi, Wenzel, Keenan, Leake and Gelberg (1999) showed that conflict within an otherwise supportive relationship can have a detrimental effect on parents and children, such as an increased risk for physical and sexual abuse, while Nitz, Ketterlinus and Brandt (1995) provided evidence for less positive parental behaviour. It should be noted that our study did not include measurement of conflict or negative social interactions. It would, therefore, be very interesting in future studies to include a measure of conflict within the different types of social support that the participants might be receiving, to determine whether relatively low levels of social support may be sufficient to enable parents to use parenting skills that may be crucial to their own and their children’s well-being.

Finally, we tested our fourth Hypothesis, which supported that the relationship between *perceived financial hardship* and *parental behaviour* would be mediated by *social support*. The Multiple Regression Analysis revealed that both Social Support and Perceived Financial Hardship contributed significantly to the model, and that the contribution of Social Support was more significant. In other words, social support is

an important determinant of the association between perceived financial hardship and parental behaviour. This finding is in line with research that has shown that a higher percentage of social contacts was related to lower levels of parenting stress (Raikes & Thomson, 2005). For example, parents reporting higher levels of social support may experience less psychological distress related to financial strain, which then leads to lower levels of parenting stress (McLoyd, 1990).

There are certain limitations regarding the present study. First of all, the data were cross-sectional in nature, which limits conclusions about the direction of the relationships. In addition, the study was based on self-reported accounts of parental behaviour and social support, and as a result the researchers cannot be certain about the validity of the description of certain behaviours in term of both the “parental behaviour” and the “social support” scales. As a result, we cannot be sure if the participants may have over- or under-estimated their parental behaviour or the levels of social support that they were receiving. In a future study it is suggested that the researchers use observational methods (i.e. physical presence of the researcher and/or video recording) regarding the parental behaviour measurements, in order to have a better picture of how parents are behaving and interacting with their children.

A further limitation of the present study is the fact that there was no measurement included of parents’ personality characteristics. It has been reported that the effect of an economic crisis can differ from one person to another, which is something that can be attributed to individual characteristics. Factors unique to different personalities, such differences in handling financial matters (i.e. tendency to save or spend money, accumulation of debts, knowledge of financial management) should be taken into account (Bouras & Lykouras, 2011). Furthermore, other characteristics which can make a person more vulnerable to psychosocial threats (such as neurosis or low tolerance to rejection) (Tivendell & Bouronnais, 2008), characteristics reflecting the need to control situations (Van Hooft & Crossley, 2008), or characteristics dealing with the general feeling of self-confidence and self-worth (Judge & Bono, 2001) have been reported to predict the way people deal with financial loss or unemployment. As a result, we suggest that in a future study an assessment of personality characteristics should be included in order to be able to have more reliable results regarding the causality of the relationships among the variables.

Understanding the causal mechanisms of parental behaviour, as a result of the current economic crisis, is important for forming policy development. Although our study was of cross-sectional nature, as well as the aforementioned limitations, do not allow us to make clear conclusions regarding the causation, the nature of the findings suggest some possible policy implications. Taken into account the importance of financial hardship as an explanatory factor of parental behaviour, an effective policy solution could be to target solution-oriented coping strategies to parents who report financial difficulties, such as financial management interventions. Finally, the policy system should also take into account the mediating effect of social support in the relationship between perceived financial hardship and parental behaviour, and develop better supporting programs. For example, by helping parents identify some of their problems and form certain solutions, or by helping parents feel in control of what happens to them, programs may be able to encourage feelings important in dealing with problems, such as self-efficacy (Raikes & Thomson, 2005). As high levels of parental stress may lead to negative outcomes for children, especially for

those undergoing serious financial hardship, identifying predictors of parental stress can enhance efforts to promote the well-being of children and families who are seriously struck by the current economic crisis.

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