

**FAMILY ECONOMIC STRESS AND WELL-
BEING AMONG ADOLESCENTS: THE
MEDIATING ROLE OF PARENTING
PRACTICES**

BY

SHABANA SOHAIL



**NATIONAL UNIVERSITY OF MODERN LANGUAGES
ISLAMABAD**

JUNE, 2024

**FAMILY ECONOMIC STRESS AND WELL-BEING
AMONG ADOLESCENTS: THE MEDIATING ROLE OF
PARENTING PRACTICES**

By

Shabana Sohail

National University of Modern Languages Islamabad, 2024

A THESIS SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF PHILOSOPHY

In Psychology

To

DEPARTMENT OF PSYCHOLOGY
FACULTY OF SOCIAL SCIENCES



NATIONAL UNIVERSITY OF MODERN LANGUAGES, ISLAMABAD

© Shabana Sohail, 2024



THESIS AND DEFENSE APPROVAL FORM

The undersigned certify that they have read the following thesis, examined the defense, are satisfied with the overall exam performance, and recommend the thesis to the Faculty of English Studies for acceptance.

Thesis Title: Family Economic Stress and Well-being Among Adolescents: The Mediating Role of Parenting Practices

Submitted by: Shabana Sohail

Registration #: 33 MPhil/Psy/F-22

Master of Philosophy

Degree name in full

Psychology

Name of Discipline

Prof. Dr. M. Anisul Haque

Name of Research Supervisor

Signature of Research Supervisor

Prof. Dr. Khalid Sultan

Name of Dean (FSS)

Signature of Dean (FSS)

Prof. Dr. Aamir Ijaz

Name of Pro-Rector Academics

Signature of Pro-Rector Academic

Date

AUTHOR'S DECLARATION

I, Shabana Sohail

Daughter of Muhammad Sohail

Registration # 33 MPhil/Psy/F-22

Discipline Psychology

Candidate of **Master of Philosophy** at the National University of Modern Languages do hereby declare that the thesis "**Family Economic Stress and Well-being Among Adolescents: The Mediating Role of Parenting Practices**" submitted by me in partial fulfillment of MPhil degree, is my original work, and has not been submitted or published earlier. I also solemnly declare that it shall not, in future, be submitted by me for obtaining any other degree from this or any other university or institution.

I also understand that if evidence of plagiarism is found in my thesis/dissertation at any stage, even after the award of a degree, the work may be cancelled, and the degree revoked.

Signature of Candidate

Name of Candidate

Date

Abstract

This study examines the impact of family economic stress on well-being of adolescents and the mediating role of parenting practices in relationship between family economic stress and well-being. A sample of 204 adolescents (51.5% boys, 48.5% girls) from the cities of Rawalpindi and Islamabad completed assessments of family economic stress (financial strain, inability to make ends meet, not enough money for necessities) EQ-5; Barrera et al., 2001, parenting practices (parental involvement, positive parenting, poor monitoring/supervision) APQ-42; Frick, 1991, and well-being (AWBS; Birleson, 1981). In the current cross-sectional study, purposive convenient sampling technique was used for data collection. Study was hypothesized to see the main effect of family economic stress and the mediating effect of different parenting practices on adolescents' well-being. Data analysis was conducted using SPSS-25 and Process Macro 4. Results show that family economic stress was significantly related with reduced levels of adolescent well-being ($\beta = -.66$, $p < .001$). Nevertheless, this relationship was partially mediated by parenting practices, indicating that positive parenting and parental involvement can influence the adverse impacts of family economic stress on adolescents' wellbeing, highlighting the significance of emotional support and open communication in promoting adolescents' well-being. Through analysis of independent sample t-test a relatively stronger impact of family economic stress was observed on males ($M = 29.90$, $SD = 7.17$) as compared to females ($M = 27.54$, $SD = 9.12$). It also shows that joint family systems ($M = 30.43$, $SD = 8.73$) perceive more family economic stress as compared to nuclear family systems ($M = 27.91$, $SD = 7.88$). These results have implications for interventions that are designed to assist adolescents who are experiencing family economic stress. Findings indicate that focusing on parental practices may be an effective approach to enhancing the well-being of adolescents.

Keywords: *family economic stress, adolescents' well-being, parenting practices, mediating role, cross-sectional study.*

TABLE OF CONTENTS

Chapter	Page
THESIS AND DEFENSE APPROVAL FORM	iii
AUTHOR'S DECLARATION	iv
ABSTRACT	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATION	xi
ACKNOWLEDGEMENTS	xii
DEDICATION	xiii

1. INTRODUCTION

1.1 Context of Study.....	1
1.2 Rationale of Study.....	3
1.3 Problem Statement.....	7
1.4 Research Questions.....	8
1.5 Conceptual Framework.....	8
1.6 Significance of study.....	9
1.7 Methodology.....	10
1.8 Limitations.....	10
1.9 Operational Definitions.....	11
1.9.1 Family Economic Stress.....	11
1.9.2 Parenting Practices.....	12
1.9.3 Well-being.....	13

2. REVIEW OF THE RELATED LITERATURE 14

2.1 Adolescence.....	14
2.1.1 Challenges during the Adolescence Phase.....	15
2.1.2 Theories on Adolescence.....	16
2.2 Family.....	18

2.2.1 Economic function of family.....	18
2.3 Social class.....	19
2.3.1 Socio-economic status.....	20
2.4 Concept of stress.....	20
2.4.1 Family Economic Stress (FES).....	22
2.4.2 Dimensions of Family Economic Stress.....	24
2.4.3 Measurement of Economic Stress.....	26
2.4.4 Construction of poverty line.....	27
2.5 Researches conducted on Family Economic Stress.....	28
2.6 Parenting.....	31
2.6.1. Parenting Practices.....	32
2.6.2. Dimensions of Parenting Practices.....	32
2.7. Well-being.....	35
2.7.1. Dimensions of Well-being	35
2.8. Impact of Economic Stress on Family Dynamics.....	36
2.9. Theoretical framework of Family Economic Stress.....	37
2.10 Family Economic Stress Model (FESM).....	37
2.11. Research evidence based on FES, parenting practices and well-being...39	
3. METHOD	44
3.1 Introduction.....	44
3.2 Research Design.....	44
3.3 Phase I: Pilot Study.....	45
3.3.1 Objectives.....	45
3.3.2 Pilot Testing.....	45
3.3.3 Sample.....	45
3.3.4 Measures.....	46
3.3.5 Procedure.....	46
3.3.6 Results of Pilot Testing.....	47
3.4 Phase 2: Main Study.....	49
3.4.1 Objectives.....	49
3.4.2 Hypotheses.....	49

3.4.3 Instruments.....	51
3.4.4 Population.....	52
3.4.5 Sample.....	52
3.4.6 Procedure.....	54
3.5 Statistical Plan.....	54
4. RESULTS	55
5. DISCUSSION	80
REFERENCES.....	101
APPENDICES.....	117

LIST OF TABLES

Table	Title	Page No.
Table 3.1	Psychometric properties of study variables showing results of pilot study	47
Table 3.2	Correlation matrix of study variables showing results of pilot study	48
Table 4.1	Results of Confirmatory Factor Analysis for Family Economic Stress, Parenting Practices and Well-being	58
Table 4.2	Demographic characteristics of the sample	60
Table 4.3	Psychometric properties for all study variables	61
Table 4.4	Correlation matrix for all study variables	62
Table 4.5	Simple linear regression on Well-being by Family economic stress	64
Table 4.6	Regression analysis on Well-being by dimensions of Family economic stress and Parenting Practices	65
Table 4.7	Regression analysis on Well-being by Family economic stress and dimensions of parenting practices	67
Table 4.8	Simple mediation of the effect of family economic stress on well-being by parental involvement	68
Table 4.9	Simple mediation of the effect of family economic stress on well-being by positive parenting	70
Table 4.10	Simple mediation of the effect of family economic stress on well-being by poor monitoring/supervision	72

Table 4.11	Simple mediation of the effect of family economic stress on well-being by parenting practices	74
Table 4.12	Independent sample t-test for male and female adolescents on study variables	76
Table 4.13	Independent sample t-test for nuclear and joint family systems on study variables	78

LIST OF FIGURES

Figure 1	Conceptual framework of study	9
Figure 2	Path Diagram of CFA for Family Economic Stress Model	56
Figure 3	Path Diagram of CFA for Parenting Practices Model	57
Figure 4	Path Diagram of CFA for Well-being Model	58
Figure 5	Mediation effect of FES on Wellbeing by Parental Involvement	69
Figure 6	Mediation effect of FES on Well-being by Positive Parenting	71
Figure 7	Mediation effect of FES on Well-being by Poor monitoring/supervision	73
Figure 8	Mediation effect of FES on Well-being by Parenting Practices	75

LIST OF APPENDICES

Appendix I	Demographic Sheet
Appendix II	Economic Hardship Questionnaire
Appendix III	Alabama Parenting Questionnaire
Appendix IV	Adolescents Well-being Scale
Appendix V	NUML Permission Letter (Data Collection)

ACKNOWLEDGEMENTS

ACKNOWLEDGEMENT

To begin with the name of Allah Almighty, the Most Benevolent and Ever Merciful, the only one who is most gracious and compassionate and admirable of all the admirations and praises. I am greatly obliged to my Almighty Allah, He is the one and only who consecrated me with the opportunity to acquire and communicate with the very knowledge to do effort in this field. It is merely the consecration of the All-knowing being to give upon us His Holy Prophet (SallallahuAlaihayWa'alihiWasalam) the last human appearance of his complete information, who has deposited all ground of knowledge and will continue the source of all intelligence that is to transpire in the forthcoming. Here, I would like to acknowledge the professional judgment of Dr Shakira Huma, Head of Department of Psychology, who gave me a thought-provoking chance to conduct this research study. I owe my deepest gratitude to my supervisor Prof. Dr M. Anis-ul-Haque under whose benign supervision I am able to realize my research work. He didn't merely supervise my work but gave me moral support and care throughout my research. I am also thankful to Dr Asia Mushtaq for her kind guidance and support. I owe a lot to my husband Ahmed Hassan for giving me courage, moral and emotional support especially in those times when I felt fatigued and demotivated. My heartiest and sincere salutation to my parents and my siblings specially my sisters Amber Sohail, Mahrukh Ali, Abiha, Rubab, Shahmeen and my brother Shahmeer Ali without their moral support and encouragement nothing was possible. I am also thankful to my friends especially Nimra Kousar and Shafaq Aziz who supported me during whole session. My special thanks are for Sir Ali Imran and the adolescents who participated, their cooperation and contribution made this research work a possibility.

Thank you all.

DEDICATION

This thesis is dedicated to my parents for their love, endless support and encouragement.

CHAPTER 1

INTRODUCTION

1.1. Context of Study

The fast-moving and demanding environment of the twenty-first century can be extremely distressing for many people. There are various potential causes, including work-related stress, financial difficulties, relationship issues, and personal responsibilities. Family economic stress is one of the significant contributors to stress that arises when a family is confronted with financial instability or is unable to provide for their basic necessities. The emotional and psychological impact that challenging financial circumstances have on people and their loved ones is referred to as "family economic stress." According to Esztergár-Kiss and Dingil (2021), there are numerous contributors to family economic stress, including low income, high levels of debt, rising costs of living, unforeseen financial responsibilities such as medical expenses or crises, and unemployment or underemployment. This form of stress can lead to adverse effects on one's health, relationships, and overall well-being.

According to research, economic stress within families has a direct impact on people's physical and mental health. As a result, anxiety, depression, and other mental health issues may arise. Family economic stress may also have an effect on relationships within the family unit. Consequences include increased likelihood of conflict between family members, irritation, and difficulty communicating. When faced with family economic stress, a person's productivity and efficacy at work may decline. Family economic stress is influenced by more than just individual circumstances; it is also affected by broader social and economic factors. To support the argument, it is worth

noting that during periods of economic crisis or instability, many families may experience increased economic stress (Addo et al., 2018; Newland et al., 2013).

Research indicates that children's health and development are ultimately impacted by family economic stress in the long run. Family economic stress can have a significant influence on parenting practices because financially constrained parents may find it challenging to consistently discipline their children and provide emotional support. Elder et al. (1992) established that family economic stress exerts a multifarious influence on both individuals and families.

Family economic stress negatively impacts adolescents' well-being, which is consistent with previous research. The prevalence of psychological distress, including anxiety and depression, is notably increased among adolescents whose households are experiencing economic hardship.

Additionally, they might exhibit a higher tendency to engage in hazardous behaviors such as substance abuse and juvenile delinquency. Family economic stress may also have an impact on teenagers' academic performance and educational outcomes. For instance, adolescents from economically weak homes may have restricted access to educational resources and opportunities, thereby limiting their academic advancement.

Moreover, economically pressured families may experience compromised parent-child relationships and heightened family conflicts. According to Mistry and Elenbaas (2021) and Newland et al. (2013), disagreements and disruptions of this nature have the potential to increase emotional distress among adolescents and negatively impact their overall well-being.

1.2 Rationale of Study

The concept of “economic stress” is primordial but it gained prominence in 1980s; especially in the context of family economic issues. Family economic stress has been the subject of numerous studies in special economic contexts, such as economic depression or recession, or with low-income or minority populations. Nevertheless, the manner in which individuals in different regions of the globe perceive and respond to economic hardship may vary depending on the overall severity of the situation.

An extensive collection of research on family economic stress has concentrated on specific economic contexts, such as periods of depression or recession, or on groups with low incomes or minority statuses. Nevertheless, the degree to which economic adversity is experienced and the manner in which it is demonstrated may vary by region. Forkel and Silbereisen introduced this concept in 2001.

Recent challenges for Pakistan include the long-term consequences of floods, ambiguous political and policy landscapes, and reducing foreign exchange reserves. All of these factors have precipitated a catastrophic economic downturn, as evidenced by the nation's GDP growth rate of a pitiful 0.29 percent, which falls significantly short of its targeted threshold of 5 percent. According to The State of Pakistan's Economy 2023-24, inflation has nearly doubled to 28%.

According to projections by the research firm Arif Habib Ltd., inflation is expected to escalate in the coming months, attaining its highest annual growth rate since statistical data became accessible in July 1965. The World Bank predicted on April 4, 2023, that four million Pakistanis would be living below the lower middle-income poverty line (\$3.6/day) as a result of the country's economic growth declining to 0.4%, which is significantly below the target of 5%. Family economic stress is increased by

the 6.3% predicted unemployment rate in Pakistan from the Economic Survey 2022–23.

Additionally, it would suggest that economic stress has an indirect and direct impact on the functioning of adolescents. Both boys and girls exhibit a distinct correlation between economic hardship and elevated levels of depression and loneliness. In addition, there is an indirect effect due to the reduction in parental nurturing. (Bolger, Patterson, Thompson & Kupersmidt, 1995).

A study conducted in Finland (Fröjd, Marttunen, Pelkone, Pahlen & Kaltiala-Heino, 2006) found that there is a distinct connection between perceived financial difficulties and both internalizing (depression) and externalizing (harmful drinking practices) behaviors in adolescents. The correlation persisted after accounting for variables including the fathers' levels of education, unemployment rates, and family composition.

There is no assurance that parenting will have a detrimental impact on the health of children and adolescents. Parents have a decision to make: they can either reduce their own expenditures to support their children or allocate their funds to alcohol, cigarettes, or other consumption goods (Rosier & Corsaro, 1993). The objective of current research is to investigate the extent to which parenting practices influence the relationship between family economic stress and the well-being of adolescents.

The frequent observation that some affluent parents may be detrimental to their children while many impoverished parents are caring and effective lends support to the idea that parenting is essential as the mediating component, in addition to the support of research (Kashani, Shekim, Burk & Beck, 1987; Hamid, 1986; Elder, Conger, Foster & Ardel, 1992).

By examining the effects of family economic stress on parenting practices, this study aims to explore the mediated relationship between family economic stress and the well-being of adolescents. This investigation is being conducted in order to gain a more comprehensive understanding of the effects of family economic stress on the well-being of adolescents.

Prior research on the effects of family economic stress on well-being has focused primarily on vulnerable populations, such as infants and the elderly (Yuan, 2008; Solantaus et al., 2004; Conger et al., 1993). Various domains, including academic achievement, social interactions, mental health, and family economic stress, have been the subject of research concerning the holistic welfare of adolescents.

Other studies have established a correlation between family economic stress and elevated levels of anxiety and depression among adolescents. Adolescents who experience family economic stress are also more likely to engage in hazardous behaviors and perform worse academically (Ucanok & Güre, 2012).

Unfortunately, there is a lack of research concerning the mediating effect of parenting practices in this regard. This study aims to address the existing knowledge deficit by examining the potential influence of parenting practices on the association between family economic stress and the well-being of adolescents.

Conversely, the well-being of adolescents is influenced by its interactions with other factors, including parenting practices. In order to develop individualized interventions and support structures for economically struggling families. Barrera et al. (2002) insist that it is vital to comprehend the mediating role of parenting practices in the relationship between adolescents' well-being and family economic stress. The broad

objective of this research is to determine the relationship between parenting practices, family economic stress, and well-being of adolescents.

Studies conducted on family economic stress and adolescents' well-being have investigated the mediational or moderational role of family processes like; marital conflict, parental depression, and family size (Hops, Sherman & Biglan, 1990) but due to lack of adequate research on determining the impact of family economic stress on adolescents' well-being, specifically, in the context of parenting practices. Conger, Edler, Lorenz, Simons and Whitebeck (1992) predicted that nurturant and involved parenting would be the critical intervening variable between family economic stress and well-being, however, the study did not explore the ways in which these parenting practices mediate this relationship. Current research will address this issue in detail by examining the impact of each parenting practice on adolescents' (from economically distressed families) well-being.

Previous research has highlighted the multifaceted impact of family economic stress on adolescents. It has shown that economic stress can trigger mental health issues such as depression and anxiety, affect academic performance, and influence risk-taking behavior in adolescents (Grant et al., 2003). However, delving deeper into the interplay between family economic stress and parenting practices can provide a more nuanced understanding of how these factors collectively influence adolescents' well-being. This comprehensive approach can unveil potential mechanisms through which positive parenting practices may influence the negative effects of economic stress on adolescents.

Because of the considerable evidence that boys and girls from early childhood through adolescence respond differently to economic problems (Elder, 1974; Elder & Caspi, 1988; McLoyd, 1989). This research will go well beyond most contemporary

studies of family economic hardship by considering the impact of family economic stress on adolescents' well-being separately for boys and girls.

Research in the decade of 1990s suggested that it is extremely low income that is most detrimental for children and adolescents (Brooks-Gunn & Duncan, 1997; McLoyd, 1998). Because of the great economic variability and poverty among the families in this investigation, it is predicted that the analyses would demonstrate even stronger connections between family economic stress and adolescents' well-being. This study will also help out in inquiring the role of different parenting practices as a mediator in determining the effects of economic stress on adolescents' well-being.

The mediating effect of parenting practices in the context of family economic stress must be investigated in order to develop effective interventions to assist adolescents and their families. By providing insight into the potential protective function of particular parenting practices during times of economic hardship, this research can assist in the development of targeted interventions that promote positive parenting behaviors. Through the development of more effective therapies, the ultimate objective of this research is to contribute to a reduction in the adverse effects of family economic stress on adolescents' health and well-being.

1.3 Problem Statement

This research explores the relation between family economic stress and adolescents' well-being, with a specific focus on how parenting practices mediate or influence this relationship. Specifically, it seeks to understand how economic stress within a family may impact the well-being of adolescents and how parenting practices play a role in mediating these effects.

1.4 Research Questions

On the basis of reviewed literature, following research questions have been formulated to achieve the objectives of the study:

1. Does family economic stress negatively associate with adolescents' well-being?
2. Do high levels of family economic stress reduce parental involvement and positive parenting?
3. Does family economic stress positively relate to poor parental supervision?
4. Does financial strain negatively associate with adolescents' well-being?
5. Does 'inability to make ends meet' negatively associate with adolescents' well-being?
6. Does having 'not enough money for necessities' negatively associate with adolescents' well-being?
7. Do Parenting practices mediate the relationship between family economic stress and adolescents' well-being?
8. Does family economic stress associate more negatively with well-being of girls as compared to boys?
9. Does family economic stress associate more negatively with joint family system as compared to nuclear family system?

1.5 Conceptual Framework

A conceptual framework for the current investigation is provided below. The model indicates a relationship between the predictor variable, family economic stress, and the outcome variable, adolescents' well-being.

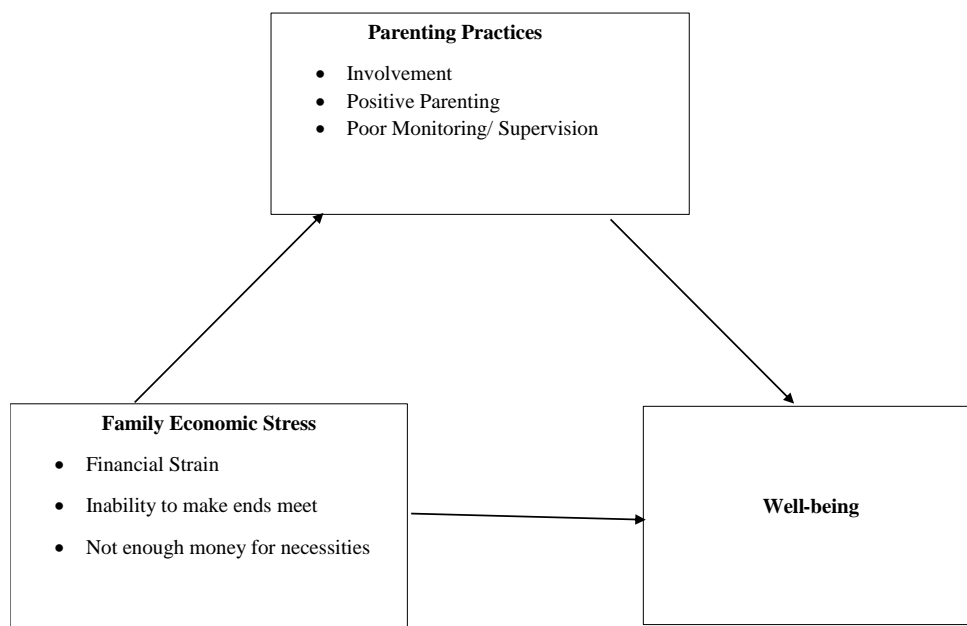


Figure 1: Conceptual framework of study

The large body of research affirms the relationship between the variables and emphasizes the function of the mediating variable (Parenting Practices) in affecting well-being of adolescents.

1.6 Significance of study

Gaining insight into the ways in which parenting practices mediate the connection between economic stress in the family and the well-being of adolescents is of greatest significance, given the theoretical and practical implications of this research subject.

Theoretically, it can help in determining the specific mechanisms by which family economic stress affects adolescents' well-being. Better understanding of the causes and consequences of family economic stress may result in the development of more effective support programs and treatments.

In addition, by examining the ways in which parenting practices mediate the effects of economic stress on adolescents, we may gain a greater understanding of how

to assist financially struggling parents. Furthermore, through highlighting the controlling mechanisms and components of outcomes, this research can contribute to the existing amount of knowledge regarding the impact of family economic stress on the well-being of adolescents.

This study has practical implications for practitioners and policymakers who assist families under economic stress. A connection between family economic stress and parenting practices can be analyzed in order to develop interventions that provide resources and support to parents in order to promote positive parenting behaviors and ultimately enhance the well-being of adolescents. Understanding the correlation between parenting practices and family economic stress is crucial for gaining a comprehensive understanding of the impact that economic issues have on the well-being of adolescents.

1.7 Methodology

In order to accomplish the objectives, this research study utilized a cross-sectional design to examine the mediating role of parenting practices in the relationship between family economic stress and the well-being of adolescents.

1.8 Limitations

Although the study seeks to examine the mediating role of parenting practices in the relationship between family economic stress and adolescents' well-being, certain limitations must be acknowledged. Some limitations apply to the utilization of self-reported data. One such concern is the potential for personal bias to influence participants' responses, leading to the provision of inaccurate information whether deliberately or unintentionally.

An additional bias is social desirability bias, which influences individuals to react in a manner they perceive as acceptable to others. The cross-sectional design of the study, which captures data at a singular point in time, might affect the ability to establish causal relationships. Due to the possibility that the research examines just a few demographic or geographic regions, applying its findings to a broader population may prove challenging. Despite these limitations, this research is still valuable because it explains how family economic stress is associated with adolescents well-being (Mistry & Elenbaas, 2021).

Future research that combines self-reported data with objective measures of economic stress and adolescents' well-being should consider employing longitudinal designs in order to establish causation and reduce bias. Enhancing the findings' validity and generalizability could be accomplished through the inclusion of a diverse sample population and the implementation of various data collection methodologies.

1.9 Operational Definitions

1.9.1 Family Economic Stress

Family economic stress refers to financial strain and hardship that adversely affect a family's ability to satisfy essential needs, save for the future, and embrace certain comforts (Conger et al., 2002). The score on economic hardship questionnaire (EHQ; Barrera et al., 2001) ranges from 11 to 55. High score indicates high family economic stress and vice versa. For the present study, three dimensions of family economic stress have been studied.

1. Financial Strain

The score on financial strain subscale of economic hardship questionnaire (EHQ; Barrera et al., 2001) ranges from 2 to 10. High score indicates high financial strain and vice versa.

2. Inability to make ends meet

The score on ‘inability to make ends meet’ subscale of economic hardship questionnaire (EHQ; Barrera et al., 2001) ranges from 2 to 10. High score indicates high levels of inability to make ends meet.

3. Not enough money for necessities

The score on ‘not enough money for necessities’ subscale of economic hardship questionnaire (EHQ; Barrera et al., 2001) ranges from 7 to 35. High score indicates high levels of not enough money for necessities.

1.9.2 Parenting Practices

The effects of three forms of parenting practices have been studied in the present research.

1. Parental Involvement

The score on involvement subscale of Alabama Parenting Questionnaire (APQ-42; Frick, 1991) ranges from 10 to 50. High score indicates good parental involvement.

2. Positive Parenting

The score on positive parenting subscale of Alabama Parenting Questionnaire (APQ-42; Frick, 1991) ranges from 6 to 30. High score indicates high levels of positive parenting.

3. Poor Monitoring/Supervision

The score on poor monitoring/supervision subscale of Alabama Parenting Questionnaire (APQ-42; Frick, 1991) ranges from 10 to 50. High score indicates high levels of poor monitoring/supervision.

1.9.3 Well-being

The state of a person's mental, social, and physical health, as well as their sense of purpose and value in life (Seligman, 2011). For the present study, a high score on Adolescent Well-being Scale (AWBS; Birleson, 1981) indicates high adolescents' well-being.

CHAPTER 2

REVIEW OF THE RELATED LITERATURE

2.1 Adolescence

In the twenty-first century, the industrial revolution imposed a synthetic secondary stage of development on males, which is referred to as adolescence. Consequently, it causes more of the delay of maturation among young people (Simmons & Blyth, 1987). The adolescent years, which typically occur between the ages of thirteen and nineteen, are distinguished by significant transformations in one's emotional, mental, physical, and social identities (Crosnoe & Johnson, 2011). These alterations are the result of biological components such as hormonal shifts and cerebral development. Also, environmental and social variables are involved. Adolescent females typically reach puberty around the age of 12, while adolescent males reach puberty around the age of 14 (Kipke, 1999).

Psychologists define adolescence as the period between infancy and maturation during which an individual experiences significant growth and change in their social, mental, and physical functioning. The sudden appearance of secondary sexual attributes is a result of hormonal alterations that occur during puberty, which is a time of personal development and transition. Cognitive changes are also experienced by individuals during adolescence, including the development of personal values and ideas, the expansion of their capacity for abstract and critical thought, and a more comprehensive understanding of their role within society. Adolescence is a distinct developmental stage with its own special combination of challenges and opportunities, according to psychologists (Zarrett & Eccles, 2006). Among these challenges are the acquisition of

independence, the ability to exist independently of one's parents, the development of friendships, and the preparation for adult responsibilities and expectations.

Sociologists also contribute to the understanding of adolescence by emphasizing the social and cultural factors that impact adolescent development. They examine how peers influence gender roles and expectations, how adolescents navigate cultural and societal norms to form their own identity, and how societal structures and institutions shape the opportunities and constraints available to adolescents (Crosnoe & Johnson, 2011).

2.1.1 Challenges during the Adolescence Phase

During the adolescence phase, individuals face several challenges that can have a significant impact on their well-being and development. Some of these challenges include:

- **Physical changes:** Adolescents experience significant changes in their bodies, such as the onset of puberty and the development of secondary sexual characteristics. These physical changes can create feelings of self-consciousness and uncertainty.
- **Emotions and impulses:** Adolescents experience heightened emotions and may struggle with regulating their emotions and impulses.
- **Identity formation:** Adolescents have been assigned with the responsibility of identifying a sense of self that is unique to their parents. This process can be challenging as they explore different roles, values, and beliefs.
- **Peer relationships:** Peer relationships become increasingly important during adolescence, and adolescents often face pressures to conform to peer norms and fit in with their social group (Steinberg & Morris, 2001).

- **Educational and career choices:** Adolescents are faced with making decisions about their future, such as choosing a college major or a career path. These decisions can be overwhelming and may contribute to feelings of stress and uncertainty.

These challenges can have a profound effect on adolescents. They may lead to increased risk-taking behaviors, such as experimenting with drugs or engaging in risky sexual behavior. These challenges can also contribute to mental health problems, such as anxiety and depression. The effect on adolescence can vary, but these challenges often contribute to a period of exploration, self-discovery, and increased independence.

2.1.2 Theories on Adolescence

Psychologists and Sociologists have proposed various theories to explain the challenges and changes in adolescence (Leung & Shek, 2020). Freud's psychosexual theory suggests that adolescence is a time of sexual curiosity and exploration, as young individuals navigate the complex aspects of their developing sexuality.

According to Piaget's Theory of Cognitive Development, formal operational reasoning is a defining characteristic of adolescence. This is indicative of a more complex level of cognitive functioning than earlier stages, and it encompasses the ability to conceptualize in a theoretical and abstract manner.

In accordance with Erikson's psychosocial theory, adolescence is a period during which individuals contend with the internal conflict between their numerous identities and the diverse roles they fulfil in society. The process of identifying oneself and one's place in the world is still ongoing for adolescents; however, they are making significant progress in this regard.

According to Peter Bios, the theory suggests that adolescence is a period of 'second individualization' where adolescents strive to differentiate themselves from their parents and establish their own identity and autonomy, which signifies an important developmental milestone in human growth and maturation.

Hall (1904) described adolescence as a period of "storm and stress," emphasizing the emotional turmoil and conflict that young individuals experience during this critical developmental stage.

The idea of self-concept that Rogers produced, suggests that adolescence is a crucial period for self-exploration and the formation of one's self-concept. This encompasses beliefs, values, and attitudes about oneself. During this developmental stage, individuals delve into understanding themselves and shaping their identity.

Adolescents move forward on the process of identifying and developing their own sense of self, such as career, relationships, and personal values, when they enter adolescence, as per Marcia's (1980) concept of identity achievement.

According to Milman, adolescence is considered as a period of social reorientation. During this phase, individuals transition their emphasis from connections with parents and family to interactions with peers and the wider social environment.

The Focal Theory proposed by Coleman and Hendry in 1999 suggests that adolescence is a period of transition and exploration. It is marked by the development of new social roles, responsibilities, and expectations, as adolescents seek to establish their identities and place within society while undergoing significant personal growth.

Montemayor conducted an in-depth analysis of adolescence, emphasizing the significant role that peer relationships play in shaping identity and social development during this crucial stage of life.

The social ecological model, developed by Bronfenbrenner, posits that adolescence is influenced not only by microsystems (such as family and school) but also ecosystems (involving community and media) as well as macrosystems which include cultural values and societal norms.

These theories suggest that adolescence is a period of significant growth and change, both physically and psychologically.

2.2 Family

The family unit is a subset of several interconnected systems, and the concept of "family" evokes sentiments of protection, belonging, and security (Cherlin, 1996). Families significantly impact the social development of young individuals. When families and communities are stable, adolescents are more likely to develop into individuals who are capable of considering the effects of their actions and utilizing logic to make decisions that are advantageous to society as a whole, as per Hutter (2004).

Providing the basic means of subsistence to its members is one of the major functions of the family. In addition, a family's standard of living is dependent on the economic activities of its members. Family economic well-being is tied to (a) the number of earners and amount of income brought into the family, (b) unpaid contributions to the family economy, (c) the needs of the family as determined by family size and composition (Wood, Chapin, & Hannah, 1988).

2.2.1 Economic function of family

Anthropologists' assumptions are that the family is the primary economic unit of traditional societies (Hutter, 2004). This economic function has been progressively declining in recent times, particularly in countries such as the United States, with the exception of a small number of financially secure people and specific industries like

agriculture (Stephanie, 1997). In numerous Asian countries, particularly China, the family remains a significant economic unit (Marjorie, 1988).

However, the family's socioeconomic methods of development, cultural values, and economic responsibilities are all interconnected in complex ways (Daniel, 2005). There was a diverse array of family structures, ranging from one biological parent to two, and families were classified as either extremely wealthy or extremely deprived in terms of their socioeconomic status (Skolnick, & Skolnick, 1997).

Over the years, a wealth of data has been collected regarding each of these families, including first-hand accounts from family members, home video recordings of conversations, and information collected from local institutions such as schools and libraries. Voydanoff (1984, 1987, 1990), Voydanoff and Majka (1988), Conger (1990), and Conger, Elder, Lorenz, Simons, and Whitbeck (1992) all discovered that economic stress has a detrimental effect on parents and children through a variety of emotional, behavioral, and socioeconomic mechanisms. A simpler lifestyle can result in a more relaxing and happier family life, as well as a greater sense of value for one's money.

However, it requires more preparation, decision-making, and collaboration among family members. It will not occur until you dedicate the necessary time to figure out the reason for your additional expenditures and later implement lifestyle modifications that decrease your financial burden. In the same vein, it will not occur until an individual possesses a strong sense of self to remain resolute in their decision-making process (Stephanie, 1997).

2.3 Social class

Income is the most significant factor in determining one's social class, despite the existence of other factors. This is contrary to the general belief. Conversely, it is crucial

to consider factors such as social status and influence within the community. In accordance with Hollingshead (1975), the social class structure is divided into five distinct categories:

- i. Individuals who are unemployed, live on the "wrong side of town," have low incomes, and are frequently mistrusted by their neighbors are those in the lowest socioeconomic category.
- ii. The lower-middle class, which is occasionally referred to as the working class, is characterized by poverty and is typically involved in basic manual labor.
- iii. the middle class—affluent enough to maintain a comfortable standard of living, but not extravagant.
- iv. Individuals in the upper-middle class typically earn a respectable salary, but they lack social status and reputation.
- v. The elite of the community, who are well-respected and possess a large amount of wealth, a comfortable lifestyle, and membership in private societies.

2.3.1 Socio-economic status

Conger, Ge, Elder, Lorenz, and Simons (1994) define low socio-economic status as "a high level of economic pressure that indicates domestic agreement that the family (a) is unable to meet its marital needs, (b) frequently falls behind in paying its debts, and (c) has had to reduce everyday expenses in an effort to live within available means."

2.4 Concept of stress

The term "stress" is encountered on a daily basis. Examples of stressful situations include the possibility of losing one's employment, the concern that one will not have sufficient funds to pay expenses, or the news that one's mother may need

surgery. For the majority of us, worry is practically a form of stress. Any situation that makes us feel uncertain is considered stress, according to Srivastava (1999).

The term "stress" has a significantly broader significance for our physiology. The organism undergoes "change" as a result of stress. Change is generally a distressing experience for humans. Stress will still be a result of the change, whether it is good or bad. The process of locating our ideal accommodation and preparing for the move is a stressful one. The individual who is experiencing a fractured limb is under stress. Our bodies will perceive any "change" in our lives as stress, regardless of whether it is positive or negative (Selye, 1985).

Stress could result from unexpected modifications. (We refer to the act of observing prospective changes as "worrying"). If we are concerned that we will not have sufficient funds to pay our rent, we are experiencing stress. The persistent worry of losing one's employment is a significant source of stress. The prospect of receiving a promotion at work is distressing, despite the fact that it would be a positive development. It is distressing to contemplate the change, regardless of whether it is beneficial or not (Selye, 1985).

According to a high school psychology textbook (Caplin, 1985), stress is "a specific pattern of distressing psychological and physiological responses that arise when an environmental event threatens significant objectives and challenges an individual's capacity to adapt."

Everyone is required to manage stress. The act of managing stressful circumstances necessitates personal development and the development of problem-solving skills. However, when stress levels exceed a certain threshold, complications begin to manifest. It has the capacity to descend into distress and destructiveness.

Contrary to popular belief, external factors such as divorce, death, economic hardships, vacations, and loneliness do not cause stress. Those are stress-related issues. We are experiencing stress when we respond negatively to such events (Cooper & Marshall, 1976).

2.4.1 Family Economic Stress (FES)

Family economic stress refers to the financial strain and hardship experienced by families, which can have negative consequences for various aspects of family functioning (Esmaeili et al., 2011). This includes the ability to make ends meet, such as housing, food, and healthcare, as well as emotional distress caused by financial instability. This economic stress can be caused by various factors, including unemployment, low wages, high levels of debt, and unexpected financial burdens (Shek et al., 2013).

The concept of economic stress gained prominence in the 1980's and was the focus of series of theoretical and empirical articles, books and researches by the sociologists, psychologists and anthropologists (Voydanoff, 1984, 1987, 1990; Voydanoff & Majka, 1988; Conger, 1990; Conger, Elder, Lorenz, Simons & Whitbeck, 1992).

Researches from various disciplines of social sciences define economic stress as a variable which is not fixed; rather, it varies across situations (Hollander, 1987). For example, in a typical middle-class Pakistani family, wedding ceremony of a girl demands high in terms of economic expenditures. This issue becomes a matter of great economic stress for all adult family members but once the wedding is over, economic stress is relieved almost partially if not fully.

A newly wedded couple, everywhere in the world, faces least or negligible economic stress despite of limited economic resources (Hollander, 1987). With the arrival of first kid, the family needs to recheck its budgetary concerns. As the household size raises with the arrival of more kids and children grow in age, their needs demand the consumption of more economic resources. When this situation gets worse, it takes the shape of economic stress. However, once children attain the age of maturity and start living and earning independently, economic stress is relieved and may even take the shape of economic well-being.

Sociologists often see economic stress with reference to economic activity which a family usually undertakes (Flanagan, 1988). Since the economic activities of each segment of population differ from the other, likewise the economic stress varies too. For example, in some Pakistani families, newspaper reading comes under basic necessities as they consider it a source of information/ knowledge. But a wide majority of population considers newspaper reading as a time-pass activity which upper-middle and upper-class families undertake out of their luxuriousness.

Anthropologists view economic stress in perspective of basic economic needs that each particular family from each segment of population sets for themselves and the expectations/ styles of life they adopt to get those needs fulfilled (Ruttan, 1988).

Economists view economic stress in terms of income-expenditure ratio for each particular family (Sherman, 1995). Once the expenditures exceed the income level for a certain group, family, or segment of population, they are categorized as economically disadvantaged group, family or population.

According to psychologists, economic stress is a concept that stands for the difficult circumstances that provide psychological significance to facing financial difficulties (Jurich & Russell, 1987). While they perceive economic strain and stress as being comparable, they think that objective experiences should be used instead of only subjective assessments of the state of the economy (Elder & Caspi, 1988).

2.4.2 Dimensions of Family Economic Stress

Family economic stress can manifest in several dimensions, including:

1. **Financial strain:** This dimension involves the difficulty families face in meeting their financial obligations and covering their expenses. This can include struggles with paying bills, accumulating debt, and living paycheck to paycheck (Neppl et al., 2016).
2. **Inability to make ends meet:** This dimension involves the inability of families to meet basic needs, such as providing sufficient amount of food, clothing, and shelter for themselves and their children (Masarik & Conger, 2017).
3. **Not enough money for necessities:** This dimension focuses on the lack of financial resources to afford basic necessities, such as healthcare, education, and transportation (Dingil & Esztergár-Kiss, 2021).

Two categories can be used to summarize research on financial stress: internal pressures resulting from family decisions or behaviors, and external pressures caused by significant structural change (Paul & Stark, 1991).

Financial stress due to societal changes:

The literature on changes in society that put stress on families has been created via a broad prism known as economic hardship. There are four recognized dimensions (Paul and Stark, 1991).

- (a) Employment instability is the absence of a regular work schedule and income;
- (b) employment uncertainty is the ambiguity surrounding employment and income;
- (c) economic deprivation is the decline in actual or relative income; and
- (d) economic strain is the pressure on the economy related to evaluating future conditions.

Financial stress due to family decisions or practices:

The degree of financial stress might be impacted by a number of potential family changes. Some of them can be explained as the outcome of decisions made by the family, such as: (a) the proportion of time spent on paid work versus unpaid family work; (b) the size of the family; (c) the focus placed on family resource management; or (d) the choice to marry or divorce, which typically has substantial financial consequences (Voydenoff, 1990).

Understanding the dimensions of family economic stress is crucial for comprehending its effects. These dimensions can include objective measures such as income level, employment status, and financial resources, as well as subjective experiences like perceived economic hardship and financial insecurity. It is important to recognize that family economic stress is not solely determined by objective measures, but also by the subjective experiences and perceptions of the individuals involved. These dimensions of family economic stress interact and influence each other, creating a complex and multi-faceted experience for

adolescents. For example, a family with low income may also experience financial insecurity and perceived economic hardship, leading to higher levels of stress and negative outcomes for adolescents (Addo et al., 2018).

Hilton and Devall (1997) came to the conclusion that the subjective aspect of economic hardship is economic stress, which they characterized as "a perception of one's financial positions, with attendant financial concerns and worries." Research on stress has shown that an individual's subjective assessment of the stressor is just as significant as the stressor itself, if not more so than the actual stressor to which they are subjected.

Furthermore, subjective evaluation-based data is sometimes easier to get than empirical measurements of the stresses themselves. The literature has given financial stress a great deal of attention as it is this kind of variable (Mills, Grasmick, Morgan, & Wenk, 1992; Pearlin, Menaghan, Lieberman, Mullan, 1998; Voydanoff, 1990). This suggests that family economic stress is not solely determined by objective financial factors, but also influenced by subjective perceptions and experiences.

2.4.3 Measurement of Economic Stress

Economic stress is measured in many ways:

1. Economic stress is measured in terms of "income-expenditure ratio" called income deprivation (Paul & Stark, 1991). This situation emerges when some sections of a society have so little income that they cannot satisfy their minimum basic needs as defined by the poverty line and their expenditures usually exceed their income level.
2. Economic stress as measured in terms of skilled (or capability) called capability/ skill deprivation (Paul & Stark, 1991). Such as

unemployment, ill health, lack of education, powerlessness, and social exclusion.

There are two other approaches for measuring economic stress i.e. “relative approach”, which defines the economic stress in relation to the average standard of living enjoyed by a society (Foster, Greer & Thorbecke, 1984). This approach, based on some notion of relative deprivation, may not be appropriate for developing countries and “absolute approach”, which implies that all individuals and families facing economic hardships should have the same standard of living irrespective of their individual circumstances (Foster, Greer & Thorbecke, 1984). This approach also implies that the real poverty line is fixed over time (unless changed explicitly).

2.4.4 Construction of poverty line

Poverty line is constructed:

1. By using the nutritional requirements of individuals (Ravallion & Lokshin, 2006). The calories consumed in a household, divided by household size, give the household’s per capita caloric intake. A house is identified as poor if its per capita calorie intake is less than its per capita caloric requirement. This method is called Direct Caloric Intake (DCI) method. DCI was used in Bangladesh until 1991-92. And is still being used in Srilanka.
2. Food Energy Intake (FEI) method which is being used in many Asian countries with some variations (Ravallion & Lokshin, 2006). Pakistan Planning Commission also use FEI method to estimate its poverty lines, which are based on a calorie requirement of 2,550 calories per equivalent adult per day for both rural and urban areas. The recommended level of calorie intake is converted into

a food poverty line by using the calorie food consumption function (Planning commission, Government of Pakistan, 2005).

3. Cost of Basic Needs (CBN) method for setting poverty lines (Ravallion & Bidani, 1994). This method is being used in Nepal, Thailand and Philippines etc. not suitable for Pakistan, as the cost of basic needs varies across various geographical/ climatic regions.

2.5 Researches conducted on Family Economic Stress

A large amount of research has demonstrated that economic stress within the family can have adverse effects on the general health of adolescents. Elevated stress, anxiety, and depression levels, as well as a lack of drive and concentration in the classroom, may be symptoms (Newland et al., 2013). In addition, there is some evidence that suggests that economic stress may exacerbate behaviors that are risky, including substance abuse and participation in delinquent activities (Mallah, 2013).

Ducan & Brooks-Gum (1997), McLoyd (1998), and Conger, Rueter & Conger (2000) all emphasize that economic hardship can have a significant impact on families and children. The Family Stress Model of Economic Hardship was developed as a result of research conducted with European-American families in rural Midwestern communities (the Iowa Youth and Families Project, or IYFP; Conger, Rueter & Conger, 2000; Conger & Elder, 1994; Conger, Rueter & Elder, 1999). The model is hypothesized to have mediated or moderated linkages between parental emotional state, economic distress, parenting practices, parenting conflict, child adjustment, and difficult circumstances. The model posits that economic challenges, including income loss and low income, contribute to parents' emotions of despair, worry about the future, anger, and isolation from other family members.

Family economic stress has a number of negative effects on adolescents' well-being. Adolescents are subjected to direct effects, such as a lack of resources and opportunities, as well as indirect effects, such as the emotional distress of their parents, which affects their ability to establish a secure and supportive home for their children. (Conger & Conger, 2001).

The social and emotional functioning of parents is impacted by the daily stresses they experience as a result of economic stress, such as the inability to pay expenses, purchase food, shelter, clothing, or medical care. When parents experience emotional distress, their interactions with their children and each other become less supportive and more impatient. In addition to compromising the stability of marriages, these behaviors also impede the ability of parents to effectively supervise their children and discipline them in a fair and consistent manner.

Studies show that economic stress can put a strain on the marital relationship, leading to increased arguments and disagreements between parents. This causes parental emotional and psychological distress which can include feelings of anxiety, depression, and hopelessness. Economic stress can strain the parent-child relationship, leading to increased conflict and tension. This can result in decreased communication, less parental involvement, and decreased emotional support from parents (Mistry & Elenbaas, 2021).

Moreover, studies also show that when marital instability and interrupted parenting occur, the probability of children experiencing developmental issues, including depression, substance abuse, and delinquent behavior, is increased. These economic stress processes have a detrimental impact on the social and academic skills of children. Nevertheless, the findings also indicate that parents can safeguard themselves and their children from the adverse consequences of economic stress by

demonstrating strong problem-solving skills and remaining supportive of one another during challenging times. This concept has been successfully implemented and expanded by numerous nations.

Several studies on family economic stress were conducted at Iowa State University, e.g. Lempers, Lempers & Simon (1989) investigated the relationship among family financial stress, parents' emotional-affective support for their children, and the academic achievement and depressive symptom in 105 students of sixth, seventh and eighth-graders from farm and nonfarm families.

Growing financial strains typically push budgetary concerns to the forefront, intensifying obsession with money matters that, in many households, lead to annoyance, hostility, and overall hopelessness (Conger, Elder, Lorenz, Conger, Simons & Whitebeck, 1992; Conger & Elder, 1994; Elder & Caspi, 1988; Elder, Conger, Foster & Ardel, 1992). These intense emotional reactions to significant financial hardships are consistent with a wealth of social psychology studies showing the detrimental effects of adversity on human behavior and health (Berkowitz, 1989).

The adverse experience of financial difficulties on an individual's well-being is compounded by the reactions it causes from other family members. Indeed, Coyne and Downey (1991) have proposed that disputes and disturbances in one's closest social connections may be the most damaging consequence of acute pressures and chronic strains of everyday life on how people perform.

Early adolescent well-being and family economic stress are connected through attitudes of parents and childrearing techniques (Patterson, Vaden & Kupersmidt, 1990). There is a lot of evidence that boys and girls react differently to family economic

issues from early childhood through adolescence (Elder, 1974; Elder & Caspi, 1988; McLoyd, 1989).

2.6 Parenting

Parenting is one of the most extensively researched subjects in the enormous field of social science. The results have demonstrated remarkable consistency after seventy-five years of research. Steinberg (1990) emphasizes that parents have a significant influence on their children's development, and the responsibility of parenthood is unparalleled. The aggregate of all the responsibilities that parents have is the development of a child into an autonomous adult. Parental involvement in their child's life commences prior to the child's birth or adoption and may persist until the parent or child's death. Being a parent is an essential component of maintaining a family.

Steinberg and associates (1992) contend that effective parenting necessitates psychological adjustment components such as honesty, empathy, self-sufficiency, compassion, collaboration, self-restraint, and positivism.

Good parenting is characterized by the capacity to assist one's children in achieving academic success, according to him. It fosters intellectual curiosity, a desire for knowledge, and a determination to succeed. Discourages substance addiction, delinquency, and antisocial behavior among youth. Additionally, exceptional parenting is instrumental in the prevention of mental health issues in children, including depression, anxiety, and food disorders.

According to a former president of the Society for Research on Adolescence and associates (1992), the fundamental principles of effective parenting are consistent regardless of a child's age, gender, or birth order. Additionally, they remain unaltered

when a parent or other care giver is regarded as the primary parent. These factors should also be taken into account by individuals who interact directly with children, such as educators, coaches, and mentors. There is an abundance of evidence.

2.6.1. Parenting Practices

Parenting practices, as defined by Baumrind (1967), refer to specific behaviors and strategies that parents use to interact with and raise their children. These practices can vary greatly across cultures and can be influenced by factors such as parental psychopathology, personality, the child's temperament, and cultural values and traditions (Sanvictores & Mendez, 2021). Parenting practices are often embedded in a broader parenting style, which refers to the overall approach and attitude that parents have towards their children. Parenting practices focus on the specific actions and behaviors that parents engage in to fulfill their socialization goals for their children. Parenting styles, on the other hand, are more about how parents implement their parenting practices (Flouri, 2008). Parenting practices encompass what parents do, while parenting styles imply how parents do it.

2.6.2. Dimensions of Parenting Practices

Parenting practices in households experiencing economic stress may be impacted by factors such as financial constraints, limited resources, and emotional pressure. The dimensions of parenting practices may be modified as a consequence of the impact of these elements on parenting behaviors and strategies. To illustrate the point, parents may not have sufficient funds to meet their children's fundamental material needs, including food, clothing, and school supplies (Ho et al., 2022).

According to Newland et al. (2013), this may lead to a characteristic of parenting practices that places a strong emphasis on meeting basic needs and financial

stability. The capacity of parents to engage in positive parenting behaviors, such as consistent discipline, emotional support, and effective communication, may be affected by the increased stress and fatigue that financial issues induce (Mistry & Elenbaas, 2021).

Family economic stress can also result in increased tension and conflict within the household, which can have a detrimental impact on parenting practices. As an outcome of parenting practices, there may be an increase in conflict, a decrease in emotional support, and inconsistent punishment. These practices have the potential to significantly impact the growth and development of children in a variety of areas, including academic performance, social competence, and emotional control (Mistry & Elenbaas, 2021).

In the context of economic stress, parental involvement is a particularly critical aspect of parenting (Mallah, 2013). Parental involvement is the degree to which parents are actively engaged in their child's existence. Parents may find it more challenging to participate in their child's life during periods of economic stress due to the growing financial obligations and time constraints.

Poor monitoring is one aspect of parenting practices that may be affected by economic stress (Kerr et al., 2021). Monitoring is the term used to describe the act of parents closely monitoring their children's behavior, whereabouts, and interactions with others. It may be difficult for parents to monitor their child's whereabouts when they are financially strained, as they are more likely to be preoccupied with financial concerns and diverted. Conversely, Newland et al. (2013) assert that positive parenting is one of the parenting practices that limits the adverse effects of economic stress. Newland et al. (2013) assert that parents who exhibit excellent parenting consistently exhibit supportive behaviors that have a positive influence on their children.

Research has shown that the detrimental effects of economic stress on children can be lessened by good parenting practices, such as engaging in open communication, establishing clear limits and expectations, and providing emotional support. Parenting practices, including parental involvement, lack of supervision, and positive parenting, significantly influence how to deal with of the challenges that families and children encounter as a result of economic stress (Platt et al., 2015)

Researches have also shown that the impacts of family economic stress on parenting practices and its dimensions can vary (Bornstein & Zlotnik, 2008). Factors such as cultural norms, individual coping strategies, and available support networks can influence how parents navigate economic stress and interact with their children. Therefore, it is crucial to consider the specific context and individual factors when looking at the dimensions of parenting practices in families experiencing economic stress. For instance, Parental Involvement in children's education can also be affected by family economic stress (Newland et al., 2013).

Parents may have limited time and resources to dedicate to their child's educational needs, such as attending parent-teacher conferences, helping with homework, or providing educational materials (Newland et al., 2013). Positive parenting behaviors related to involvement in education may be reduced, leading to lower levels of communication with teachers, less participation in school activities, and decreased support for academic achievement (Mistry & Elenbaas, 2021). Poor monitoring and supervision of children's educational progress may also be a dimension of parenting practices affected by family economic stress (Schmeer et al., 2021).

Overall, family economic stress can affect the dimensions of parenting practices by shifting focus towards meeting basic needs and financial stability, leading to potential changes in effective communication, emotional support, consistent discipline,

parental involvement in education, and monitoring and supervision of children's educational progress (Newland et al., 2013).

2.7. Well-being

One is considered to be in a state of well-being when they are healthy, content, and happy. A person's comprehensive wellness encompasses their physical, mental, and emotional health. Having a sense of well-being is crucial for an individual's overall quality of life and their ability to function effectively in daily activities (Felce & Perry, 1995).

2.7.1. Dimensions of Well-being

The different dimensions of well-being include physical, emotional, mental, and social well-being. These dimensions all contribute to a person's overall sense of well-being and require attention and maintenance in order to achieve a balanced and fulfilling life (Dahl et al., 2020; Henriques et al., 2014).

Physical well-being involves taking care of one's physical health through regular exercise, proper nutrition, and sufficient rest. Emotional well-being focuses on understanding and managing emotions effectively, maintaining a positive mindset, and developing healthy coping mechanisms for stress and adversity.

Mental well-being involves maintaining good mental health and cognitive functioning, such as having clear thinking, problem-solving skills, and the ability to make rational decisions. Social well-being encompasses having healthy and meaningful relationships, a strong support system, and a sense of belonging to a community (Dahl et al., 2020; Henriques et al., 2014).

2.8. Impact of Economic Stress on Family Dynamics

Newland et al. (2013) found that economic stress can have a significant impact on family dynamics, particularly the well-being of adolescents. Research has established the connection between family economic stress and a variety of adverse effects on adolescents (Mistry & Elenbaas, 2021). Some of these issues include increased mental distress, decreased motivation and achievement levels, increased behavioral issues, and academic challenges. Also, the economic stress of the family may influence the perspective and goals of adolescents. Limited educational and occupational opportunities and families enduring financial stress are examples of factors that could impact the prospects of teenagers.

Economic stress might worsen relationship issues within the family. Adolescents frequently encounter a decrease in parental involvement, a deterioration in parent-child communication, and an increase in conflict between parents. The overall well-being and development of adolescents can be significantly influenced by family economic stress. The long-term effects of economic stress on the lives of adolescents are illustrated by the fact that these effects may persist even after the stressors have subsided.

When examining psychosocial resources, Taylor and Seeman (2004) discovered an association between health outcomes and socioeconomic status. Research has shown that the well-being of adolescents is significantly influenced by family economic stress. Struggles in the classroom, increased levels of mental discomfort, broken family bonds, and diminished opportunities for the future are potential symptoms of this influence.

2.9. Theoretical framework of Family Economic Stress

There are many theories related to family economic stress. Most prominent ones are Resource deprivation theory (McAdam, McCarthy, & Zald, 1988), Financial strain theory (Robert, 1938), Income inequality theory (Durlauf, 1996), Theory of economic pressure (Masarik & Conger, 2017), but we will discuss Family economic stress model (FESM) in detail here.

2.10 Family Economic Stress Model (FESM)

In 1990, McLoyd developed the Family Economic Stress Model, a theoretical framework that provides a comprehensive explanation of how economic stress influences family dynamics and children's growth and development. This model emphasizes the potential impact of economic challenges on the well-being of children, as well as the dynamics of family relationships and parenting practices. Conger et al. suggest that parenting practices mediate the relationship between family economic stress and the well-being of adolescents, building upon McLoyd's model. They underscore that specific parental behaviors can either neutralize or intensify the impact of financial stress on the mental health and overall well-being of adolescents.

This theoretical framework posits that economic stress results in increased psychological distress among parents due to the fact that it undermines the stability and resources of the family. This can lead to an increase in disputes and a decrease in contentment, as economic stress can also strain marriages. Due to the stress and decreased emotional availability that these family dynamics induce, parenting behaviors may be influenced. Inconsistent and aggressive parenting styles can result in emotional and behavioral issues in children (Newland et al., 2013).

Researches indicate that parenting practices may have a substantial impact on the development and well-being of children. Researches have also established a relation between certain parenting practices and favorable outcomes in children, such as enhanced academic performance and social skills (Kuppens & Ceulemans, 2018). These practices encompass positive reinforcement, open communication, and consistent discipline.

Several studies have explored that parenting practices play an important role in mediating the negative impacts of economic stress on adolescents' well-being. For example, a study by Jackson and colleagues found that parental warmth and supportiveness can protect against the detrimental effects of economic stress on adolescent well-being. They found that adolescents who experienced higher levels of economic stress but had supportive parents reported lower levels of emotional distress and better academic outcomes compared to adolescents who had less supportive parents.

Furthermore, additional research by Dumas and colleagues (2020) found that parenting practices such as open communication, monitoring, and discipline can mitigate the negative effects of economic stress on adolescents' well-being.

Overall, these studies highlight the importance of parenting practices in promoting positive outcomes for adolescents experiencing family economic stress. These findings suggest that parenting practices play a critical role in shaping well-being of adolescents who are facing economic stress within their families. Therefore, it is crucial for parents to provide emotional support, warmth, open communication, monitoring, and discipline to their adolescents in order to mitigate the negative effects of economic stress and promote their well-being (Brown et al., 2020).

2.11. Research evidence based on Family economic stress, parenting practices and wellbeing

Elder et al. (1992) discovered that family economic stress can have a detrimental effect on the well-being of adolescents. According to a study conducted by Conger et al., adolescents from families that are experiencing economic stress may be more susceptible to developing mental health disorders, such as anxiety and depression. Furthermore, they may exhibit more aggressive or delinquent behaviors, which are examples of externalizing behaviors.

Moreover, family economic stress can impact adolescents' academic performance and school engagement. For example, research by Wong and colleagues demonstrated that family economic stress was linked to lower academic achievement in adolescents, as well as increased risk of engaging in problem behaviors, such as substance abuse and delinquency.

Another study shows that adolescents from economically stressed families may have lower grades, higher rates of absenteeism, and less motivation to succeed academically. They may also face challenges in accessing resources and opportunities that are necessary for their development, such as extracurricular activities or educational support systems (Mistry & Elenbaas, 2021). In addition, family economic stress can contribute to strained family relationships and increased conflict between parents and adolescents.

Prior research has demonstrated a negative relationship between family economic stress and the behavior of adolescents. One illustration is the link between adolescents' increased levels of psychological distress, including anxiety and depression, and their reduced socioeconomic status. These adolescents may also be

more susceptible to engaging in hazardous behaviors such as substance misconduct and have lower academic performance than their peers from more privileged households (Coley et al., 2017).

Changes in the parent-child relation have been demonstrated to mediate and moderate some of the adverse effects of economic stress on children in many studies. Elder, Van Nguyen, and Caspi (1985) found that economic hardship increased the socioemotional stress of children by increasing punitive and arbitrary parenting behaviors, particularly on the part of the father. Harold-Goldsmith, Radin, and Eccles (1988) found that men who were unemployed exhibited fewer compassionate behaviors than other fathers, despite having more time to care for their children. Under economic stress, parental nurturing decreased, while inconsistent discipline increased (Lempers, 1989).

Parenting practices may be directly impacted by family economic stress. For example, Masarik and Conger (2017) discovered that parents are more inclined to neglect important parenting opportunities or employ severe disciplining methods when they are financially struggling, both of which could potentially harm their adolescents.

Larson (1984), Galambos and Silbereisen (1987), and Flanagan (1988) all discovered that parents who were experiencing economic hardship felt more pessimistic about their children's futures, were less capable of assisting their children in making career decisions, and had lower expectations for their children's education (Israelowitz & Singer, 1986; McLoyd, 1990). The children's academic aspirations were negatively impacted by these diminished parental expectations. Flanagan (1990) discovered that adolescents are considerably more inclined to engage in arguments with their parents when they lose their employment.

The daily interactions between children and their parents may become less nurturing and supportive if the parents experience increased distress, irritability, and/or self-preoccupation as a result of financial pressures (Maccoby & Martin, 1983; Patterson, 1982). These parents' stress-induced parental mood fluctuations and behaviors, which in turn result in poor parent-child relationships, are potentially associated with their children's feelings of sadness, unworthiness, and loneliness.

Poverty is one of the ways in which the development of children is impeded by the incapacity of parents to afford cognitively stimulating materials and activities (Hao & Ling'xin, 1995). Another way that poverty restricts young people's involvement in extracurricular activities and organizations outside of school and the neighborhood is by decreasing the number of opportunities for social interaction and skill development.

Studies have shown that family economic stress can disrupt parenting practices, leading to less supportive and responsive parenting, increased conflict within the family, and less effective disciplining procedures. Therefore, numerous studies have examined the mediation function of parenting practices in relation to the relationship between family economic stress and the well-being of adolescents. These studies suggest that parenting practices play a role in mediating the relationship between family economic stress and the mental health of adolescents. In households where economic strain was a predictor of poor monitoring and higher levels of parental negativity, adolescent adjustment difficulties, including depression, anxiety, and behavioral concerns, were more prevalent (Conger et al., 2015).

Gershoff et al. conducted an additional study that found that economic challenges in families were correlated with inadequate parenting practices. This study also predicted that adolescents would demonstrate increased levels of externalizing behavior.

Research indicates that adolescents may limit the effects of economic stress by adhering to positive parenting practices, such as demonstrating low hostility, disciplining consistently, and being kind and supportive. Multiple studies have provided evidence that parental involvement has a beneficial impact on the well-being and adjustment of children. These studies discovered that parental involvement enhanced academic, personal, and social competence along with well-being (Conger, Elder, Lorens, Simmons & Whitebeck, 1992; Ge, Conger, Lorens, Elder, Montague & Simmons, 1992; Melby, Conger, Lorens, 1993; Steinburg, Lamborn, Dornbush & Darling, 1992).

In contrast, children and adolescents whose parents are not involved in their education are consistently underachievers. Negative parenting practices, such as severe punishment and inconsistent or inattentive behavior, can alleviate the effects of family economic stress on the well-being of adolescents. These findings indicate that the quality of parenting practices significantly influences the impact of family economic stress on the well-being of adolescents.

The effects of family economic stress may differ depending on the family member (Mistry & Elenbaas, 2021). For example, while both parents may experience the consequences of financial difficulties, their responses and stress management strategies may vary (Elder et al., 1992). When it comes to economic distress and fathers' negativity, Elder et al. (1992) found a strong correlation between violent behavior and depressive symptoms in both boys and girls. This is particularly true in the absence of maternal support.

The research suggests that parenting practices serve as a partial mediator against the relationship between family economic stress and well-being of adolescents. The complex and multifaceted issue of the interaction between family economic stress,

parenting practices, and adolescent well-being can have a detrimental impact on the academic performance, school involvement, and general well-being of adolescents.

CHAPTER 3

METHOD

3.1 Introduction

By investigating this specific issue, this study aimed to provide an answer to the following question: "To what extent do parenting practices mediate the connection between family economic stress and the well-being of adolescents?" The study will specifically investigate the connection between family economic stress and adolescent well-being. Additionally, this research was to determine whether and how specific parenting practices, such as parental involvement, support, and supervision, may influence the negative effects of family economic stress on adolescents' well-being (Brown et al., 2020). This research topic will ultimately aim to comprehend the relationship between economic stress in the family and negative outcomes for adolescents by examining the mediating role of parenting practices.

3.2 Research Design

The pilot study and the main study, which were the first and second stages of the current investigation, were conducted utilizing a cross-sectional methodology. Adolescents were surveyed as the main source of data for this investigation. The survey included English versions of Economic Hardship Questionnaire; (Barrera et al., 2001), Alabama Parenting Questionnaire (Frick, 1991), Adolescent Well-being Scale (Birlleson, 1981). A pilot study was done using each scale from the main study. Following that, the main study was conducted to look into the current study's hypotheses. The research design also included controlling for potential confounding factors, such as age, gender, and socioeconomic status. The study employed a purposive

convenient sampling technique to recruit participants from various schools or community organizations and to ensure that participants come from diverse economic backgrounds, as well as different ethnic and cultural groups.

3.3 Phase I: Pilot Study

3.3.1 Objectives:

The initial phase of the investigation was designed to evaluate the applicability and appropriateness of the measures for the target population in the local context, as well as to address the psychometric properties of the English version and the simplicity of comprehension of each questionnaire. Prior to conducting the main study of the current research, a brief study was conducted to assess the feasibility of all scales and their subscales that will be implemented in the next phase, which is the major investigation of the current research.

3.3.2. Pilot Testing

Each of the three measures including their subscales was administered to a small part of the target population. The central objective of the pilot study (first phase) is to evaluate the psychometric qualities, relevance, and practicality of the instruments in relation to the local population.

3.3.3. Sample

The pilot research involved 50 adolescents, with 54% of them being male and 46% being female, from Rawalpindi and Islamabad city. The age of the participants ranged from thirteen to nineteen. After the purpose of study was explained and ensured that the identity and data of the participants would remain confidential, each participant in the pilot research provided their informed consent.

Inclusion/Exclusion criteria:

The sample was selected based on the following exclusion criteria:

1. Adolescents from rural areas who were attending their schools in cities and residing with their relatives/guardians were excluded from the sample.
2. Adolescents whose parents (father/mother) were deceased were excluded from the sample.
3. Adolescents with prior history of mental illness in them or their family were also excluded from the sample.

The sample was selected based on the following inclusion criteria:

1. Only those adolescents whose parents (both father and mother) were present at their home stations were included in the sample.

3.3.4 Measures

In this phase, the following measuring instruments were administered, details of the measures are provided in the main study:

1. Economic Hardship Questionnaire; (Barrera et al., 2001)
2. Alabama Parenting Questionnaire (Frick, 1991)
3. Adolescent Well-being Scale (Birleson, 1981).

3.3.5 Procedure

Purposive convenient sampling technique was used to gather data for pilot study from students of different educational institutes present in adjoining cities of Islamabad and Rawalpindi. An introductory form was developed which is comprised of a brief description of the research and its objective, a consent form, a statement of confidentiality, and assurance of complete privacy during data handling and

interpretation. The questionnaire, which comprised all three measures and a comprehensive demographic sheet, required approximately ten to fifteen minutes to complete. The data was subjected to statistical analysis using SPSS-25.

3.3.6 Results of Pilot Testing

Descriptive statistics were implemented to evaluate the psychometric properties of the scales and their subscales in order to ensure their practicality and reliability. The outcomes are as follows:

Table 3.1

Study variables and their psychometric properties (N=50)

Scales	No. of Items	α	M	SD	Range		Skew	Kurt
					Actual	Potential		
FES	11	.89	29.48	7.36	16-45	11-55	.24	-.73
Financial Strain	2	.79	5.16	1.99	2-9	2-10	.16	-1.01
Inability to make ends meet	2	.70	5.96	1.79	2-9	2-10	-.58	.06
Not enough money for necessities	7	.86	18.36	4.78	10-28	7-35	.31	-.72
Parenting Practices	26	.88						
Parental Involvement	10	.87	28.33	6.63	17-42	10-50	.15	-.71
Positive Parenting	6	.81	21.50	5.19	11-30	6-30	-.23	-.88
Poor Monitoring/ Supervision	10	.71	33.60	6.93	16-49	10-50	-.06	-.46

Well-being 18 .79 20.60 5.72 10-32 0-36 .38 -.59

Note: FES = Family Economic Stress; Skew = Skewness, Kurt = Kurtosis.

As demonstrated in Table 3.1, all scales and subscales showed satisfactory Cronbach alpha reliability. The skewness and kurtosis values, which ranged from +2 to -2, were also came out to be in a permissible range. Consequently, it was determined that all of the assessments were suitable and appropriate for the target population in the local context.

Table 3.2

Correlation Analysis of Study Variables (N=50)

No.	Variables	1	2	3	4	5	6	7	8	9
1	FES	–	.74**	.76**	.94**	-.64**	-.52**	-.66**	-.32*	-.64**
2	Financial Strain		–	.46**	.55**	-.55**	-.40**	-.46**	-.39**	-.56**
3	ITMEM			–	.61**	-.37**	-.33*	-.39**	-.15	-.50**
4	NEMFN				–	-.62**	-.51**	-.68**	-.27	-.56**
5	Parenting Practices					–	.79**	.80**	.67**	.67**
6	Parental Involvement						–	.64**	.18	.63**
7	Positive Parenting							–	.26	.53**
8	Poor Monitoring/Supervision								–	.35*
9	Well-being									–

* $p < .05$, ** $p < .01$

Note. FES= Family economic stress, ITMEM= Inability to make ends meet, NEMFN = Not enough money for necessities.

The results of Table 3.2 illustrate the correlation between study variables and it showed that there was a negative correlation between family economic stress and the well-being of adolescents. Similarly, family economic stress is negatively correlated with parenting practices. The table also illustrates the positive correlation between parenting practices and well-being.

3.4 Phase 2: Main Study

A primary study was conducted to evaluate hypotheses of the present research.

3.4.1 Objectives

1. To evaluate the relationship among family economic stress, parenting practices, well-being in adolescents.
2. To investigate how parenting practices are influenced by family economic stress.
3. To explore the mediating role of parenting practices in relationship among family economic stress and well-being.
4. To examine the impact of demographic factors (gender, family structure) on family economic stress, parenting practices and well-being among adolescents.

3.4.2 Hypotheses

H1: Family economic stress is negatively associated with adolescents' well-being, more specifically;

H1a: Financial strain is negatively associated with adolescents' well-being.

H1b: 'Inability to make ends meet' is negatively associated with adolescents' well-being.

H1c: 'Not enough money for necessities' is negatively associated with adolescents' well-being.

H2: High levels of family economic stress reduce parental involvement and positive parenting.

H3: Family economic stress is positively related to poor parental supervision.

H4: Parental involvement mediates the relationship between family economic stress and adolescents' well-being.

H5: Positive parenting mediates the relationship between family economic stress and adolescents' well-being.

H6: Poor monitoring/ supervision mediates the relationship between family economic stress and adolescents' well-being.

H7: Parenting practices mediate the relationship between family economic stress and adolescents' well-being.

H8: Female adolescents perceive more family economic stress as compared to male adolescents.

H9: Joint family systems perceive more family economic stress as compared to nuclear family systems.

3.4.3 Instruments

The following measures were implemented in the present study:

Each participant was provided with a demographic sheet in addition to all the questionnaires, which included the Economic Hardship Questionnaire (Barrera et al., 2001), Alabama Parenting Questionnaire (Frick, 1991), and Adolescent Well-being Scale (Birleson, 1981). A detailed demographic form was employed, which covered the following information: age, gender, qualification, family monthly income, socio-economic status, family system, and parent's marital status.

Economic Hardship Questionnaire

For the present study we considered 11 items of Economic Hardship Questionnaire (EHQ; Barrera et al., 2001). Three indicators were used to assess family economic stress. Two items assess whether adolescents feel some sort of “financial strain” with five-point Likert scale (1= “almost never” to 5= “almost always”). Two items assess whether adolescents feel some sort of “inability to make ends meet” with five-point Likert scale (1= “a great deal of difficulty” to 5= “no difficulty at all”). Seven items assess whether adolescents feel some sort of “not enough money for necessities” with five-point Likert scale (1= “strongly agree” 5= “strongly disagree”). In this scale item 3 is reverse coded item. All other items are positive. Higher score on this scale indicates high family economic stress.

Alabama Parenting Questionnaire

For the present study, we considered 26 items of Alabama Parenting Questionnaire (APQ-42; Frick, 1991). Three subscales were used for the purpose of measuring parenting practices which involves parental involvement, positive parenting and poor monitoring/ supervision with five-point Likert scale (1= “never” to 5=

“always”). It consists of seventeen positive and nine negative items. Item 5, 8, 14, 16, 18, 20, 23, 24, 25, 26 are negative items. All other items are positive. Item 1, 3, 6, 7, 9, 11, 12, 17, 19, 21 measures parental involvement (each of these items has two parts: one focused on involvement of the mother and other on involvement of the father), item 2, 4, 10, 13, 15, 22 measures positive parenting and item 5, 8, 14, 16, 18, 20, 23, 24, 25, 26 measures poor monitoring/supervision. Higher score on this scale indicates good parenting.

Adolescent Well-being Scale

The Adolescent Well-being Scale was developed by Birleson (1981). It consists of 18-items: eight positive and ten negative items. Item 1, 2, 4, 7, 8, 9, 11, 12, 13, 16 are negative items. All other items are positive. The response categories are: most of the times, sometimes, and never. Three-point Likert scale, ranging from 0 to 2, was used to rate the items. This self-reported scale was used for the purpose of measuring the well-being of adolescents. High score on this scale indicates high well-being.

3.4.4 Population

Initially, the total sample of 250 adolescents were explained the motive behind the study and were requested for their participation in the study. About more than 80% adolescents (N=204) showed their willingness to participate in the research study.

3.4.5 Sample

The total sample for the current study comprised of 204 adolescents. The 105 boys and 99 girls, selected from two cities (Islamabad and Rawalpindi) with age range of 13 to 19 years (Mean=15.51, SD=1.64). Adolescents whose parents (father/mother) were deceased were excluded from the sample. Similarly, adolescents from rural areas who were attending their schools in cities and residing with their relatives/guardians

were also excluded from the sample. Only those adolescents whose parents (both father and mother) were present at their home stations were included in the sample. Sample was selected by purposive convenient sampling technique. This sampling technique is used to ensure that participants come from diverse economic backgrounds, as well as different ethnic and cultural groups.

Family mean income from all sources was calculated as 1,15,921 rupees per month. Specifically, 38.2% of the adolescents reported a total monthly family income (including all sources) less than rupees 80,000; 23.1% of the adolescents between 80,000-95000; 21.6% of the adolescents between 95,000-1,00,000; 19.6% of the adolescents between 1,00,000-1,50,000; 11.9% of the adolescents between 1,50,000-5,00,000 and only 1% of the adolescents reported a total family income more than 5,00,000 rupees per month.

Inclusion/Exclusion criteria:

The sample was selected based on the following exclusion criteria:

1. Adolescents from rural areas who were attending their schools in cities and residing with their relatives/guardians were excluded from the sample.
2. Adolescents whose parents (father/mother) were deceased were excluded from the sample.
3. Adolescents with prior history of mental illness in them or their family were also excluded from the sample.

The sample was selected based on the following inclusion criteria:

1. Only those adolescents whose parents (both father and mother) were present at their home stations were included in the sample.

3.4.6 Procedure

Data was collected by purposive convenient sampling and before data collection, informed consent was obtained from each respondent and their parents. Subsequently, participants were issued a demographic sheet together with the questionnaires. They were instructed on how to complete the questionnaires, while illustrating that there is no correct or incorrect response. Since it was important that they would feel relaxed while completing the surveys without hesitation or misleading responses, they were assured that their information would be treated with the utmost confidentiality and used exclusively for the purpose of the study. Respondents were appreciated for their participation.

3.5 Statistical Plan

In order to achieve its objectives and hypotheses, the current investigation implemented SPSS-25 and Process macro-4.0 for data analysis. Following data collection, the normality assumptions and data cleaning process was carried out. The psychometric properties of the variables in the current study were assessed through descriptive analysis, and the kurtosis, skewness, standard deviation, and mean were subsequently reported. The reliability and appropriateness of the study measures were assessed using Cronbach's alpha. In demographics, percentages and frequency were computed for categorical data, while standard deviation and mean were computed for continuous variables. In an attempt to explore the correlation between the variables under study, the Pearson product moment correlation was computed. In order to predict, regression analysis was implemented, and mediation analysis was implemented using SPSS macro 4.0. Mediation was conducted using Model 4.

CHAPTER 4

RESULTS

The objective of the current research was to investigate the influence of family economic stress on the well-being of adolescents and to investigate the potential role of parenting practices as a mediator. In order to evaluate the reliability and difficulty level of items in the Pakistani population, a pilot study was implemented. The data was analyzed using appropriate statistical procedures. SPSS-25 software and process macro 4.0 were employed to conduct all analyses. The present study's findings were derived from the statistical analysis of descriptives, Pearson product moment correlation, regression, mediation and independent sample t-test. The mean differences in demographic variables were evaluated using the t-test. The relationship and impact of family economic stress and its dimensions on well-being were examined through correlation and regression. The mediating role of parenting practices was determined through the computation of mediation. Results that are statistically significant are reported. One by one, all results are shown below:

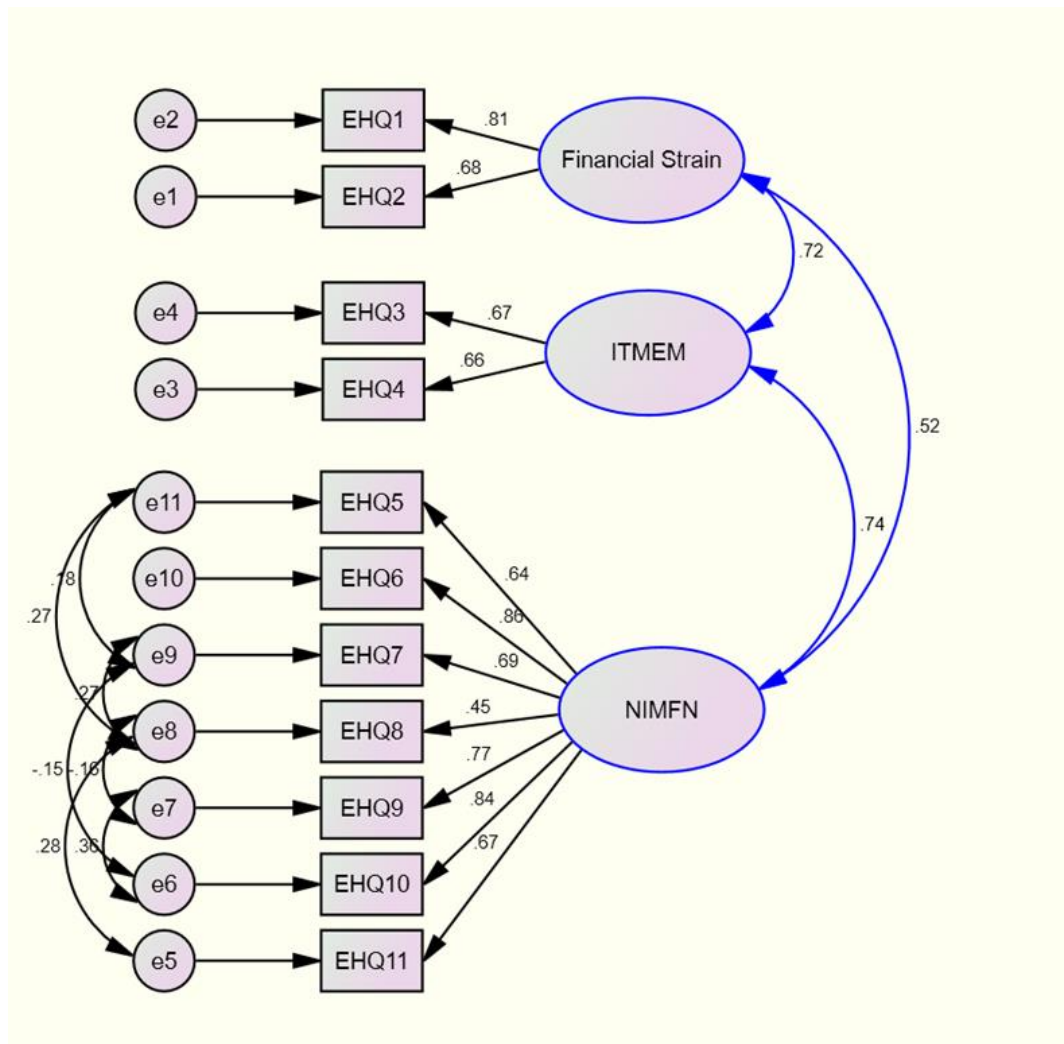


Figure 2. Path Diagram of CFA for Family Economic Stress Model

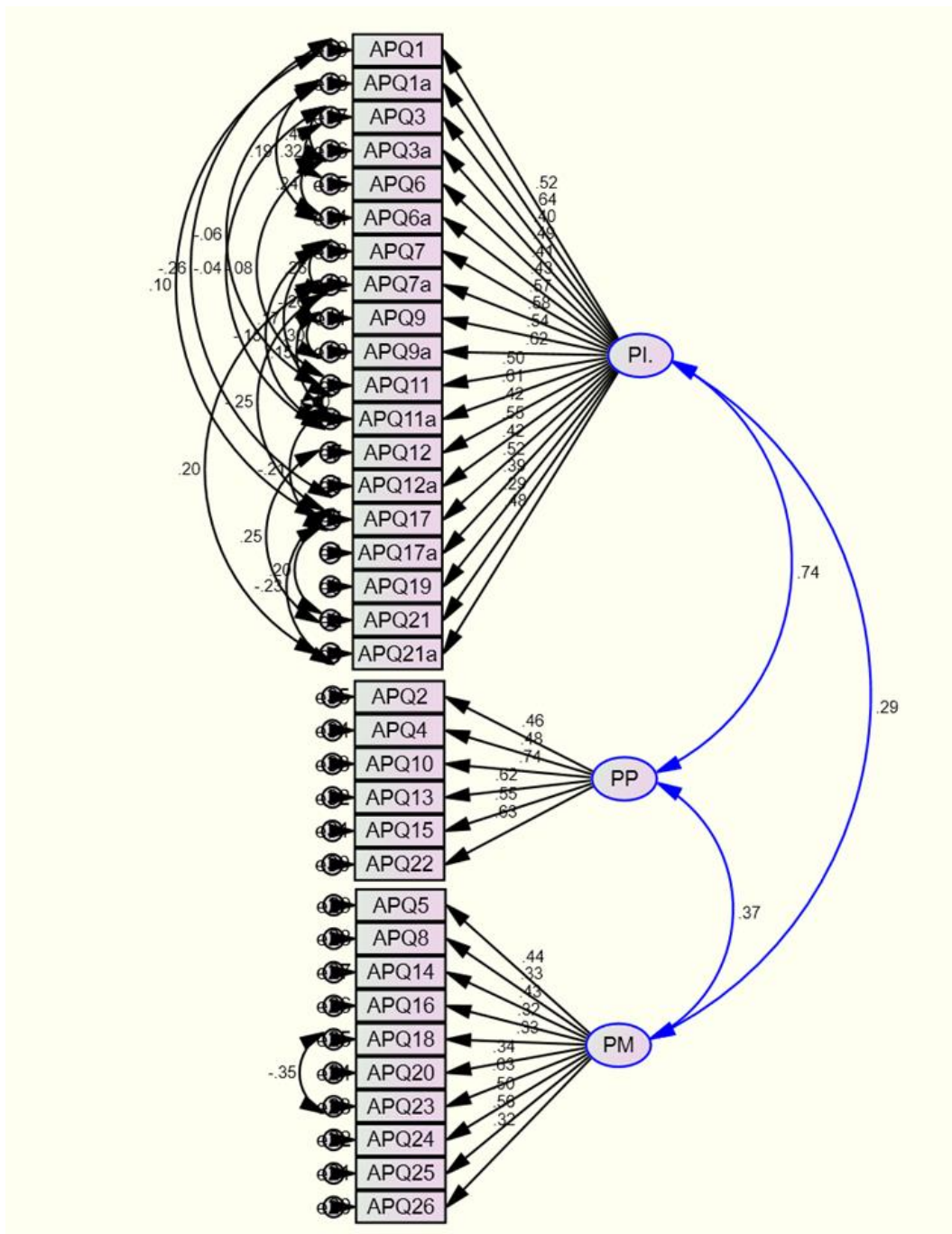


Figure 3. Path Diagram of CFA for Parenting Practices Model

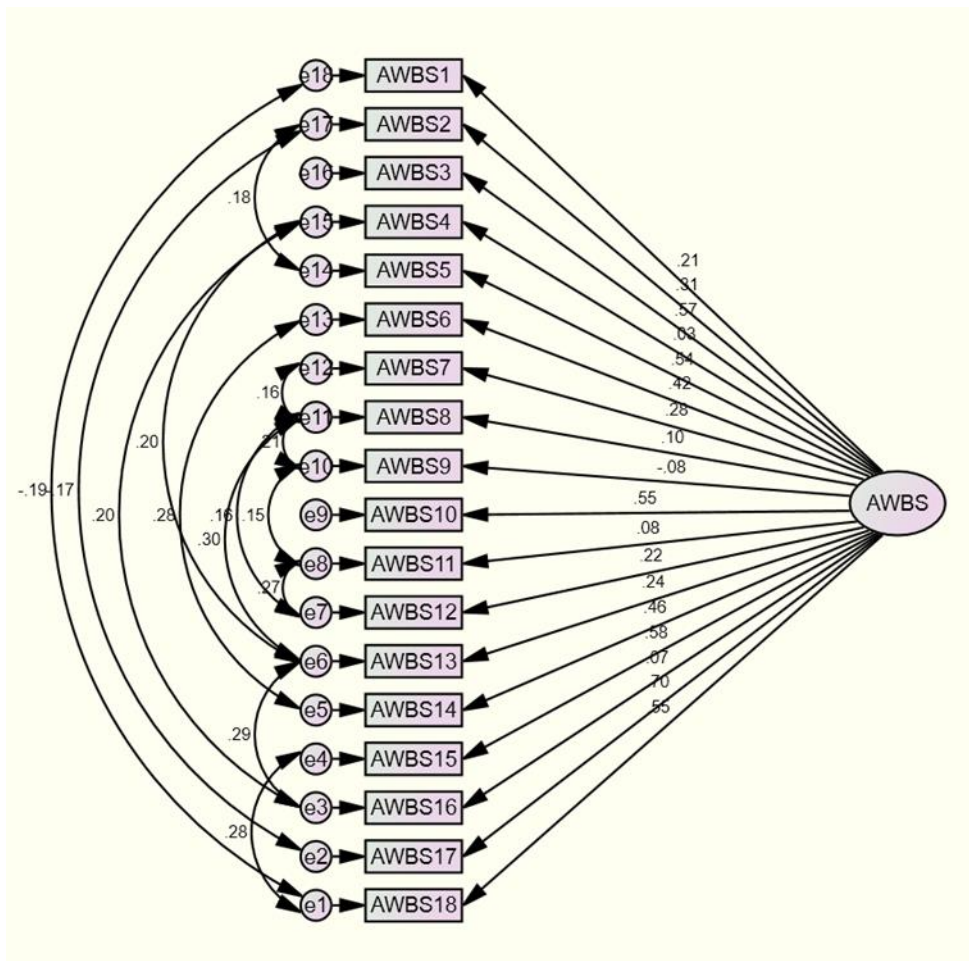


Figure 4. Path Diagram of CFA for Well-being Model

Table 4.1

Confirmatory Factor Analysis for Family Economic Stress, Parenting Practices and Well-being (N=204)

Model	χ^2	Chisq/df	NFI	GFI	CFI	RMSEA
A. FES Model	62.76**	1.85	.94	.95	.97	.06
B. PP Model	981.53***	1.78	.63	.79	.79	.06
C. WB Model	197.02***	1.63	.73	.90	.87	.05

** $p < .01$, *** $p < .001$

Note: Chisq= Chi-square; CFI= Comparative fit index; NFI= Normed fit index; GFI= Goodness of fit; RMSEA= Root-mean-square error of approximation; FES= Family economic stress; PP= Parenting practices; WB= Well-being.

The Confirmatory Factor Analysis was performed to address the construct validity of the measures used in the study. The CFA results for the family economic stress model demonstrate good fit statistics, including $\chi^2/df= 1.85$, RMSEA of .06, GFI of .95, and CFI of .97. The brackets contain the recommended values, which are in accordance with the recommendations of Hu and Bentler (1999) and Browne and Cudeck (1992) (RMSEA<.08, GFI>.95, CFI>.90). Good convergent validity was demonstrated by all items having standardized factor loadings exceeding .40 and AVE of .50 (Hair, Sarstedt, Ringle, & Gudergan, 2017). The results indicated that the parenting practices model was an acceptable fit, with a χ^2/df value of 1.78 and an RMSEA of .06. The GFI, NFI, and CFI should have exceeded the specified values in order for the model to be deemed fit; however, none of these variables achieved their objective values. The CFA results indicate a satisfactory fit for the well-being model that was presented, as indicated by $\chi^2/df= 1.63$, RMSEA= .05, and GFI= .90. Both NFI and CFI failed to reached the objective values, as NFI and CFI are expected to be greater than .95 and .90, respectively.

Table 4.2*Demographic Characteristics (N=204)*

Variables	<i>f (%)</i>
Gender	
Male	105 (51.5)
Female	99 (48.5)
Qualification	
Below 9	46 (22.5)
Matric	105 (51.5)
FA/FSc	41 (20.1)
BS	12 (5.9)
Socioeconomic Status	
High	9 (4.4)
Middle	192 (94.1)
Low	3 (1.5)
Family System	
Nuclear	136 (66.7)
Joint	68 (33.3)
Parent's Marital Status	
Married	199 (97.5)
Separated	1 (0.5)
Divorced	4 (2.0)

f = Frequency, %= percentage, SD= standard deviation

The frequencies and percentage of demographic characteristics were shown in Table 4.2 which included gender, qualification, socioeconomic status, family system and parent's marital status.

Table 4.3

Study variables and their Psychometric properties (N=204)

Scales	No. of Items	α	M	SD	Range		Skew	Kurt
					Actual	Potential		
EHQ	11	.89	28.75	8.24	11-49	11-55	.24	-.64
Financial Strain	2	.77	4.99	1.87	2-10	2-10	.19	-.48
Inability to make ends meet	2	.71	5.86	1.99	2-10	2-10	-.093	-.77
Not enough money for necessities	7	.86	17.90	5.79	7-32	7-35	.37	-.63
APQ	26	.88						
Parental Involvement	10	.87	29.80	6.79	13-47	10-50	.056	-.48
Positive Parenting	6	.81	22.13	4.99	9-30	6-30	-.41	-.68
Poor Monitoring/ Supervision	10	.71	35.63	6.64	16-50	10-50	-.077	-.43
AWBS	18	.79	21.29	5.27	10-33	0-36	.082	-.62

Note: EHQ = Economic Hardship Questionnaire; APQ = Alabama Parenting Questionnaire; AWBS = Adolescent Well-being Questionnaire, Skew = Skewness, Kurt = Kurtosis.

The descriptive details of the scales, along with their reliability and normality scores, are presented in Table 4.3. The table also displays the internal consistency rate, which ranges from moderate to good, which serves as evidence of the relevance of these measures to the sample in hand. The reliability values of the economic hardship questionnaire, Alabama parenting questionnaire, adolescent well-being questionnaire, and all subscales are within the acceptable range, as evidenced by the Cronbach's alpha reliability that exceed $\alpha > .70$. The skewness and kurtosis of all constructs were observed to be within the range of -2 to +2, which is considered acceptable for the determination of the normal distribution.

Table 4.4

Correlation Matrix of Research Variables (N=204)

No.	Variables	1	2	3	4	5	6	7	8	9
1	FES	—	.65**	.77**	.95**	-.69**	-.62**	-.57**	-.38**	-.66**
2	Financial Strain		—	.47**	.43**	-.55**	-.49**	-.46**	-.30**	-.59**
3	ITMEM			—	.60**	-.55**	-.46**	-.46**	-.33**	-.54**
4	NEMFN				—	-.61**	-.56**	-.50**	-.34**	-.56**
5	Parenting Practices					—	.82**	.78**	.67**	.72**
6	Parental Involvement						—	.63**	.23**	.65**
7	Positive Parenting							—	.24**	.62**
8	Poor Monitoring/Supervision								—	.38**

9	Well-being									—
	Mean	28.75	4.99	5.86	17.90	87.57	29.80	22.13	35.63	21.29
	SD	8.24	1.86	1.99	5.79	13.93	6.79	4.99	6.63	5.27

**** $p < .01$**

Note. FES= Family economic stress, ITMEM= Inability to make ends meet, NEMFN = Not enough money for necessities; SD=Standard deviation.

Table 4.4 illustrates the correlation between family economic stress and its dimensions (financial strain, inability to make ends meet, not enough money for necessities), parenting practices and its dimensions (parental involvement, positive parenting, poor monitoring/ supervision) and adolescents well-being. Family economic stress is negatively related with parenting practices ($r = -.688$, $p < .01$) and its dimensions i.e., parental involvement, positive parenting, poor monitoring/ supervision. Family economic stress is also negatively related with adolescents' well-being ($r = -.662$, $p < .01$). Whereas, adolescent well-being is positively related with parenting practices ($r = .723$, $p < .01$) and its dimensions i.e., parental involvement, positive parenting, poor monitoring/ supervision. Moreover, financial strain, inability to make ends meet and not enough money for necessities are negatively related to Parenting practices ($r = -.548$, $p < .01$; $r = -.546$, $p < .01$; $r = -.614$, $p < .01$) and well-being ($r = -.590$, $p < .01$; $r = -.544$, $p < .01$; $r = -.565$, $p < .01$) respectively.

Table 4.5

Simple Linear Regression on Well-being by Family economic stress (N=204)

Well-being							
Variable	B	SE	β	t	p	95% CI	
						LL	UL
Family Economic Stress	-.42	.03	-.66	-12.57	.000	-.49	-.36

R = .66, R² = .44, (F = 157.99***)

*** $p < .001$

Note. B= unstandardized coefficient, SE= standard error, β = standardize error, CI= confidence interval, LL= lower limit, UL= upper limit.

Table 4.5 shows the impact of family economic stress on well-being of adolescents. The R² value of .44 revealed that the family economic stress explained 44% variance in the adolescent well-being with significant F-ratio (F=157.995, $p < .001$). The findings revealed that family economic stress was the strong negative predictor ($\beta = -.66$, $p < .001$) of adolescent well-being.

Table 4.6

Regression Analysis on Well-being by dimensions of Family economic stress and Parenting practices (N=204)

Well-being							
Variables	B	SE	B	t	p	95% CI	
						LL	UL
Financial Strain	-1.06	.17	-.37	-3.99	.000	-1.38	-.73
ITMEM	-.52	.18	-.19	-1.94	.054	-.86	-.17
NEMFN	-.26	.06	-.28	-1.48	.142	-.37	-.14

$R = .69, R^2 = 0.49, (F = 63.46^{***})$

Well-being							
Parental Involvement	.32	.05	.41	4.46	.000	.23	.42
Positive Parenting	.32	.07	.31	3.44	.001	.20	.45
Poor Monitoring/Supervision	.17	.04	.22	2.75	.006	.09	.25

$R = .74, R^2 = .54, (F = 79.04^{***})$

p<.01, *p<.001

Note. B= unstandardized coefficient, SE= standard error, β = standardize error, CI= confidence interval, LL= lower limit, UL= upper limit, ITMEM= inability to make ends meet, NEMFN= not enough money for necessities.

The well-being of adolescents is influenced by financial strain, the inability to make ends meet, and not enough money for necessities, as demonstrated in table 4.6. The results suggest that the F ratio ($F = 63.46, p < .001$) was significant, and that all of these dimensions of family economic stress jointly accounted for 49% of the variance in the well-being of adolescents. The results indicated that financial strain was the most potent negative predictor ($\beta = -.37, p < .001$) of well-being. In contrast, the dimensions of parenting practices, which include parental involvement, positive parenting, and poor monitoring/supervision, collectively accounted for up to 54% of the variance ($F=79.04, p < .001$). Parental involvement was the most significant positive predictor of wellbeing ($\beta = .41, p < .001$). Additionally, well-being was significantly predicted by positive parenting.

In general, the results imply that the financial strain dimension of family economic stress has negative associations with well-being, which implies that an increase in financial strain will result in a decrease in the well-being of adolescents. In contrast, the strongest positive association with well-being was demonstrated by parental involvement and positive parenting.

Table 4.7

Regression Analysis on Well-being by Family economic stress and dimensions of Parenting practices (N=204)

		Well-being				
		<i>B</i>	<i>SE</i>	β	95% CI	
Variables					<i>LL</i>	<i>UL</i>
Family	Economic	-.19	.04	-.29***	-.27	-.11
Stress						
	Parental Involvement	.23	.05	.30***	.13	.33
	Positive Parenting	.24	.06	.23***	.12	.37
Poor	Monitoring/ supervision	.12	.04	.15**	.04	.19

$R = .77, R^2 = .57, (F = 70.46***)$

** $p < .01$, *** $p < .001$

Note. B = unstandardized coefficient, SE = standard error, β = standardize error, CI = confidence interval, LL = lower limit, UL = upper limit.

The well-being of adolescents is influenced by family economic stress, parental involvement, positive parenting, and poor monitoring/supervision, as evidenced by the results in table 4.7. The results suggest that the enlisted dimensions of parental practices and family economic stress jointly accounted for 57% of the variance in the well-being of adolescents, with a significant F ratio ($F = 70.46, p < .001$). The strongest negative predictor of well-being is family economic stress ($\beta = -.29, p < .001$). Positive parenting

and parental involvement were also identified as the most effective positive predictors of well-being in the findings.

Overall findings indicate that family economic stress showed negative associations with well-being suggesting that increase in family economic stress will decrease well-being of adolescents. Whereas, parental involvement and positive parenting showed strongest positive association with wellbeing.

Table 4.8

Simple Mediation of the effect of Family Economic Stress on Well-being by Parental Involvement (N = 204)

Predictors	Well-being			
	Model 1	Model 2	95% CL	
	B	B	LL	UL
Constant	44.45***	19.75***	15.23	47.14
Family Economic stress	-.51***	-.27***	-.60	-.19
Parental Involvement		.31***	.22	.40
Indirect effect-FES→PI→Well-being		-.16	-.21	-.10
R^2	.38	.54		
ΔR^2		.16		
F	124.70***	116.49***		
ΔF		8.21		

*** $p < .001$

Note. *B*= Unstandardized coefficients, *CI*= Confidence Interval, *LL*=Lower limit, *UL*=Upper Limit, *FES*= Family Economic Stress, *PI*= Parental Involvement.

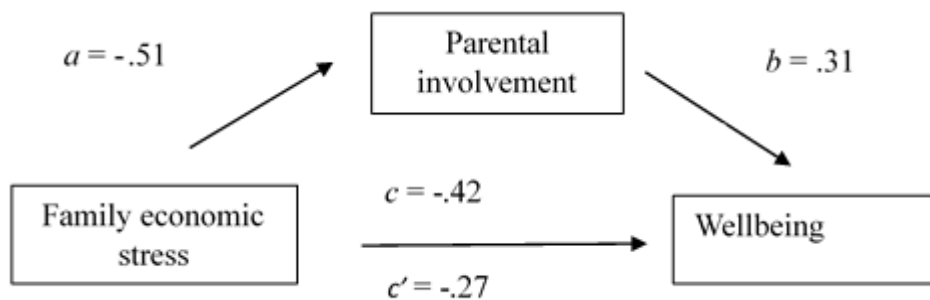


Figure 5. Mediation of the effect of Family Economic Stress on Well-being by Parental Involvement.

A mediation analysis was conducted to investigate the mediating effect of parental involvement on the economic stress and well-being of the family. The model's overall impact was determined to be significant ($b = -.42$, $t = -12.57$, $CI [-.49, -.36]$, $p < .001$). A statistically significant direct effect was observed, with a b -value of $-.27$, a t -value of -6.82 , and a confidence interval of $[-.34, -.19]$, with a p -value of less than $.001$. Additionally, a statistically significant indirect impact was identified, with a confidence interval of $[-.21, -.10]$. These findings indicate that the relationship between the economic stress of the family and the well-being of adolescents was mediated by parental involvement.

Table 4.9

Simple Mediation of the effect of Family Economic Stress on Well-being by Positive Parenting (N = 204)

Predictors	Well-being			
	Model 1	Model 2	95% CI	
	B	B	LL	UL
Constant	32.02***	21.49***	17.14	34.08
Family Economic stress	-.34***	-.29***	-.37	-.27
Positive Parenting		.37***	.25	.50
Indirect effect-FES→PP→Well-being		-.13	-.18	-.09
R^2	.32	.52		
ΔR^2		.20		
F	96.24***	110.59***		
ΔF		14.35		

* $p < .05$, ** $p < .01$, *** $p < .001$

Note. B= Unstandardized coefficients, CI= Confidence Interval, LL=Lower limit, UL=Upper Limit, FES= Family Economic Stress, PP= Positive Parenting.

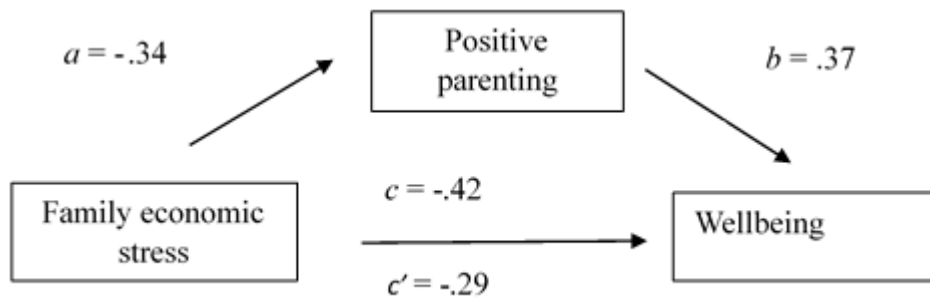


Figure 6. Mediation of the effect of Family Economic Stress on Well-being by Positive Parenting.

A mediation analysis was conducted to examine the mediating effect of positive parenting on the economic stress and well-being of families. The model's total effect was statistically significant ($b = -.42$, $t = -12.57$, $CI [-.49, -.36]$, $p < .001$). The direct effect was significant, with a b-value of $-.29$, a t-value of -7.80 , and a confidence interval of $[-.37, -.22]$, with a p-value of less than $.001$. Additionally, a statistically significant indirect effect was identified, with a b value of $-.13$ and a confidence interval of $[-.18, -.09]$. The results indicated that the relationship between family economic stress and well-being was mediated by positive parenting.

Table 4.10

Simple Mediation of the effect of Family Economic Stress on Well-being by Poor

Monitoring/ supervision (N = 204)

Predictors	Well-being			
	Model 1	Model 2	95% CI	
	B	B	LL	UL
Constant	44.55***	28.15***	23.77	47.63
Family Economic Stress	-.31***	-.39***	-.46	-.21
Poor Monitoring/ Supervision		.12**	.03	.21
Indirect effect-FES→ PM→Well-being		-.04	-.07	-.01
R^2	.15	.46		
ΔR^2		.31		
F	35.19***	84.98***		
ΔF		49.79		

** $p < .01$, *** $p < .001$

Note. B= Unstandardized coefficients, CI= Confidence Interval, LL=Lower limit, UL=Upper Limit, FES= Family Economic Stress, PM= Poor Monitoring/ Supervision.

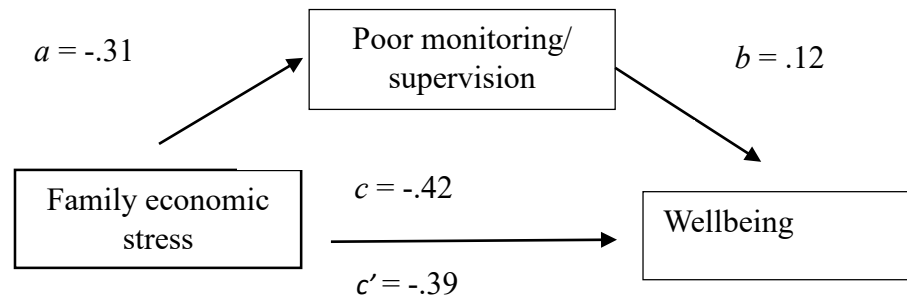


Figure 7. Mediation of the effect of Family Economic Stress on Well-being by Poor Monitoring/ Supervision.

A mediation analysis was conducted to investigate the mediating effect of inadequate monitoring and supervision on the economic stress and well-being of families. The model's absolute effect was found to be significant ($b = -.42$, $t = -12.57$, $CI [-.49, -.36]$, $p < .001$), as well as its direct effect ($b = -.39$, $t = -10.75$, $CI [-.46, -.32]$, $p < .001$). Additionally, a statistically significant indirect effect was observed, with a b value of $-.04$ and a confidence interval of $[-.07, -.01]$. These findings suggested that the relationship between family economic stress and well-being was mediated by poor monitoring/supervision.

Table 4.11

Simple Mediation of the effect of Family Economic Stress on Well-being by Parenting Practices (N = 204)

Predictors	Well-being			
	Model 1	Model 2	95% CI	
	B	B	LL	UL
Constant	121.02***	10.26***	4.28	126.11
Family Economic stress	-1.16***	-.20***	-1.33	-.12
Parenting Practices		.19***	.14	.24
Indirect effect-FES→PP→Well-being		-.22	-.29	-.17
R^2	.47	.57		
ΔR^2		.10		
F	181.75***	135.59***		
ΔF		46.16		

*** $p < .001$

Note. B= Unstandardized coefficients, CI= Confidence Interval, LL=Lower limit, UL=Upper Limit, FES= Family Economic Stress, PP= Parenting Practices.

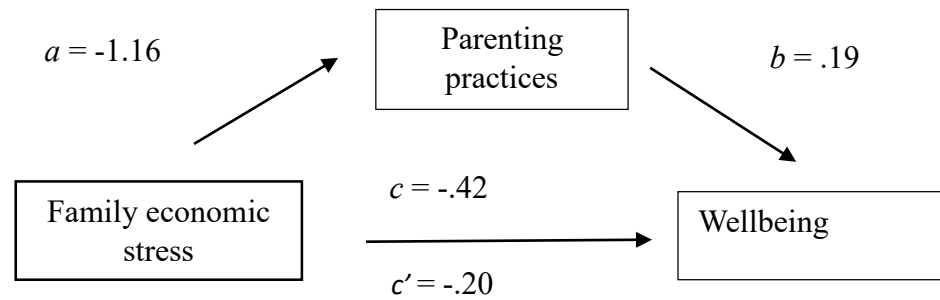


Figure 8. Mediation of the effect of Family Economic Stress on Well-being by Parenting Practices.

In order to investigate the mediating impact of parental practices on the economic stress and well-being of families, a mediation analysis was implemented. The cumulative effect was determined to be statistically significant ($b = -.42$, $t = -12.57$, $CI [-.49, -.36]$, $p < .001$). A statistically significant direct effect was identified, with a b value of $-.20$, a t value of -4.94 , a confidence interval of $[-.28, -.12]$, and a p -value of less than $.001$. Additionally, an indirect effect that was analytically significant was identified, with a b value of $-.22$ and a confidence interval of $[-.29, -.17]$. These findings indicate that parenting practices mediated the relationship between family economic stress and well-being.

Table 4.12

t-values, mean and standard deviations for male and female adolescents on key study variables (*N*=204)

Variables	Male (n = 105)		Female (n = 99)		<i>t</i> (202)	<i>P</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
FES	29.90	7.17	27.54	9.12	2.047	.042	.09	4.63	.29
Financial Strain	5.23	1.61	4.74	2.08	1.878	.062	-.03	1.01	-
ITMEM	6.30	1.63	5.38	2.23	3.355	.001	.38	1.46	.47
NEMFN	18.36	5.29	17.41	6.28	1.163	.246	-.66	2.56	-
Parenting Practices	85.07	11.53	90.22	15.71	-2.656	.009	-8.98	-1.32	.37
Parental Involvement	28.88	6.11	30.78	7.36	-2.007	.046	-3.78	-.03	.28
Positive Parenting	21.84	4.77	22.44	5.21	-.867	.387	-1.99	.77	-
Poor Monitoring/ Supervision	34.35	5.97	36.99	7.05	-2.889	.004	-4.44	-.84	.40
Well-being	21.11	5.21	21.48	5.34	-.501	.617	-1.83	1.09	-

*Note: CI=Confidence Interval; LL= Lower Limit; UL=Upper Limit; FES= Family Economic Stress; ITMEM= Inability to make ends meet; NEMFN=Not enough money for necessities; M=Mean; SD=Standard deviation, Significant effect sizes are indicated by Cohn's *d* values. Cohen (1969) classified an effect of 0.2 as small, 0.5 as medium, and 0.8 or greater as large.*

Table 4.12 illustrates the disparity between male and female adolescents in terms of family economic stress and its subscales (financial strain, inability to make ends meet, not enough money for necessities), parenting practices and their subscales (parental involvement, positive parenting, poor monitoring/supervision), and overall well-being. The results indicate significant differences between males and females in terms of family economic stress and inability to make ends meet, with males scoring higher than females. Parental involvement, parenting practices, and poor monitoring/supervision were also found to be significantly different between males and females. Females scored higher in these areas. All other variables yielded non-significant results.

Table 4.13

t-values, mean and standard deviations for nuclear and joint family systems on key study variables (N=204)

Variables	Nuclear (n = 136)		Joint (n = 68)		<i>t</i> (202)	<i>P</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
FES	27.91	7.88	30.43	8.73	-2.072	.040	-4.91	-.12	.30
Financial Strain	4.82	1.78	5.32	1.99	-1.815	.071	-1.04	.04	-
ITMEM	5.68	1.94	6.22	2.07	-1.851	.066	-1.12	.04	-
NEMFN	17.41	5.61	18.88	6.07	-1.717	.088	-3.16	.22	-
Parenting Practices	88.20	12.69	86.29	16.16	.851	.396	-2.53	6.35	-
Parental Involvement	30.21	6.46	28.99	7.39	1.215	.226	-.76	3.21	-
Positive Parenting	22.14	4.92	22.12	5.15	.030	.976	-1.44	1.49	-
Poor Monitoring/ Supervision	35.85	6.30	35.19	7.29	.671	.503	-1.28	2.61	-
Well-being	21.55	5.12	20.78	5.56	.987	.325	-.77	2.32	-

*Note: CI=Confidence Interval; LL= Lower Limit; UL=Upper Limit; FES= Family Economic Stress; ITMEM= Inability to make ends meet; NEMFN=Not enough money for necessities; M=Mean; SD=Standard deviation, Significant effect sizes are indicated by Cohn's *d* values. Cohen (1969) classified an effect of 0.2 as small, 0.5 as medium, and 0.8 or greater as large.*

Table 4.13 illustrates the disparity between nuclear and joint family systems in terms of family economic stress and its subscales (financial strain, inability to make ends meet, not enough money for necessities), parenting practices and their subscales (parental involvement, positive parenting, poor monitoring/supervision), and overall well-being. The findings indicate a significant difference in family economic stress between nuclear and joint family systems, with the joint family system achieving a higher score than the nuclear family system. All other variables yielded non-significant results.

CHAPTER 5

DISCUSSION

The current study sought to examine the impact of Family Economic Stress (FES) on adolescents' well-being. The mediating role of various parenting practices in determining the association of Family economic stress with adolescents' well-being was examined in the local context. The motivation for this study was derived from prior research that demonstrated a negative impact of family economic stress on the well-being of children and adolescents (McLoyd, 1989). The present study also aimed to examine whether and how parental practices mediated the relationship between family economic stress and adolescent well-being. Gender, family type, socioeconomic status, and other demographic variables were also intended to be examined. Along with the Adolescent Well-being Scale (Birlleson,1981), the Alabama Parenting Questionnaire (Frick, 1991), and the Economic Hardship Questionnaire (Barrera et al., 2001), this research utilized a comprehensive demographic sheet. The Cronbach alpha reliabilities of all instruments employed in this investigation are satisfactory and within the acceptable range. Scale and subscale scores were compared using transformed scores, which were calculated from the mean differences and standard deviation.

In order to facilitate further data analyses, descriptive statistics were obtained for the study variables, which included the means and frequencies of demographic factors such as age, gender, family system, socioeconomic status, education of participants, and marital status of parents. Several hypotheses were formulated in order to study the impact of family economic stress on adolescents' well-being with role of parenting practices as mediator.

5.1. Relationship between Family Economic Stress and Well-being

The direct effect of family economic stress on adolescents' well-being may have originated from several sources. The most probable theoretical explanation for this result is that the negative effects emanate from a lack of resources and opportunities (Chen et al., 2023; Conger & Conger, 2001).

Keeping this in view, it was hypothesized that family economic stress would have a negative effect on adolescents' well-being and it was supported, as the significant negative relationship was shown between family economic stress and adolescents' well-being. Family economic stress exerts life lasting impact on adolescents throughout their life. Results illustrated the significant relationship where wellbeing is negatively related with family economic stress depicting that family economic stress is negative predictor of adolescents' well-being.

Regression analysis was computed with family economic stress as a predictor and well-being as an outcome variable. Standardized beta weights also revealed that family economic stress created a negative effect on adolescents' well-being. These findings are in accordance with the prior research (Yuan, 2008; Solantaus et al., 2004; Conger et al., 1993) that demonstrated the adverse effects of economic hardship on well-being of children and adolescents. These findings are also in concordance with those of McLoyd (1989).

One justification for this association is the Family Stress Model of Economic Hardship which was developed as a result of research conducted with European-American families in rural Midwestern communities (the Iowa Youth and Families Project, or IYFP; Conger, Rueter & Conger, 2000; Conger & Elder, 1994; Conger, Rueter & Elder, 1999). The model is hypothesized to have mediated or moderated

linkages between parental emotional state, economic distress, parenting practices, parenting conflict, child adjustment, and difficult circumstances. The model posits that economic challenges, including income loss and low income, contribute to parents' emotions of despair, worry about the future, anger, and isolation from other family members.

In consideration of the above model, it was also hypothesized that dimension of family economic stress (financial strain, inability to make ends meet and not enough money for necessities) are negatively associated with adolescents' well-being. This hypothesis was supported by the results of current study which also are in accordance with the results of prior research. For example, a study conducted in Finland (Fröjd, Marttunen, Pelkone, Pahlen & Kaltiala-Heino, 2006) found perceived financial difficulties as directly associated with both internalizing (depression) and externalizing (harmful drinking patterns) behaviors in adolescence.

Moreover, family economic stress can impact adolescents' academic performance and school engagement. For example, research by Wong and colleagues demonstrated that family economic stress was linked to lower academic achievement in adolescents, as well as increased risk of engaging in problem behaviors, such as substance abuse and delinquency.

Another study shows that adolescents from economically stressed families may have lower grades, higher rates of absenteeism, and less motivation to succeed academically. They may also face challenges in accessing resources and opportunities that are necessary for their development, such as extracurricular activities or educational support systems (Mistry & Elenbaas, 2021). In addition, family economic stress can contribute to strained family relationships and increased conflict between parents and adolescents.

Prior research has demonstrated a negative relationship between family economic stress and the behavior of adolescents. One illustration is the link between adolescents' increased levels of psychological distress, including anxiety and depression, and their reduced socioeconomic status. These adolescents may also be more susceptible to engaging in hazardous behaviors such as substance misconduct and have lower academic performance than their peers from more privileged households (Coley et al., 2017).

Previous research has highlighted the multifaceted impact of family economic stress on adolescents. It has shown that economic stress can trigger mental health issues such as depression and anxiety, affect academic performance, and influence risk-taking behavior in adolescents (Grant et al., 2003).

Family economic stress has a number of negative effects on adolescents' well-being. Adolescents are subjected to direct effects, such as a lack of resources and opportunities, as well as indirect effects, such as the emotional distress of their parents, which affects their ability to establish a secure and supportive home for their children. (Conger, & Conger, 2001; McLoyd, 1989).

5.2. Relationship between Family Economic Stress and Parenting Practices

Parenting practices may be directly impacted by family economic stress. For example, Masarik and Conger (2017) discovered that parents are more inclined to neglect important parenting opportunities or employ severe disciplining methods when they are financially struggling, both of which could potentially harm their adolescents.

Larson (1984), Galambos and Silbereisen (1987), and Flanagan (1988) all discovered that parents who were experiencing economic hardship felt more pessimistic

about their children's futures, were less capable of assisting their children in making career decisions, and had lower expectations for their children's education (Isralowitz & Singer, 1986; McLoyd, 1990). The children's academic aspirations were negatively impacted by these diminished parental expectations. Flanagan (1990) discovered that adolescents are considerably more inclined to engage in arguments with their parents when they lose their employment.

The daily interactions between children and their parents may become less nurturing and supportive if the parents experience increased distress, irritability, and/or self-preoccupation as a result of financial pressures (Maccoby & Martin, 1983; Patterson, 1982). These parents' stress-induced parental mood fluctuations and behaviors, which in turn result in poor parent-child relationships, are potentially associated with their children's feelings of sadness, unworthiness, and loneliness.

Poverty is one of the ways in which the development of children is impeded by the incapacity of parents to afford cognitively stimulating materials and activities (Hao & Ling'xin, 1995). Another way that poverty restricts young people's involvement in extracurricular activities and organizations outside of school and the neighborhood is by decreasing the number of opportunities for social interaction and skill development.

The social and emotional functioning of parents can be impacted by the daily stresses that arise from financial hardship, such as the inability to pay expenses, purchase food, shelter, clothing, or medical care. When parents experience emotional distress, their interactions with their children and each other become less supportive and more impatient. In addition to compromising the stability of marriages, these behaviors also impede the ability of parents to effectively supervise their children and discipline them in a fair and consistent manner.

Studies shows that economic stress can put a strain on the marital relationship, leading to increased arguments and disagreements between parents. This cause parental emotional and psychological distress which can include feelings of anxiety, depression, and hopelessness. Economic stress can strain the parent-child relationship, leading to increased conflict and tension. This can result in decreased communication, less parental involvement, and decreased emotional support from parents (Mistry & Elenbaas, 2021).

Moreover, studies also show that when marital instability and interrupted parenting occur, the probability of children experiencing developmental issues, including depression, drug abuse, and delinquent behavior, is increased. These economic stress processes have a detrimental impact on the social and academic skills of children. Nevertheless, the findings also indicate that parents can safeguard themselves and their children from the adverse consequences of economic stress by demonstrating strong problem-solving skills and remaining supportive of one another during challenging times. This model has been successfully replicated and extended in many countries of the world.

Therefore, keeping in view these findings from literature, it was hypothesized that high levels of family economic stress reduce parental involvement and positive parenting. This hypothesis was accepted as the significant negative relationship was shown between family economic stress and parental involvement. Results also shown a negative relationship between family economic stress and positive parenting. These practices have the potential to significantly impact the growth and development of children in a variety of areas, including academic performance, social competence, and emotional control (Mistry & Elenbaas, 2021).

In the context of economic stress, parental involvement is a particularly critical aspect of parenting (Mallah, 2013). Parents may find it more challenging to participate in their child's life during periods of economic stress due to the growing financial obligations and time constraints.

Poor monitoring is one aspect of parenting practices that may be affected by economic stress (Kerr et al., 2021). Monitoring is the term used to describe the act of parents closely monitoring their children's behavior, whereabouts, and interactions with others. It may be difficult for parents to monitor their child's whereabouts when they are financially strained, as they are more likely to be preoccupied with financial concerns and diverted. Keeping in view, it was hypothesized that family economic stress is positively related to poor parental supervision. This hypothesis was rejected as findings of current study did not support this relationship. It shown that family economic stress is negatively related with poor monitoring/ supervision.

One justification for this association is cultural values. In Pakistani culture, family honor and reputation are highly valued. In order to preserve their family's image and keep their kids from acting in a way that would embarrass them, parents might keep an even closer eye on them (Saleem & Mehmood, 2011; Stewart et al., 1999; Iqbal et al., 2023). A systematic review on economic stress and parenting also revealed positive relationship between parental control/ monitoring and economic stress (Bellamy et al., 2018).

Another justification is fear of harmful influences as family economic stress might make parents more vigilant about their kids' safety out of concern that they'll be exposed to harmful influences like drugs or crime (Sana & Rafiq, 2023). According to another study on young children's households by Conger and colleagues (2012), financial stress was linked to harsher parental supervision and control.

Moreover, resource protection is also another justification for this association. When there aren't enough resources, parents may keep a tight eye on their kids' activities to make sure they're not wasting them or developing costly habits (Kalhor et al., 2024). Researches on low-income families also discovered a correlation between enhanced parental monitoring/ supervision and financial stress (Thompson, 2015).

A review of twenty-one study findings revealed a relationship between poor monitoring/supervision and economic stress, which in turn impacted the development of the adolescents (Masarik, 2017). According to these researches, parents who are experiencing financial instability may become more watchful and protective of their children, which might result in higher monitoring. It's crucial to remember, though, that there can be a complicated link and a range of influencing factors between parental supervision and economic stress (Mistry, 2019).

5.3. Relationship between Parenting Practices and Well-being

Researches indicates that parenting practices may have a substantial impact on the development and well-being of children. Inconsistent and aggressive parenting behaviors can result in emotional and behavioral issues in children (Newland et al., 2013). Researches has also established a relation between certain parenting practices and favorable outcomes in children, such as enhanced academic performance and social skills (Kuppens & Ceulemans, 2018). These practices encompass positive reinforcement, open communication, and consistent discipline.

The findings of the current study support this relation. Results has shown that parenting practices such as, parental involvement and positive parenting were positively associated with adolescents' well-being. Regression analysis was computed with parenting practices as a predictor and well-being as an outcome. Standardized beta

weights revealed that parenting practices has a positive impact on adolescents' well-being. These findings are in line with the results of prior research (Kuppens & Ceulemans, 2018; Dumas et al., 2020).

The results also consistent with the findings that parental involvement and positive parenting has a beneficial impact on the well-being and adjustment of children and adolescents. These studies discovered that parental involvement enhanced academic, personal, and social competence along with well-being (Conger, Elder, Lorenz, Simmons & Whitebeck, 1992; Ge, Conger, Lorenz, Elder, Montague & Simmons, 1992; Melby, Conger, Lorenz, 1993; Steinburg, Lamborn, Dornbush & Darling, 1992).

5.4. Mediating Role of Parenting Practices

Studies have shown that family economic stress can disrupt parenting practices, leading to less supportive and responsive parenting, increased conflict within the family, and less effective disciplining procedures. Therefore, numerous studies have examined the mediation function of parenting practices in relation to the relationship between family economic stress and the well-being of adolescents. These studies suggest that parenting practices play a role in mediating the relationship between family economic stress and the mental health of adolescents. In households where economic strain was a predictor of poor monitoring and higher levels of parental negativity, adolescent adjustment difficulties, including depression, anxiety, and behavioral concerns, were more prevalent (Conger et al., 2015).

In the light of above researches, it was hypothesized that parenting practices mediate the relationship between family economic stress and adolescents' well-being. This hypothesis was accepted as the results of mediation analysis suggest that parenting

practices mediated the relationship between family economic stress and well-being. The findings were in with previous researches where parenting practices mediates the relationship between family economic stress and adolescents' well-being (Mistry & Elenbaas, 2021).

One possible explanation that supports the current findings was parents may have limited time and resources to dedicate to their child's educational needs, such as attending parent-teacher conferences, helping with homework, or providing educational materials (Newland et al., 2013). Positive parenting behaviors related to involvement in education may be reduced, leading to lower levels of communication with teachers, less participation in school activities, and decreased support for academic achievement (Mistry & Elenbaas, 2021).

In 1990, McLoyd developed the Family Economic Stress Model, a theoretical framework that provides a comprehensive explanation of how economic stress influences family dynamics and children's growth and development. This model emphasizes the potential impact of economic challenges on the well-being of children, as well as the dynamics of family relationships and parenting practices. Conger et al. suggest that parenting practices mediate the relationship between family economic stress and the well-being of adolescents, building upon McLoyd's model. They underscore that specific parental behaviors can either neutralize or intensify the impact of financial stress on the mental health and overall well-being of adolescents.

This theoretical framework posits that economic stress results in increased psychological distress among parents due to the fact that it undermines the stability and resources of the family. This can lead to an increase in disputes and a decrease in contentment, as economic stress can also strain marriages. Due to the stress and decreased emotional availability that these family dynamics induce, parenting

behaviors may be influenced. Inconsistent and aggressive parenting styles can result in emotional and behavioral issues in children (Newland et al., 2013).

Researches indicates that parenting practices may have a substantial impact on the development and well-being of children. Researches has also established a relation between certain parenting practices and favorable outcomes in children, such as enhanced academic performance and social skills (Kuppens & Ceulemans, 2018). These practices encompass positive reinforcement, open communication, and consistent discipline.

Overall, family economic stress can affect the dimensions of parenting practices by shifting focus towards meeting basic needs and financial stability, leading to potential changes in effective communication, emotional support, consistent discipline, parental involvement in education, and monitoring and supervision of children's educational progress (Newland et al., 2013) which in turns effect the well-being of adolescents.

Taking into account the hypothesis was generated that parental involvement mediates the relationship between family economic stress and adolescents' well-being. A mediation analysis was performed to examine the mediating impact of parental involvement on family economic stress and well-being. According to the results of analysis, this hypothesis was accepted as statistically noteworthy indirect impact was also identified. These results suggest that parental involvement mediated the relationship among family economic stress and well-being of adolescents. These findings are in line with the results of prior research (Kuppens & Ceulemans, 2018; Newland et al., 2013).

Considering the previous literature another hypothesis was generated as positive parenting mediates the relationship between family economic stress and adolescents' well-being. A mediation analysis was carried out to investigate the mediating effect of positive parenting on family economic stress and well-being. According to the results of analysis, this hypothesis was accepted as a statistically eminent indirect effect was found. These results pointed that positive parenting mediated the relationship of family economic stress and well-being. These findings are in accordance with the results of prior research (Kuppens & Ceulemans, 2018; Newland et al., 2013).

It was also hypothesized that poor monitoring/ supervision mediates the relationship between family economic stress and adolescents' well-being. Mediation analysis for examining mediating effect of poor monitoring/ supervision on family economic stress and well-being was conducted. According to the results of analysis, this hypothesis was accepted as Statistically notable indirect effect was also seen between the study variables. Hence, these results proposed that poor monitoring/ supervision mediated the relationship between family economic stress and well-being. These findings are in accordance with the results of prior research (Kuppens & Ceulemans, 2018; Newland et al., 2013).

Several studies have explored that these dimensions of parenting practices play an important role in mediating the negative impacts of economic stress on adolescents' well-being. For example, a study by Jackson and colleagues found that parental warmth and supportiveness can protect against the detrimental effects of economic stress on adolescent well-being. They found that adolescents who experienced higher levels of economic stress but had supportive and warm parents reported lower levels of emotional distress and better academic outcomes compared to adolescents who had less supportive parents.

Furthermore, additional research by Dumas and colleagues (2020) found that parenting practices such as parental involvement, open communication, monitoring, and discipline can mitigate the negative effects of economic stress on adolescent well-being.

Overall, these studies highlight the importance of parenting practices and its dimensions in promoting positive outcomes for adolescents experiencing family economic stress. These findings suggest that parenting practices play a critical role in shaping well-being of adolescents who are facing economic stress within their families. Therefore, it is crucial for parents to provide emotional support, warmth, open communication, monitoring, and discipline to their adolescents in order to mitigate the negative effects of economic stress and promote their well-being (Brown et al., 2020).

5.5. Effects of Demographics on study variables

Several findings involving demographic characteristics of the study sample warrant further discussion. In addition to family economic hard times, personal qualities of the adolescents such as gender are important predictors of psychosocial outcomes both during childhood and adolescence (Elder, 1979; Hartup, 1983; Hetherington, Camara & Featherman, 1983). Keeping this in view, it was hypothesized as female adolescents perceive more family economic stress as compared to male adolescents. This hypothesis was not supported.

Although the analysis of independent sample t-test has shown the difference among male and female adolescents on family economic stress and its subscales (financial strain, inability to make ends meet, not enough money for necessities), parenting practices and its subscales (parental involvement, positive parenting, poor monitoring/ supervision) and well-being. However, the results show significant

difference for family economic stress and inability to make ends meet in males and females where males scored higher than females. Even so significant difference was also found in parenting practices, parental involvement and poor monitoring/supervision where females scored higher than males.

It was believed that boys may be more vulnerable than girls to a variety of stressors (Rutter & Garmezy, 1983). The association of family economic hardships and negative outcomes for adolescents seems to be more pronounced for boys than for girls (Patterson, Kupersmidt & Vaden, 1990; Patterson, Vaden, Griesler & kupersmidt, 1991). Therefore, our findings are consistence with some of the previous studies. As, for boys a relatively stronger impact of family economic stress was observed on well-being than for girls.

Together with personal qualities of adolescents (gender), family structure and environment are also important predictors of psychosocial outcomes both during childhood and adolescence (Elder, 1979; Hartup, 1983; Hetherington, Camara & Featherman, 1983). Keeping this in view, it was hypothesized as joint family systems perceive more family economic stress as compared to nuclear family systems.

This hypothesis was accepted as the analysis of independent sample t-test has shown the difference among nuclear and joint family system on family economic stress and its subscales (financial strain, inability to make ends meet, not enough money for necessities), parenting practices and its subscales (parental involvement, positive parenting, poor monitoring/ supervision) and well-being. The results show significant difference for family economic stress in nuclear and joint family system where joint family system scored higher than nuclear family system. These findings are also in concordance with those of Khan and colleagues (2021).

5.6. Conclusion

In general, the hypotheses were supported by the findings. Overall, the family economic stress shows strong negative association with adolescents' well-being and parenting practices mediates this association.

Economic stress in a family can greatly affect all members of that family including adolescents. The more stress a family is under, the more likely the adolescents' well-being is to be negatively affected. This research reveals that a scarcity of economic resources adversely affects parent-child relationships and tends to increase harsh and less adequate parenting.

In terms of linking practices of parenting with indices of adolescents' well-being, research reveals that parental involvement and positive parenting serve as positive mediators between family economic stress and adolescents' well-being.

The findings also show, however, the parents who adopt positive parenting behaviors in their child-rearing practices and in order to safeguard themselves and their children from the adverse consequences of economic stress, parents may exhibit robust problem-solving skills, even during stressful periods.

5.7. Implications of the findings

The impacts of various parenting practices on adolescent's outcomes suggest that different parental behaviors and family economic resources are key factors affecting children and adolescents' development. The findings also show, however, the parents who adopt positive child-rearing practices and who are able to effectively handle problems when confronted with adversity have the ability to protect not only themselves but also their children from being negatively impacted by the consequences of these situations. It is possible for professionals working in the field of human services

to provide assistance to families that are experiencing difficult financial times by instructing them in certain parenting approaches.

Second, policy makers need to be made aware of long-range cost effectiveness of prevention programs for economically disadvantaged families, so that plans for state and national health care systems take such programs into account. In addition, state and national means must be sought to alleviate the harsh economic realities that many lower and middle-class families' experience, and which can have such detrimental impact on the future of their children. From a social policy standpoint, improving the financial well-being of disadvantaged Pakistani families is critically important; providing jobs and educational services in communities where businesses and industries have relocated will help mollify.

Third, given that students from disadvantaged and low socio-economic groups are more likely to be labeled as non-achievers or classroom troublemakers, it is important for schools to become more sensitive to the experiences and needs of children from this at-risk group. This can be accomplished by educating teachers, guidance counselors and health personnel, through school and college curricula, continuing education and in-service training. In order to normalize and convey this frequently disregarded aspect of the lives of many children as basic knowledge about the world around them, educational systems should also include family structure diversity as a regular subject in the primary and secondary school curricula.

Further, in addition to providing educational programs for parents as described above, schools can also provide support groups to help children and adolescents deal with the stress of family structure transitions. These kinds of preventive interventions, in combinations with programs for parents and occupational opportunities for economically hard-pressed families, can greatly increase the possibilities for positive

social development, psychological well-being and educational achievement for children and adolescents from such families.

Communities can help families manage their economic challenges by aid in depth restructuring, access to public benefits that can help families meet their requirements and by simplifying transition into other occupations for individuals who give up some jobs/ employment. Studies have demonstrated that the adverse effects of economic stress on children can be mitigated by the support of family members, community elders, and peer groups. Family members must acknowledge their capacity to serve as a mutual support network in order to assist one another during difficult periods. Additionally, it is necessary that parents and children in families experiencing challenging economic conditions maintain consistent communication with their peers and acquaintances.

5.8. Limitations of the study

Although the proposed study seeks to examine the mediating role of parenting practices in the relationship between adolescent well-being and family economic stress, certain limitations must be acknowledged and be kept in mind while evaluating the present findings:

- Firstly, “Economic Hardship Questionnaire” was used to measure family economic stress and had reported data on the family economic stress indicators by the adolescents only. Lien, Friestad, Klepp (2001) suggested that parents’ reports of their socioeconomic status are also important and these must be in good agreement with adolescents’ reports.

- Secondly, sample of the study was drawn from urban population of two cities and while some adolescents might have been from neighboring rural areas (attending school in town), the findings may not be generalized to rural population.
- Thirdly, we had no information about the parental mood, family marital discord, parent-child relationships or narcotics (cigarettes/alcohol) consumption, which could possibly mediate/moderate the association of financial difficulties with the well-being of adolescents. Since the data are cross-sectional which captures data at a singular point in time and hence, provide no basis for assumptions about the direction of causality for the present research. Thus, the cross-sectional design of the study might affect the ability to establish causal relationships.
- An additional bias is social desirability bias, which influences individuals to react in a manner they perceive as acceptable to others. Adolescents in the current study may exhibit social desirability bias in a number of ways. For example, they may underreport their own stress or anxiety in relation to family financial problems because they may be reluctant to acknowledge having these problems. In an effort to project a more favorable picture of their family, adolescents may over-report positive parenting techniques, such as parental participation or support. Teenagers may lie about bad parenting behaviors, such as, neglect or disagreement between parents, in order to protect their family's reputation.
- Finally, it may be questioned that how exactly objective the measures of family economic stress indicators really are? Given the limited time available for collecting economic data in most behavioral studies, the information on

economic conditions is typically incomplete. For example, it was noted that ongoing and necessary expenditures (e.g.; for chronic medical problems) might vary dramatically across families and significantly affect the demands created by a particular income level. Yet, this information on family expenditures is rarely considered in behavioral research. Moreover, it is suspected that adolescents often do not have exact information of their economic circumstances or if they do, may be reticent to report it. For example, many of the adolescents' families in this study appeared to be involved in barter economies or sideline "cash only" businesses that are not reflected in the income figures the adolescents reported. Thus, we expect that there are significant biases in reports of economic conditions, biases that may be systematic and subjective in nature.

Despite these limitations, the research is still valuable because it explains how parenting practices can influence the negative effects of family economic stress on the adolescents' well-being (Mistry & Elenbaas, 2021).

5.9. Suggestions / Recommendation for Future Research

- In terms of future research, the process that link stressful experiences to parenting and adolescent well-being need further exploration. Future work needs to examine how factors such as age, gender, level of education, parent-child relationships, social support, family processes, and/or temperament may influence parents and adolescents' reactions to stressful experiences.
- Factors associated with economic stress, such as duration and timing of poverty (persistent versus transitory economic stress and differences in economic resources are likely to modify parents' responses to economic stress and consequently their child-rearing practices (McLoyd, 1989). For example,

economically disadvantaged families are more likely to live in poverty and for longer periods of time, than are economically advantaged families (Brooks-Gunn, Duncan, and Maritato, 1997). Factors linked to economic discrimination (e.g. housing patterns, medicare facilities, and restricted educational and employment opportunities) create disparities between the resources available to poor and downtrodden families. For instance, families with economic restraints are more likely to reside in concentrated poor, isolated neighborhoods than families with better economic resources (Wilson, 1987). Such differences in available resources are likely to make parenting more difficult for such families experiencing economic strain. Therefore, factors like these need to be addressed in more detail and with great concern while studying family economic issues.

- Future research that combines self-reported data with objective measures of economic stress and adolescent well-being should consider employing longitudinal designs in order to establish causation and reduce bias.
- Enhancing the findings' validity and generalizability could be accomplished through the inclusion of a diverse sample population and the implementation of various data collection methodologies.
- The generalizability of the findings should be tested in urban as well as rural settings, and with different family structures (nuclear versus joint, intact versus discordant), with children of different ages, and with extended family system including maternal and paternal grand-parents, uncles, aunts, close relatives etc. as integers of social support.
- Since non-government organizations (NGOs) are providing remarkable services in various domains of social, educational, legal and organizational settings in Pakistani community, there is a need for greater attention to the challenges and

difficulties economically disadvantaged families face. A joint venture of government, NGOs, mental health, and social services agencies (which have generally focused on intervention when problem reach a critical stage) need to devote more resources to prevention, specifically targeting those families whose children are at greater risk for academic, behavioral and psychological problems and long-term sequelae such as school dropout, delinquency, and serious emotional problems.

REFERENCES

- Addo, F. R., Houle, J. N., & Sassler, S. (2018). The Changing Nature of the Association Between Student Loan Debt and Marital Behavior in Young Adulthood. *Journal of Family and Economic Issues*, 40 (4), 86-101. <https://doi.org/10.1007/s10834-018-9591-6>
- Arif Habib Annual Report 2023: *arifhabibcorp.com*. Retrieved 8 December 2023, https://arifhabibcorp.com/reports/1696579986_Annual%20Report.html
- Ayoub, M., Gosling, S. D., Potter, J., Shanahan, M J., & Roberts, B. W. (2017). The Relations Between Parental Socioeconomic Status, Personality, and Life Outcomes. *Social Psychological and Personality Science*, 9(3), 338-352. <https://scite.ai/reports/10.1177/1948550617707018>
- Barrera, M. E., Rykov, M. H., & Doyle, S. L. (2002). The effects of interactive music therapy on hospitalized children with cancer: a pilot study. *Psycho-oncology*, 11(5), 379–388. <https://doi.org/10.1002/pon.589>
- Barrera, M., Jr, Caples, H., & Tein, J. Y. (2001). The psychological sense of economic hardship: measurement models, validity, and cross-ethnic equivalence for urban families. *American journal of community psychology*, 29(3), 493–517. <https://doi.org/10.1023/a:1010328115110>
- Bellamy, J. L., Kim, W., & Yoon, D. (2018). (2018). Economic stress and parenting: A systematic review. *Journal of Family Psychology*, 32(5), 648-658.
- Birleson, P. (1981). The Validity of Depressive Disorder in Childhood and the Development of a Self-Rating Scale: A Research Report. *Journal of Child Psychology and Psychiatry*, 22, 73-88.

- Bolger, K. E; Patterson, C. J; Thompson, W. W & Kupersmidt, J. B. (1995). Psychological adjustment among children experiencing persistent and intermittent family economic hardship. *Journal of Child Development*, 66, 1107-1129.
- Bornstein, M., & Zlotnik, D. (2008). Parenting Styles and their Effects. *Encyclopedia of Infant and Early Childhood Development*. <https://doi.org/10.1016/b978-012370877-9.00118-3>
- Boylan, J. M., Cundiff, J. M., Jakubowski, K. P., Pardini, D. A., & Matthews, K. A. (2018). Pathways Linking Childhood SES and Adult Health Behaviors and Psychological Resources in Black and White Men. *Annals of Behavioral Medicine*, 52(12), 1023–1035. <https://doi.org/10.1093/abm/kay006>
- Brody, G. H., Yu, T., Chen, E., & Miller, G. E. (2017). Family-centered prevention ameliorates the association between adverse childhood experiences and prediabetes status in young black adults. *Preventive medicine*, 100, 117–122. <https://doi.org/10.1016/j.ypmed.2017.04.017>
- Brooks-Gunn, J., & Duncan, G. J. (1997). The effects of poverty on children. *The Future of children*, 7(2), 55–71.
- Brown, S. M., Schlueter, L., Hurwich-Reiss, E., Dmitrieva, J., Miles, E., & Watamura, S. E. (2020). Parental buffering in the context of poverty: positive parenting behaviors differentiate young children's stress reactivity profiles. *Development and psychopathology*, 32(5), 1778–1787. <https://doi.org/10.1017/s0954579420001224>
- Caplin, M. L. (1985). Psychological stress in work. *Management and Labor studies*. *A Psychological Abstract*, 73, 04-06.

- Cassells, R., & Evans, G. W. (2020). Concepts from the bioecological model of human development. In *Confronting inequality: How policies and practices shape children's opportunities*.
- Chen, J. H., Huang, C. H., Wu, C. F., Jonson-Reid, M., & Drake, B. (2023). The Application of Family Stress Model to Investigating Adolescent Problematic Behaviors: The Moderating Role of Assets. *Journal of family and economic issues*, 1–10. Advance online publication. <https://doi.org/10.1007/s10834-023-09902-2>
- Cherlin, A. J. (1997). A Reply to Glenn: What's Most Important in a Family Textbook? *Family Relations*, 46(3), 209–211. <https://doi.org/10.2307/585116>
- Coleman, J. C., & Hendry, L. B. (1999). *The nature of adolescence* (3rd ed.). Taylor & Frances/Routledge.
- Coley, R. L., Sims, J., Dearing, E., & Spielvogel, B. (2017, February 28). Locating Economic Risks for Adolescent Mental and Behavioral Health: Poverty and Affluence in Families, Neighborhoods, and Schools. <https://doi.org/10.1111/cdev.12771>
- Conger R. D, Wallace L. E, Sun Y, Simons R. L, McLoyd V. C, Brody G. (2002). Economic pressure in African American families: A replication and extension of the family stress model. *Developmental Psychology*, 38, 179–193. [PubMed] [Google Scholar]
- Conger, K. J., Martin, M. J., Reeb, B. T., Little, W. M., Craine, J. L., Shebloski, B., & Conger, R. D. (2012). Family economic stress and parent-child relationships. *Journal of Marriage and Family*, 74(3), 527-543.
- Conger, R. D., Conger, K. J., Elder, G. H., Jr, Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1992). A family process model of economic hardship and adjustment of early

adolescent boys. *Child Development*, 63(3), 526–541. <https://doi.org/10.1111/j.1467-8624.1992.tb01644.x>

Conger, R. D., Conger, K. J., Elder, G. H., Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1993). Family economic stress and adjustment of early adolescent girls. *Developmental Psychology*, 29 (2), 206-219. <https://doi.org/10.1037/0012-1649.29.2.206>

Conger, R. D., Conger, K. J., Elder, G. H., Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1992). A family process model of economic hardship and adjustment of early adolescent boys. *Child Development*, 63(3), 526–541. <https://doi.org/10.2307/1131344>

Conger, R. D., Elder, G. H., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., Huck, S., & Melby, J. N. (1990). Linking Economic Hardship to Marital Quality and Instability. *Journal of Marriage and Family*, 52(3), 643–656. <https://doi.org/10.2307/352931>

Conger, R. D., Ge, X., Elder, G. H., Lorenz, F. O., & Simons, R. L. (1994). Economic stress, coercive family process, and developmental problems of adolescents. *Child Development*, 65(2), 541–561. <https://doi.org/10.2307/1131401>

Conger, R. D.; Conger, K. J.; Martin, M. J. (2010). Socioeconomic Status, Family Processes, and Individual Development. *J Marriage Fam*, 72(3), 685-704.

Cooper, C. L., Marshall, J. (1976). Occupational sources of stress: a review of the literature relating to coronary heart disease and mental ill health. *Journal of Occupational Psychology*, 49 (1), 11-28

- Coyne, J. C., & Downey, G. (1991). Social factors and psychopathology: Stress, social support and coping processes. In M. R. Rosenzweig & L. W. Porter (Eds.), *Annual Review of Psychology*, 42, 401-425. Palo Alto, CA: Annual Reviews.
- Crosnoe, R., & Johnson, M. (2011). Research on Adolescence in the Twenty-First Century. <https://doi.org/10.1146/annurev-soc-081309-150008>
- Dahl, C. J., Wilson-Mendenhall, C. D., & Davidson, R J. (2020). The plasticity of well-being: A training-based framework for the cultivation of human flourishing. *Proceedings of the National Academy of Sciences of the United States of America*, 117(51), 32197-32206. <https://doi.org/10.1073/pnas.2014859117>
- Daniel, W.W. (2005). *Biostatistics: A foundation for analysis in the Health Sciences*. 8th Edition, John Wiley & Sons Inc.
- Davis, A. (2017). *Adolescence - Education - Oxford Bibliographies*. <https://www.oxfordbibliographies.com/display/document/obo-9780199756810/obo-9780199756810-0111.xml>
- Delvecchio, E., Germani, A., Raspa, V., Lis, A., & Mazzeschi, C. (2020). Parenting styles and child's well-being: The mediating role of the perceived parental stress. *Europe's Journal of Psychology*, 16(3), 514-531. <https://doi.org/10.5964/ejop.v16i3.2013>
- Diener, E., & Ryan, K. L. (2009). Subjective Well-Being: A General Overview. *South African Journal of Psychology*, 39(4), 391-406. <https://doi.org/10.1177/008124630903900402>
- Dingil, A. E., & Esztergár-Kiss, D. (2021). The Influence of the Covid-19 Pandemic on Mobility Patterns: The First Wave's Results. <https://doi.org/10.1080/19427867.2021.1901011>

- Du, Y. (2022). The Influence of Family Factors on Adolescent Depression. <https://www.atlantis-press.com/article/125969395.pdf>
- Dumas, T., Ellis, W. E., & Wolfe, D. A. (2020). Identity development as a protective factor against economic stress: Examining the role of parenting practices. *Journal of Youth and Adolescence*, 35 (4), 917-27.
- Elder, G. H. (1998). The Life Course as Developmental Theory. *Child Development*, 69(1), 1–12. <https://doi.org/10.2307/1132065>
- Elder, G. H., & Caspi, A. (1988). Economic stress in lives: Developmental perspectives. *Journal of Social Issues*, 44(4), 25–45. <https://doi.org/10.1111/j.1540-4560.1988.tb02090.x>
- Elder, G. H., Conger, R. D., Foster, E. M., & Ardel, M. (1992). Families Under Economic Pressure. *Journal of Family Issues*, 13(1), 5-37. <https://doi.org/10.1177/019251392013001002>
- Esmaeili, N. S., Yaacob, S. N., Juhari, R., & Mansor, M. (2011). Post-divorce Parental Conflict, Economic Hardship and Academic Achievement among Adolescents of Divorced Families. <https://scite.ai/reports/10.5539/ass.v7n12p119>
- Felce, D. J., & Perry, J. (1995). Quality of life: Its definition and measurement. *Research in Developmental Disabilities*, 16(1), 51-74. [https://doi.org/10.1016/0891-4222\(94\)00028-8](https://doi.org/10.1016/0891-4222(94)00028-8)
- Flanagan, C. (1988). Parents' work security and the young adolescent's development. Unpublished manuscript, University of Michigan, Dearborn. Retrieved on 10th of Oct,2006. http://findarticles.com/p/articles/mi_m2248/

- Flouri, E. (2008). Temperament Influences on Parenting and Child Psychopathology: Socio-economic Disadvantage as Moderator. <https://scite.ai/reports/10.1007/s10578-007-0094-1>
- Forkel, I., & Silbereisen, R. K. (2001). Family Economic Hardship and Depressed Mood Among Young Adolescents from Former East and West Germany. *American Behavioral Scientist*, 44, 1955 - 1971.
- Foster, J. Greer, J., & Thorbecke, E. (1984). A Class of Decomposable Poverty Measures. *Econometrica*, 3, 761-776.
- Frick, P. J. (1991). Alabama Parenting Questionnaire (APQ) [Database record]. APA PsycTests.
- Fröjd, S., Marttunen, M., Pelkonen, M., Von der Pahlen, B., & Kaltiala-Heino, R. (2006). Perceived financial difficulties and maladjustment outcomes in adolescence. *European journal of public health*, 16(5), 542–548. <https://doi.org/10.1093/eurpub/ckl012>
- Galambos, N., & Silbereisen, R. (1987). Income change, Parental life outlook and Adolescent expectations for job success. *Journal of Marriage and the Family*, 49, 141-149.
- Grant, K. E., Compas, B. E., Stuhlmacher, A. F., Thurm, A. E., McMahon, S. D., & Halpert, J. A. (2003). Stressors and child and adolescent psychopathology: moving from markers to mechanisms of risk. *Psychological bulletin*, 129(3), 447–466. <https://doi.org/10.1037/0033-2909.129.3.447>
- Gutman, L M., McLoyd, V C., & Tokoyawa, T. (2005). Financial Strain, Neighborhood Stress, Parenting Behaviors, and Adolescent Adjustment in Urban African American Families. *Journal of Research on Adolescence*, 15(4), 425-449. <https://doi.org/10.1111/j.1532-7795.2005.00106.x>

- Hall, G. S. (1904). *Adolescence: Its psychology and its relations to physiology, anthropology, sociology, sex, crime, religion and education*, Vol. 1. D Appleton & Company.
<https://doi.org/10.1037/10616-000>
- Hamid, S. (1986). *Authoritarian personality of the parents and its effects on their children. Report of National Seminar on the Pakistani Child: Educational and Psychological Research*, Islamabad. Curriculum Wing Federal Education Ministry.
- Henriques, G., Kleinman, K E., & Asselin, C. (2014). The Nested Model of Well-Being: A Unified Approach. *Review of General Psychology*, 18(1), 7-18.
<https://doi.org/10.1037/a0036288>
- Ho, L. L. K., Li, W., Cheung, A. T., Luo, Y., Xia, W., & Chung, J. O. K. (2022). Impact of Poverty on Parent–Child Relationships, Parental Stress, and Parenting Practices.
<https://doi.org/10.3389/fpubh.2022.849408>
- Hollander, S. (1987). *Classical Economics*, Oxford, Blackwell, (pp.14-19).
- Hollingshead, A. B. (1975). *Four-Factor Index of Social Status*. New Haven, CT: Department of Sociology, Yale University; Unpublished manuscript. Retrieved on 17th of Sep, 2006. <http://links.Jstor.Org/sici?>
- Hops, H., Sherman, L., & Biglan, A. (1990). Maternal depression, marital discord, and children's behavior: A developmental perspective. In G. R. Patterson (Ed.), *Depression and aggression in family interaction* (pp. 185–208). Lawrence Erlbaum Associates, Inc.
- Hoskins, D. H. (2014). *Consequences of Parenting on Adolescent Outcomes*.
<https://doi.org/10.3390/soc4030506>

- Huntsinger, C. S., Jose, P. E., & Larson, S. L. (1998). Do parent practices to encourage academic competence influence the social adjustment of young European American and Chinese American children? <https://scite.ai/reports/10.1037/0012-1649.34.4.747>
- Hutter, R. R. C. (2004). Social category conjunctions: cognitive processes and representational consequences (Doctoral dissertation, University of Birmingham).
- Investigators, P. K. (2013). The Family Model Stress and Maternal Psychological Symptoms: Mediated Pathways from Economic Hardship to Parenting - PMC. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8011847/>
- Iqbal, F., Iqbal, F., & Humayun, G. K. (2023). Factor structure of the five facets mindfulness questionnaire (FFMQ) in a collectivist society—Pakistan. *Mindfulness*, 14(1), 1-12.
- Isralowitz, R., & Singer, M. (1986). Unemployment and its impact on adolescent work values. *Journal of Adolescence*, 21, 145-158.
- Jackson, A. P., Brooks-Gunn, J., Huang, C., & Glassman, M. (2010). Single mothers in low-income families: Psychological well-being, parenting, and child adjustment. *Developmental Psychology*, 71(5), 1409–1423.
- Jiménez-Iglesias, A., García-Moya, I., & Moreno, C. (2017). Parent–Child Relationships and Adolescents' Life Satisfaction Across the First Decade of the New Millennium.
- Johnson, M., Staff, J., Patrick, M. E., & Schulenberg, J. E. (2016). Adolescent adaptation before, during and in the aftermath of the Great Recession in the USA. <https://doi.org/10.1002/ijop.12389>
- Jurich, A., & Russell, C. (1987). Family therapy with rural families in a time of farm crisis. *Journal of Family Relations*, 36 (4), 364-367.

- Kalhor, A., Asif, M., Kulsoom, U. E., & Mangi, R. A. (2024). Parenting styles and mental health among adolescents of Nawabshah (SBA), Sindh. *Journal of Adolescent Psychology*, 15(1), 1-10.
- Kashani, J. H; Shekim, W. O; Burk, J., & Beck, N. C. (1987). Abuse as a predictor of psychopathology in children and adolescents. *Journal of Clinical Child Psychology*, 16, 43-50.
- Kerr, M., Rasmussen, H. F., Fanning, K. A., & Braaten, S. M. (2021). Parenting During COVID-19: A Study of Parents' Experiences Across Gender and Income Levels. <https://doi.org/10.1111/fare.12571>
- Khan, M. A., Khalid, U., & Khan, M. A. (2021). Factors associated with quality of life among joint and nuclear families: A population-based study. *BMC Public Health*, 21(1), 234.
- Kipke, M. D. (1999). Changes in the Study of Adolescent Development - Adolescent Development and the Biology of Puberty - NCBI Bookshelf. <https://www.ncbi.nlm.nih.gov/books/NBK224702/>
- Kloep, M., & Tarifa, F. (1993). Linking economic hardship to families' lives and children's psychological well-being.
- Kumar, S., Priya, A. J., & Devi, R. G. (2021). Impact of COVID and Mental Health on Adolescents. <https://scite.ai/reports/10.9734/jpri/2021/v33i62b35566>
- Kuppens, S., & Ceulemans, E. (2018). Parenting Styles: A Closer Look at a Well-Known Concept. *Journal of Child and Family Studies*, 28(1), 168-181. <https://doi.org/10.1007/s10826-018-1242-x>
- Larson, J. (1984). The effect of husband's unemployment on marital and family relations in blue-collar families. *Journal of Family Relations*, 33, 503-511.

- Lempers, J. D; Lempers, C. D., & Simon, R. L. (1989). Economic hardship, parenting and distress in adolescence. *Journal of Child Development*, 60, 25-39.
- Leung, J. T. Y., & Shek, D. T. L. (2013). Parental beliefs and family functioning in Chinese families experiencing economic disadvantage in Hong Kong.
- Leung, J. T. Y., & Shek, D. T. L. (2020). Theories of Adolescent Development: Overview. <https://doi.org/10.1002/9781119171492.wecad305>
- Lucas-Thompson, R. E., (2015). The effects of economic stress on parenting behaviors. *Journal of Family Issues*, 36(14), 3521-3543.
- Mallah, S. E. (2013). Parenting Stress - Psychology - Oxford Bibliographies. <https://www.oxfordbibliographies.com/display/document/obo-9780199828340/obo-9780199828340-0142.xml>
- Marcia, J. E. (1980). Identity in Adolescence. In J. Adelson (Ed.), *Handbook of Adolescent Psychology*. New York: Wiley.
- Masarik, A. S., & Conger, R. D. (2017). Stress and child development: a review of the Family Stress Model. *Current Opinion in Psychology*, 13, 85-90. <https://doi.org/10.1016/j.copsyc.2016.05.008>
- McLoyd, V. C. (1989). Socialization and development in a changing economy: The effects of paternal job and income loss on children. *American Psychologist*, 44(2), 293–302. <https://doi.org/10.1037/0003-066X.44.2.293>
- McLoyd, V. C. (1998). Socioeconomic disadvantage and child development. *American Psychologist*, 53(2), 185–204. <https://doi.org/10.1037/0003-066X.53.2.185>

- Mills, R. J; Grasmick, H. G; Morgan, C. S, & Wenk, D. A. (1992). The effects of gender, family satisfaction, and economic strain on psychological well-being. *Journal of Family Relations*, 41, 440-445.
- Mistry, R. S., & Elenbaas, L. (2021). It's All in the Family: Parents' Economic Worries and Youth's Perceptions of Financial Stress and Educational Outcomes. <https://doi.org/10.1007/s10964-021-01393-4>
- Mistry, R. S., (2019). The impact of economic stress on parenting style. *Journal of Family Violence*, 34(2), 147-157.
- Neppl, T. K., Senia, J. M., & Donnellan, M. B. (2016). Effects of economic hardship: Testing the family stress model over time. *Journal of Family Psychology*, 30(1), 12-21. <https://doi.org/10.1037/fam0000168>
- Newland, R., Crnic, K. A., Cox, M. J., & Mills-Koonce, W. R. (2013). The family model stress and maternal psychological symptoms: Mediated pathways from economic hardship to parenting. <https://doi.org/10.1037/a0031112>
- Pakistan Social and Living Standards Measurement Survey (CWIQ) 2004-05.
- Papachristou, E., & Nikolakaki, M. (2022). Necessity of Implementing Advertising Literacy Programs in Preschool Curricula in Debt-Ridden Greece. *European Journal of Education and Pedagogy*, 3(3), 135-146.
- Patterson, C. J., Vaden, N. A., & Kupersmidt, J. B. (1990). Income level, gender, ethnicity and household composition as predictors of children's school-based competence. *Journal of Child Development*, 61, 485-494.
- Paul, J., & Stark, G. (1991). The Effects of a Minimum Wage on Family Incomes. *Journal of Fiscal Studies*, 12 (3), 88-93.

- Pearlin, L., Lieberman, M., Menaghan, E., & Mullan, S. (1981). The Stress Process. *Journal of Health and Social Behavior*, 22, 337-356.
- Platt, R., Williams, S., & Ginsburg, G. S. (2015). Stressful Life Events and Child Anxiety: Examining Parent and Child Mediators. *Child Psychiatry & Human Development*, 47(1), 23-34. <https://doi.org/10.1007/s10578-015-0540-4>
- Polydoropoulou, A., Tsouros, I., Thomopoulos, N., Pronello, C., Elvarsson, A. B., Sigþórsson, H., Dadashzadeh, N., Stojmenova, K., Sodnik, J., Neophytou, S., Esztergár-Kiss, D., Hamadneh, J., Parkhurst, G., Etzioni, S., Shiftan, Y., & Ciommo, F. D. (2021). Who Is Willing to Share Their AV? Insights about Gender Differences among Seven Countries. <https://doi.org/10.3390/su13094769>
- Ravallion, M., & Lokshin, M. (2006). Testing Poverty Lines: Review of Income and Wealth, 52 (3), 399-421.
- ROSIER, K. B., & Corsaro, W. A. (1993). Competent Parents, Complex Lives: Managing Parenthood in Poverty. *Journal of Contemporary Ethnography* – 22 (2). DOI: 171-204. 10.1177/089124193022002002.
- Ruttan, V. W. (1988). Cultural Endowments and Economic Development. *Journal of Economic Development and Cultural Change*, Vol. 36, No. 3, Supplement.
- Saleem, S., & Mehmood, T. (2011). Parenting in Pakistan: An overview. *Journal of Behavioral Sciences*, 21(1), 1-18.
- Sana, F., & Rafiq, M. (2023). Development and validation of juvenile domination scale. *Journal of Child and Adolescent Psychology*, 12(1), 1-12.
- Sanvictores, T., & Mendez, M. D. (2021). Types of Parenting Styles and Effects on Children. StatPearls. <https://www.ncbi.nlm.nih.gov/books/NBK568743/>

- Schmeer, K. K., Singletary, B., Purtell, K. M., & Justice, L. M. (2021). Family Disruption and Parenting During the COVID-19 Pandemic. <https://doi.org/10.1177/0192513x211042852>
- Seligman, M. E. P. (2011). *Flourish: A visionary new understanding of happiness and well-being*. Free Press.
- Selye, H. (1985) The nature of stress. *The Best of Basal Facts*, 7, 3-11.
- Selye, H. (1985). History and present status of the stress concept. In A. Monat & R.S. Lazarus, eds. *Stress and Coping*, 2nd ed. New York: Columbia University.
- Shek, D. T. L., Leung, H., & Lu, S. (2013). Perceived Family Life Quality in Junior Secondary School Students in Hong Kong.
- Sherman, H. J. (1995). *Reinventing Marxism*, Baltimore and London: John Hopkins University Press.
- Simmons, R. G., & Blyth, D. A. (1987). *Moving into adolescence: The impact of pubertal change and school context*. New York: Aldine de Gruyter.
- Six Dimensions of Wellness - National Wellness Institute. (2020, April 29). <https://nationalwellness.org/resources/six-dimensions-of-wellness/>
- Skolnick, A. S., & Skolnick, J. H. (1997). *Family in Transition*. Longman, 1997.
- Socioeconomic Status and the Fates of Adolescents. (2003, October 1). <https://scite.ai/reports/10.1111/1475-6773.00173>
- Solantaus, T., Leinonen, J., & Punamäki, R. (2004). Children's Mental Health in Times of Economic Recession: Replication and Extension of the Family Economic Stress Model

in Finland. *Developmental Psychology*, 40(3), 412-429. <https://doi.org/10.1037/0012-1649.40.3.412>

Srivastava, A. K. (1999). *Management of Stress*. Delhi. Sage Publications.

State bank of Pakistan: Annual Report: Economic survey of Pakistan (2022-2023). Retrieved on 08th of June, 2023, https://www.finance.gov.pk/survey/chapters_23/Economic_Survey_2022_23.html

Steinberg, L. (1990). Autonomy, conflicts and harmony in the family relationship. In Feldman, S. S. and Elliot, G. R. (eds), *At the Threshold: The Developing Adolescent*. Harvard University Press, Cambridge, pp. 431-456.

Steinberg, L., & Morris, A. S. (2001, February 1). *Adolescent Development*. <https://doi.org/10.1146/annurev.psych.52.1.83>

Steinberg, L.; Lamborn, S. D; Dornbusch, S. M., & Darling, N. (1992). Impact of parenting practices on adolescent achievement; Authoritative parenting, social involvement and encouragement to succeed. *Journal of Child Development*, 63, 1266-1281.

Stephanie, C. (1997). *The Way We Really Are: Coming to Terms with America's changing Families*. New York: Basic Books.

Stewart, S. M., Bond, M. H., Zaman, R. M., McBride-Chang, C., & Fielding, R. (1999). Functional parenting in Pakistan. *International Journal of Behavioral Development*, 23(3), 747-770. doi: 10.1080/016502599383784

Stoewen, D. L. (2017). Dimensions of wellness: Change your habits, change your life. *PubMed*, 58(8), 861-862. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5508938/>

Tuominen, M., & Tikkanen, J. (2023, July 10). Adolescent social capital: An intergenerational resource?. <https://doi.org/10.1002/jad.12215>

- Uçanok, Zehra & Gure, A. (2012). Perceived Economic Strain and Psychological Well-Being: The Mediation Role of Parental Relations in Turkish Early Adolescents. *The Journal of Early Adolescence*, 34, 685-711. DOI: 10.1177/0272431612450948
- Ullah, W., & Sadik, F. (2023). *The State of Pakistan's Economy 2023-24*. Institute of Business Administration, School of Economics and Social Sciences. Karachi: IBA Press.
- Voydanoff, P. (1990). Economic distress and family relations: A review of the eighties. *Journal of Marriage and the family*, 52, 1099-1155.
- Voydanoff, P., & Donnelly, B. W. (1989). Economic distress and mental health. *Journal of Lifestyles*, 10, 139-162.
- Wanders, F. H. K., Dijkstra, A. B., Maslowski, R., & Veen, I. V. D. (2019). The effect of teacher-student and student-student relationships on the societal involvement of students.
- Wellbeing - an overview | ScienceDirect Topics. (2023, January 1). <https://www.sciencedirect.com/topics/social-sciences/wellbeing>
- Wong, J., Fletcher, J., Glauert, R., O'Donnell, M., & Bayliss, D. (2017). Educational outcomes are predictive of mental health diagnoses in adolescence. *International Journal of Population Data Science*, 1 (1), 198-217.
- Wood, J., Chapin, K., & Hannah, M. E. (1988). Family Environment and Its Relationship to Underachievement. *Adolescence*, 23(90), 283-290.
- Yuan, L. (2008). Research on Classification of Business Models. *China Soft Science*, 5, 35-44.
- Zarrett, N., & Eccles, J. (2006, September 5). The passage to adulthood: challenges of late adolescence. <https://onlinelibrary.wiley.com/doi/10.1002/yd.179>

APPENDICES

ANNEX-I

CONSENT FORM

You are invited to participate in a research study conducted by Shabana Sohail. I am a student pursuing MPhil in Applied Psychology from the Psychology Department of the National University of Modern Languages (NUML). You are requested to take part in this study because I want to explore the relationship between family economic stress and adolescents' wellbeing. Your participation is optional. There are no certain risks to your participation and there are no direct benefits to you for taking part in this study. The information taken will be for research purposes only and the information you provide will be highly confidential. If you have any questions about this research study, you can ask. Thank you for your participation.

Signature of Participant:

Dated:

Demographic Form

Age: ____ yrs.

Gender: Male Female

Qualification: Below class 9 Matric FA/FSc BS

Socio Economic Status: High Middle Low

Family Monthly Income: _____

Family System: Nuclear Joint

Parent's Marital status: Married Separated Divorce

ANNEX-II

QUESTIONNAIRE 1

Please circle the appropriate option

Statements		almost never	once in a while	sometimes	a lot of the time	almost always
1.	In the next three months, how often do you think that you and your family will experience bad times such as poor housing or not having enough food?	1	2	3	4	5
2.	In the next three months, how often do you expect that you will have to do without the basic things that your family needs?	1	2	3	4	5
3.	Think back over the past 3 months and tell us how much difficulty you had paying your bills. Would you say you had...	a great deal of difficulty	quite a bit of difficulty	some difficulty	a little difficulty	no difficulty at all
4.	Think again over the past 3 months. Generally, at the end of each month did you end up with...	more than enough money left	some money left	just enough money left	somewhat short of money	very short of money

Note: Please think about how you felt about your family's economic situation over the **PAST THREE MONTHS**. Indicate how much you would **Agree** or **Disagree** with each statement.

Statements		strongly agree	agree	neutral	disagree	strongly disagree
5.	My family had enough money to afford the kind of home we should have.	1	2	3	4	5
6.	We had enough money to afford the kind of clothing we should have.	1	2	3	4	5
7.	We had enough money to afford the kind of furniture or household appliances we should have.	1	2	3	4	5
8.	We had enough money to afford the kind of car we need.	1	2	3	4	5

9.	We had enough money to afford the kind of food we should have.	1	2	3	4	5
10.	We had enough money to afford the kind of medical care we should have.	1	2	3	4	5
11.	My family had enough money to afford leisure and recreational activities.	1	2	3	4	5

ANNEX-III

QUESTIONNAIRE 2

Note: The following are the number of statements about your family. Please rate each item as to how often it **TYPICALLY** occurs in your home.

Statements		Never	Almost Never	Sometimes	Often	Always
1.	You have a friendly talk with your mother.	1	2	3	4	5
A.	You have a friendly talk with your father.	1	2	3	4	5
2.	Your parents tell you that you are doing a good job.	1	2	3	4	5
3.	Your mother helps with some of your special activities (such as sports, boy/girl scouts, church youth groups).	1	2	3	4	5
A.	Your father helps with some of your special activities (such as sports, boy/girl scouts, church youth groups).	1	2	3	4	5
4.	Your parents reward or give something extra to you for behaving well.	1	2	3	4	5
5.	You fail to leave a note or let your parents know where you are going.	1	2	3	4	5
6.	You play games or do other fun things with your mother.	1	2	3	4	5
A.	You play games or do other fun things with your father.	1	2	3	4	5
7.	Your mother asks you about your day in school.	1	2	3	4	5
A.	Your father asks you about your day in school.	1	2	3	4	5
8.	You stay out in the evening past the time you were supposed to be home	1	2	3	4	5
9.	Your mother helps you with your homework.	1	2	3	4	5
A.	Your father helps you with your homework.	1	2	3	4	5
10.	Your parents compliment you when you have done something well.	1	2	3	4	5
11.	Your mother asks you what your plans are for the coming day.	1	2	3	4	5
A.	Your father asks you what your plans are for the coming day.	1	2	3	4	5
12.	Your mother drives you to a special activity.	1	2	3	4	5
A.	Your father drives you to a special activity.	1	2	3	4	5
13.	Your parents praise you for behaving well.	1	2	3	4	5
14.	Your parents do not know the friends you are with.	1	2	3	4	5
15.	Your parents hug or kiss you when you have done something well.	1	2	3	4	5
16.	You go out without a set time to be home.	1	2	3	4	5
17.	Your mother talks to you about your friends.	1	2	3	4	5

A.	Your father talks to you about your friends.	1	2	3	4	5
18.	You go out after dark without an adult with you.	1	2	3	4	5
19.	You help plan family activities.	1	2	3	4	5
20.	Your parents get so busy that they forget where you are and what you are doing.	1	2	3	4	5
21.	Your mother goes to a meeting at school, like a PTA meeting or Parent/teacher conference.	1	2	3	4	5
A.	Your father goes to a meeting at school, like a PTA meeting or Parent/teacher conference.	1	2	3	4	5
22.	Your parents tell you that they like it when you help out around the house.	1	2	3	4	5
23.	You stay out later than you are supposed to and your parents don't know it.	1	2	3	4	5
24.	Your parents leave the house and don't tell you where they are going.	1	2	3	4	5
25.	You come home from school more than an hour past the time your parents expect you to be home.	1	2	3	4	5
26.	You are at home without an adult being with you.	1	2	3	4	5

ANNEX-IV

QUESTIONNAIRE 3

Please tick as appropriate

Statements		Most of the times	Sometimes	Never
1.	I look forward to things as much as I used to	0	1	2
2.	I sleep very well	0	1	2
3.	I feel like crying	0	1	2
4.	I like going out	0	1	2
5.	I feel like leaving home	0	1	2
6.	I get stomach-aches/cramps	0	1	2
7.	I have lots of energy	0	1	2
8.	I enjoy my food	0	1	2
9.	I can stick up for myself	0	1	2
10.	I think life isn't worth living	0	1	2
11.	I am good at things I do	0	1	2
12.	I enjoy the things I do as much as I used to	0	1	2
13.	I like talking to my friends and family	0	1	2
14.	I have horrible dreams	0	1	2
15.	I feel very lonely	0	1	2
16.	I am easily cheered up	0	1	2
17.	I feel so sad I can hardly bear it	0	1	2
18.	I feel very bored	0	1	2