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# The Effects of Gender, Family Satisfaction, and Economic Strain on Psychological Well-Being\*

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With survey data, the study examines gender as a conditional variable in the effects of family satisfaction and economic strain on psychological well-being among married people. Analysis supports the hypothesis that the positive effect of family satisfaction is greater among women than among men. Contrary to predictions, the inverse effect of economic strain is the same for women, regardless of employment status, as for men. Implications of these findings for family life scholars, educators, and therapists are discussed.

he positive effect of satisfaction with family life on psychological wellbeing is well established (Campbell, 1981; Campbell, Converse, & Rodgers, 1976; Olson et al., 1989). Less well documented is the degree to which this effect is similar for married women and married men. Despite shifts in societal attitudes toward gender appropriate behaviors, family life scholars, educators, and therapists often assume that the characteristics of family life most strongly related to emotional well-being remain different for men and women. For many women, compared to men, the quality of relationships in their families is considered central to their well-being (Williams, 1988). For many men, on the other hand, the "provider role" is their key status within the family (Blumstein & Schwartz, 1983; Hiller & Philliber, 1986).

Are the characteristics of family life most strongly related to psychological well-being different for married men and women? Or has the trend toward egalitarian gender roles produced a similarity among the sexes as to what contributes to their well-being? This is an important question for scholars, therapists, and others interested in understanding the dynamics of gender role change as well as for those who provide social support for families in distress. For example, finding that economic distress has equally damaging effects on husbands and on wives would be contrary to previous research and would call for a rethinking of our scholarly understanding and therapeutic approaches to the psychological well-being of men and women in families.

The present study examines gender differences in two key determinants of psychological well-being: satisfaction with family life and financial stress. The hypothesis that the effects of family satisfaction and financial stress on psychological well-being differ between married women and men is tested with a sample of married adults. Specifically, women's well-being is expected to result more from satisfaction with the emotional quality of family relations, while men's well-being is expected to be more a function of financial matters. The hypothesis is based on the premise that gender specialization in families persists across the domains of marriage and work (Epstein, 1988; Ferree, 1990; Morgan, 1980; Thompson & Walker, 1989).

### Gender and Satisfaction With Family Life

Women and men experience different psychological costs and rewards in their social roles. This is perhaps most evident in the effect of family life and family roles on the individual's well-being. Although the relationship between marriage and well-being is complex, men and women invest themselves differently in a marital relationship. Expressing warmth, being gentle, and responding to the needs of others are seen as appropriate for women (Cancian, 1986). For women, the emotional qualities of marriage are crucial to their role within the family. For men, the status of being married, regardless of the emotional quality of the relationship, is a more important link to well-being (Gove, Hughes, & Style, 1983). Thus, wives stand to benefit more than husbands from an emotionally fulfilling marriage, but they also risk a greater psychological cost from an emotionally strained marriage.

Parenting also affects well-being differently for men and women. Overall, children in the home have a detrimental effect on marital satisfaction for both men and women (McLanahan & Adams, 1987; Pittman & Lloyd, 1988), and according to Glenn and McLanahan (1982), any psychological benefits of parenthood do not seem to compensate for the negative effects on marital happiness. But the psychological distress associated with children probably is higher for women. Because women typically assume primary responsibility for child rearing, their role as mother, compared to men's role as father, is likely to be more central and to contribute more to their overall sense of well-being. Gove (1972) contends that the social roles women occupy, including the child-rearing role, make them more susceptible to mental illness. Aneshensel, Frerichs, and Clark (1981) link an increase in parental role obligations for women to an increased incidence of depression.

Similarly, husbands and wives experience family work differently. The division of family labor within the household contributes little to husbands' depression, but it is significantly related to the psychological well-being of wives. Wives whose husbands share in family work are less depressed than other wives (Ross, Mirowsky, & Huber, 1983).

Thus, since family life and family work are more crucial for women's sense of overall well-being than for men's, it follows that satisfaction with the quality of family relationships should be a stronger determinant of psychological well-being for married women than for married men. This is one of the hypotheses tested in the present study.

#### Gender and Economic Strain

A family's financial situation is another key determinant of members' sense of well-being. Although level of income often is used as an index of financial situation, economic stress is a better predictor of well-being (Blumstein & Schwartz, 1983; Pittman & Lloyd, 1988). In a review article on economic distress and family relations,

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Voydanoff (1990) categorizes the major components of economic distress as employment instability, economic deprivation, employment uncertainty, and economic strain. The first two components are relatively objective measures, while the latter two-employment uncertainty and economic strain-are more subjective indicators of an individual's financial situation. It is the category of economic strain on which this assessment of the impact of economic factors on psychological well-being is focused. Economic strain is defined as an individual's perception of financial inadequacy as well as her/his financial concerns and worries.

The expectation that economic distress affects men's psychological wellbeing more that it does women's has its roots in Parsons' (1959) classification of male and female behavior into "instrumental" and "expressive" roles within the family. According to Parsons, the status of the family was bound to the occupational status and achievements of the husband and father as provider. The dominant role of the woman was that of wife and mother. She was responsible for the expressive functions of the family, the emotional work of nurturing children, and maintaining the marital relationship. In fact, in Parsons' typology, she was limited to that expressive role as the husband was limited to the instrumental role, thereby ensuring there would be no competition between the members of the marital dyad. Although much of what Parsons wrote about the family has been questioned (Bernard, 1981; Breines, 1986; Ferree, 1990), the perception of husband as major provider appears to persist among a substantial portion of adults, even among married women in the labor force (Blumstein & Schwartz, 1983; Haas, 1986; Hiller & Philliber, 1986; Hood, 1986).

In Blumstein and Schwartz's (1983) study of married couples, 33% of the husbands and 24% of the wives agree that it is better for only the man to work outside the home. Thirty-one percent of the husbands and 26% of the wives think the husband should have the major responsibility for financial planning. Finally, almost half the wives agree that their husband should provide financial security. In at least a substantial minority of families, therefore, it appears that the pressure to be the financial provider is greater on husbands than on wives. While evidence is not provided, this view most likely is characteristic of families in which the wife does not work full-time outside the home. If this speculation is correct, then the adverse effect of economic strain on psychological well-being should be greater for husbands than for wives who are not full-time labor force participants but similar for husbands and for wives who are employed full-time outside the family.

#### Hypotheses

In summary, the present research tests the following hypotheses:

1. Among married people, satisfaction with family life has a significant positive direct effect on psychological well-being.

1a. The effect of satisfaction with family life on psychological well-being is greater among wives than among husbands.

2. Among married people, economic strain has a significant inverse direct effect on psychological well-being.

2a. The effect of economic strain on psychological well-being is greater among husbands than among wives who do not participate full-time in the labor force outside the home.

2b. The effect of economic strain on psychological well-being is similar among husbands and among wives who do participate full-time in the labor force outside the home.

## Method

#### Sample

Data to test the hypotheses were collected as part of the annual Oklahoma City Survey conducted by the Department of Sociology, University of Oklahoma. The initial sample of 330 adults was drawn from the 1989 R.L. Polk Directory for Oklahoma City, and face-to-face interviews were conducted in early 1990. The Polk Directory includes only people 18 years old or older. Members of the initial sample who refused to participate or could not be located were replaced by random selection procedures until the target sample of 330 was attained. While it would be preferable to compare the sample to 1990 Census data, those data are not yet available, so comparisons were made to the 1980 Census. The sample does not differ significantly from the 1980 population in percent female (sample = 54.8%; population = 53.2%) and percent white (sample = 87.3%; population = 83.7%). The mean age of the sample (47.8 years), however, is significantly higher than the mean age of the 1980 adult population (42.7 years). This difference probably reflects an actual aging of the adult population between 1980 and 1990 rather than sampling bias. In recent years, the mean age of the annual Oklahoma City Survey has been increasing steadily. Only currently married respondents are included in the analysis, resulting in an N of 197 (103 women and 94 men).

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### Measures

Psychological well-being. The dependent variable, psychological well-being, is an abbreviated version of the CES-D Scale developed by Radloff (1977) to measure depression in survey research. Respondents were asked how often in the past month they had experienced each of several symptoms. Response options were never (5); sometimes but less than once a week (4); about once or twice a week (3); about three or four times a week (2); most of or all of the time (1). The symptoms, their means and standard deviations are: I felt that my problems were too big to handle ( $\overline{X}$  = 4.40, SD =.88); I thought my life had been a failure  $(\overline{X} = 4.72, SD = .70)$ ; I felt sad  $(\overline{X} = 3.98,$ SD = .84); I felt so blue or depressed that it interfered with my daily activities ( $\overline{X}$  = 4.57, SD = .70). A principal components analysis produced eigenvalues of 2.46, .60, .50, and .43, indicating the presence of a single factor. All factor loadings for that factor were above .70. The variable psychological well-being is the linear composite of z-scores of the four items and has a reliability, as judged by Cronbach's alpha, of .97.

Satisfaction with family life. Satisfaction with family life is a Likert scale consisting of four items. Each was answered on a scale of very satisfied (5), somewhat satisfied (4), neither satisfied nor dissatisfied (3), somewhat dissatisfied (2), and very dissatisfied (1). The items are: How satisfied are you with your relationship with your family? ( $\overline{X} = 4.61$ , SD = .72); How satisfied are you with the extent to which you and your family get along when important decisions have to be made? (X = 4.53, SD = .72); How satisfied are you with the interest your family shows in your work or daily activity? ( $\overline{X} = 4.30$ , SD =.98); How satisfied are you with the extent to which your family provides emotional support when things aren't going well for you? ( $\overline{X} = 4.49$ ; SD = .85). The eigenvalues from a principal components solution were 2.62, .60, .43, and .34. All loadings for the one-factor solution were greater than .70, and alpha for family satisfaction, the linear composite of z-scores, is .83.

*Economic strain.* A four-item scale measures economic strain. The items were answered on a scale of *strongly agree* (4), *agree somewhat* (3), *disagree somewhat* (2), and *strongly disagree* (1). The items are: I often experience money problems ( $\overline{X} = 2.55$ , SD = 1.02); I spend a lot of time worrying about financial matters ( $\overline{X} = 2.31$ , SD = .97); Financial problems often interfere with my work or daily routine ( $\overline{X} = 1.72$ , SD = .84); Financial problems with other people ( $\overline{X} = 1.72$ ; SD = .84). The eigenvalues from a principal

components analysis (2.57, .68, .41, .33) indicated the presence of a single factor, and all loadings were above .70 for that factor. The variable economic strain is the linear composite of *z*-scores of these four items and has an alpha of .81.

Gender. Gender is a dummy variable coded 1 for women and 0 for men. The mean of .523 indicates that 52.3% of the respondents included in the analysis are wives.

Women's employment status. The second hypothesis distinguishes between wives who are employed full-time in the labor force and those who are not. Among the women in the analysis, 48.5% are full-time labor force participants.

*Control variables.* Tests of all hypotheses include controls for age, race, the presence of children in the home, and family income as possible sources of spuriousness. Age is an interval variable with a mean of 47.1 (SD = 15.80). Race is a dummy variable coded 1 for whites and 0 for nonwhites (proportion white = .919). The presence of children also is a dummy variable coded 1 if a child under the age of 18 currently is living in the home. Of the 197 respondents, 42.1% indicated the presence of a child.

Family income is an interval variable measured in thousands of dollars. Of the original sample of 330, 30 respondents failed to answer this guestion. Data for head of household occupational prestige and respondent's education were used in a regression equation as predictors of family income for those respondents who did answer the family income question. The resulting coefficients were then applied to the respondents who did not answer the question to estimate their family incomes as a function of head of household occupation prestige and education. Using this procedure for missing cases, the mean family income in thousands for the 197 married respondents in the analysis is 42.9 (*SD* = 25.9).

While in the second hypothesis wife's employment status is a key independent variable, for the first hypothesis respondent's employment status is included as a control. Among the 197 respondents, 55.8% are employed full-time, 9.1% are employed part-time, and 35.1% are not currently employed.

#### Results

Bivariate correlations. The bivariate correlations are reported in Table 1 with one-tailed significance tests in parentheses. The standard .05 level is used for judgments concerning significance. In the table, female is the dummy variable coded 1 for women, white is the dummy variable coded 1 for whites, and child present is the dummy variable coded 1 if a child is present in the home. Employed full-time is a dummy variable coded 1 for respondents who are employed full-time, while employed part-time is a dummy variable coded 1 for respondents employed part-time. Respondents who are not employed are the suppressed category in the coding scheme for employment status. The dummy variables for women's employment status, which are a central part of the second hypothesis, are not included in Table 1 but will be discussed in the test of the second hypothesis.

As expected, family satisfaction is positively and significantly correlated with psychological well-being. Also consistent with predictions, economic strain is inversely and significantly correlated with psychological well-being. Both of these relationships are significant beyond the .001 level. In addition, women score significantly lower than men on the dependent variable, and age is significantly and positively correlated with psychological well-being. No other control variables are significantly related to the dependent variable.

Family satisfaction, gender, and psychological well-being. Table 2 reports the results of the regression of psychological well-being on the control variables, family satisfaction, female, and the product of family satisfaction and female. Given the dummy coding of gender, the b (metric partial regression coefficient) for family satisfaction is the direct effect of family satisfaction on psychological well-being among men (i.e., those coded 0 on female). The b for the family satisfaction x female product is the difference in the effect of family satisfaction on psychological well-being for women compared to men. If family satisfaction has a greater positive effect on psychological well-being among wives than among husbands, the b for the product of family satisfaction and female will be positive and significant.

The results are consistent with the hypothesis. The significant b of .273 for family satisfaction indicates that family satisfaction has a significant positive direct effect on psychological well-being among husbands. The significant and positive b for the product of family satisfaction and female suggests that the positive effect of family satisfaction is significantly greater among wives. In fact, the effect for wives is .312 plus .273, or .585. This is more than twice the effect among husbands. Thus, Table 2 provides strong support for the first hypothesis.

Economic strain, gender, and psychological well-being. In Table 3, psychological well-being is regressed on economic strain, a pair of dummy variables designed to compare all husbands (coded 0 on both dummy variables), regardless of their employment status, to wives employed full-time and wives not employed full-time. Product terms formed

Т	a	b	le	1	

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1) Psychological Well-Being	.502 (.000)	354 (.000)	277 (.000)	.211 (.001)	087 (.112)	047 (.255)	.019 (.397)	092 (.099)	.044 (.269)
(2) Family Satisfaction	(.000)	301	099	<b>.</b> 201´	072	058	093	<b>.</b> 026	030
(3) Economic Strain		(.000) 	(.082) .110 (.062) —	(.002) 291 (.000) 218 (.001) 	(.156) 054 (.225) .103 (.075) .018 (.401)	(.209) .168 (.009) .109 (.064) 566 (.000) 138 (.026)	(.097) .096 (.091) 147 (.019) 401 (.000) 056 (.215) .233 (.000)	(.357) 033 (.324) .128 (.036) 046 (.259) .097 (.087) 023 (.376)	(.339) 158 (.014) 107 (.068) .022 (.381) .198 (.003) 005 (.475)
(4) Female									
(5) Age									
(6) White					(.401)				
(7) Child Present									
(8) Employed Full-Time							(.000) —	354 (.000)	.077 (.141)
(9) Employed Part-Time									.118 (.050)
10) Family Income									(

Table 2. Effects of Family Satisfaction and Gender on Psychological Well-Being (N = 197)

	, ,		
	b	Beta	p
Family Satisfaction	.273	.282	< .001
Female	-1.175	187	.002
Family Satisfaction x Female	.312	.242	.004
	.025	.126	.067
Age White	199	017	.390
Child Present	.336	.053	.234
Employed Full-Time	.193	.031	.343
Employed Part-Time	748	069	.151
Family Income	.007	.054	.194
(intercept)	600		
	R <sup>2</sup> = .344		
	<i>p</i> < .001		

by multiplying economic strain by each of these two dummy variables permit an assessment of the relative effects of economic strain on psychological well-being among men compared to each of the two categories of women. Age, race, family income, and the presence of children are included as controls.

Given the dummy coding, the b for economic strain is the direct effect of economic strain on psychological well-being among all men and, according to the second hypothesis, should be negative and significant. The b for the product of economic strain and female not employed full-time is the difference between women who are not full-time labor force participants and all men in the effect of economic strain on psychological well-being. If economic strain has less of an inverse effect on psychological well-being for women not in the labor force full-time than for men as a group, as predicted in the second hypothesis, the b for this product term should be positive and significant. The other product term compares the effect of economic strain on the dependent variable among wives who are full-time labor force participants to the effect among all husbands. The hypothesis predicts that the coefficient for this product term will not be significant.

The results in Equation 1 of Table 3 are mixed. The b of -.251, significant beyond the .01 level, for economic strain is the effect of economic strain on psychological well-being among men. Clearly, economic strain significantly reduces psychological well-being among husbands. Contrary to expectations, this effect is not significantly less for women who are not employed full-time. The b for the product of economic strain and female not employed full-time is negative, contrary to the hypothesis, but clearly not significant. More consistent with the hypothesis is the insignificant b for the product of economic strain and female employed full-time. Wives who are employed full-time do not differ from husbands in the effect that economic strain has on psychological well-being.

Since neither product term was significant, the equation was re-estimated omitting them. The results are reported in Equation 2 of Table 3. The significant b for economic strain is the direct effect of this variable on psychological well-being for the sample as a whole. The significant negative bs for females not employed fulltime and females employed full-time indicate that both categories of wives score significantly lower than husbands on psychological well-being, with women who are not full-time labor force participants having the lowest psychological wellbeing scores.

Combined effects of family satisfaction and economic strain. Finally, Table 4 compares the contribution of family satisfaction and the family satisfaction x female interaction to the contribution of

#### Table 3.

		Equation	1		Equation 2				
	b	Beta	p	b	Beta	p			
Economic Strain	251	257	.009	315	322	< .001			
Female Employed Fuli-Time	833	116	.059	911	127	.042			
Female Not Employed Full-Time	-1.752	248	< .001	-1.730	245	< .001			
Economic Strain x Female									
Employed Full-Time	177	098	.134	_	_	_			
Economic Strain x Female									
Not Employed Full-Time	039	022	.401	_	_	_			
Age	.030	.150	.038	.030	.151	.036			
White	494	043	.264	552	048	.238			
Child Present	.611	.096	.115	.639	.101	.103			
Family Income	003	023	.370	003	022	.373			
(intercept)	380			377					
	$R^2 = .212$			R <sup>2</sup> = .20	7				
	<i>p</i> < .001			p < .00	1				

economic strain in explaining variance in psychological well-being. Equation 1 contains only the control variables and female and has an  $R^2$  of .114. Equation 2 adds economic strain, family satisfaction, and family satisfaction x female. When these three variables are added, the  $R^2$ increases to .367.

Comparing Equations 3 and 4 to Equation 2 can reveal the relative importance of family satisfaction and its interaction with gender to that of economic strain in accounting for variation in psychological well-being. Equation 3 omits the variable economic strain from Equation 2. The resulting R<sup>2</sup> of .344, when compared to the R<sup>2</sup> from Equation 2, indicates that economic strain explains only an additional 2.3% of the variance in psychological well-being beyond that explained by the other variables. But the fact that economic strain does have a significant (inverse) direct effect in Equation 2 should not be overlooked.

Equation 4 omits family satisfaction and the family satisfaction x gender interaction from the full set of independent variables in Equation 2. In this case, the  $R^2$  drops to .203. Comparing this to the  $R^2$  from Equation 2 reveals that family satisfaction and its interaction with gender contribute a unique 16.4% to the explained variance of psychological wellbeing, about seven times more than the unique contribution of economic strain.

#### Discussion

There is no question that the family remains one of the most significant contributors to individuals' feelings about the quality of their lives. However, the ideology in the United States that stresses individualism also affects the expectations family members hold of one another. Thornton (1989) has documented several trends that currently shape family life. Since the late 1950s there has been a general movement towards more egalitarian attitudes about family roles. Simultaneously, an emphasis on personal freedom challenges traditional values such as conformity and obedience. An emerging characteristic of families is that they function as cooperative units which serve some basic and mutual needs of self-serving individuals.

Current social norms encourage women and men to pursue goals of autonomy and self-fulfillment, but the elements of self-sacrifice and mutual support are still essential to family maintenance. As family roles are becoming more diffuse, women continue to play the central role in the division of household labor and child care, while assuming an increasing share of the financial responsibilities of the family. The findings from the present

Table 4. Combined Effects of Family Satisfaction and Economic Strain on Psychological Well-Being (N = 197)

	Equation 1			Equation 2			Equation 3			Equation 4		
	b	Beta	р	b	Beta	р	b	Beta	p	b	Beta	p
Economic Strain	_	—	_	169	173	.004	_	_	_	309	316	< .001
Family Satisfaction	—	—	—	.267	.275	.001	.273	.282	.001	_	_	
Family Satisfaction x Female	_	—	_	.246	.191	.020	.312	.242	.004	_	_	_
Female	-1.312	209	.003	-1.149	183	.002	-1.175	187	.002	-1.246	199	.003
Age White	.048	.244	.006	.017	.087	.150	.025	.126	.067	.030	.151	.052
	457	040	.289	283	025	.343	199	017	.390	558	049	.237
Child Present	.567	.089	.144	.359	.057	.215	.336	.053	.234	.566	.089	.133
Employed Full-Time	.352	.056	.260	.196	.031	.337	.193	.031	.343	.302	.048	.281
Employed Part-Time	321	030	.350	770	071	.140	748	069	.151	463	043	.280
Family Income	.003	.024	.369	.003	.026	.337	.007	.054	.194	002	019	.394
(intercept)	-1.718			252			802			535		
	$R^2 = .11$	4		R <sup>2</sup> = .36	57		$R^2 = .34$	4		R <sup>2</sup> = .20	3	
	p = .00	2		p < .00	1		p < .00	1		p < .00		

study confirm the first general hypothesis that among married people, satisfaction with family life has a significant positive direct effect on psychological well-being. Also consistent with the hypothesis, this effect differs between wives and husbands. The positive effect of family satisfaction on well-being among wives is more than twice the effect among husbands.

Further research is needed to explain the persistence of the nurturing role among women. Women may be reluctant to relinquish the one domain where they exercise considerable power, or as Szinovacz (1984) suggests, they may be caught within a system which encourages individual fulfillment without reducing their familial responsibilities. Research also needs to examine factors that possibly constrain men from becoming more involved in family responsibilities. Stein (1984) suggests there is a complex interaction between value changes at the individual level and institutional barriers to change. If husbands feel inadequate to perform socioemotional family responsibilities, or if they sense a lack of support from their wives or peers for assuming such responsibilities, husbands may not take advantage of any institutional changes that have occurred. On the other hand, some men who want greater involvement with their families may be held back only by structural barriers. Inflexible work schedules, career timing, and practices and policies which discriminate against working fathers may inhibit greater family involvement among married men.

Economic strain is another important determinant of well-being for husbands and wives. Evidence from the present study supports the second general hypothesis that among married people, economic strain has a significant inverse direct effect on psychological well-being. However, the prediction that the effect of economic strain on psychological wellbeing would differ between husbands and wives not employed full-time was not supported. Instead, the data suggest that the inverse effect of economic strain on wellbeing is similar for husbands, wives employed full-time outside the home, and wives not employed full-time outside the home.

The finding that the psychological well-being of husbands and wives, regardless of the latter's employment status, is equally responsive to economic strain has important implications. Parsons' earlier description of the family with the "male as provider" implies that financial factors will have a greater salience in their contribution to psychological wellbeing for husbands than for wives. The evidence from interviews with couples reported by Blumstein and Schwartz (1983) suggests that many people, both husbands and wives, still seem to place more pressure on husbands than on wives to meet the financial needs of the family. But the evidence from the present study suggests that husbands and wives, regardless of the latter's role in contributing financial resources to the family from employment outside the home, are equally impacted, in terms of psychological well-being, by economic strain.

# Implications for Practice and Policy

These findings have clinical and public policy implications. Preventive family stress programs should alert couples to the damaging effects of economic distress on *both* partners. Family therapists need to be aware that economic distress jointly affects men and women and should not overlook debilitating effects of this distress on both husbands and wives. They might also be sensitive to gender differences in the use of social supports to alleviate economic strain-friends. coworkers, spouse. Therapists also should take into account women's vulnerability to both the emotional and the financial components of psychological well-being, and they should develop strategies for increasing men's sensitivity to behaviors that would increase women's satisfaction with family life.

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Family policy needs to address both the unequal degree of family nurturing between men and women and the effects of economic strain on psychological wellbeing. For both men and women, increased tax deductions for children, child care supplements and perhaps the incorporation of preschool care into the public schools, and equal wages for women would reduce the economic strain which produces psychological distress. For the future of America's children, it is imperative that mothers and fathers are psychologically healthy. We need strong family-oriented policies that will achieve this goal.

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