

When College Youth Feel Poor: The Buffering Effects of Family Resilience and Social Resources¹

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Abstract

Although college provides an opportunity for socioeconomic advancement, poor college youth need to confront present material and financial problems and are at risk for psychological distress. Yet, distress is a product not only of poverty *per se*, but of a sense of poverty, or a subjective evaluation of one's socioeconomic circumstances vis-à-vis life circumstances. Analysis of data from Filipino college youth ($n = 831$) shows that the family's inability to meet financial obligations is not directly associated with distress, but only indirectly through sense of poverty. Lack of family assets is not a predictor of psychological distress, given that the positive indirect effect through sense of poverty is counteracted by a negative direct effect. Results also show that the effect of sense of poverty on distress is nonexistent when there is adequate access to social resources. Moreover, youth's participation in family resilience-building lessens both their sense of poverty and distress. The results of the study suggest that psychological functioning of youth is both a family and community issue and that initiatives on social change among poor college youth need to take into account their perceptions of themselves in the light of their socioeconomic conditions.

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The almost universal regard for college education as an investment with guaranteed financial returns has gained empirical support in multi-country studies (Blöndal et al. 2002; Psacharopoulos 1994). The private returns of college education, however, are low in countries with low per capita income (Psacharopoulos 1994) and socioeconomically disadvantaged college students face even less promising financial prospects given their relatively low graduation rates (McDonnough 1997).

Even as severe material poverty threatens the well-being of a disproportionately large number of the world's youth (Moore 2005), material scarcity among the better-off college students remains an important research and policy issue in life-course poverty. It also is a mental health issue given evidences that the stress associated with being poor is, in itself, a critical risk factor [American Psychological Association (APA) Task Force for Socioeconomic Status 2007].

The psychological distress that low-SES college youth experience is brought about by the difficult circumstances that they confront. For example, those who work have less time left for studies and extra-curricular activities (Walpole 2003), and those enrolled in elite colleges feel a low sense of belongingness and academic fit (Johnson et al. 2011). Completing one's college education also becomes daunting in the face of fewer external educational resources, lack of parental help in college-related decision-making and goal-setting, and the need to stop schooling so as to provide for the family (Blustein et al. 2002).

Apart from having to deal with such difficult circumstances, it is the internalisation of one's belonging to a lower social class and of one's oppressive experiences that bring about psychological distress (Russell 1996). Blaming oneself for being poor, for example, has been shown to lead to lower levels of psychological well-being (Shek 2004).

The Multidimensional Nature of SES as a Conceptual Issue

The multidimensionality SES has been an important methodological concern. Multidimensionality is reflected in the diversity of SES indicators (Tsui 2002), including income, occupational prestige, education, assets, liabilities, and living standards [National Statistics Office (NSO) 2009–2010]. The multidimensional nature of SES, however, is also a conceptual issue that delves into the nature of poverty. Having separate measures of the different SES dimensions makes it possible to examine how different households and regions experience deprivations in some dimensions but not in others, and to spot households and regions experiencing multi-dimensional deprivations (Lamberte et al. 2003).

Another conceptual issue as regards the multidimensionality of SES is that its indicators differentially predict different outcomes (Diemer et al. 2014). As regards the scope of this research, it would be of interest to determine which dimensions of SES predict psychological distress among college youth.

There may also be different mediating mechanisms through which SES leads to target outcomes (APA Task Force on Socioeconomic Status 2007). Of particular importance to the current research is Diemer and colleagues' (2014) hypothesis that the sense of economic and poverty-related stress mediates the effect of SES on well-being. This research concerns a very much related hypothesis: a keen sense of poverty mediates the influence of college youth's low SES on psychological distress.

Sense of Poverty Mediates the Influence of Family SES on Psychological Distress

Despite the array of SES indicators, researchers still see the importance of a subjective evaluation of SES (De Vos and Garner 1991), such as asking respondents whether they consider themselves “poor”, “borderline”, or “not poor” (Mangahas 1999; The World Bank 2001b), or having respondents situate themselves in a 10-rung SES ladder (Singh-Manoux et al. 2005).

Compared to objective SES indicators, subjective evaluations of SES are more highly correlated with a variety of outcomes (e.g., health; Singh-Manoux et al. 2005). Specifically, self-identification with a social class, more than social-class membership based on wealth and properties, is what influences one's sense of self and worldview (Diemer and Ali 2009).

Ostrove and Long (2007) posit that a subjective evaluation of one's social class entails identifying oneself with a particular social class group more than does a reporting of SES indicators. Singh-Manoux et al. (2005) similarly argue that respondents' examination of their socioeconomic circumstances is called for by a subjective evaluation of one's social status but not by a reporting of objective SES indicators.

The World Bank (2001a) also resorts to a similar argument in explaining why self-rated poverty is much higher than absolute poverty in the Philippines and why self-rated poverty does not decline along with trends of economic betterment. The World Bank (2001a) comments that self-rated poverty reflects socioeconomic expectations in the face of increasing incomes and of exposure to other people's socioeconomic-related lifestyles.

The above line of reasoning suggests that a sense of poverty is brought about by a psychological-cognitive evaluation of one's socioeconomic capacities in comparison with those of other people and vis-à-vis life circumstances. It is this kind of evaluation that would make sense of poverty a strong indicator of developmental and mental health outcomes. As the APA Task Force on Socioeconomic Status (2007) aptly puts it, "what matters is not simply a matter of social position but also the perception of it (p. 4)".

Could poor college students' psychological distress be rooted not only in the actual lack of material resources but also in their having acquired a keen sense of being poor? Aside from experiencing the problems of the poor, in general, poor college youth have problems unique to

their situation, such as a sense of isolation in a social context where others are more materially endowed, and disidentification with their less privileged social class as they get acculturated in a more educated class. (Nelson et al. 2006). It is when poor college youth perceive their SES in the college context that may bring about a keen sense of poverty and, subsequently, psychological distress.

The Mitigating Role of Family Resilience-Building Skills and Social Resources

While college affords poor youth the opportunity for socioeconomic advancement (Nelson et al. 2006), this does not always materialise, perhaps because material scarcity becomes insurmountable, or perhaps because a keen sense of poverty pushes them into a mental frame that constrains their capacities. Yet, there are social resources that could mitigate the effects of poverty, and of a sense on poverty, on youth's well-being.

These resources may come in the form of social services provided by government and institutions. With access to social services, quality of life and well-being are directly enhanced (Hudson 2006). Services that strengthen human capital, such as education and health services, increase the poor's labour returns in the market (The World Bank 2011b) and subjective poverty is lessened (Jansen et al. 2013).

Social resources also come in the form of social networks and relationships (Kanazawa and Savage 2009; Valencia-Garcia et al. 2012), which people are known to tap during financially difficult times (Hill et al. 2014). Social connections serve as means for obtaining material resources, such as jobs and loans; they also help prevent poverty's untoward psychological effects (Harper et al. 2003). Greater social resources, for example, are found to be linked to less stress and anxiety (Valencia-Garcia et al. 2012).

Skills and capabilities within a social group can be another form of social resources (Oakes and Rossi 2003). In the case of families facing financial problems, skills and capabilities may very well reside in the families themselves. Included in Walsh's (2003) family resilience-enabling skills is family communication/resilience-building, which involves collective, informed, and creative decision making, conflict management, and collective setting and working towards goals. Through family communication/resilience-building, family members adapt more easily to stressors and challenges (Walsh 2003).

Thus, college youth are not without familial and social resources for navigating their way out of poverty-related problems. While low family SES may increase youth's sense of poverty and psychological distress, the family's resilience-building skills and access to social resources may actually decrease them. Moreover, these resources may also serve as buffer, lessening the effect of family SES on sense of poverty, and the effect of sense of poverty on psychological distress. Thus, this research examines how resources within and outside of the family mitigate the influence of poverty, and of sense of poverty, on psychological distress.

The Philippines as a Context for Studying Youth and Poverty

The Philippines is an apt context for studying people's experience of poverty. Classified by the World Bank (2014) as a developing lower-middle income country, the Philippines has lower gross national income per capita, has lower forecasted gross domestic product growth, and has higher percentage of the population below the international poverty line, than other countries in East Asia and the Pacific (Schelzig 2005; The World Bank 2014). In 2012, the average self-rated poverty was 52%; in the 4th quarter of 2013, it was down to 41%, albeit still affecting 8.8 million households (Romulo 2014). In 2006, 2009, and 2012, the official Philippine poverty incidence was in the mid-20% [National Statistical Coordination Board (NSCB) 2014].

There is heightened income inequality in the Philippines with the average income of the top 10% earning individuals being more than twenty times greater than the poorest 10% (Schelzig 2005). The Gini ratio, which is a measure of a country's income inequality (with values from 0 to 1; higher values indicate greater inequality), is currently equal to .44 for the Philippines. This has been rising during the past three decades (Sicat 2014) and is among the highest in Southeast Asia (NSCB 2014). Although the Philippines has experienced a general increase in income in 2013, 75% of this increase is accounted for by the increased income of the forty richest individuals (Habito as cited in the NSCB 2014).

The high prevalence of poverty and the marked socioeconomic inequality in the Philippines make the country an apt context for examining the social-psychological factors that maintain poverty, over and above structural and economic factors. The lack of basic services, such as quality public education and health services hinder Filipinos from rising out of poverty (Tuason 2002). To cope with financial and material scarcity, the poor, instead of relying on government, depend on their families and on their personal contacts (Tuason 2002 2008).

In trying to explain their poverty, the poor in fact has been known to refer to personal, familial factors more than to social, cultural factors (e.g., I lack education vs. Philippine education is not affordable; Tuason, 2008). In attributing their poverty to themselves and their families, the poor in Tuason's (2008) study felt powerless and helpless. Could a keen sense of poverty, specially if carried on at the cultural and societal level, become a block to the poor's socioeconomic advancement, over and above the objective material and financial scarcity? The case of poor Filipino college youth is interesting as they are the segment of the Filipino youth population that has the greatest potential of advancing through the SES ladder.

The Philippines has a young population. Of the 92 million Filipinos in 2010, 9.7 million (11%) were 15 to 19 years old, and 8.4 million (9%) were 20 to 24 years old (NSCB 2014). As is true with the general Philippine population, poverty incidence among the youth remains high, registering in the low-20% in 2006, 2009, and 2012 (NSCB 2014).

Across the SES spectrum, education is much valued by Filipino families and parents; this valuing is passed on to the children, who internalise the expectation to excel academically so as to have a financially secure life (Garo-Santiago et al. 2009). For lower-SES groups, education is the way out of poverty (Guerrero 1973). Not only does the Filipino family pass on educational expectations to their children, they also provide them support and encouragement, and both parents and children acknowledge their working together towards economic betterment (Garo-Santiago et al. 2009).

The current research focuses on Filipino college youth's psychological distress. Its hypothesis is that both the assets and liabilities dimensions of family SES are contributing factors to psychological distress by themselves (direct effects of SES on distress), but also through a sense of poverty (indirect effects of SES on distress through sense of poverty). What would mitigate these, however, lies in the family; thus, in the current research, it is hypothesised that the family's resilience-building skills and access to social resources (a) lessen the youth's sense of poverty and distress, (b) lessen the effect of SES on sense of poverty, and (c) lessen the effect of sense of poverty on distress.

Method

The data analysed in this paper came from the 2012 data set of the Youth Development Research Project of the De La Salle University Department of Psychology (DLSU-PSYCH

2012). This paper concerns only the college youth samples and reports only the variables included in the paper's research problems.

Participants

Participants were eight hundred thirty-one college youth who were studying in Metro Manila, or the National Capital Region (58% of the participants), or in Metro Bacolod (42%), located in the Visayas. The national seat of tertiary education, Metro Manila has 338 higher education institutions [Republic of the Philippines Commission on Higher Education (CHED), 2014a]), while Metro Bacolod has 20 higher education institutions (CHED, 2014b).

Participants from Metro Manila were students of Adamson University ($n = 55$), La Salle College Antipolo ($n = 171$), De La Salle –Araneta University ($n = 65$), De La Salle University – Manila ($n = 61$), Far Eastern University ($n = 86$), and Pamantasan ng Lungsod ng Muntinlupa ($n = 41$). Participants from Metro Bacolod were from University of St. La Salle ($n = 352$).

Sixty-eight percent of the participants were female; the mean ages is $M = 18.63$ ($SD = 1.45$). Twenty-one percent, 30%, 24%, 19%, and 4% of the participants were in their first, second, third, fourth, and fifth/sixth years of college, respectively; 3% did not indicate their year levels.

Of the Metro Manila participants, 61% have families residing in Manila, 34% have families residing in Luzon but outside Metro Manila, and 3% have families residing in Visayas and Mindanao. Two participants have families residing abroad (Saudi Arabia and Japan) and six participants did not indicate where their families reside. Of the Metro Bacolod participants, 64% have families residing in Metro Bacolod (i.e., the cities of Bacolod, Silay, and Talisay) and 34% have families residing in the Visayas and outside of Metro Bacolod. Three participants have

families residing in Metro Manila. One participant each has family residing in Mindanao and in Saudi Arabia; one did not indicate where the family resides.

Fifty-one percent of the participants' fathers has at least a college diploma; 38% has not earned a college diploma; 10% of the fathers were reported dead (for which father's information was no longer obtained); 1% of the participants did not indicate father's educational attainment. Fifty-eight percent of the participants' mothers has at least a college diploma; 38% has not earned a college diploma; 3% of the mothers were reported dead (for which mother's information was no longer obtained); 1 participant did not indicate mother's educational attainment.

Thirty-one percent of the participants' fathers were engaged in so-called low-prestige occupations; 35% were engaged in so-called high-prestige occupations ; 20% were not earning regularly; 10% of the fathers were reported dead; and 3% of the participants' did not provide information about father's employment. (Low- and high-prestige occupations are described in the materials section of this paper.) Twenty-two percent of the participants' mothers were engaged in low-prestige occupations; 29% were engaged in high-prestige occupations; 44% were not earning regularly; 3% of the mothers were reported dead; and 3% of the participants did not provide information about mother's employment.

Materials

The data were generated using the Multicontext Assessment Battery of Youth Development, which was constructed by the project's researchers and pre-tested with college samples (Reyes et al. 2011) prior to data-gathering for the Youth Development Research Project (DLSU-PSYCH 2012). The items and measures described below were from the battery.

Family SES. Two dimensions of Family SES were measured: family financial assets and family financial difficulties. **Family financial assets** were measured in terms of possessions/conveniences and parental occupation and education. Participants indicated whether their family lives in a gated or secured private village, in their own house, in their own lot; they also indicated the number of household staff the family employs (1 through “5 or more”, which was encoded as 5). Items from the Annual Poverty Indicators Survey (NSO 2010) and the Family Income and Expenditure Survey (NSO 2009) also were included: the number of other lots, air conditioners, vehicles, televisions, landline phones, and computers the family has. For these items, the response choices were 1 through “5 or more”, which was encoded as 5. The inter-item correlations were adequate with the average Gamma statistic G among pairs of items equal to .33.

To determine parental occupational prestige and security, participants indicated whether their father was earning regularly and, if yes, the kind of occupation he has (options were provided) and whether the job was permanent or temporary. The same questions were asked about the mother. Classified as low occupational prestige are manual jobs, protective or repair services work, and sales or clerical work. Classified as high occupational prestige are professional work that requires at least a college degree, organisational or corporate higher-level positions, and managing proprietorship. A score of 1 is given if the parent is dead or is not earning regularly. A higher score is given if the parent is working regularly: 2, for low occupational prestige and temporary work; 3, for low occupational prestige and permanent work; 4, for high occupational prestige and temporary work; 5, for high occupational prestige and permanent work. The measure of parental occupational prestige and security equals the sum of the father’s and mother’s scores.

Participants also indicated the highest educational attainment of each living parent. The options were elementary school diploma or lower (coded 1), high school diploma (2), vocational/technical/2-year degree/diploma (3), college diploma (4), and master's/doctoral/law/medicine (5). Parental educational attainment equals the average educational attainment of father and mother, or equals the educational attainment of the single parent.

Family financial difficulties were measured in terms of lack of money to spend on families' needs and family circumstances resulting in financial difficulties. Participants indicated how often they think their family has experienced lack of money in the past month for food, transportation to work/school, school allowance, school materials and supplies; and, in the past six months for clothes, medicine, doctor's fees, school tuition and fees, house rent or housing, and payment of housing utilities (1: *never* to 5: *very often*; Cronbach $\alpha = .95$). Participants also indicated whether or not their family has experienced the following in the past 12 months: unemployment of a family member who helps support the family financially, decrease in the salary of a family member who supports the family financially, loss in business, foreclosure of property for non-payment of debt, and severe or long-term sickness of a family member.

Sense of poverty. Participants responded yes or no to whether they considered their family poor, whether they were experiencing deplorable family conditions, and whether their basic needs were not being met. The inter-item correlations were adequate with the average Gamma statistic G among pairs of items equal to .56.

Psychological distress. Participants responded yes or no to whether they were experiencing: difficulties in studying, family problems, and uncertainties about the future. They

indicated the extent to which they have been experiencing, as a result of their current problems: lack of confidence in oneself and feeling downhearted (1: *very weak* to 5: *very strong*). The inter-item correlations were adequate with the average Gamma statistic G among pairs of items equal to .37.

Family access to social resources. Participants indicated whether or not family members have contacts to approach when looking for a job; their family can ask help from the *barangay* (a community-based political unit); their family can ask help from the community or from neighbours in time of need; and, their family has contacts with banks, cooperatives, or other institutions who can give them a loan in case they need a large sum of money. They also indicated whether or not they have access to and availment of the following services or resources: education, scholarship, health and medical services provided by the *barangay* health centre, medical services provided for free by government hospitals, public information, legal or lawyer services, social protection, and livelihood training.

Family resilience-building skills. Participants indicated their extent of agreement to the following items (1: *strongly disagree* to 5: *strongly agree*): *we support each other in overcoming life's challenges; we are able to solve problems satisfactorily; we believe in our capacity to solve problems together; and, most of us have a contribution towards solving our problems.*

[Cronbach $\alpha = .89$; one factor extracted from an exploratory factor analysis (EFA) with proportion of variance explained = .75]

Computations of composite scores. The variables included in the current research have ordinal-level indicators with different maximum scores, except the number of assets which were discrete-numeric. Because of the ordinal data and the different scale ranges, it was not possible to obtain composite measures through averaging. Thus, the indicators of each variable were

subjected to nonlinear principal component analysis (NPCA), resulting in the quantification of the factor that underlie the indicators. (In NPCA, the indicators can have nominal, ordinal, or discrete numeric levels of measurement.) The resulting object scores are similar to the factor scores in a principal component or factor analysis (de Leeuw, 2005).

In the current research, the object scores served as the composite measure for the set of indicators. Table 1 lists these sets of indicators. In all the NPCAs conducted, the one-dimensional solution resulted in adequate fit as indicated by eigenvalues greater than the reciprocal of the number of indicators. (See table 1 for the eigenvalues and average item-loading).

Table 1. Sets of Indicators for which a Composite Measure Was Obtained through Nonlinear Principal Component Analysis (One-Dimensional Solution)

Set of indicators	Scale	Average component loading ^a	Eigenvalue ^a	Reciprocal of the number of indicators
Family financial assets				
Family possessions/conveniences	1: <i>no</i> 2: <i>yes</i> or no. of assets (“5 or more” is the highest response)	.61	.40	.10
Parental occupational prestige/security and educational attainment	Ranks	.85	.72	.50
Family financial difficulties				
Difficulties in meeting family needs	1: <i>never</i> to 5: <i>very often</i>	.82	.69	.10
Family circumstances resulting in financial difficulties	1: <i>did not happen</i> 2: <i>happened</i>	.62	.41	.20
Other variables				
Youth’s sense of poverty	1: <i>no</i> 2: <i>yes</i>	.72	.53	.33
Youth’s psychological distress	1: <i>did not happen</i> 2: <i>happened</i> or 1: <i>very weak</i> to 5: <i>very strong</i>	.62	.40	.20
Family resilience-building skills	1: <i>strongly disagree</i> to 5: <i>strongly agree</i>	.87	.75	.25
Family access to resources	0: <i>no</i> 1: <i>yes</i>	NPCA was not done. Composite score equals the number of services with access.		

Procedure

Permission to administer the scales was obtained from the university administrators of Adamson University, La Salle College Antipolo, De La Salle-Araneta University, and DLSU-Manila, and from the faculty members of Far Eastern University and Pamantasan ng Lungsod ng Muntinlupa from whose classes the participants were recruited.

A letter of invitation was given to prospective participants that explained the general purpose of the study and that informed them that they were free to withhold participation at any time and for whatever reason. The survey was paper-based and self-administered. Both English and Filipino versions of the items were presented with the Filipino version italicised and shown right below the English version. Participants answered the scales on campus and in groups after the purpose of the study was explained to them.

Results

Preliminary Analyses

Across variables, there were no significant differences between the Manila and Bacolod samples, except that the Bacolod sample reported having fewer assets/conveniences, a keener sense of being poor, and having greater access to social resources.

The test for the equality of correlation matrices from different populations, however, did not show differences between the Bacolod and Manila sample, ($\chi^2(15) = 23.61, p = .07$). In the analyses reported below, locale was included as predictor.

Confirmatory factor analysis was conducted on family possessions/conveniences, parental occupation/education, difficulties in meeting needs, and circumstances likely to result in financial difficulties. A correlated two-factor model with the factor “assets” (possessions/conveniences and occupation/education) and the factor “difficulties” (difficulties,

circumstances) had adequate fit, CFI = .99, SRMR = .01, RMSEA = .07 with 90% C.I. of [.02, .13], $\chi^2(1) = 4.96$. This fit was better than that for a one-factor model, CFI = .96, SRMR = .03, RMSEA = .12 with 90% C.I. of [.08, .16], $\chi^2(2) = 25.53$.

Thus, two separate indicators of family SES was used in the analyses: assets, which was the average of the possessions/conveniences and occupation/education scores; and, difficulties, which was the average of the scores for difficulties in meeting needs and family circumstances resulting in financial difficulties.

Shown in table 2 are the pairwise correlation coefficients among the variables analysed.

Table 2. Intercorrelations among the Variables in the Study

Variable	1	2	3	4	5	6	7
1. Locale ^a	—						
2. Family financial assets	.06	—					
3. Family financial difficulties	-.07*	-.47*	—				
4. Youth's sense of poverty	-.11*	-.31*	.43*	—			
5. Youth's psychological distress	-.02	-.03	.11*	.34*	—		
6. Family resilience-building	-.03	.06	-.06	-.12*	-.20*	—	
7. Family access to resources	-.09*	.11*	-.08*	-.07*	-.04	.11*	—

^aBacolod was coded as 0; Manila was coded as 1.

* $p < .01$.

Sense of Poverty as a Mediator between Family SES and Psychological Distress

A path-analytic model was run to determine whether sense of poverty mediates the relationship between family SES and psychological distress. In this model, the dependent variable was distress and the exogenous variables were locale, financial assets, financial

difficulties, and sense of poverty. Direct paths were allowed from locale, assets, and financial difficulties to sense of poverty and to distress, and from sense of poverty to distress.

A reduced model was obtained by removing paths that were not significantly different from zero (see figure 1). The reduced model had adequate fit, CFI = 1.00, SRMR = .003, RMSEA = .00 with a 90% confidence interval of [.00, .03], $\chi^2(2) = 0.17$.

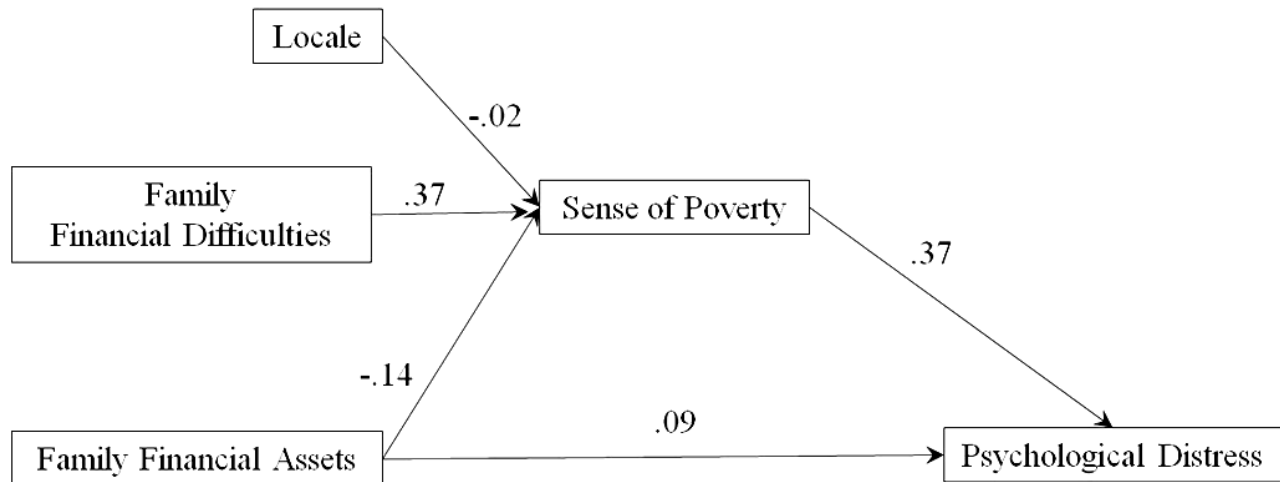


Figure 1. Reduced Path-analytic Model with Sense of Poverty Mediating the Relationship between Family SES and Psychological Distress.

Financial difficulties directly, positively predicted sense of poverty that, in turn, directly, positively predicted distress. The indirect effect (.14) of financial difficulties on distress through sense of poverty was significant ($p = .00$). Financial difficulties did not directly predict distress.

The direct effect of assets on distress was significant with greater financial assets (i.e., more possessions and higher parental occupational prestige and security) associated with greater psychological distress. The indirect effect of assets (-.05) on distress through sense of poverty was significant ($p = .00$), but the total effect was not.

The Mitigating Role of Family Resilience-building Skills and Access to Resources

Moderating the relationship between family SES and sense of poverty. To determine whether family resilience-building skills and access to resources moderated (buffered) the

relationship between family SES and sense of poverty, hierarchical multiple regression was run as follows:

In the first regression, locale, difficulties, assets, family resilience-building skills, and access to resources were entered as predictors. This regression model significantly explained 21.89% of the variance in sense of poverty, $F(5, 825) = 46.24, p = .00$. Except for access to resources, all predictors were significant: a greater sense of poverty was associated with Bacolod youth ($\beta = -.08, p = .01$), with lesser family assets ($\beta = -.13, p = .00$), with greater financial difficulties ($\beta = .36, p = .00$), and with less family resilience-building skills ($\beta = -.09, p = .00$). The standard errors for the regression coefficients ranged from .03 to .04.

In the second regression, the product terms Difficulties X Family Resilience-building, Difficulties X Access to Resources, Assets X Family Resilience-building, and Assets X Access to Resources were added as predictors. None of the interaction effects was significant, indicating that neither family resilience-building skills nor access to resources moderated the relationship between family SES and sense of poverty; that is, the effects of assets and difficulties on sense of poverty were the same regardless of the extent of family resilience-building skills and access to resources.

Moderating the relationship between sense of poverty and psychological distress.

Next, it was determined whether family resilience-building skills and access to resources moderated (buffered) the relationship between sense of poverty and distress.

In the first regression, sense of poverty, family resilience-building skills, and access to resources were entered as predictors. This regression model significantly explained 14.44% of the variance in psychological distress, $F(3, 827) = 46.54, p = .00$. Except for access to resources, all predictors were significant: psychological distress was associated with less family

resilience-building skills ($\beta = -.16$, $SE = .03$, $p = .00$) and with a keener sense of poverty ($\beta = .32$, $SE = .03$, $p = .00$).

In the second regression, Sense of Poverty X Family Resilience-building and Sense of Poverty X Access to Resources were added as predictors. This regression model significantly explained 15.16% of the variance in psychological distress, $F(5, 825) = 29.48$, $p = .00$. The .72% increase in variance explained from the first to the second regression was significantly greater than zero, $F(2, 825) = 3.50$, $p = .03$. The predictors that were significant in the first regression also were significant in the second regression. In addition, Sense of Poverty X Access to Resources was significant ($\beta = -.08$, $SE = .03$, $p = .00$); Sense of Poverty X Family Resilience-building was not.

The buffering effect of access to resources is evident when sense of poverty is higher than the mean; figure 2 illustrates this moderating effect at 1.5, 2, and 2.5 *SD* units above the mean. A simple-slopes analysis was done for cases where there is less access to resources (at -3, -2, and -1 *sd* units below the mean) and where there is greater access (at 2.1, 2.5, and 2.9 *SD* units above the mean). The slopes are significantly positive given less access to resources but are not significantly different from zero given greater access to resources. Thus, sense of poverty is associated with greater psychological distress only when there is little access to resources. With greater access to services, sense of poverty no longer translates to psychological distress.

Discussion

The current research aimed to characterise how college youth's psychological distress is possibly brought about by the experience of poverty. First, this research used a

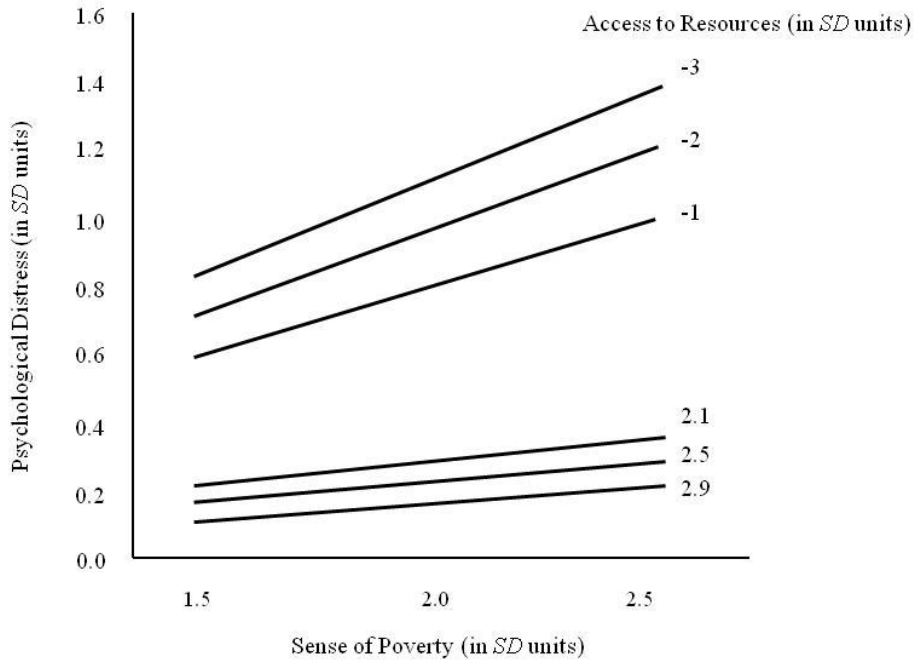


Figure 2. The Moderating Effect of Access to Resources on the Relationship between Sense of Poverty and Psychological Distress

nuanced conceptualisation of poverty as multidimensional, thus distinguishing among financial assets, financial difficulties, and sense of poverty. Second, it considered how social resources within the family (resilience-building skills) and outside the family (services and assistance available through the family’s social networks) could mitigate the effects of low family SES and of sense of poverty on psychological distress.

Sense of Poverty as the Pathway from Financial Difficulties to Psychological Distress

The final path-analytic model indicates that it is financial difficulties, more than lack of assets, that are associated with distress. Financial difficulties, however, do not have a direct effect on distress; rather, there is the mediating mechanism of sense of poverty. The results of the study suggest that it is only when a sense of poverty is acquired from experiences of financial difficulties does psychological distress develop.

The sense that one is poor is possibly associated with internalised classism. Instead of the poor being held down by others' biases against them, or of others' misconceptions of the roots of poverty, it is actually the poor's own sense of being poor that holds them down (Russell 2006). Russell (2006) notes that internalised classism is not talked about between psychologists and their low-SES clients, but talking about it would allow the poor to recognise that their views about their material circumstances could actually influence their self-development.

The Mitigating Role that Families and Social Resources Play

That sense of poverty is what is directly associated with psychological distress suggests the benefit of a positive mindset among college youth about their socioeconomic conditions as they try to improve theirs and their family's lives through education. The finding that family resilience-building skills is associated youth's decreased sense of poverty and decreased distress suggests that addressing internalised classism among college youth is a family issue. The finding that family access to social resources buffers the effect of sense of poverty on distress suggests that internalised classism among college youth is likewise a community and social issue.

With poor youth at risk for numerous problems including school failure, the family, the school, and the community can work together in developing student resiliency and positive development programs (Benard 2007). Schools can connect families to relevant community agencies (Benard 2007); programs run by peers or professionals can help youth from disadvantaged backgrounds adjust better to college life (Ostrove and Long 2007).

This study's finding regarding the positive contribution of the family on the youth's mindset and functioning underlies the importance of interventions that target the family. Strengthening family resilience, for example, would give the youth a sense that their families can

address their own problems (Walsh 2002). Various such family programs have been shown to work: using the family systems approach in therapy with poor clients has been shown to work (Smith 2005); family sessions involving psychoeducation in resilience-building have been effectively incorporated in a psychotherapy program to prevent depression among low-income Latina mothers (Kim and Cardemil 2012).

Mental Health of Poor College Youth

Healthy psychological functioning even amidst material want during the college years and the entry into the workforce would incline youth to aspire for academic and professional goals. Yet, the poor's mental health is at risk, with the poor being diagnosed with mental health disorder twice to five times more than the rich (APA Task Force for Socioeconomic Status 1997).

Still, the issue of social class is neglected in the counseling session and counselors still need to have a better understanding of the impact of social class on one's life (Diemer and Ali 2009). Kim and Cardemil (2012) recommend continually assessing social class within psychotherapy, specially by using multiple variables beyond the standard SES measures of income, education and occupation.

More critical, perhaps, than knowing poor clients' socioeconomic circumstances is the efforts of therapists (who are mostly middle-class) to be aware of stereotypes about, or attitudinal barriers towards, the poor (Smith 2005; Spence 2012). Indeed, clinicians' notions of poverty determine whether and how they will deal with poor clients: clinicians who attribute poverty to personal rather than structural factors are less inclined to work with the poor (Waggoner 2012). Seeing poverty as only a matter of material scarcity would make clinicians think that the poor need practical help more than psychotherapy (Kim and Cardemil 2012).

Social Change Initiatives with Poor College Youth

Significant socioeconomic advancement, if aspired for and attained early on by poor college graduates, will help shrink the gaps between social classes that exist upon a cohort's entry into the workforce. Ensuring a small initial gap is critical as the gap is known to widen the longer that the poor remains poor (Pavlova and Silbereisen 2012) while the materially better-off accumulate material benefits through the years (DiPrete and Eirich 2006).

While the youth have shown themselves to be agents of their own development (Damon 2004), support is needed and can be effective. As shown in this study, the youth's families, their families' social networks, and social institutions also are agents of youth development to the extent that they mitigate the effect of socioeconomic disadvantage on psychological distress. Social resources within and outside the family might well be part of what Tickamyer and Duncan (1990) call opportunity structures that will allow upward movements across social positions. The examination of opportunity structures that are built by social networks of which youth form a part of, and by social resources that are accessible to them, will facilitate the kind of action research that puts premium on the interconnectedness within and across social relations and on the place of the individual within these networks and resources (Liu et al. 2008). An authentic interconnectedness between non-poor benefactors and poor beneficiaries depends on changing the mistaken ways by which others perceive the poor and the debilitating ways by which the poor themselves perceive their lives. In turn, an authentic interconnectedness makes for more productive collaborative efforts, with the poor taking on a greater part. In this kind of scenario, the youth, the family, and the community can emerge as "inquiring co-researchers" (Reason and Bradbury 2008, p. 3) and together can provide the impetus for individual and collective growth.

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