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“We’re Doin’ OK” An Investigation of Parental Account-Giving for Divorce-Related Financial Stress

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Introduction
Divorce is a prevalent issue facing many Americans today with nearly one-third of first marriages ending in divorce within 10 years, and 50% of all first marriages ending in divorce at some point in the lifespan (Frisby, Booth-Butterfield, Dillow, Martin, & Weber, 2012). Considerable evidence suggests that divorce can increase the likelihood of adverse effects on the psychological well-being of family members, particularly in families with children (Brown, Portes, & Christensen, 1989). Among the many issues that confront families going through a divorce is a shift in socioeconomic status or a loss of financial stability during and after a divorce (Brown et al., 1989). Research has shown that parents often discuss divorce-related financial problems with their children even ten years after the divorce occurs (McManus & Donovan, 2012). These conversations may have several implications for the parent’s identity and the parent-child relationship and not enough is currently known about how parents communicate with their children about these complex issues; therefore, the present study seeks to expand the understanding of how parents communicate divorce-related financial stress with their children.

Literature Review
Erving Goffman’s Face Theory (1967) is centered on interaction and the notion that there is an implicit set of rules, or scripts, which structure interactions and message sequences as actors perform their roles. When there is a disruption in the sequence, it poses a threat to the actors’ face as it unsettles their role enactment. Traditional scripts or message sequences between parent and child may be disrupted in the event of a divorce as it considered a very face-threatening experience for parents (Miller, 2009). A financial stressor presents another disruption, as it may prevent the parent from successfully enacting their role as provider.

When an individual talks about a stressor, either at the moment of disruption or as a recall of the event, it is known as accounting (Manusov, Koenig Kellas, & Trees, 2004; Metts & Cupach, 2008; Scott & Lyman, 1968). The relational implications of account types vary, which is an important consideration for the context of parent-child relationships. Research has revealed inconsistent effects on conversational outcomes when parents discuss divorce-related stress with their offspring (McManus & Donovan, 2012). Some research shows these conversations contribute to close parent-child relationships, while other research has revealed a weakened relationship (McManus & Donovan, 2012). Investigating the account types used by parents might help to explain the inconsistencies in found in divorce literature as conversational outcomes can be greatly influenced by the account type used.

In order to understand more about how parents communicate with their children and to better understand what account types manifest in actual talk about consequential disruptions like divorce-related financial stress, this study asks: RQ: What account types are used most frequently by parents during conversations with their adult children about divorce-related financial stressors?

“We’re concerned here is with one feature of talk: Its ability to shore up the timbers of a fractured societal, its ability to throw bridges between the promised and the performed, its ability to repair the broken and restore the estranged. This feature of talk involves the giving and receiving of what we shall call accounts.” (Scott & Lyman, 1968, p.46)

“‘We’re doin’ ok’
An investigation of parental account-giving for divorce-related financial stress

Methods Summary
The data examined came from a previous study conducted by Dr. McManus in which emerging adults between the ages of 18-25 and their divorced parent were asked to discuss divorce-related stressors. The conversations were recorded and transcribed.

The current study only focused on the interactions in which a financial stressor was discussed and perceived by the parent to be “stressful” or “very stressful.” This resulted in a total of 9 dyads. Transcripts from 2 father-daughter, 2 mother-son, and 5 mother-daughter conversations were coded according to a priori scheme of account types including: excuses, justifications, concessions, apologies, and refusals.

Coding
Excuses: (a) parents minimizing their responsibility for the financial stressor, (b) parents attributing the financial stressor to external elements by causal attribution (c) scapegoating (d) parents addressing why the financial action occurred and the role of circumstances beyond their control in mitigating their responsibility.

Justifications: parents (a) acknowledged the stress caused by the financial situation, and (b) acknowledged their responsibility for it whether that was implied or directly stated, and (c) minimized the stressfulness or impact of the financial issue. This strategy tries to mitigate the degree of negativity that the account-receiver perceives.

Concessions: parent assumed responsibility for the financial stressor, but did not follow up with an expression guilt or regret anywhere in the conversation.

Apologies: (a) not only assumed responsibility for the financial stressor but also (b) expressed remorse directly or indirectly. Additional characteristics of apologies included a promise not to have a role in the stressor again and possibly an offer to take corrective action (Hale, 1987; Schlenker & Weingold, 1992), which were interpreted as expressions of remorse.

Refusals: Parents who directly refused to discuss the financial issue or the stress associated with the issue were coded as refusals.

Parents speech turns were coded because a single speech turn may contain multiple account types or one extended account may occur over several speech turns. I utilized speech turns and as the only coder, I read the transcripts repeatedly on several separate occasions to ensure consistency. A textual analysis was conducted, followed by a frequency distribution.

Findings
<table>
<thead>
<tr>
<th>Account Type</th>
<th>Frequency</th>
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<tbody>
<tr>
<td>Justifications</td>
<td>15</td>
</tr>
<tr>
<td>Concessions</td>
<td>12</td>
</tr>
<tr>
<td>Apologies</td>
<td>9</td>
</tr>
<tr>
<td>Refusals</td>
<td>7</td>
</tr>
</tbody>
</table>

The findings illustrate the relevance of studying account types as commonly used strategy by parents as all but one conversation contained at least two account types.

Justifications
Parent 1: “the money's a stressor...we do alright”
Parent 10: “we’ve been just one paycheck away from being homeless [but] we’ve been okay for ten years...We haven’t gone under. We’ve made it. Not as well as some other people...but, we’re doin’ okay...And, it hasn’t affected our love”

Concessions
Parent 28: “I have made a lot of poor choices financially, too... and, we’re still paying for those”
Parent 21: “money stresses me out just about every day...I had to pay out money, put me further and further behind.”

Parent 14: “he doesn’t always provide financially all the time...he was real good...and then he stopped.”
Parent 10: “there’s only so much I can do”

Conclusion
This knowledge would benefit current research on divorce communication that seeks to understand conversational outcomes of parent-child relationships. Because the communication of an account also functions to create or help maintain an actor’s image (Dunn & Cody, 2000), this investigation of accounts also contributes to the understanding of how parents communicatively create and maintain their image post-divorce. Also, by understanding how parents communicate with their children, mediation and counseling programs might be able to tailor their approach in facilitating parent-child communication.

This is an interesting starting point that will spur future investigations that may garner insight into why justifications were found most often, but for now at one thing is known: When very stressful financial situations are experienced post-divorce it can be difficult for the parent and child to cope with and talk about, I think it is reassuring to have found that when these issues are talked about, parents most often tell their children

“We’re doin’ ok’...And, it hasn’t affected our love.”

References