

Influences of Gender, Social Support and Financial Well-Being on College Students Family Quality of Life

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Abstract: This study examined the influences of gender, social support and financial well-being on college student's family quality of life on the basis of parenting, family interaction and emotional well-being. The study sample size consisted of 130 college students 49 males and 81 females. Two instruments were used in the study, demographic survey, which consisted of 8 questions and The Family Quality of Life Scale (FQOL Scale) that consisted of 16 items. The findings of the study indicated that gender, social support and financial well-being had a significance influence on family quality of life of college students on the basis of parenting, family interaction and emotional well-being.

Keywords: parenting, interaction, emotional wellbeing, financial well-being, social support.

1. INTRODUCTION

This study examines the influence of gender, social support and financial well-being of college student on three family domains of parenting, family interaction and emotional well-being. The concept of quality of life is often an important outcome in both research and applied settings but had been difficult to quantify empirically (Hoffman, Marquis, Poston, Summers, & Turnbull, 2006). Past research on quality of life has focused on individuals rather than families (Blake & Anderson, 2000; Chipuer & Bramston, 2003; Holloway & Carson, 2002). Improved individual quality of life is often an important outcome of research intervention and service program and hence measures of quality of life are important in demonstrating the effectiveness of policies, programs or treatments (Dunst & Bruder, 2002; McKenzie, 1999).

The domains of family interaction and parenting concerns family processes or interaction among family that contribute to a subjective sense of family well-being (Hoffman et al, 2006). The domain of emotional well-being may be the resource which may contributes to results seen in the family interaction and parenting domains. Family system theory suggests that families utilize inputs and process them to seek goals (Broderick, 1993). Other theorists hypothesize that processes involved in interaction are the central dimensions leading to balanced families (Hoffman et al, 2006). Investigations of resilience may reveal to what extent social support is related to the emotional well-being of the family members. Family quality of life might be an appropriate measure for family services such as parenting education, counselling or family support programs (Bailey, Scarborough, Hebbeler, Spiker, & Mallik, 2004).

The family is the first social relationship for children, where they acquire their first experiences of being treated as persons in their own right (Mahalihali, 2006). The family has the ability to influence children for establishing later ties with people outside the family. According to The Family Pediatrics Report (2003), when the family environment enables its members needs to be met, children generally turn out well, both socially and psychologically, and their parents are satisfied with their lives and marriages.

Families, especially parents, play a fundamental role in forming the values of their members. The ability to cope with and adjust to life problems and demands is based upon the psychological foundations of early family experiences (Mahalihali, 2006). A study on college students found that the more positive their family experience, the more likely the students were to have a positive attitude and believed that they were in control of their lives (Goldsmith, 2000). DeMoss (2001) explained that parents have an enormous influence and responsibility in molding the hearts and lives of their children. Elkin and Handel (1978) noted that parents influence the social climate within which family members live by establishing the basic values to be adhered to by the members and fathers provides a basic model of masculinity for the son and that this model becomes a basis for developing their own male identity (Elkin & Handel, 1978).

2. LITERATURE REVIEW

College student financial well-being:

About two-thirds of student who completes high school actually enroll in some post-secondary education immediately and women college student now outnumber men by an increasing margins (Kuh, Kinzie, Buckley, Bridge & Hayek, 2006). College student journey from adolescence to adulthood is accompanied by life-changing experiences from financial dependence to financial independence (Xiao, Shim, Barber, & Lyons, 2007). The family is credited as a major source of children's socialization as they observe their parents participating in financial practice and receiving direct instruction (Pinto, Parent & Mansfield, 2005). Kedwell and Turrisi (2004) examined college students budgeting tendencies in relation to financial debt and found that those who were highly confident in their financial ability would maintain a budget and they are likely to have learned the skills from a family member (Kedwell & Turrisi, 2004). College students who seems not to have control of their budget relied on their emotional feelings towards budgeting rather than their cognitive beliefs about budgeting (Solheim, Zuiker & Levchenko, 2011)

Social learning theory (Bandura, 1986) suggests that the way parent communicate financial concepts to their children is important as parent influence their children overtly and cognitively through direct teaching, reinforcement and purposive modeling. Young people learn a wide range of financial beliefs, attitudes and behaviors from their families and that communication about money is a major ingredient in raising competent adult money managers (Solheim, Zuiker & Levchenko, 2011)

College students are particularly vulnerable to the potential pitfalls of credit use as it is reported that 76 percent of college students have at least one credit card, and 43 percent have reported holding four or more credit cards (Nellie Mae, 2005). The negative concerns of careless financial behavior of college students can impede academic success and threaten mental and physical health (Lyons, 2007). It has been noted that adverse financial situations can negatively affect interpersonal and familial relationships, and eventually, an individual's success in life (Fisher & Lyons, 2006).

College students are emerging adults and their life is characterized by major life changing experiences that shape their attitude and behavior both toward financial management and life in general (Xiao et al, 2007). Majority of college students start managing money independently for the first time when in college, while others begins working for a wage and start using credits card issued in their own names (Gutter & Copur, 2011). Many college students deal with financial challenges such as paying bills, creating a budget and using credit for the first time in their lives (Gutter & Copur, 2011). College students experience increased levels of stress and decreased levels of psychological well-being; hence their financial well-being is negatively correlated with academic progress and health (Adams & Moore, 2007; Shim et al. 2009). Developing financial well-being during college years increases an individual's chances of attaining a better quality of life later in life (Worthy et al, 2010; Xiao et al. 2009). Research has shown that student rank finances as a major source of stress (Murphy & Archer, 1996).

Research has indicated that individual characteristics such as gender, education and marital status are correlated with financial well-being (Malone et al. 2009). It has been found that male and female college students differ in the level of financial strain and perceived financial well-being although both genders reported that high levels of financial stains negatively influence perceived financial well-being (Leach et al.2009; Gutter & Copur, 2011). Financial well-being of young adults is highly influenced by financial education that they have received either directly or indirectly (Gutter & Copur, 2011). Lyons (2008) noted that students who had taken a formal course in personal finance were less likely to be engaged in risky credit behaviors. It has been noted that low income person such as college students with limited

resources, financial management training is important in determining their financial well-being (Anderson et al, 2004). Johnson and Sherraden (2007) suggested that differences in young people's knowledge and skills in financial education may have impact on their financial wellbeing.

College student Social support:

College is a special time for traditional college students as they are surrounded by people of their own age in all areas of life and it represents a shift away from the family developing alternative strong social networks and means of social support (Anderson et al, 2009). A study found that adolescents with lower levels of perceived parental support are more likely to seek friendship from other sources online (Subrahmanyam & Lin, 2007). A study indicated that college students who give social support receive in return ample support from others; however people with highly extroverted personalities formed less intimate relationship overall, which reduced levels of social support provided and received (Lu, 1997).

Previous studies show that parental social support positively affects students in many areas of their lives. Parents can provide emotional support that is instrumental to the student progress (Valery & O'Conner, 1997). Parental support helps students to adjust to college and high parental involvement can increase student commitment to academic (McNeal, 2001). Parental unconditional social support is a strong determining factor for the student well-being and overall outlook on life than unconditional social support received from peers' students (Harter, Marold, Whitesell & Cobs, 1996). Family background influences the effectiveness of parental social support on college students. The family plays a stronger supportive role for first generation college students than for the second generation college students (Hertel, 2002). Parental support affect minority students personal and career motivations, which indicates positive affect on these students college commitments and school adjustments (Dennis, Phinney & Chuateco, 2005).

In general parental social support encourages a more outgoing social disposition in college students which in turns, helps students seek relationships with peers (Holahan, et al. 1994). Another study showed a positive correlation between parental social support, characterized by a non-controlling and communicative relationship and children's health socialization habits (Conneely, 2001). Peer social support can provide an alternative to parental support when children are receiving insufficient support from home as the peer compensate by proving support to each other (Helpenny, Greene & Hogan, 2008). As college is often the biggest separation between parents and children, peer social support may increase and parental social support may decrease for college students (Chao, 2012).

College years are a period when college students are responsible for their own health, school life, economic condition and management of their own lives (Çivitci, 2015). This period is associated with various difficulties that college student face from academic work to uncertainty of what the future holds, from interpersonal relationships to familial issues (Chao, 2012). Concerns about academic achievement, uncertainty about the future, economic hardship, family related problems and interpersonal relations may be source of stress for college students (Chao, 2012). One of the important ways for student to cope with stress is social support (Chao, 2012; Çivitci, 2015). College students naturally seek social support from friends and family and it has been revealed that social support provides a moderator function between stress and psychological well-being (Chao, 2011, 2012).

The relationship between social support and the well-being of college students has been well documented (Wang & Castaneda-Sound, 2008). However social support has been decreasing in the past decade (Arria, et al., 2009). For college students, low social support is associated with various issues such as parental divorce, lack of friends or inadequate social life (Arria, et al., 2009; Curren et al., 2010). Due to the rapid changes in the society today, college students perception of social support have changed from viewing their social support from stable to a variable that fluctuate depending on the prevailing conditions (Daniel, Evans & Scott, 2001). Students with low social support have been found to be more likely to engage in less healthy activities such as sedentary behaviors, alcohol use and too much or too little sleep (Thorseinson & Brown, 2008). College student's lack of social support has been found to more likely to be associated with life dissatisfaction (Chao, 2012)

Social support is one of the most widely investigated factors of protection. It has had favorable results in terms of increasing individual resistance to life changes, stressful situations, personal crises and coping with issues of life (Feldman et al., 2008). Social support is both real and perceived support from the community, social networks and close friends, whether it is instrumental or emotional support (Hombrados, Gómez, Domínguez, García and Castro, 2012).

Instrumental social support involves behaviors that directly help those in need whereas emotional support refers to showing care, love or trust (Hombrados, Garc ía and Gómez, 2013). To college students, social support is given by people who are close to the students using the available resources, which makes it a safe emotional support as well as an opportunity for students to share their interests, feel understood and respected (Feldman et al., 2008). Some authors have found that as such, social support encourage students to achieve good academic results (Feldman et al., 2015) and can also help them cope with stressors successfully (Martín, 2007).

Gender differences:

The differentiation of human beings on account of gender is an important issue that influences nearly every phase of humanity. The society socializes young people both male and female into masculine and feminine adults (Bussey & Bandura, 1999). Gender is significant as most important aspects of peoples' lives such as behavior, social opportunities, constraints in their lives, the social life and occupational path are heavily influence by society gender-affirmation (Bussey & Bandura, 1999). Gender differentiation is critical because many qualities and role selectivity promoted in male and females tends towards those ascribed to male as to be more desired and of higher status than those ascribed to females (Berscheid, 1993).

Psychological theories usually indicate that cognitive construction of gender conceptions and styles of behaviors are situated within the familial transmission model. The model supports the importance of adoption of gender role with the family by the process of identification (Bussey & Bandura, 1999). Behaviorist theory contend that parents are responsible for shaping and regulating gender-linked behavior in favor of biological determinant and familial genes as the central transmission agents of gender differentiation in the society (Rowe, 1994). The cognitive theory approves that gender conceptions and role behavior are products of a broad network of social influence operating both within the family and in many societal systems that are encountered everyday (Bandura, 1997). Some psychological theories treat gender development as predominantly an issue of early childhood rather than one that goes throughout the life course even though gender role conduct vary in some degree across social context and at different periods in life (Bussey & Bandura, 1999). Social cognitive theory takes viewpoint that spans the entire age range (Bandura, 1997).

Social support-seeking differs by gender as women generally seek support more frequently than men (Matheny, Ashby & Cupp 2005). Day and Livingstone (2003) research of university students, women were reported to have higher likelihood of utilizing family and friends social network than men. The support from family and friends is virtually unrelated to life-satisfaction for women, but showed a positive relationship for men (Fusilier, Ganster & Mayes, 1986). Gender plays a great part in perceived social support. A study on psychiatric patients showed that females are more likely to receive social support from friends and significant others than the male patients (Sharir, Tanasescu, Turbow and Maman, 2007). Equally, another study revealed females have been found to receive more social support from their friends than their males counterparts as they are more emotional compared to males, hence they might be able to share their feelings more easily and voluntarily (Cumsille & Epstein, 1994).

Children who adopt parental values and standards choose friends on the basis of parental values (Bandura & Walters, 1959). Subsequently, the peer group serves to reinforce and uphold parental values. In dissenting families, children may pick peer associates who bring them into conflict with their parents. Parents are also linked interdependently to the peer group through their children's communication about their activities with peers outside the home (Caprara et al., 1998). Parents, in turn, offer social support and guidance on how to manage predicaments that arise in peer relations. Given the complex interplay of personal, familial, peer and other social influences of social environments into segregated shared and non-shared entities distorts rather than clarifies causal processes. It is also noted that the estimates of the environment are almost always based on self-reports rather than on actual observation of familial and extra familial interactions and social practices (Bussey & Bandura, 1999).

3. METHODS

Participants and Design:

The data in this study was collected from a total of 130 college students from different majors of study. A convenient stratified sample was used in this study as participants were the individuals that were selected from classrooms and the Greek life Community in the university campus. Participants were composed of 49 male and 81 female. Ethnicity status consisted of 94 white participants, 5 Hispanic or Latino participants, 12 Black or African American participants, and 7

other participants. Both quantitative and survey designs were used in this study. The survey had three sections that included the Demographic Survey and the Family Quality of Life Scale. Quantitative designs were used in this study and SPSS was used for data analysis. The majority of participants were single, never married and they were undergraduate student in the university campus.

Research Questions:

RQ 1. Does Gender influence Family Quality of life (Family Interaction, Parenting and Emotional Well-Being) of college students?

RQ 2. Does Social Support impact Family Quality of life (Family Interaction, Parenting and Emotional Well-Being) of college?

RQ 3. Does the Financial Well-Being of college student influence Family Quality of Life (Family Interaction, Parenting and Emotional Well-Being) of college students?

Materials:

The study used two different surveys that made up the questionnaire for the participants. The surveys consisted of 8 items on demographic questions that looked at age, sex, ethnicity, marital status, the parental marital status. The Family Quality of Life Scale (FQOL Scale) consisted of 16-item instrument that helped to measure how the participants generally feel satisfied with the aspect of parenting, family interaction and emotional well-being from their family of origin.

Procedure:

The collection of the data for this study was a convenient and stratified sample. Participants were requested to respond during usual class time and stratified as the investigator identified various classes in the campus to respond to questionnaire during usual class time. The investigator contacted professors of his choice by e-mail, asking for permission to pass out surveys during their class time. When the e-mail was sent there was a copy of the survey that was attached so they were able to see what the survey was about before they were passed out in their classes. The surveys were then taken to the instructor’s classrooms who agreed for data collections. Once in the classrooms, the consent letters and the surveys were passed out to the class and they were given about ten minutes to complete the survey and gave it to the investigator. The surveys were then entered individually into SPSS after every class collection.

4. RESULTS

RQ 1- Does Gender influence Family Quality (Family Interaction, Parenting and Emotional Well-Being) of college students?

Table 1: Gender influence on Family Quality of Life

		N	Mean	Std. Deviation	df	Mean Square	F	Sig.
Family interaction	Male	44	20.3864	6.88516	1	362.152	10.421	.002
	Female	78	23.9744	5.26191	120	34.753		
	Total	122	22.6803	6.12037	121			
Parenting	Male	49	22.3878	4.84689	1	242.468	12.186	.001
	Female	80	25.2125	4.20877	127	19.898		
	Total	129	24.1395	4.65152	128			
Emotional Wellbeing	Male	49	14.1633	3.31880	1	61.301	5.524	.020
	Female	81	15.5802	3.33865	128	11.097		
	Total	130	15.0462	3.38913	129			

One-Way ANOVA was computed comparing family interaction, parenting and emotional well-being on gender of the participants. A significant difference was found on family interaction ($F(1, 120) = 10.421, p < .05$), parenting ($F(1, 127) = 12.186, p < .05$) and emotional well-being ($F(1, 128) = 5.524, p < .05$), Tukey’s HSD was used to determine the nature of the differences between the young and old participants. The analysis revealed that female students scored higher in all

three scales family interaction female student ($M = 23.974$, $sd = 5.2619$) than male students ($M = 20.3864$, $sd = 6.8852$), parenting female ($M = 25.2125$, $sd = 4.2088$) than male students ($M = 22.3878$, $sd = 4.8469$) and emotional well-being female ($M = 15.5802$, $sd = 3.3387$) than male students ($M = 14.1633$, $sd = 3.3188$).

RQ 2- Does Social Support impact Family Quality (Family Interaction, Parenting and Emotional Well-Being) of life of college?

Table 2: Impact of Social Support on Family Quality of Life

		N	Mean	Std. Deviation	df	Mean Square	F	Sig.
Family Interaction	Low social support	36	17.3056	6.12638	1	1475.313	57.908	.000
	High Social Support	86	24.9302	4.52910	120	25.477		
	Total	122	22.6803	6.12037	121			
Parenting	Low social support	40	20.4250	4.86688	1	799.961	51.583	.000
	High Social Support	89	25.8090	3.44725	127	15.508		
	Total	129	24.1395	4.65152	128			
Emotional Wellbeing	Low social support	40	12.6500	3.27813	1	331.734	36.924	.000
	High Social Support	90	16.1111	2.86570	128	8.984		
	Total	130	15.0462	3.38913	129			

One-Way ANOVA was computed comparing family interaction, parenting and emotional well-being on high and low social support of the participants. A significant difference was found on family interaction ($F(1, 120) = 57.908$, $p < .05$), parenting ($F(1, 127) = 51.583$, $p < .05$) and emotional well-being ($F(1, 128) = 36.924$, $p < .05$), Tukey’s HSD was used to determine the nature of the differences between the high and low social support participants. The analysis revealed that students with high social support scored had high mean in all three scales family interaction high support ($M = 24.930$, $sd = 4.529$) than low support ($M = 17.306$, $sd = 6.1263$), parenting high support ($M = 25.809$, $sd = 3.448$) than low support ($M = 20.424$, $sd = 4.867$) and emotional well-being high support ($M = 16.111$, $sd = 2.8657$) than low support ($M = 12.650$, $sd = 3.278$).

RQ 3- Does the Financial Well-Being of college student influence Family Quality of Life?

Table 3: Influence of Financial Well-Being on college students Family Quality of Life

		N	Mean	Std Deviation	df	Mean Square	F	Sig.
Family interaction	Low Financial well-being	37	20.0541	6.76160	1	366.288	10.550	.002
	High Financial well-being	85	23.8235	5.47761	120	34.719		
	Total	122	22.6803	6.12037	121			
Parenting	Low Financial well-being	40	22.0000	4.79316	1	265.398	13.460	.000
	High Financial well-being	89	25.1011	4.27478	127	19.717		
	Total	129	24.1395	4.65152	128			
Emotional Wellbeing	Low Financial well-being	40	13.3000	3.53880	1	176.168	17.272	.000
	High Financial well-being	90	15.8222	3.03010	128	10.200		
	Total	130	15.0462	3.38913	129			

One-Way ANOVA was computed comparing family interaction, parenting and emotional well-being on high and low financial wellbeing of the participants. A significant difference was found on family interaction ($F(1, 120) = 10.550$, $p < .05$), parenting ($F(1, 127) = 13.460$, $p < .05$) and emotional well-being ($F(1, 128) = 17.272$, $p < .05$), Tukey’s HSD was used to determine the nature of the differences between the high and low financial wellbeing of participants. The analysis revealed that students with high financial wellbeing had high mean in all three scales family interaction high financial wellbeing ($M = 23.8235$, $sd = 5.4776$) than low financial wellbeing ($M = 20.054$, $sd = 6.7616$), parenting high financial wellbeing ($M = 25.1011$, $sd = 4.2747$) than financial wellbeing ($M = 22.000$, $sd = 4.2747$) and emotional well-being high ($M = 15.822$, $sd = 3.0301$) than low financial wellbeing ($M = 13.300$, $sd = 3.5388$).

5. DISCUSSION

The findings in the study confirmed that college students were influenced by gender, social support and financial well-being. Gender influenced the family quality of life based on family interaction, parenting, and emotional well-being. In all three sub categories, female participants scored higher than male participants. Bussey and Bandura (1999) noted that society socializes young people both male and female into masculine and feminine adults. Gender is significant as most important aspects of peoples' lives such as behavior, social opportunities, constraints in their lives, the social life and occupational path are heavily influence by society gender-affirmation (Bussey & Bandura, 1999). A study on psychiatric patients showed that females are more likely to receive social support from friends and significant others than the male patients (Sharir, Tanasescu, Turbow and Maman, 2007). Equally, another study revealed females have been found to receive more social support from their friends than their males counterparts as they are more emotional compared to males, hence they might be able to share their feelings more easily and voluntarily (Cumsille & Epstein, 1994). Psychological theories usually indicate that cognitive construction of gender conceptions and styles of behaviors are situated within the familial transmission model. The model supports the importance of adoption of gender role with the family by the process of identification (Bussey & Bandura, 1999).

Participants who reported having high social support showed significant difference in family interaction, parenting and emotional well-being than those who had low social support. Previous studies show that parental social support positively affects students in many areas of their lives. Parents can provide emotional support that is instrumental to the student progress (Valery & O'Conner, 1997). Parental support helps students adjust to college and high parental involvement can increase student commitment to academic (McNeal, 2001). Parental unconditional social support is a strong determining factor for the student well-being and overall outlook on life than unconditional social support received from peers' students (Harter, Marold, Whitesell & Cobs, 1996). In general parental social support encourages a more outgoing social disposition in college students which in turns, helps students seek relationships with peers (Holahan, et al. 1994). Another study showed a positive correlation between parental social support, characterized by a non-controlling and communicative relationship and children's health socialization habits (Conneely, 2001).

The study also indicated that students with high financial well-being scored significantly higher than those with low financial well-being in the subscales of parenting, family interaction and emotional well-being. College student journey from adolescence to adulthood is accompanied by life-changing experiences from financial dependence to financial independence (Xiao, Shim, Barber, & Lyons, 2007). The family is credited as a major source of children's socialization as they observe their parents participating in financial practice and receiving direct instruction (Pinto, Parent & Mansfield, 2005). Kedwell and Turrisi (2004) examined college students budgeting tendencies in relation to financial debt and found that those who were highly confident in their ability financial ability would maintain a budget and they are likely to have learned the skills from a family member (Kedwell & Turrisi, 2004). College students who seems not to have control of their budget relied on their emotional feelings towards budgeting rather than their cognitive beliefs about budgeting (Solheim, Zuiker & Levchenko, 2011)

6. CONCLUSION

The study concludes that gender, social support and financial well-being influences family quality of life on parenting, interaction and emotional well-being. The domains of family interaction and parenting concerns family processes or interaction among family that contribute to a subjective sense of family well-being of college students. The domain of emotional well-being may be the resource which may contributes to results seen in the family interaction and parenting domains. This study has revealed to what extent college student gender, social support and financial well-being are influenced by family interaction, parenting and emotional –well-being. Family quality of life might be an appropriate measure for family services such as parenting education, counselling or family support programs.

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International Journal of Novel Research in Humanity and Social Sciences

 Vol. 3, Issue 2, pp: (19-28), Month: March – April 2016, Available at: www.noveltyjournals.com

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