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ManyFamilyconditions are seen as factors that increase the likelihood ofpoverty. Regarding risk factors, Tom Luster and Harriett McAdoo of Michigan State University summed up the findings of 17 eminent researchers in the field in 1994 by noting: " Over the past 15 years, research on diverse samples of children has shown that children who are exposed to several risk factors simultaneously tend to experience learning or behavioral problems. " a Poor families are more likely to have multiple risk factors.

Jean Brooks-Gunn of Teachers College at Columbia University and her colleagues estimated that in 1995, only 2 percent of poor families had no risk factors, while 35 percent experienced six or more. By contrast, among families that were not poor, 19 percent experienced no risk factors and 5 percent experienced six or more risk factors. b Many of these risks are measures of conditions linked to broken families. The instrument used most widely in socialscienceresearch to assess risk factors is the " HOME" measurement, used in the National Longitudinal Survey of Youth (NLSY).

The factors in the HOME scale below can be shown to be associated with the presence or absence of marriage and with Family structure, as noted within the parentheses. References cited in the footnotes for each factor are studies that illustrate the correlation between the risk and Family structure. The HOME assessment factors are: \* Low birth weight (most prevalent in out-of-wedlock births). c \* Low neonatalhealthindex score (most prevalent in out-of-wedlock births). c \* Unemployment of the household head (least likely in a two-parent Family). \* Mother has less than a high schooleducation(less likely if parents are married). e \* Mother has a verbal comprehension score below the 25th percentile (associated strongly with educational level, which is linked extensively to her parent's Family structure).

f \* High maternaldepressionscore (less likely if married). g \* More than three stressful life events (less likely if married). h \* Teenagers at time of child's birth (most unlikely to marry). f \* Low social support network (less likely if married and have married parents). i \* Father absent at time ofinterview. Child-to-adult ratio is greater than 2: 1 (50 percent less likely if married, since marriage doubles the number of adults). \* Simplistic categorical view ofchild development. \* Of ethnic minorityb (two married parents are less likely in African-American and Hipic households). j Rather than being immutable conditions, many of these risk factors are the result of individual choices, particularly regarding marriage. Restoring marriage among the poor would create home environments that are more likely to reduce these factors significantly.

But this will require a coordinated effort by the public, private, and parochial sectors of society. aTom Luster and Harriette Pipes McAdoo, " Factors Related to the Achievement and Adjustment of Young African American Children," Child Development, Vol. 65, No. 4 (April 1994), pp. 1080-1094. bJean Brooks-Gunn, Pamel Kato Klevbanov, and Fron-ruey Liaw, " Learning, Physical and EmotionalEnvironmentof the Home in the Context of poverty: The Infant Health and Development Program," Children& Youth Services Review, Vol. 17, (1995), pp. 251-276.