



FAMILY RISK AND FAMILY LIFE CYCLE:

An Explanatory Study of the Perceived Level of Family Risks in Family Life Cycle Stages in Tehran, Iran

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ABSTRACT

This study aims to explore different aspects of risk among Iranian families, and, furthermore, to determine the cumulative risk during the family life cycle stages. The sample comprised 600 women (either employed or unemployed) in six districts of Tehran, who were selected by the convenience sampling method. Family risk was measured using a 30-item scale pertaining to the marital, social and economic risks among families. The family life cycle stage was measured by asking families to report the number of kids, their age and situation (stay with or left family). The results of factor analysis of family risk items explored four main risks – economic, marital, social and managerial. The results indicate that families perceived the highest level of risk during the second stage of the family life cycle in which the children are born and grow up.

KEY WORDS: Family risks, Family life cycle, Economic risks, Marital risks, Social risks, Managerial risks.

INTRODUCTION

The family is acknowledged as one of the basic social institutions that is properly developed in all societies. Traditionally family was considered in terms of a married couple with children that shared a common home and distributed family-related responsibilities and duties along gender lines [1]. Hansson [2] indicated that although major changes in societies had significant influence on family construction and family behaviour, the institution of the family retains its social importance. Several functions were assigned to the family such as mortality, child caring and protection, which evolve and change during the life cycle. However, it is widely acknowledged among researchers [3, 4] that throughout the life span of the family, it faces a variety of risks and challenges that threaten the functions of the family, and, consequently, its structure. Evidence suggests that family risks and challenges have a significant effect on family members, especially on child development and family security in terms of health, economics and security.

Different perspectives have been raised to assess family risk factors in which the common concern among them was the assessment of risk effect on family structure and functions. Furthermore, the studies expanded the issues of stability and dynamic risks, in which those studies adopting cumulative risk models assumed static risk factors, with risk captured at only one point in time [5]. Later family investigators used longitudinal cumulative risk models [6, 7] in which risk factors are captured at two or more points in time. In reviewing the previous literature, Matjasko et al. [5] revealed that the number of risk factors tended to continue the same from one point in time to another, which provides support to the notion that risk is principally stable. However, certain risk factors (e.g., family processes, such as family conflict) may be more amenable to change than others (e.g., family structural characteristics, such as parental education), especially over a smaller time frame of 1 year [8, 5].

Other researchers emphasized that family risk factors could be static and dynamic and that static risks could include criminal history, parental mental health problems or a history of childhood abuse, which are unlikely to change over time. Nevertheless dynamic risk factors, such as poor parental behaviour, family violence or parental drug addiction, can be modified through appropriate prevention and treatment programmes [9]. Matjasko et al. [5] indicated that during the first stage of life cycle, parents might divorce, lose their jobs, or be in receipt of welfare, which in turn can alter the number of resources to which adolescents have access, thereby leading to changes in their life circumstances. Matjasko et al. [5] indicated that in respect of family risk factors two main risks can be assumed – structural and dynamic. The structural family risks include adolescent minority status, parent education, parent

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employment, family structure, and welfare status, while dynamic risks include parent-adolescent conflict, family climate, and parental involvement [5].

Generally, studies that assessed the family risk factors concluded that risks are associated with family in different life cycle stages, which can be seen across all societies. The present study aims to assess the family risk factors among Iranian families, since previous studies in the context of Iran have not addressed this specific issue. The specific objective of this study is to determine the risks that Iranian families experience during different life cycle stages. Similar to other societies, the Iranian family has experienced several changes in its structure and even function over the centuries. Nassehi-Behnam [10] indicated that in the course of the last 50 years, socioeconomic changes have affected the Iranian family, which has resulted in changes in traditional functional aspects. The Iranian family is a witness to the supporting function that the majority of families have strong socioeconomic relations with their kinship network. The traditional family in Iran is an autonomous unit of production and consumption, patrilineal and patriarchal in nature and based on male supremacy.

The traditional family culture rigorously preserves its belief in the hierarchy, unity, and cohesiveness of the domestic group; however, the recent changes in family structure have been accomplished by the new social and economic role for women. Generally, changes in family structure and function are associated with different challenges and risks that have a consequent effect on family members, the study of which, in the Iranian context, is limited. Previous research in the Iranian context mainly concerns the family cycle but not family risks. Aliahmadi [11] conducted a study among Iranian families and found six main family functions during the family cycle. The functions included communication-expressive, physical care, economic, mental-values, managerial, and, finally, sexual. The findings of previous research confirmed the previous study assumptions, in which family functions change during the family life cycle [11]. However, studies of family risk in the Iranian context are scarce, hence, the present study attempts to assess the main family risks during the family life cycle. Such knowledge is important to family planners and educators to enhance their information about family issues and risks.

METHODS

Sample procedure and sample profile

The sample includes employed and unemployed women in Tehran, in which 600 respondents were calculated by using G-power as the present research sample size. To collect data, the cluster sampling method was used and 6 districts (4,5,6,12,14,16) were randomly selected. To select the respondents the convenience sampling method was used to select respondents in the six selected districts.

Measurements and Instrumentation

To measure family risk, 30 items concerning different aspects of risk were measured including economic, cultural, social, marital and security. The items were developed by the researcher based on the Iranian context. Items included statements, such as “unable to solve family problems”, “satisfaction with marriage”, poor relationship between parents and kids”, and “re-marriage of husband”. To assess the level of each item, respondents were required to rate thirty items on a scale from 1 (very low) to 5 (very high). Family cycle in the present study was measured by asking the respondents to determine the number of children and their age, gender, marital status and their family situation (stay with or leave family). After receiving the information about children, seven family life cycle stages were determined. The first stage was families with no children and new couples, the second stage was family with small kids (less than 7 years old), the third stage was family with teenagers, the fourth stage was family with adolescents, the fifth stage was launching children and leaving the family because of marriage, the sixth stage was parents without children, and, finally the seventh stage was single parent because of death of spouse.

Statistical Analysis

Since the main aim of the present study is to identify the main aspects of risks among Iranian families, Explanatory Factor Analysis (EFA) was conducted to explore the different dimensions of risks. For evaluation of the factors, principal components extraction and Varimax rotation were conducted.

RESULTS AND DISCUSSION

To identify the factors underlying the items, principal components extraction with Varimax rotation was used. The Kaiser-Meyer-Olkin measure of sampling adequacy was .947, and the Bartlett's Test of Sphericity value is significant (.000), confirming the appropriateness of proceeding with the analysis to reduce the number of items and identify the dimensions of family risk. The assessment of Kaiser's criterion indicated that four components have an eigenvalue of 1 or more. The results presented in Table 1, indicate that all items rotated on 4 factors and all items yielded distinct factors, as was anticipated after one rotation and cumulatively explained 65.77 per cent of the

variance. The four factors explained 43.9%, 11.73%, 5.7% and 4.2 % of the variance (total of 65.77). The reliability of the scale items for each component using Cronbach's alpha coefficients ranged from .885 (Managerial risk) to .942 (Marital risk), which reveal high reliability.

Table 1: Factor Analysis of Family Risks Scale and Reliability Score

Factors	Loading	Reliability
Factor 1: "Marital Risks"		.942
Discontent of married life	.71	
The moral obligation of husband to wife	.744	
Poor relationship with their parents	.5	
Weak and non-intimate relationships with spouse	.766	
Misunderstanding couple	.753	
Remarriage of spouse	.617	
Lack of husband participation and cooperation with family	.645	
Distrust of wife and husband to each other	.723	
Passing off individually by the husband	.619	
Marital disputes	.698	
Factor 2: "Social Risks"		.901
Dissatisfaction of parents of children	.518	
Addiction one of the members	.626	
Divorce	.58	
Failure to comply with norms by children	.632	
Controversy over faith issues	.405	
Children deviations	.792	
One of the children leave home	.815	
Migration of family members abroad	.761	
Factor 3: "Economic Risks"		.874
Lack of suitable house	.554	
Bankruptcy	.777	
Inability to pay medical expenses	.777	
Unemployed head of household	.821	
Reduce the level of welfare	.811	
Intolerable increase in monthly expenses	.719	
Disability of head of household	.686	
Factor 4: "Managerial Risks"		.885
Irregularities in matters related to family	.561	
Family members dispute between parents and children	.752	
Failure to do duties by head of household	.594	
Inability to resolve problems between members	.751	
Inconsistency between members	.778	

Explained variance: 43.9%, 11.73%, 5.7%, and 4.2% of variance, for a total of 65.77%.

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

The results presented in Table 2, indicate that Iranian families perceive different levels of family risk. In respect of marital risk the highest percentage of families (27.5%) perceived a moderate level of marital risk, however, for social risk the highest percentage (27.9%) perceived a low level of risk. The findings indicate that the highest percentage (26.6%) of economic risk was at the moderately low level and the highest percentage (27.2%) of managerial risk was moderately high. The assessment of the level of family risk, which comprises four components, revealed that the highest percentage of respondents (25.9%) perceived a moderately high level of family risk. In respect of the level of risk, the results indicate that among the high level of risks, social risk has the highest percentage (25.3), in the moderately high risks the highest is managerial risk (27.2), in moderately low risk the highest is marital (27.5%), and, finally among the low risk the highest was social risk (27.9%).

Table 2: Distribution of Family Risks among Families

Items	Low	Moderately low	Moderately high	High	Total
Marital risks	23.7%	27.5%	23.9%	24.9%	100%
Social risks	27.9%	20.8%	26.1%	25.3%	100%
Economic risks	24%	26.6%	24.2%	25.2%	100%
Managerial risks	24.8%	24.8%	27.2%	23.2%	100%
Family risk	25.7%	23.7%	25.9%	24.7%	100%

The results in Table 3 present the distribution of family risk in different stages of the life cycle. Based on the findings the highest level of risk (24.5%) is in the second stage of the life cycle, which indicates that the second stage of the lifecycle is a more critical stage compared to other stages. In order of rank, after the second stage comes the sixth stage (18.5%), fifth stage (14.5%), fourth stage (13.3%), third stage (12.4%), seventh stage (12%), and, finally, the lowest level of risk is in first stage (4.8%). Based on the findings, families with small children are perceived as having the highest level of risk, however, after this stage the possibility of high risk increases when the children leave and the couple are alone again. The likelihood of risk increases when the children leave the family.

Table 3: Distribution of Family Risks in Family Life Cycle Stages

Items	Frequency	Median
1 stage (New couple)	4.8%	60
2 stage (family with small kids)	24.5%	61
3 stage (family with teenagers)	12.4%	63.5
4 stage (Family with adolescents)	13.3%	70.5
5 stage (Launching children and leaving)	14.5%	62
6 stage (couples only)	18.5%	63.5
7 stage (single spouse)	12%	51
	100%	

The results depicted in Table 4, indicate that the perceived level of risk in different stages of the life cycle are significantly different. The results confirm that families may perceive different levels of risk during the family life cycle, which, consequently, may influence the family structure and functions.

Table 4: Results of Analysis of Variance between Perceived level of Family Risks and Family Life Cycle Stages

Items	F	Sig
Marital risks	3.077	.000
Social risks	3.96	.00
Economic risks	4.28	.00
Managerial risks	3.7	.000
Family risks	4.37	.00

CONCLUSIONS AND RECOMMENDATIONS

The main aim of the present study was to determine the perceived level of risk that Iranian families experience during the stages of the family life cycle. Conducting factor analysis revealed that families experience four main risks – economic, managerial, social and marital. The results indicate that families perceive a moderately high level of risks, which may have an effect on the function and structure of the family accordingly. Family members are the main and primary group that the risks would affect. Evidence is growing that families with a higher level of risk are unable to teach the children essential skills, which results in their lower level of academic achievement [8] and low social performance, such as involvement in risky behaviour [12, 13, 14]. In other words, the risk factor has a cumulative and inactive effect in which those families exposed to several risk factors are considered a high-risk family and perceived as having a higher level of problems in terms of economic, family solidarity and functioning. It should be noted that risks interact with each other, which indicates that the effect of one risk multiplies the effect of another and so on [8]. Therefore, when a family perceives a certain risk it may increase the likelihood of other risks. For example, marital risks cause family conflicts and parental arguments, which then increase the risk of substance abuse. Furthermore, the findings of the present study reveal that the second stage of the life cycle in which the children are born and grow up is the high-risk stage among Iranian families. This finding indicates that families experience more risks and challenges after a child is born, which may have a significant effect on the child’s development and the cognitive development of children.

However, it should be noted that families at risk experience poor parental practices. A lack of supervision [15], rules that are too permissive, discipline that is inconsistent or too strict, a weak bond, and the inability to establish clear boundaries, were identified as strong risk factors for delinquent behaviour [16, 17], drug use [18, 19], poor academic performance [16] and membership in youth gangs [17]. Therefore, there is a need to focus more on families at risk by providing more support and provision by family practitioners, therapists and educators. Providing programmes that increase the awareness and skills of family members, specifically, parents, in problem solving and management may be the immediate focus of family practitioners. Second, since the present study was conducted among families in Tehran, it is recommended that more studies are conducted in different parts of Iran to enhance the understanding of different aspects of risk in terms of ethnicity and place of residence (rural and urban). Finally,

since families perform an important role in the development of children and adolescents, it is necessary to address those high-risk families by focusing on protective factors and providing training to parents and family members.

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