- Children from low-income homes also exhibit more behavior problems than their better-off peers
- The effects of poverty are more severe for children who are also exposed to street gangs and street violence

- The Roles of Stress and Protective Factors
  - Among the key protector factors
    - High IQ of the child
    - Competent adult parenting (authoritative)
    - Parent knowledge of child development
    - Availability of intellectually stimulating toys
    - An optimistic outlook
    - Effective schools
    - A secure initial attachment of the child to the parent
    - A strong community helping network
    - Stable parent employment
    - Strong sense of ethnic identity
    - Participation in early childhood programs
  - Race and Ethnicity
    - Ethnicity—an individual’s membership in an ethnic group
    - Ethnic group—a subgroup whose members are perceived by themselves and others to have a common origin and culture, and shared activities in which the common origin or culture is an essential ingredient
    - African Americans
      - Central Values
        - Collectivism and communalism
          - Person-centered instead of object-centered
          - Mutuality and reciprocity
          - A strong religious or spiritual orientation
      - Asian Americans
        - Central Values
          - Preference for group participation or group work
          - Strong commitment to and adherence to family
          - Avoidance of personal conflict
          - Respect for and deference to authority
          - High value placed on personal relationships
    - Asian Americans
      - Central Values
        - Pacifism, self-discipline, and self-control
        - An emphasis on hierarchy and respect in social systems and personal relationships
        - Strong family links; young people are supposed to obey elders
        - A strong belief that each person controls his or her own destiny
        - The powerful work ethic and belief in the importance of achievement