

**RACE, SEX, SOCIAL CLASS: THE INFLUENCE OF STRESS
RESPONSIVENESS ON WELL-BEING AMONG AMERICAN FAMILIES**

by

VERA A. WHITE

B.S., Kansas State University, 1994

M.S., Kansas State University, 1997

AN ABSTRACT OF A DISSERTATION

Submitted in partial fulfillment of the
requirements for the degree

DOCTOR OF PHILOSOPHY

School of Family Studies and Human Services
College of Human Ecology

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Manhattan, Kansas

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ABSTRACT

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The data used in this dissertation were gleaned from the 2004 General Social Survey which contained a weighted sample of 3,260 respondents. Several observed indicators were used to define each of the latent constructs corresponding to theoretical variables of the ABC-WB model. Each of these constructs contributed to the overall model in some way despite some inconsistent findings. The utility of the model was examined with multiple indicators for Stressor.

None of the four research hypotheses were supported by the tested models. The data models were then respecified. This process did not produce any working structural models as well. Nevertheless, the findings revealed that well-being was an important factor to consider in the ABC-WB model. Despite the shortcomings of the model the stressor measurement revealed a direct but mild relationship with well-being. In all the models, Stressor was tempered by Resources and Perceptions both of which had a strong relationship with well-being. The selected models suggested that despite the lack of fit, largely to do with data restrictions rather than model specificity, the overall ABC-WB model has research potential.

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Approved by:

Major Professor
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TABLE OF CONTENTS

	<u>Page</u>
TABLE OF CONTENTS.....	v
LIST OF FIGURES	x
LIST OF TABLES	xi
ACKNOWLEDGMENTS	xii
Chapter 1 Introduction.....	1
Rationale.....	3
Theoretical Orientation and Framework.....	4
ABC-X Model Utility to the Proposed Study.....	9
Adapting the ABC-X Model to the ABC-WB Model.....	10
Research Questions.....	12
Hypotheses.....	13
Conceptual Definitions.....	14
Importance of Study.....	15
Overview.....	16
Chapter 2 Literature Review.....	17
Theoretical Perspectives.....	18
Constructs of Well-being.....	22
Well-being: Measuring the Same Things.....	24
Social Well-being.....	24
Material Well-being.....	25
Economic Well-being.....	26

Psychological Well-being.....	26
Subjective Well-being.....	28
Variables of Well-being: Race, Sex, and Social Class.....	28
Well-being and Race/Ethnicity.....	30
Well-being and Social Class.....	31
Well-being and Sex.....	32
Stress and Well-being.....	35
Stressors.....	36
Chronic Stressors.....	38
Race as a Chronic Stressor.....	38
Sex as a Chronic Stressor.....	39
Social Class as a Chronic Stressor.....	40
Summary.....	42
Chapter 3 Methodology.....	44
Research Questions.....	44
Research Hypotheses.....	45
Data Source.....	46
Operationalization of Research Variables.....	48
Theoretical Model Measures.....	47
Chronic Stressors as Control Variables.....	49
Mediating Variables—Resources.....	51
Mediating Variable—Perceptions.....	51
Well-being as an Outcome Measure.....	52

Plan of Analyses.....	53
Univariate Analysis.....	54
Bivariate Analysis.....	54
Multivariate Analysis.....	54
Model Testing.....	57
Summary.....	57
Chapter 4 Results.....	58
Descriptive Statistics.....	58
Sample Description.....	62
Analysis Strategy.....	63
Measures and Measurement Model.....	63
Results.....	65
Simple Descriptive Data.....	65
Correlation Research Findings.....	63
Well Measuring Proxies.....	69
Importance of Correlation Analysis.....	71
Exploratory Factor Analysis.....	72
Reliability Measures.....	74
Multiple Regression.....	75
Path Analysis.....	75
Path Analysis in SEM.....	76
SEM Analysis.....	77
Model Specification.....	77

Model Identification.....	80
Model Estimation.....	80
Model Estimation Program.....	80
Model Fit Indexes.....	81
Model Testing.....	81
Model Modification.....	81
Modeling Results.....	82
Meaning of Results.....	82
Chapter 5 Model Respecifications.....	86
Backdrop Information.....	86
Additional Stress Literature.....	87
Respecification Methodology.....	92
Respecified Models.....	93
Total Sample: Model IV.....	97
Total Whites: Model V.....	98
Total Blacks: Model VI.....	100
Total Males: Model VIII.....	102
Total Females: Model IX.....	102
Higher Social Classes: Model X.....	106
Middle Social Classes Model XI.....	109
Summation of Hypotheses.....	112
Chapter 6 Summary.....	113
Purpose.....	113

Research Findings	113
Research Questions	113
Hypothesis Results.....	115
Overview.....	115
Utility of Model	116
Limitations	117
Implications for Theory	119
Implications for Practice	120
Implications for Family.....	121
Implications for Policy.....	122
Future Research	123
Conclusion	124
REFERENCES	126

LIST OF FIGURES

Figure 1.1	ABC-X Model of Family Stress	8
Figure 1.2	ABC-X-WB Model of Well-being	13
Figure 3.1	Theoretical Model: ABC-WB Model of Well-being with Brief.....	48
Figure 3.2	Causal Model of Well-being	56
Figure 4.1	Proposed ABC-WB Structural Model of Well-being with Error Terms Illustrated via AMOS	79
Figure 5.1	Model I Using Total Sample.....	95
Figure 5.2	Model II Evaluating the Relationship between Stressor and Well-being Using a Sample of Whites.....	96
Figure 5.3	Model III Evaluating the Relationship between Stressor and Well-being Using a Sample of Lower Social Classes	97
Figure 5.4	Model IV Using Total Sample.....	99
Figure 5.5	Results of Respecified Model V Using Whites	101
Figure 5.6	Results of Respecified Model VI Using Blacks	103
Figure 5.7	Results of Respecification of Model VII Using Blacks.....	104
Figure 5.8	Results of Respecification of Model VIII Using Males.....	105
Figure 5.9	Results of Respecification of Model IX Using Females.....	107
Figure 5.10	Results of Respecified Model X Using Higher Social Classes.....	108
Figure 5.11	Results of Respecified Model XI Using Middle Social Classes.....	110
Figure 5.12	Results of Respecified Model XII Using Lower Social Classes.....	111

LIST OF TABLES

Table 4.1	Weighted Descriptive Statistics of Sample Demographic Variables....	60
Table 4.2	Simple Descriptive Statistics of Income, Age and Education of Sample Respondents	61
Table 4.3	Descriptive Variables Composing the Self-Efficacy Construct.....	62
Table 4.4	Descriptive Variables Composing the Self-Efficacy Construct.....	63
Table 4.5	Descriptive Variables Composing the Well-Being Construct	64
Table 4.6	Zero-Order Correlation Coefficient for the Self-Efficacy Construct....	65
Table 4.7	Zero-Order Correlation Coefficients for the Self-Esteem Construct....	65
Table 4.8	First Order Correlations for Stressor, Resources, and Perceptions: Controlling for Age Education and Income	67
Table 4.9	First Order Correlations for Well-Being Measure	71
Table 4.10	Varimax Rotated for Two Solutions for Self-Esteem and Self Efficacy	73
Table 4.11	Reliability of Self-Esteem and Self-Efficacy Scales	74
Table 4.12	Results for Four Models Using the Initial Theoretical ABC-WB Model Before Modification.....	83
Table 5.1	Descriptive Statistics of Additional Variables for ABC-WB Respecification Model	90
Table 5.2	Critical Fit Elements for SEM used in Hypotheses Testing for the ABC- WB Model Respecifications	94

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CHAPTER 1

INTRODUCTION

People live with stress daily. The stressors or the creators of stress may be short or long term in duration. Some examples of short-term stressors may include something such as lack of reliable transportation or intermittent cash flow problems. Others experience stressors that remain with them for significant periods of time, such as health-related stressors (e.g., diabetes, cancer, heart disease) or the other alternate stressors that can have a dramatic effect on their lives, such as racism and sexism.

Long-term stressors are eventually incorporated into the individual's life no matter what chaos they may cause. These types of stressors are called chronic stressors (Boss, 2002). Social system differentiations of race (Hughes, 1995; Schultz, Williams, Isreal, Becker, Parker, James et al., 2000), sex (Turner, Wheaton, & Lloyd, 1995), and social class (Kessler, 1979) tend to place individuals in more vulnerable positions thus exposing them to significantly greater stress (Thoits, 1984; Turner, et al., 1995). The stress is exacerbated when members are already viewed as being at the devalued end of these groups (e.g., to be poor, Black, and female).

Race as a chronic stress factor is salient for People of Color, just as being female can be when sex group is examined. In other words, previous investigations have shown that People of Color and women suffer more from chronic stress that is not introduced by disease or infection than all other groups in American society (Turner & Avison, 2003). What creates the stress for People of Color and women is their inability, due to lack of access, to utilize and to master the major social systems and institutions that have a direct bearing on their lives (Kendall, 1997). In addition, certain institutional barriers foster a

sense of inferiority and inadequacy for People of Color and women and these also can feed stress. Having to live with these chronic stressors can and does take its toll on individuals, especially People of Color and women (Turner & Avison, 2003). When the impact of social class is introduced, stress increases exponentially. People of Color, women, and individuals of lower social status—those who are poor or the working poor—are more psychologically susceptible to the stress than their White counterparts in similar circumstances (Kessler, 1979; Turner & Avison; 2003).

The multiple roles and the types of roles that women occupy make them more vulnerable to stress than men (Cronkite & Moos, 1984; Roxburgh, 1996). Women, in many cases, work outside of the home and are primarily responsible for the care of the children. In addition, females do the majority of household chores and provide care for the children as well as the care for other members of the family (Golding, 1990, Weekes, Berger, & McLean, 2005). In comparison to men, women are found to report higher levels of stress from financial problems and from issues related to friends and family (Kessler & McLeod, 1984). Incidentally, women of color who are also members of lower social economic status must deal with racism and with issues of class bias, two major stress factors that can have a severe impact on their lives (McAdoo, 2003).

In many cases, People of Color experience more unemployment, less access to educational resources, and more bouts of poverty than Whites (Brown, 2001; Essed, 1991; Feagan, 1991; Thomas & Hughes, 1986). These instances account for the distress present among People of Color (Brown, Williams, Jackson, Neighbors, Torres, Sellers, et al., 2003; Kessler, Mikelson & Williams, 1999; Mirowsky & Ross, 1989; Noh, Beiser, Kaspas, Hou & Rummens, 1999; Williams, Yu, Jackson & Anderson 1997). In addition,

many People of Color are often denied access to well-paying jobs and often live within the lowest social classes in the United States (U.S. Census, 2006). In reality, African Americans and Hispanic Americans are among the disproportionately poor in comparison to White non-Hispanic Americans (U.S. Census, 2006).

Rationale for the Study

Traditional research on both stress and well-being has typically eschewed the interconnection between race, sex, and social class. Moreover, there have been few theoretical developments within the past 10 years concerning these factors as directly related to Well-being, especially as it applies to People of Color (Ryff, Keyes, Corey, & Hughes, 2003). As a result, Well-being and its salience to People of Color has become an area of potential research that has been underserved.

The current study is an attempt to adapt the ABC-X Model of Family Stress as a practical framework for examining the effects of race, sex, and social class issues and their impact on well-being. The ABC-X model is a flexible framework that can be adapted to fit the family and focus on well-being among individuals within the family. The ABC-X model allows the researcher to examine the interaction of the elements, resources, and perceptions of stressors when examining factors that predict crisis. The well-being variable can be easily added to this model. By adding the element of well-being, one can examine how individuals' resources and perceptions impact their quality of life thereby possibly alleviating or preventing stress from having the harsh impact that it can have on the day-to-day living experiences.¹ Race, sex, social class, stress, and well-being are topics that have been examined separately and together

¹Data from mental health surveys reveal how the relevant importance of stress can influence mental health and how one perceives their life circumstances. Individuals who are socially disadvantaged

over the past 70 years. Some effort to either identify the source of stress or the response to stress has been the central focus of these efforts. However, very few studies have looked at how people adapt to stress and even fewer studies have explored how stress is incorporated as a regular life event, that is to say how stress is treated as normative and how such an approach does not allow stress to mutate into a crisis. It is this very process that I hope to look at among People of Color in the United States.

Studies regarding race, sex, and social class as stressors and their impact on Well-being will enhance the current knowledge by bringing in a new perspective—the adaptation of the ABC-X model into something more rational and relevant to the lives of People of Color, women, and those of lower socioeconomic status in the United States. However, prior to discussing the new theoretical model and its utility a brief review of past theory is in order.

Theoretical Orientations

Historical Context

Early family researchers in the 1920s to 1940s were concerned with the relationship between external elements of job security, poverty, war, and internal elements of stress. They were curious as to how families addressed these issues. However, it was not until the 1930s that typologies that examined stress, as a direct outcome, were developed. Despite the existence of these models, few have been empirically verified (Andrews & Withey, 1976).

are more prone to have mental health issues. Ironically and tragically in US society, the socially disadvantaged are often People of Color.

Angell (1936) introduced the idea that The Great Depression² had a direct effect on family life and subsequent Well-being of the family. He examined family integration and adaptability as factors in family stability. A family that was highly adaptable and integrated was one that worked together to overcome any changes that occurred in the family system because as a unit they were prepared. Angell (1936) concluded that when economic resources decreased, highly integrated and highly adaptable families were undaunted by the decrease in economic prosperity. In a related investigation that examined family disorganization and adjustment, the author theorized that an unorganized family encountered more difficulties than an organized family (Cavan & Ranck, 1937).

Subsequent to earlier studies, the theoretical framework introduced by Hill (1949) provided a much clearer explanation of family stress. The model provided a foundation for the examination of stress as it related to families and serves as a foundation of explanation for investigating issues regarding stress (Hill, 1958). Hill termed his model the ABC-X model of stress (see Figure 1.1).

In the ABC-X stress model, the stressor or the stressor event noted as “A” is defined as “an occurrence that is of significant magnitude to provoke changes in the family system . . . it disturbs the status quo and potentially contributes to an increase in the family stress level” (Boss, 2002 p. 48). The stressor impacts the manner by which the family is currently functioning by increasing their level of stress.

²The Great Depression in the United States was a severe economic recession that occurred between 1929 and 1941. It caused severe economic problems due to the collapse of the stock market and the failure of banks. It also created major unemployment for people and the disintegration of families. During this epoch, families suffered major health, educational, and economic setbacks. These events led hosts of social scientists, economists, politicians, and educators to speculate on the future of the US as a viable society. Undoubtedly these speculations did have some effect on the well-being of people.

The resources or strengths the family has available to them at the time of the stress event are indicated by the letter “B”. These resources are the means or assets that individuals have available to deal with the stressors. One example of a resource is support from family or from friends during stressful times. The meanings the family attaches to the stress event (individually and collectively) are indicated by the letter “C”. The crisis that occurs within the family due to the stressors is indicated by the letter “X”. A crisis is always assumed as the outcome in the ABC-X model.

The ABC-X model focuses on crisis. Stress and crisis are not the same and should not be used in the same manner (Boss, 2002). On the one hand, Boss (2002) indicated stress as a state of disturbed equilibrium and on the other hand, she defined crisis as a point of acute dis-equilibrium (Boss, 2002).³ Stress can occur at any time but how the family is prepared to manage it is the important factor. The stress event might temporarily cause a ripple in family functions but will not break the family dynamics. The family manages the stress and continues to function at the same level prior to the presence of the stress event. In the event of a crisis, the family is unable to manage. The crisis causes chaos and creates family dysfunction. It is believed that the family no longer functions at the level that it did prior to the crisis. At this point, it is essential to note that traditional research focusing on crisis has always seen the phenomenon as one major event that is punctuated by some factor that cannot be undone or addressed with the typical dynamics of how a family handles events.

³A “state of equilibrium” is a theoretical term. When used to describe families, it indicates that a family, in times of difficulties, does allow the stressor to stop or disrupt their day-to-day actions. A “state of disturbed equilibrium” indicates that the stressor has completely disrupted or stopped the day-to-day interactions or the family’s basic patterns and the family has to re-establish or renew the way they function. Nevertheless, the outcome is always seen as “X” or crisis, a mild, major, or significant event.

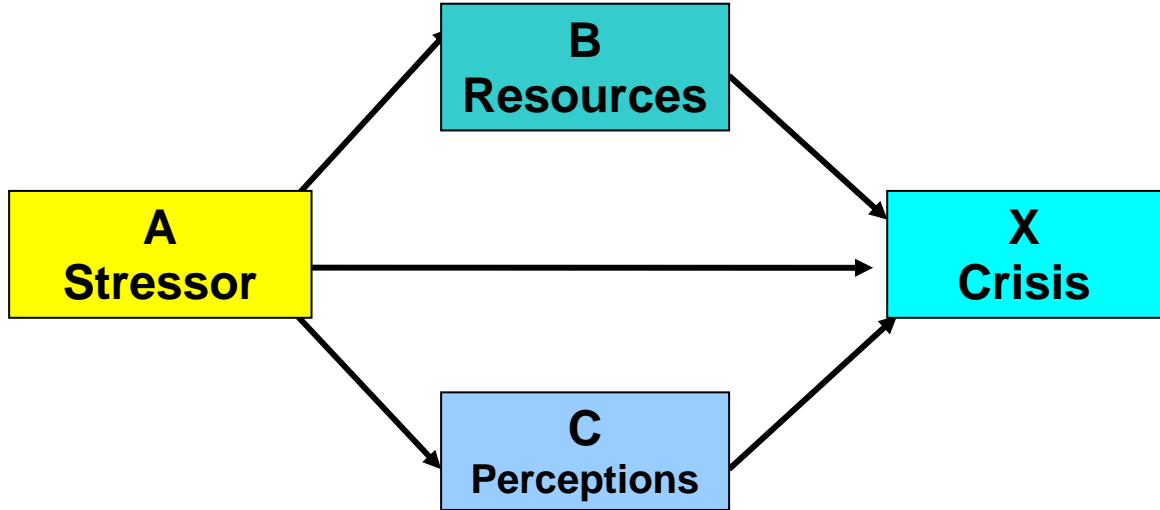


Figure 1.1. ABC-X Model of Family Stress.

Boss (2002) adapted the ABC-X model by examining stress on a continuum rather than as a discrete element or outcome. Boss' model examines family adjustment and adaptation after crisis development by linking the ABC-X model and the Roller Coaster Model of Adjustment (Hill, 1949; Koos, 1946). Boss differentiates between stress and crisis by showing that crisis does not have to occur when a family is experiencing stress.

Stress is viewed as a continuum. A family can experience low levels to high levels of stress without going into a crisis (Boss, 2002). She indicates that a crisis occurs when the family can no longer deal with its stress and it falls into a period of disorganization (i.e., a period in which the family can no longer function at the same level that it did prior to the crisis). At this point the family must make adjustments to re-establish its previous level of functioning or create a new level of functioning. These families function without making major adjustments; they are coping with the stress.

Coping and adaptation are interchangeable thereby an indication that when a family is in a coping or adapting state, it is not necessarily in a crisis (Boss, 2002); rather the family is attempting to manage its stress. The manner by which the family responds to the stress can either keep it from entering into a crisis situation or it can send it into a crisis situation as well.

Yet, there are some families that ignore the stress thereby allowing it to function as if these situations were not present. They are somehow conditioned to be resistant to stress and are unmoved by crisis. For example, some individuals who live in racist environments and experience constant forms of discrimination continue to maintain their well-being and function without falling apart (e.g., when they are overlooked for job opportunities, searched because they are perceived to look as if they stole something, watched and followed while shopping) and remain unnerved during these stressful events. When these situations occur, People of Color can be even more stressed when they lack power to do anything about these issues. Yet, they do not allow the negative behaviors and statements associated with racism and discrimination to change their perceptions of happiness or alter their overall satisfaction with life.

According to Finch, Kolody, and Vega (2000) racial discrimination negatively contributes to the health of individuals. Despite problems associated with health, some who suffer discrimination seem to manage to maintain their overall well-being. They incorporate the resources that they have available to them and incorporate a positive perception of themselves and their abilities to continue a happy and satisfied state of being.

Although the ABC-X model determines crisis, it can be useful in determining how stress influences other outcomes in the lives of individuals. It allows the researcher to manipulate the mitigating factors, resources, and perceptions to examine their influence on outcomes. Allowing the researcher to focus on the “family’s material, structural, and morale resources” (Broderick, 1971) and allowing the family to define the stressor event permits the researcher to examine how these elements function to influence outcomes; the outcomes of stress or crisis.

ABC-X Model Utility to the Proposed Study

The utility of the ABC-X model, while well developed, has some important limitations. Most notably, the model always assumes that the outcome must involve crises.⁴ In order to facilitate a better understanding of stress and its influence on well-being, as well as to expand the usefulness of the ABC-X paradigm, it is necessary to adjust or alter the traditional ABC-X model beyond its linear structure and interpretation. In other words, the outcome or “X” element should not be viewed as a crisis. The “X” element should be seen in a different form, one that is more mutable, adaptable, conditional, and most certainly, long term.

The utility and major contribution of this dissertation will be to develop a paradigmatic change in the way the original ABC-X model is used in terms of understanding how race, sex, and social class influences well-being among contemporary American families. The ABC-X model offers a solid foundation in the examination of stress and the interacting variables that influence levels of stress. The Well-being

⁴ The outcome or the X in the original ABC-X model is crisis. Crisis is determined by family resources or inadequacies and the definition of the stressful event. In Boss’ model the “X” defines stress on a low to high continuum with crisis occurring when the individuals can no longer endure the stress. When this occurs, the family falls into a period of disorganization and must readjust.

variable can be easily added to this model. In addition, this dissertation will proffer an empirical examination of the elements as they work together to help explain how Well-being is and can be influenced by stress, support and perceptions of major life issues.

Adapting the ABC-X Model to the ABC-WB Model

The Well-being variable can be added to the ABC-X paradigm by replacing the “X” element with “WB” to indicate Well-being instead of crisis. Many individuals on a day-to-day basis deal with stressors and manage to maintain their Well-being despite stress and crisis situations. By adapting the ABC-X model into the ABC-WB model (see Figure 1.2) researchers can explore the roles of individual perceptions and resources while examining Well-being. Even through chronic periods of stress, some individuals remain happy and satisfied with life despite the stress in their lives. The ABC-WB model of Well-being will allow the researcher to examine how the individual’s perceptions and resources influence Well-being.

The ABC-WB model is especially useful because it is a dynamic and adaptable model that makes allowances for shifts in the family system and monitors the response an individual may have to a continuous flow of input from the stressors, perceptions, and resources. This continual feedback is necessary to maintain Well-being and mitigate the formation of crisis among those who are faced with chronic stressors such as racism and sexism.

In comparison to the ABC-X model, the ABC-WB model addresses the development of greater understanding of stress conditions or events. Because it is dynamic, it allows the researcher to monitor the continuous changes and adjustments or modifications of the stressors, perceptions, resources, and well-being of individuals.

When one variable of the model is altered, the ABC-WB can infer the changes that impact the entire system of well-being. It simultaneously and continuously processes how the stressors, resources, and perceptions will impact well-being and the influence of well-being on the model's elements.

The ABC-WB model is also adaptable because it can be used to examine situations related to well-being. In addition, it can illustrate the possible path and the effect the factors take. For example, if a researcher wanted to examine the impact of obtaining a better job on well-being it would be possible. The researcher also could investigate the impact of well-being on obtaining a better job. The return of the output (well-being) of the process to the input (better job) is an example of the feedback in the model. The feedback loop in the model permits researchers to monitor the information as it travels throughout the model vis-à-vis, beginning to end and vice-versa. It is this continuous dynamic flow that provides the ABC-WB model with its distinctiveness.

Although the modification of the ABC-X model resulted in one factor being changed, the inclusion of well-being also makes the model more positive and affirming. The "X" factor is changed to the "WB" factor. The "WB" represents well-being. The new model is identified as the ABC-WB Model of Well-being.

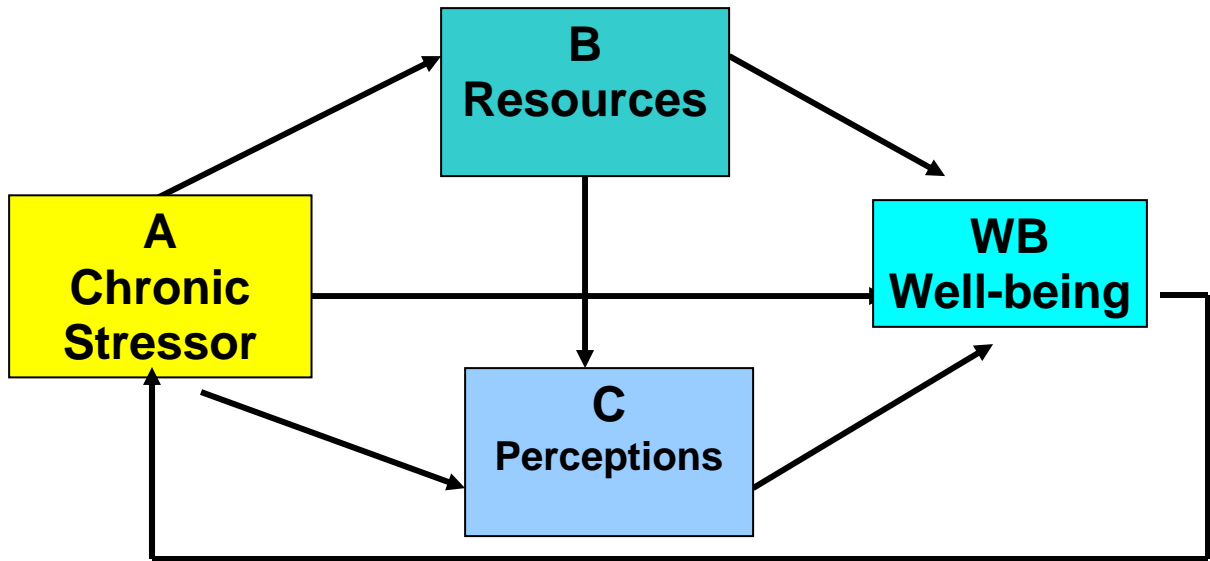


Figure 1.2. ABC-WB Model of well-being.

Research Questions

To better explain the associations, between stressors, resources, perceptions, and outcomes as defined in the ABC-WB model and to address some of the issues involved in this study, the following questions are generated. These questions, when addressed, will provide some insight in to how well-being and stress are related when factors of race, sex, and social class are included. In addition the usefulness and novelty of the ABC-WB model will be tested and verified. This is an important because most of the literature that describes the ABC-X model has assumed that it works—few test it—while many apply it. In this dissertation both are done with the ABC-WB model. The research questions are as follows:

1. What factors contribute to the Well-being of Americans faced with normative indicators of stress?
2. How can a model of stress and Well-being enhance our understanding of how Well-being functions to maintain families under stress?

3. How do race, sex, and social class work to influence the perceptions, resources, and Well-being of Americans?

Hypotheses

The hypotheses developed for this investigation explore the possible relationships that exist between the chronic stressors race, sex, social class, and their relationship to Well-being. It is believed that each of these stressors can impact a person's Well-being. The manner, level of the stressor, and the available resources that one has to adapt or respond to the stressor, is believed to influence the perception of Well-being. Each hypothesis examines how Well-being is related to or influenced by factors that have been overlooked or under-examined in traditional stress research. There are four hypotheses that will be used in this research investigation. They are:

- *Hypothesis 1:* The individual sense of personal Well-being will be lower for Blacks than for Whites when mediated by perception and resources within the ABC-WB model.
- *Hypothesis 2:* The individual sense of personal Well-being will be lower for Women than for Men when mediated by perception and resources within the ABC-WB model
- *Hypothesis 3:* Individual sense of Well-being will be less for those with lower social class status than it will be for those with higher social class status when mediated by perception and resources within the ABC-WB model.
- *Hypothesis 4:* Individual sense of Well-being will be significantly related to perception and resources within the ABC-WB model.

Conceptual Definitions

The framework and the variables used in the ABC-WB model mimic those found in the traditional ABC-X model with the notable exceptions of the elimination of the crisis component “X” and the inclusion of “WB”, the Well-being component.

In the ABC-WB model, stress (A) indicators refer to long-term chronic stressors: race, sex, and social class. The resources (B) indicators are: family type, religiosity, and social support. The perceptions are (C) self efficacy, mastery and self-esteem that individuals use to cope with, manage, or alleviate stress in this investigation. The Well-being (WB) is a rating of how well the individuals perceive themselves to be doing in a global sense. To better understand the variables it is important to examine their definitions more closely, as is done in the section that follows.

The variables that are thought to be relevant to the current investigation are listed below. The variables are separated by the specific elements of the ABC-WB model that they are suppose to represent. These very brief conceptual definitions capture the essence of the ABC-WB model.

Chronic stressors (A)

Race—the human population considered distinct based on physical characteristics; race is a social construction. In this particularly case, it is a mechanism created and dived by society.

Sex—either of two major forms of individuals that occur in many species and are distinguished respectively as female or male; one of two divisions into which many things are grouped.

Social Class— reported class distinctions present in American culture based on the interrelationship between economic position, educational attainment, wealth and income.

Resources (B)

Family Type—The family form which corresponds to how the respondent views his or her current living situation as measured by standard census definitions provided to the respondent in the family form question.

Religiosity—The reported level of religious behavior exhibited by a respondent.

Social Support—The level of support a respondent receives from family and friends that is perceived by the respondent as being beneficial and useful to the respondent's life chances.

Perceptions (C)

Perceptions—a respondent's viewpoint of how their sense of efficacy, mastery and esteem influences their quality of life.

Outcome Measure (WB)

Well Being— self rating of one's sense of how well he or she is doing overall and how at peace they perceive themselves to be.

Importance of Study

The importance of this study can be viewed in multiple ways. First, it provides a theoretical framework that can assist family researchers when assessing the Well-being of family members. Second, it can serve to aid in the explanation of the impact of race, sex, and social class on individual perceptions and resources as they relate to the overall well-being. Third, the model can serve as a means to identify interacting elements to which an

individual responds when placed in chronically stressful situation(s) where race, sex, or social class are factors influencing/affecting the situation.

Overview

This dissertation is composed of five chapters, each of which has specific information that serves as prerequisite for understanding subsequent chapters. Chapter Two contains the literature review, which serves a means to inform readers of the reasoning that encourages the development and the design of the study. Chapter Three provides the general methodology for the study. Chapter Four contains the results of the initial study with specific attention to the hypotheses; explains and illustrates findings the investigation undertakes in this document. Chapter Five explores the process of respecification of models—one of the necessary by products of using structured equation modeling. Chapter Six provides the conclusion and the summary of results, insights, and observations that both connect and explain ideas for current and future investigations.

CHAPTER TWO

LITERATURE REVIEW

The issue of Well-being has been of great interest to social scientists for at least five decades. Earlier works focused primarily on defining the concept, well-being (Andrew & Withey, 1976; Land 2001; Land, 1983; Schneider, 1976). The ironic feature of most of these works was that they actually never generated one specific, empirically verifiable, or coherent definition of the term well-being itself. Herein lies only part of the dilemma that modern social scientists concerned with such ethereal concepts must face. In an effort to minimize controversy, the working definition of well-being used throughout this document is one that complements the meaning first established by Campbell, Converse and Rodgers (1976) and Campbell (1981). These working definitions suggested that well-being is a subjective trait that measures the general feelings people hold regarding their overall satisfaction with life and that these individuals are well aware of their own sense of well-being. This is important because it suggested that the construct of well-being is something that is both understood and reacted to by individuals (Campbell, et al., 1976; Deiner, Sapyta, & Suh, 1998; Frey & Stutzer, 2002; George, 1991) “Well-being is what is good for people in the evaluative sense” (Crisp, 1997 p. 500).

There are several investigations concerned with well-being, in fact, far too many to attempt an extensive review of the concept. Rather than subject readers to large amounts of research literature that are only tangentially related to the topic of this dissertation, I will focus on those investigations that are either directly related or offer some support to the main themes of this dissertation. In short, I shall look at those

studies that primarily emphasized race, sex, social class, and stress as factors that could be or were directly related to overall measures of well-being.

The literature review will be divided into three distinct parts. The first part will examine well-being through theory, construct similarities, and influential factors; the second part will examine stressors, specifically the chronic stressors of race, sex, and social class and their impact as mediating variables in the study of well-being; and part three will explore the stress created due to the chronic stressors of race, sex and social class as well as introduce the relationships that exist between chronic stressors, stress, and Well-being.

Theoretical Perspectives

A need for the formulation of better theoretical frameworks and theory based research exists when the topic well-being is used (Diener, et al., 1998). No theories exist to explain the factors that related to relate to well-being. Consequently, not frame works are available for determining the well-being of individuals as well as families. In the meantime, however, six contextually based theoretical perspectives appear to serve as proxies when examining interpersonal or social factors and their relationships with well-being. These perspectives serve as the foundations of explanation for many of the studies related to well-being. The theoretical perspective examines issues on an interpersonal level from a micro perspective or it may examine issues on a societal level from a macro perspective. Four theories discussed are micro in nature and two are macro. The mirco theories examine interpersonal issues without focusing on societal expectations. The macro theories examine the persons' roles, their functions, and family structure in terms of societal expectations.

Well-being as a concept often is examined in terms of how it is perceived across gender, marital status, religion or social roles of the individual, such as, husband, wife, male, or female. The theoretical perspectives that serve as bases of explanation for the relationship between social roles and well-being are the Social Integration and Symbolic Interaction perspectives. The economic deprivation or stress perspective is often incorporated when divorce and well-being are examined. The Resource Exchange perspective has been used to help explain family interactions and their relationship to well-being among people in divorced families. The Structural Functional and Conflict Theories, both macro perspectives have been used to explain the impact of social stratifications and their relationships to well-being.

Social Integration

Social Integration, a macro perspective, evaluates the relationship that an individual has with society (Keys, 1998). It also assumes that it is beneficial for individuals to take on more than one role (Thoits, 1983, 1986, 1999). For example, it is beneficial for a female to be a wife, mother, employee, and member of a church congregation. From this perspective, more involvement and more responsibility equates to an increase in the number of resources, the amount of power, and the level of prestige (Moen, Robison, & Dempster-McClain, 1995), and ultimately a greater sense of well-being.

Symbolic Interaction

Incorporating the Symbolic Interaction perspective, Thoits (1983, 1986) focused on the identities—the meanings that an individual gives to a role (LaRossa & Rietzes, 1993). An example of identity is illustrated when a married woman takes on a role of

employee and perceives the identity of employee as primary and her identity of wife as secondary or vice-versa. Thoits (1983) indicated that multiple identities are associated with an increase in psychological Well-being because multiple roles add more meaning and purpose for life. Yet, one has to be careful when adding multiple roles, so as to avoid role strain—a stress created due to the inability of individual to satisfactorily fulfill the requirements of the roles undertaken. For example, one investigation found that adding the role of care-giving to an already “full plate” can create role strain and surely impact well-being (Moen, et al., 1995).

Stress Perspective

One important theoretical perspective that has been prevalent in examining well-being is the stress perspective. The family stress perspective has been used to explain marital conflict and its influence on well-being. Parental divorce was found to influence Well-being by increasing the level of stress in the family, thereby lowering the level of overall Well-being (Gohm, Oishi, Darlington, & Diner, 1998).

Resource Exchange

The remaining theoretical perspective that has been used in the study of well-being is the Resource Exchange perspective. This perspective has been used to address the relationship between family interactions and well-being (Blake & Darling, 2000). Resource Exchange Theory examines the costs and benefits of the exchange of goods and services among family members (Blake & Darling, 2000) and friends (Ellison, 1990). Within the African American community, exchanges are often made regarding childcare and household tasks (McAdoo, 2007).

Most of the studies regarding well-being were theoretically supported by the contextual factors related to well-being. Studies that incorporate theoretical perspectives regarding race and well-being or class and well-being have taken a class stratification approach. Eshleman (2002) has identified structural-functional and conflict theories as foundations of explanation for stratification differences. Baca Zinn and Eitzen (1990) have also incorporated a cultural approach to aid in the explanation of stratification by social class.

Structural-Functionalist

From the structural-functionalist perspective, individuals and family members are viewed in terms of the functions that must be performed to ensure the survival of society (Kingsbury & Scanzoni, 1993). In this case, survival means that membership of the individual in a particular realm of society (in this case, the race or social class) or group of which he or she is a member must persist and endure (Kingsbury & Scanzoni, 1993). Those who function according to the structural-functionalist perspective work diligently to attain and maintain the best interests of society negating what is best for individuals (Eshleman, 2002). Those who support the structural-functionalist perspective might feel that American society can survive and remain powerful, only if White males remain in the most powerful and prestigious positions in government, business, and education and serve as well as gate-keepers to monitor admission into these institutions. White males may be viewed primarily as the ones who can attain the necessary skills required to keep society functioning at its maximum level. From this perspective, White males will always acquire or will be given the best jobs and opportunities thus reaping the rewards

and benefits without a second thought about others who are perceived as unworthy of these entitlements and not granted access to the same jobs and opportunities.

Although the literature is saturated with contextually based theory, the current study examines well-being from a stress perspective examining the impact of stressors (race, sex, and social class) and their influence on well-being when mediated by resources and perceptions. This perspective was selected due to its inclusion of stress and mediating variables. The stress perspective comes with a flexible framework that can be adapted and used to identify well-being. It is also important to note that only the stress perspective lends itself to empirical verification and testing. The constructs are tangible and therefore measurable. These constructs can also be adapted to path model testing (Caron & Boss, 1999) and structural equation models. Additionally, the theoretical perspective utilizes an ecological approach which provides the greatest degree of flexibility and uses social context as a factor. As a result, the stress perspective is the best choice for me given my research questions. Prior to putting this perspective into effect, it is important to define well-being and examine its constructs.

The Construct of Well-being

Well-being is a difficult topic to discuss largely because there are many perspectives offered across academic disciplines. No matter how well-being is defined, one thing remains clear: well-being is or should be based on an individual's perception of his/her life circumstances at a static time period.

Well-being has been referred to by many names, most notably, quality of life, life satisfaction, and happiness (Andrew & Withey, 1976; Campbell, 1981; Campbell, et al., 1976; Diener, et al., 1998). Although one could argue that these concepts are different in

very specific ways, the general construct of how one sees oneself vis -`a- vis one's own perception of how things should be is the concept captured by subjective Well-being as understood by most social scientists.

In the mid 1970s, researchers encountered difficulties in finding standards to define and to research the concept of well-being (Campbell, et al., 1976). They indicated a need to develop indicators that defined and measured the subjective assessment of the quality of individual life experiences and the conditions associated with those experiences (Andrew & Withey, 1976).

Campbell and others (1976) determined two factors that contributed to well-being—affect and satisfaction—and suggested that these two factors not only had a major impact on one's life as a whole but also affected the specifics of one's life. Andrew and Withey (1976) posited that the indicators used to determine well-being were specific or non-specific and measured either affect or cognition. The specific measures were indicative of the feelings, the cognitions, and the values that individuals held about different areas of their lives, whereas the non-specific measures indicated feelings about life in general (e.g., is your life happy). Both teams of researchers based their research on the importance of individual perceptions and the meanings individuals associated with these perceptions (Andrew & Withey, 1976; Campbell, 1981; Campbell et al., 1976). Well-being is an important concept, measured in many ways, but the ultimate factor is the way people see themselves in the context of their social environments that helps to solidify this concept.

Well-being: Measuring the Same Things

After examining an abundance of literature, it is clear that well-being expanded to at least five specific dimensions. Among these dimensions were: (1) social well-being—the social elements of functioning; (2) material well-being—the belief that specific items establish or maintain well-being; (3) economic well-being—the measure of sustained wealth and economic fortune; (4) psychological well-being—the ability to have good mental health functioning; and (5) subjective well-being—a personal perspective of the individual's well-being that can and often does include the former concepts.

Each of these constructs of well-being has been examined in great detail and is reviewed in the sections that follow. As a result, variance in well-being depends upon the discipline, the specific focus, the type of well-being that is examined, and the conceptualization of well-being developed by the researcher.

Social Well-being

From a sociological perspective, well-being is defined as the assessment of the conditions of life and the manner by which one functions in the presence of life's state of affairs (Keyes, 1998). From this perspective, well-being is composed of five components. They are: (1) social actualization—the ability of an individual to explore the possibilities that society has to offer while clearly observing societal progress and improvement; (2) social acceptance—the ability of an individual to see the good in others as well as the good within himself/herself; (3) social integration—the ability of an individual to assess his or her relationship to other members of society; (4) social contribution—the ability of an individual to evaluate his or her membership in society by taking note of his or her accomplishments of societal duties, by maintaining some level of

accountability in dealing with societal issues, and by making contributions to society; and (5) social coherence—the ability of an individual to clearly identify and understand the world and his or her immediate surroundings (Keyes, 1998). An investigation of social well-being using these five components along with age and education, determined that well-being improves with age and with higher levels of education (Keyes, 1998).

Social Well-being is useful if examining one's well-being in relationship to society or to members of society. The present study uses a more micro level approach hence the social well-being component will not as be as appropriate as other measures of this construct.

Material Well-being

Material Well-being referred to the amount of merchandise, supplies, services or possessions that a family has available to them (Fergusson, Harwood, & Beautrais, 1981). Although material well-being has no generalized standard of measure (Fergusson, et al., 1981), it appears to be measured by the family's level of income, level of expenditure, or standard of living. It is important to note that material well-being is not the same thing as resources as defined in the ABC-WB model. Material well-being is an outcome measure while resources are a latent measure that is based on a variety of elements which encompass material well-being and the experience of living with material comfort.

Level of income is considered a flawed indicator for material well-being and is thus considered a measure for economic well-being. It has been suggested that material well-being is best measured by the items or materials the family owns and by how much of these items the family consumes (Fergusson et al., 1981) rather than earnings per year, the common measure of income.

Although material well-being seems to be excellent measure its primary focus centers on family ownership and consumption; therefore it is not appropriate for the current study. It is too specific and cannot encompass the concept of resources as envisioned as a factor for the well-being of individuals.

Economic Well-being

Economic well-being has been defined as the financial resources that a family has available to them and the transactions that occur from these finances (Fergusson, et al., 1981). Smock, Manning, and Gupta (1999) measured economic well-being as amount of personal income, and the amount of income that is spent on needs. Economic Well-being also can be measured by level of poverty or total annual family income (U.S. Census, 2005). Economic well-being of families comes to the forefront in studies of divorce and poverty. After divorce, the economic well-being of the women declines greatly in comparison to the income of men. The decline is related the amount of income that comes into the family household and family structure. Economic well-being plays a major role in the lives of individuals and may even contribute to global Well-being in some way. However, this dissertation does not focus on economic well-being. With or without economic well-being, some individuals continue to remain happy and satisfied with life. In short, wealth as a resource can be related to economic well-being but have only minor influence on overall subjective well-being

Psychological Well-being

Psychological well-being, one of the most discussed forms of well-being. It has been used as an outcome measure when differences in sex, family roles (Broman, 1991; Hrba, Lorenz & Lee, 1996; Lai, 1995), religiosity (Blaine & Crocker, 1995; Ellison,

1991), family relationships (Amato & Booth, 1991; Mastekaasa, 1994; McLanahan & Adams, 1987; Mookherjee, 1997), gender, aging (Inglehart, 2002), and race (Blake & Darling, 2000; Broman 1991; Campbell 1981; Campbell, et al., 1976; Ulbrich, Warheit, & Zimmerman, 1989) has been examined.

Although psychological well-being seems to permeate studies about well-being, the concept is quite personal. It is defined as a state of being that is most familiar to the individuals themselves and may be communicated to other persons through verbal or nonverbal communication (Campbell, 1981). Individuals who investigate psychological well-being may use clinical perspectives, non-clinical indicants or both to identify psychological Well-being. No matter what perspective is used, the intent is always to assess some aspect of a person's life that has clinical indicants, such as anxiety, distress, depression, strain, and worry which are often measured using some type of depression scale or some form of psychological anxiety scale. The non-clinical perspective of psychological well-being is in actuality subjective social well-being. The cross-over between psychology and sociology—social psychology—allows for the fluidity in this definition. These two disciplines, in many cases, use the same approach and concepts to identify well-being.

The current study incorporates a social-psychological perspective with the study of stressors, stress, and well-being. It is primarily concerned with impact of chronic stressors on Americans' well-being as they pursue daily life. The concern here is to discover the perceptions and resources indicated by individuals that work independently or together to maintain well-being in the presence of continuous stressors that impact everyday life. The information needed is collected from a subjective perspective. In

essence, the individual provides his or her own evaluation about the resources and perceptions that possibly contribute to the happiness and the satisfaction in their lives.

Subjective Well-being

Subjective Well-being can be measured as a person's evaluation of his/her life (Diener, et al., 1998). These evaluations can be affective, cognitive or both (Diener & Fujita, 1994; Diener & Suh, 2002). A cognitive evaluation of one's life may be perceived in terms of his/her satisfaction with life (Diener, et al., 1998). An affective evaluation of one's life is related to his or her level of happiness (Bradburn, 1969; Diener & Fujita, 1994) or the presence of positive feelings (Bradburn, 1969; Diener, et al., 1998) that stem from perceptions of control of one's life, life circumstances, positive self-esteem and positive relationships with others (Ryff & Singer, 1998). Needless to say, it is the individual who knows more about his/her status and is better able to inform others (Campbell, et al., 1976) as to whether he/she is happy or satisfied with life. With subjective well-being, people come to conclusions about their own lives using their own set or criteria (Diener, et.al., 1998; Ryff & Singer, 1998). In subjective well-being the presence or absence of the concept derives from individual's perception thus contributing to the definition he/she holds regarding the quality of life (Andrew & Withey, 1976).

Variables of Well-being: Race, Sex, and Social Class

People often are assessed by race, sex, and/or social class. Race, sex, and social class are used as forms of social stratifications that divide U.S. society into groups and ultimately serve as a means to socially divide groups of people. Skin pigmentation, maleness, femaleness, and/or socioeconomic status (often a measure of social class) on one hand, serves as a gate that hinders acquisition of goods and services for some. On

the other hand, such stratification serves as a gate that grants access to others so as to reap the majority of the benefits and rewards that society has to offer. Hence, many of those that are not hindered from entering the gate of opportunity enjoy many of life's privileges but in turn block the gate and obstruct People of Color, women, and lower class persons from entering to access the better opportunities and privileges. The lack of opportunity for these individuals, because of the membership in these groups can be stressful. Membership in certain races, sex, or social classes is often associated with negative treatment in U.S. society. The results of such treatment are manifested as racism, discrimination, sexism, inequality, lack of equal opportunities, and deprivation (Feagin, 1991; Rothman, 2005). For those who are not the target of these negative missives, there is positive treatment that can result in advantages and the powers that non-people-of-color receive because of skin pigmentation. Of course, not all White people are granted the same privileges when sex or social class enters the equation. The overlapping influences of, sex, and social class at times change the status quo (Rothman, 2005).

In some cases race, sex, and social class are examined separately. Yet, they tend to overlap and form interrelationships that render germane information when identifying social inequalities. Examination of a working poor Black female avails more specific information than the examination of a Black female without the inclusion of social class. Researchers can better understand each of these factors by examining the convergence of them (Griffin, 1995; Nikano, 1985; Rothman, 2005; Smith, 1995). Yet, it is important to examine each factor separately prior to investigating their impact on each other.

Social scientists examining well-being by incorporating race, gender, and social class as influential factors found that all three of these factors individually or together have some influence on well-being. They are believed to influence well-being directly or believed to cause stress in the forms of racism, sexism, or classism which will in turn impact well-being. Ethnic discrimination and higher levels of stress were found to be associated to each of these factors (Williams, Spencer & Jackson, 1999). The following three sections will examine race/ethnicity, sex, and social class and their impacts on well-being.

Well-being and Race/Ethnicity

Race and ethnicity are important elements of life experiences in the United States. For those who are not part of the majority group (i.e., non-Whites) issues of Well-being can and do take on different meaning (Feagin, 1991). Race categorization has a direct influence on access to resources and to power (Mirowsky & Ross, 1986; Schulz, et al., 2000). Significant elements in establishing well-being for some individuals with darker skin tones are often subjected to stronger doubt (Blake & Darling, 1994) that devalue and places people at a disadvantage thus setting the stage for the distribution of unfair treatment. The long-term consequences of such attitudes and behaviors can eventually impact an individual's well-being.

Race also has been associated with more vulnerability to undesirable life events (Ulbrich, et al., 1989) and other factors that impact well-being such as economic difficulties (Neighbors, Jackson, Bowman, & Gurin, 1989) stress (Aneshensel, 1992; Pearlin, 1989) and distress (Mirowsky & Ross, 1986).

Most of the studies of race and well-being focus mostly on Blacks or look to compare Blacks and Whites. In the comparisons, Blacks were found to have lower levels of well-being and they were usually found to be less satisfied with life as a whole (Campbell, et al., 1976). However, there are other racial and ethnic groups who may be as affected as well—the literature on this point is not as available or clear when this occurs.

Well-being and Social Class

Social class is defined as a societal status location occupied by a group of individuals or families who are identified as parallel in an economic system affiliated with producing, distributing, buying, selling, and utilizing goods and services in society (Rothman, 2005). Membership in social classes helps determine who individuals date, where they work, and the values that they incorporate (Eshleman, 2003).

Stratification of social classes is based on the amount of power and prestige that groups of individuals are considered to have (Gilbert & Kahl, 1993). Social classes can be categorized into five different socio-economic groups according to Rothman (2005). They are: (1) upper class—the class with the most wealth and power; (2) upper middle class—the class that houses many professionals, such as doctors, attorneys, or those with advanced degrees; (3) lower middle class—the class that serves the professionals (e.g. administrative support); (4) working class—the blue collar workers; and (5) the poor, the class of individuals who are often unemployed or semi-employed.

It seems that several studies have linked well-being and social class using a stress/distress perspective while others examined well-being using a mental health perspective (Jackson & Stewart, 2003; Karlson & Nazoo, 2002; Turner & Noh, 1983; Turner, Wheaton, & Lloyd, 1995). The stress/distress perspective places well-being and

distress at opposing ends of an emotional continuum signifying that as well-being increases, distress decreases and vice versa (Mirowsky & Ross, 1989). In examining social class and well-being, three themes emerged. The themes are social class and responsiveness, social class and vulnerability, and social class and exposure and negative life events. These perspectives and themes are presented below.

Turner and Noh (1983) determined that a relationship existed between social class and distress. They found that as stress decreased, the relationship between social class and distress disappeared and as stress increased, the relationship between social class and distress reappeared. Members of lower classes were found to experience more undesirable life events than those from higher classes (Turner & Avison, 2003). Those who were exposed to more stressors were more likely to experience distress or lower levels of well-being. Differences in class influenced how an individual responded to stress created by the stressors (Kessler & Cleary, 1980; Turner, et al., 1995). Members of the higher classes, when exposed to stressors were less likely to experience stress when compared to members of the working class lower classes.

From the mental health perspective, socio-economic status was linked to mental health indicating a relationship between class differences and levels of stress (Jackson & Stewart, 2003; Karlson & Nazoo, 2002; Langer & Michael, 1963). The lower a person's socioeconomic status, the more he/she was exposed to stress (Kohn, 1972; Turner & Avison, 2003). It is apparent that class variation influences stress management (Turner & Lloyd, 1999). Yet, when resources such as personal control and social support were utilized, the relationship between social class and distress lost its significance indicating

that these two factors play an influential role in stress response and stress vulnerability (Turner & Noh, 1983).

Income also plays a major role in the experiencing of undesirable life events thus suggesting that individuals in the middle class were more likely to experience more negative life events than their counterparts. They were believed to have two major issues: (1) they were more likely to encounter negative life events; or (2) they did not have the resources in which to manage or alleviate such events (Brown & Harris, 1978; Kessler, 1979; Turner and Lloyd, 1999). Social class was a factor that was often determined by income and education. McLeod and Kessler (1990) found the majority of Americans fall into the middle and working classes. Inability to access equal working opportunities and issues of economics are prevalent thus landing many people in the working and working poor classes which seems to influence their overall well-being. Those with the lower income and the lower levels of education are surely placed in the lower social class levels; more often than not, they are Black and female.

Well-being and Sex

Sex has been shown to have an impact on well-being. Consequently women who suffer from distress tend to lack well-being. Many studies examined gender in terms of mental health, depression, distress, and well-being. Gender and well-being have been approached through roles, marital status, parental status, work status, and in general comparison between men and women. Men were identified as having less distress than women and women indicated that they were often more angry and sad than men (Mirowsky & Ross, 1995).

In examining the relationship between well-being and sex, much research focused on the Well-being of women by using marital status, family structure, and the comparison of wives to their husbands. Well-being in these studies was measured in terms of satisfaction regarding the marital relationship and/or happiness of the wife or husband but was mediated in many cases by other factors that were often not clearly isolated. It was found that married women were more satisfied with life than unmarried women (Mookherjee, 1997; Schumm, Paff-Bergen, Hatch, Obiorah, Copeland, Meens, et al., 1986) and were less satisfied with marriage than were their husbands.⁵ Women were found to be better at being single than men (Davies, 1995) but divorced women (depending on the time since divorce) had lower levels of well-being than their ex-spouses. Yet, recent research indicated that in some cases, men and women had similar levels of happiness, satisfaction, and higher levels of well-being (Inglehart, 2002). However, when age was inserted into the equation, the results changed. Inglehart (2002) found that women over 45 were less happy than their younger counterparts and less happy than men who were the same age.

Some women seemed to experience lower levels of well-being due to the stresses associated with being female in a typically male-dominated society.⁶ Females in traditional families seemingly are socialized to adhere to societal expectations, to perform certain duties and to play certain roles in a more rigid fashion than are males (Broman, 1991). Women who were employed outside of the home continued to perform the bulk

⁵ The Kansas Marital Satisfaction Scale developed by Schumm et al., (1986) looks at marital satisfaction but does not correlate it to overall well-being or sense of self within a relationship.

⁶ Society outlines the roles of women and men. Women in most cases have more than one role especially if she is employed. Women are viewed as caretakers of the home and of the children. When employed, they are expected to primarily take care of the home, children and go to work. Taking care of children has been associated to lower levels of well-being.

of the housework and the most of the childcare (Perkins & DeMeis, 1996; Rothman, 2005). In other words, women, because of role expectations, often experienced greater exposure to certain life events than men when exposed to the same or similar events (Kessler & McLeod, 1984; Turner, et al., 1995). Women typically experience different levels of well-being moderated by stress. Women are exposed to more acute stressors of life because of their expected roles of caregiver whereas men are less likely to engage in the care-giving role (Gove & Hughes, 1984; Moen, et al., 1995; Pavalko & Woodbury, 2000). As a result, many men are typically relieved from the burdens and the daily emotional issues regarding care-giving experience by women.

Stress and Well-being

In examining well-being, one must also consider stress. Stress has been associated with mental and physical health outcomes (Turner et al., 1995). Stress that occurs as part of daily life contributes to mental health issues such as depression and to physical health issues such as the increase in blood pressure. For example, African Americans are more susceptible to diseases such as hypertension, diabetes, and strokes than are Whites (Hayward, Miles, Cummins, & Yang, 2000). Some studies that examine mental health link stress to distress (Liem & Liem, 1978) and distress to lack of well-being (Kessler, 1979). Mirowsky and Ross (1986) associated distress with anxiety, malaise and depression created by alienation, inequity, and authoritarianism.

Neither mental health nor distress is the focus in the study of family stress. These two terms are associated with a clinical perspective. Stress and its relationship to Well-being is the focus of this dissertation specifically the stressors associated with the social categorization of race, sex, and social class.

Stressors

A stressor is referred to as conditions that are perceived as a threat to well-being of people (Aneshensel & Pearlin, 1989; Moos & Swindle, 1990). It has also been identified as creator of stress (Lazarus & Folkman, 1984; Selye, 1974). Interestingly, stressors may be induced internally or externally by some factor or person inside or outside the family unit and it can be categorized in terms of its source, type, duration, and density. Stressors may arise in the form of a normal or an unusual situation that is understandable, really confusing, desired or not at all wanted and it may last for a short or long period, result in the accumulation of multiple stressors or it may occur once never to return again (Boss, 2002). A stressor may be considered an event, situation, or condition (Boss, 2002). For the purposes of this study, a stressor is defined as socio-ecological element that is seen as demanding and one that has some implication for a person's subjective well-being (Moos & Swindle, 1990).

Research findings have indicated that there are three forms of stressors, they are: life events; daily hassles; and chronic stressor (strains). An explanation of each of these three stressors is provided below.

Life events. Studies of life events prevailed in the late 1960s and the decade of the 1970s. The life events were described as stressful, negative and even undesirable. The creation of an instrument to measure life events seemed to incite studies on the phenomenon of life events and its relationship to well-being. Holmes and Rahe (1967) created a scale to measure life changes in terms of readjustment scores—the changes during a certain period of time that individuals had to make due to the life event. After many years of using the scale, investigators found that the scale had measurement issues

and no longer used it. Yet, despite its flaws, one good thing came out of the scale. The authors found that with the occurrence of the life change came some behavior to illustrate coping or adapting. Life events may be long term or short term. When compared to hassles, life events are more long term.

Daily Hassles. Hassles are minor daily events that do not last long in duration but despite their brevity, they manage to create stress and interfere with the daily functions (Bolger, DeLongis, Kessler & Schilling; 1989; Serido, Almeida, & Wethington, 2004). These hassles originate in the forms of events that are not expected or planned for such as having to detour from a main street or having to leave work to pick up a sick child from school.

Chronic Stressors. Unlike daily hassles, chronic stressors or strains are longer in duration and impact the Well-being of individuals. Chronic stressors refer to unalleviated situations that can weaken the family and make recovery difficult (Boss, 1987, 2002). They are on-going or continuous conditions that impact life daily (Pearlin, Menaghan, Lieberman & Mullan, 1981). These stressors can be viewed as conditions or as strains” that negatively impact families causing them to change their ways of functioning (Ulbrich, et al., 1989) so as to maintain some sort of balance (Boss, 2002). They are issues that continue to create problems in the lives of individuals (Serido, et al., 2004). Chronic stressors may be physical, impacting one’s health and wellness; examples of this are diabetes or congestive heart failure episodes. Chronic stressors also may affect mental health and emerge as depression. The condition of depression falls under the umbrella of psychological distress. They may occur in the forms of personal stressors such as role related stressors (Pearlin, 1983), work-related stressors (Parasuraman,

Greenhaus & Granrose, 1992) and life events such as intermittent employment or unemployment (Eckenrode & Gore, 1990), long-term life issues such as having an alcoholic spouse (Wheaton, 1983) or from larger social stressors such as crime, racism, or discrimination.

Chronic stressors are difficult for individuals because they have no clue when this stressor will conclude (Wheaton, 1994) and they cannot do anything to make it end (Pearlin, 1983; Pearlin & Schooler, 1978). Chronic stressors may be difficult to manage (Pearlin, 1983). Chronic stressors in this dissertation are defined as non-relenting situations that consistently impact individual well-being. The individuals do not know when the chronic stressors will end and they cannot make them end. They have to learn to deal with chronic stressors and the stress that they create on a daily basis by incorporating any resources that they have available to them.

This paper examines race, sex and social class as chronic stressors. These social categorizations are defined as chronic stressors because they can be the source of long-term stressful conditions or creators of daily interpersonal difficulties.

Chronic Stressors

Race as a Chronic Stressor

Race is indicated as a chronic stressor because it impacts the lives of individuals of color on a daily basis. It is often the underlying cause for the discrimination that occurs in public places, workplaces and educational sites (Feagin, 1991). The color of a person's skin can be reason enough for others to form negative perceptions, to mistreat people and to deny them equal access to goods and services (Thomas & Hughes, 1986). Persons-of-Color continue to receive inferior treatment and poor services in public arenas

(Feagin, 1991). Persons-of-Color are not privy to the advantages and privileges of the majority (McAdoo, 2007). The lack of opportunities creates undesirable life events and economic problems (Ulbrich, et al., 1989) and results in greater levels of stress, especially for Blacks in comparison to Whites (Veroff, 1981). Racism and discrimination often occur because of differences in skin tone (Bobo & Fox, 2003). Discriminatory practices such as overlooking people for employment opportunities, rendering poor service, racial profiling, harsher sentencing, and verbal harassment, often triggered by differences of skin color tend to cause People-of-Color stress (Feagin, 1991). People-of-Color are consistently trying to come up with ways to cope with the stress caused by the color of their skin. Race as a societal stratification identifying person's skin is not directly indicated as a chronic stressor, but membership in certain races is certainly related to stress (George & Lynch, 2003). Some reasons that race may not be considered has more to do with the perception of the previously cited researchers/ authors—many people who are not Persons-of-Color and do not view issues of race in the same way, particularly not as a chronic stressor component that could be teased out and examined in detail.

Sex as a Chronic Stressor

Sex or gender is a social categorization that impacts individuals in different ways because of the societal expectations that are affiliated with socialization (Rothman, 2005). Males and females are socialized in a different manner with different expectations and are thus exposed to different treatment (Pearlin, 1989; Rothman, 2005). Gender is indicated as a chronic stressor for women because women consistently deal with more stress, which appears in the form of inequality, than men. These inequalities present

themselves in the roles that women are expected to play. Due to many of these inequalities and the roles that women adhere to, women have been found to have higher levels of depressive symptomology and major depressive disorders in comparison to men (Turner, et al., 1995). They were also found to have lower levels of life satisfaction and happiness when dealing with life events than found among men (Campbell, 1981; Broman, 1991). Even the stressors of marriage can be governed by gender (Pearlin, 1989).

The stress experienced by women has been examined in terms of marital status and family structure. Many women, although employed outside of the home, continue to do the majority of housework and childcare (Perkins & DeMeis, 1996). Yet, having multiple roles is found to significantly reduce stress (Thoits, 1986). Married women have been identified as having higher levels of stress than their husbands (Demo & Acock, 1996). Women who are raising kids without husbands are noted as having higher levels of stress than those with husbands (Demo & Acock, 1996) unless the wives are in unhappy marriages. Women who have children experience more stress than those who are not raising children (McLanahan, 1989). Younger women experience more stress than older women (Eckenrode & Gore, 1981; Pearlin & Skaff, 1995,). Unmarried women experience more stress than married women due to undesirable life events (Eckenrode & Gore, 1981; Kessler & Essex, 1982).

Social Class as a Chronic Stressor

Although there seems to be no consensual criteria among researchers for defining social class, it has been examined by individual or mixed factors of education, occupation, income. Social class has been linked to studies of distress (Kessler & Cleary,

1980; Langner & Michael, 1963; Turner & Noh, 1983; Turner, et al., 1995) but it has also been linked to stress. Social class is viewed as a chronic stressor because it is a stratification factor that monitors upward mobility for people and causes stress for those who continue to be economically immobile.

Class distinctions play an important role in the way individuals are treated and in how they are able to achieve economic success. With an increase in class comes an increase in power and prestige (Kendall, 2002). Individuals from lower classes do not have access to the same opportunities for economic advancement as those from middle and upper classes and thus experience more stressful life events (Brown & Harris, 1978; Kessler, 1979). They are often poor or the working poor with little education which grants them even less occasion for advancement. Those with less education are suggested to have higher levels of stress (Ulbrich, et al., 1989).

The purpose of this study is to investigate the impact of race, sex, and social class on well-being. These factors identified as chronic stressors are believed to have an influence on well-being.

ABC-X Studies

While there have been several investigations that have used the ABC-X model, most have focused on the issues of crisis (Lee & Iverson-Gilbert, 2003; White & Rollins, 1981; Williams, 2005), such as death of a family member (Thomas & Striegel, 1995), birth of a child with chronic problems (Patterson & Garwick, 1994), divorce (Muldrow, 2004), ambiguous loss (Boss, 2002, 1987), and some involvement with the criminal justice system (O'Connor, 2002). Few have examined how race could or might be an

important factor. Studies related to gender have also tended to focus on recovery from a major event, just as divorce or loss of a child (Darling, McWey & Hill, 2006; Kahl 2005).

A considerable amount of the literature using the ABC-X model can be found in therapy and medical journals. In fact, most prefer to use the Double ABC-X model, which is an adaptation often used primarily in discussing biomedical problems faced by families and individuals (Chan, 2004; Kahl, 2005; Tornatore, 1998; Williams, 2005). In some cases, the family stress model has been used to understand major events, such as the World Trade Center collapse and its impact on families, to the effect of military incursions.

Each of these studies provides valuable information about how ABC-X model can be applied and adapted. Building on these ideas the ABC-X model was adapted to form the ABC-WB model that will be examined in this investigation.

Summary

In summation, well-being was found to be a multidisciplinary concept in definition and in measurement due to the varied ways it is viewed across disciplines, to the contextually based theoretical perspectives, and to the multiple types of well-being reported. Yet despite the challenges to find one coherent definition, it is reasonable to conclude that the individual has some awareness of his or her own sense of well-being and is better able to inform others of his/her level of satisfaction with life.

As race, sex, and social class are introduced into the study of well-being, it is revealed that each of these, depending on the context of evaluation, plays a major role in influencing Well-being whether through the creation of stress such as racism, sexism, or classism or through roles as a stressor. These social stratifications identified as stressors

due to their ability to make individuals more prone to stress may influence Well-being directly or indirectly. These stressors are considered chronic because they are reluctant to change or cannot be altered. Due to their tenacity, they can constantly produce stress thereby influencing one's Well-being. Yet, it is the purpose of this dissertation to examine the factors that mediate these stressors and to incorporate a model that can be used to measure the influence of these stressors on Well-being when mediated by resources and perceptions.

Constantine (2002) and other researchers pointed out that relevance and salience of considering race, gender, and social class as a critical factor by which we should view phenomenon regarding individual development (Robinson, 1993; Robinson, Howard-Hamilton, 2000; Weber, 1998). The relative small number of writings on the intersection of race, sex, and social class and how they influence the life chances and well-being, particularly people of color must be examined in new and innovative ways (Constantine, 2001, 2002; Weber, 1998). The current dissertation, by applying the ABC-WB model offers a novel way to address an issue that has continued to generate controversy in the social sciences (Weber, 1998).

CHAPTER THREE

METHODOLOGY

The purpose of this dissertation is to examine how Well-being is influenced by the chronic stressors of race, sex, and social class vis à vis the use of an adapted family stress model called the ABC-WB Model of Well-being. Moreover, it examines the individual perceptions and resources to determine how each can influence the Well-being factor.

Although the literature was replete with studies that were conducted to examine the stress and/or stressors related to race, sex, and social class, few studies focused on race, sex, and social class as chronic stressors as is proposed to be done in this investigation. The findings uncovered in this study will shed light on how race, sex, and social class influences Well-being and will be a welcomed addition to the current body of knowledge on stress, Well-being, and the utility of the ABC-WB Model.

Research Questions

The research questions were generated from interest in how individuals, who are members of different races, sexes, and social classes, maintain their Well-being when living with persistent stressors in their day-to-day lives. The questions are as follows:

1. What factors contribute to the Well-being of Americans faced with normative indicators of stress?
2. How can a model of stress and Well-being enhance our understanding of how Well-being functions to maintain families under stress?
3. How do race, sex, and social class work to influence the perceptions, resources, and Well-being of Americans?

These questions and the possible methods for addressing the issues raised by these questions will be examined throughout the remainder of this document.

Research Hypotheses

The four hypotheses, listed below were developed to provide an answer to each of the research questions. Each hypothesis examines the issues identified by the research questions and is supported by the literature. The hypotheses are written with the belief that chronic stressors—race, sex, and social class will have some effect on the Well-being of Americans and that stress is more problematic for People of Color and women than it is for others. It is believed that membership in a particular race, sex, or social class makes individuals more prone to stress thus creating differences in their level of Well-being (Constantine, 2001, 2002; Robinson, 1993; Robinson & Howard-Hamilton, 2000). It is also believed that the resources and the perceptions available to the individuals will influence the effect of these chronic stressors.

The hypotheses are as follows:

- *Hypothesis 1:* The individual sense of personal Well-being will be lower for Blacks than for Whites when mediated by perception and resources within the ABC-WB model.
- *Hypothesis 2:* The individual sense of personal Well-being will be lower for Women than for Men when mediated by perception and resources within the ABC-WB model
- *Hypothesis 3:* Individual sense of Well-being will be less for those with lower social class status than it will be for those with higher social class status when mediated by perception and resources within the ABC-WB model.

- *Hypothesis 4:* Individual sense of Well-being will be significantly related to perception and resources within the ABC-WB model.

These hypotheses address the utility of the theoretical construct used to guide this project (ABC-WB model). As such, they are written to link the elements of the ABC-WB model to the outcome measure—Well-being. The model is a dynamic model with a feedback loop connecting Well-being to the stressors to illustrate continuous information processing and non-stop movement of information in the system of Well-being. However, the current focus is on the factors that are believed to influence Well-being and I will not directly test for the feedback component.

Data Source

Data were gleaned from the General Social Survey (GSS) 1972-2004. Only data from 2004 are used because they contained appropriate measures needed to test the proposed model on Well-being filtered through the ABC-WB. The GSS is a nationally represented survey of the population of the United States (the continuous 48 states) collected by in-person interviews under the auspices of the National Opinion Research Center. The GSS has been conducted for the past thirty years on an every year bases from 1972-1988 with the exception of 1979 and 1981; and then on an every other year basis from 1990-2006. It has a 70% response rate. The GSS focused on non-institutionalized adults aged 18 through 99 and is represented by the National Opinion Research Center (NORC) national probability sample (Davis, Smith & Marsden, 2005). The GSS, a national probability cross-sectional sample representing an over-sampling of Black households was developed to examine the different developments, tendencies, and perceptions of Americans. Although the cumulative file merging has been prevalent for

GSS data collected for 1972-2004, the GSS was occasionally amended to reflect new trends and changes such as the inclusion of the mini topical modules included in the year 1994 to examine some specific themes (Davis, Smith, & Marsden, 2005). Also in 1994, a biennial split sample design that incorporated two comparable sub-samples containing 1,500 cases per sub-samples was implemented (Davis, Smith & Marsden, 2005). This sample design allowed for an expansion of the number of questions and subjects addressed in the GSS without actually increasing the sample size or losing statistical power for the two halves, thus enabling the GSS to have wider applicability and to cover more relevant issues than before. This new design has generated useful modules on mental health, religion, and social networks, three elements that are important in the current investigation which uses the modules for the 2004 GSS.

Operationalization of Research Variables

To better understand the study and the proposed relationships in the ABC-WB model, the constructs of the model are presented. The constructs of the ABC-WB model are stressors, resources, perceptions, and Well-being. These constructs are specifically identified and re-categorized empirically as control variables, mediating variables, and outcome variables. Each of the variables is then operationalized to illustrate their utility to the overall model.

Theoretical Model Measures

The ABC-WB model of Well-being is also composed of four major components. They are chronic stressors, resources, perceptions, and Well-being. The chronic stressors are believed to influence Well-being directly or indirectly through the mediating variables of resources and perceptions. They are listed below:

- (A) *Chronic Stressors*—The individual’s normative stressor as indicated by membership in a certain race, sex, or social class. Although membership is the initial criteria, there is a belief that there is a residual effect that can be measured.
- (B) *Resources*—The means or assets that individuals have available to deal with the stressors that are present.
- (C) *Perceptions*— Assessment of how the individual’s attitude toward self efficacy, mastery and self-esteem influences his/her impending Well-being.
- (WB) *Well-being*—An assessment of an individual’s sense of harmony and happiness.

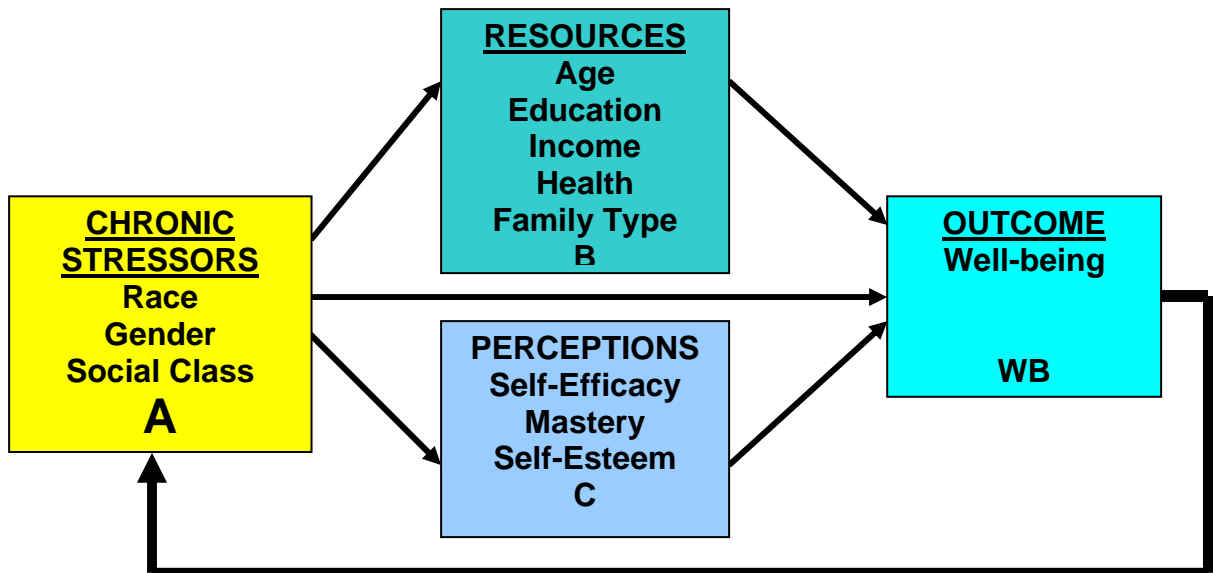


Figure 3.1 Theoretical Model: ABC-WB Model of Well-being with a Brief Descriptive Characteristic of Elements.

Each component of the ABC-WB model is composed of specific elements examined in the review of literature. Resources and perceptions that individuals utilized during stress periods so that they may become less distressed or forego a crisis were

central to understanding the relationship between Well-being and the current model.

These elements are believed to influence Well-being directly or indirectly when chronic stressors are present.

Operational Definitions

The specific factors used in the ABC-WB Model are as follows. Each of the variables is further developed during the detailed discussion of its operationalization. The brief description below is followed by a more concrete measurement description.

A—Chronic Stressors—Elements that make people more prone to stress: Race/Ethnicity, Sex, and Social Class.

B—Resources: Age, Education, Income⁰⁴, Health and Family Type.

C—Perceptions: Self Efficacy, Mastery and Self Esteem.

WB—Well-being: Happiness and Harmony.

Chronic Stressors as Control Variables

The three chronic stressors—elements that make individuals more prone to stress—race, sex, and social class are used as control variables. These variables were selected because of their direct relationship to Well-being as revealed in the literature review. Pearlin (1989) emphasized the importance of including variables of social stratification into studies involving stress and Well-being. One's status along the social stratification continuum can certainly impact his or her Well-being. Current data revealed that Blacks and Non-White Hispanics occupy the lowest social status (U.S. Census, 2005). The chronic stressors were operationalized as follows.

Race/Ethnicity (RACE) —Racial/ethnic group reported by the respondent was recoded into three groups: (1) White, (2) Black, and (3) Other.

Sex (SEX)—Biological sex of the individual. They are: (1) Male and (2) Female.

Social Class (CLASS)—is the subjective class identification reported by the respondent. Social Class is variable composed of four categories. The categories are as follows. They are: (1) Lower Class; (2) Working Class; (3) Middle Class; and (4) Upper Class.

Although the variables for chronic stressors are represented as single elements, it is believed that the interplay and transactive nature of the elements allowed the variables to be used as single measures. Furthermore, the dynamics of the proposed models should account for some of the overlap between elements.

Resources and Perceptions as Mediating Variables

Mediating Variables in the model are composed of the constructs resources and perceptions. Resources are the physical, mental, emotional, or financial assets that serve as built-in or acquired defenses that are at hand to off-set chronic stressors (Boss, 2002). The resources included in the model are age, education, income, health, and family type.

Perception is the other mediating variable in the model and it refers to how an individual's assessment of self efficacy, mastery, and self esteem influences his or her impending well-being. How the individual thinks and feels about chronic stressors determines the how he or she acts or reacts (Boss, 2002). Perceptions in the model are indicated as self efficacy—having the power, ability or capacity to produce the effects desired, mastery—the ability to manage what life brings, and self-esteem—the way an individual views himself or herself. Perception was included because it can influence how an individual assesses the chronic stressors based on his or her ability to produce what he or she desires in his or her life. The mediating resource variables are as follows.

Mediating Variables—Resources

Age (AGE)—Age of the individual. The ages ranged from 18 to 99 years.

Education (EDUC)—Number of years of schooling completed by the respondent.

The number of years of schooling ranged from 0 to 20 years.

Income (INCOME04)—Total family income as reported by the respondent. Total family income extended from 1K to 110K.

Family Type (HHTYPE1) — Household type of the respondent. The categories are: (1) Married Couple with no children; (2) Single Parent; (3) Other Family, with no children; (4) Single Adult; (5) Cohabiting Couple with no children; (6) Non-Family with no children; (8) Unsure, with no children; (11) Married Couple with children; (13) Other Family with children; (15) Cohabiting Couple with children; (16) Non-Family with children; and (18) Unsure with children.

Mediating Variables—Perceptions

Perceptions— will be composed of three different indexes: They are the self-efficacy, mastery, and self-esteem. The first index, self-efficacy, will contain a 3-item scaled variable. These variables are: (1) AFAILURE—I am inclined to feel that I am a failure, (2) NOGOOD— At times, I think I am no good at all and (3) DEPENDABL— I am a dependable person. For the variables AFAILURE and NOGOOD, the respondents selected answers from a 4-point Likert type scale that ranged from: (1) agree strongly; (2) agree; (3) disagree; and (4) strongly disagree with lower levels signifying high levels of self-efficacy. The variable DEPENDABL is defined as follows: (1) a very good description of you (2) a good description of you, (3) a fair description of you, (4) not a good description of you and (5) not at all a good description of you?”

Mastery, the second index, will be composed of a 2-item scale used to measure perceptions and will be standardized based on the following variables. They are: (1) MOREGOOD— Overall, I expect more good things to happen to me than bad and (2) PESSIMST—I hardly ever expect things to go my way. For the variables MOREGOOD and PESSIMST, the respondents selected answers from a 4-point Likert type scale ranging from (1) agree strongly to (4) disagree strongly with low levels indicating high levels of mastery.

Self-esteem is the third index and it will be composed of a 4-item scale. The items included: (1) SLFRSPCT— I wish I could have more respect for myself; (2) PUTDOWN —People at work treat me in a manner that puts me down or addresses me in unprofessional terms either publicly or privately; (3) OPTMIST — I am always optimistic about my future; and (4) NOTCOUNT—I rarely count on good things happening. The respondents chose answers to these statements from a 4-point Likert – type scale with responses varying from (1) strongly agree to (4) strongly disagree. Higher levels of self-esteem will be suggested by low level responses.

The three indexes above composed the perception variable and each be examined in relation to Well-being. Each will be standardized and the alpha coefficients will be reported in the following chapter.

Well-Being as the Outcome Measure

Well-being will be treated as a latent construct and it will be measured by two observed measures that serve as proxy elements. These measures were reversed coded for better fit between concepts. They are: HAPPY—Overall, how happy would you say are you? (3) Very Happy; (2) Pretty Happy; (1) Not too Happy; and HARMONY—

Taken all together, how often do you feel deep inner peace or harmony? (6) Many Times a Day; (5) Everyday; (4) Most Days; (3) Some Days; (2) Once in a While; (1) Never/Almost Never. These variables are consistent with the ideas posed in the literature and represent a recognized cognition which is important in the makeup of Well-being (Andrews & Withey, 1978; Campbell et al., 1978; Campbell, 1981).

Plan of Analyses

It is important to advance from simple procedures to complex procedures so that the readers understand with the progression of analyses with clarity. The simple descriptive information regarding the sample such as the frequency, mean, and standard deviations is offered through univariate analyses. The more advanced analyses such as the bivariate and the multivariate analyses are required when the need arises to examine relationships between the constructs in the ABC-WB model such as the relationships that exist between the stressors and Well-being or the stressors, resources, and Well-being. In this dissertation, I plan to use an Aristotelian approach where I go from simple to more complex statistics so that readers may develop a better understanding of the ABC-WB model's utility.

Analytical Strategy

The analytical strategy for this investigation will occur in two parts. In part one, the findings are presented with simple statistics and then with more complex statistics. The descriptive procedures, such as frequency distributions with dispersion measurements were conducted using SPSS, Version 15.0. More complex tests such as correlations, reliability and factor analysis were conducted. In part two, findings are presented using structural equation modeling via Analysis of Moments Structure

(AMOS) software (Arbuckle & Wotke, 1999). Structural equation modeling (SEM) is a substantiating procedure that was used to assess the ABC-WB model for the best fit possible between the observed data and the model itself.

Univariate Analysis

The simple statistics such as frequency distribution and measures of dispersion such as the mean, median, mode, and standard deviation provides sample information such as the average of the individuals' age, income, and level of education. Additionally, they provide information about the number of members in each race, sex and social class group. Univariate measures allow readers to observe the overall variance with the sample. The dispersion and sample variance information forms the foundation for more complex bivariate and multivariate analyses that will be performed.

Bivariate Analyses

Bivariate analyses are more complex than univariate analyses and provide more concrete and detailed information. The bivariate analyses that I will conduct will be t-tests and Correlation. These differences of means tests will be conducted to examine if a difference exists in the Well-being of males and females. By examining the mean scores, t-tests will identify if there is a significant difference in the way males and females perceive their Well-being. Correlation will be used to examine the relationship among the specific elements that make up the overall ABC-WB model.

Multivariate Analyses

The multivariate analyses that I conducted are Reliability, Factor Analyses and SEM using Maximum Likelihood Estimation (MLE) such as found software such as AMOS (SPSS), EQS and LISREL. AMOS functions allowed for a clear estimate of

means for variables by using maximum likelihood estimates which can be understood without difficulty. The statistical calculations used in AMOS have been identified as reliable in models of good fit and even models that do not fit as well (Arbuckle, 1989).

The next step was to construct the model. The model was constructed using SEM via AMOS. Before the structural model construction begins a review of the hypothetical model along with those variables believed to be important in determining the outcome measure, well-being, will be closely examined. Those variables which do not reveal relationships at the bivariate level or those that do not reveal an adequate reliability will not be used in the final structural model for this study. The difference between the theoretical model and the actual structural model will be discussed after the preliminary analyses are completed. In essence, the theoretical model proposed here can and should change somewhat because until the elements are all placed in the model together it is difficult to determine which ones will remain once the final model processing begins.

A structural equation model (SEM) is a model that allows one to incorporate latent variables that can be measured by multiple indicators (see Figure 3.2). SEM aided in identifying the model with the best fit by estimating the relationships between latent and observed variables and their interactions using maximum likelihood estimation (MLE). The MLE process evaluates relationships between the variables by estimating the parameter values. It estimates structural coefficients (effect sizes) in structural equation modeling to determine which estimates have the best opportunity of reproducing the observed data and in finding a model by which the data can be adequately represented and explained. MLE centers on estimates or parameter values that have the best odds of

linking the observed data to the proposed model for the best fit and the best model for the proposed problem.

Model Testing

The ABC-WB model is a dynamic entity that illustrates how the stressors are mediated by the individual’s resources and perceptions. It also revealed how resources and perceptions will influence Well-being. Additionally, it depicts how Well-being will flow back into the model to influence the stressors. A theoretical model depicting the relationships is shown below in Figure 3.2. The model illustrates differences that may exist across race, sex, social class and the mediating resources and perceptions when predicting Well-being.

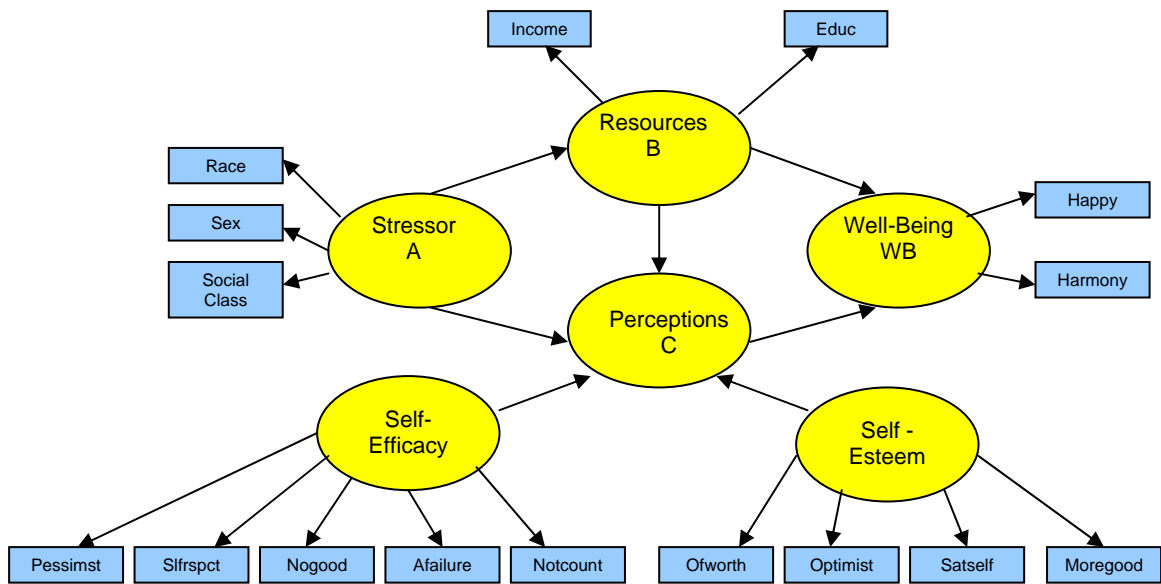


Figure 3.2. Initial Theoretical Structural Equation Model Using the ABC-WB Construct.

The causal model depicts a dynamic model and illustrates how the (A) stressors are mediated by the individual’s (B) resources and (C) perceptions. It also shows how resources and the perceptions influence (WB) Well-being, both directly and indirectly.

The theoretical structural equation model (Figure 3.2) shows exactly how these measures

were tested via SEM methods. The observed measures were shown as rectangles while the latent constructs were represented by ovals. The final model represented the theoretical relationships between the variables after preliminary analyses were completed.

Summary

The ABC-WB Model of Well-being is examined using univariate, bivariate, and multivariate analyses. These analyses were conducted to examine the utility of the model; to examine relationships that exist in the model; to examine the comparative nature of the model between race, sex and social class; and to discover the constructs that contribute to Well-being.

CHAPTER FOUR

RESULTS

This chapter explains the findings of the current investigation as they relate to the proposed predictor, mediating and outcome variables and the relationships postulated to exist between chronic stressors and Well-being. In short, the theoretical ABC-WB model and its various components are explored and analyzed. The chapter is divided into five sections. The first section focuses provides information about the sample population through simple descriptive analysis. It also addresses the proposed variables and the levels of response as well as scale development. Section two addresses the sample data by examining relationships on the bivariate level using statistics such as zero- and first-order correlations. Section three addresses the data via multivariate analyses using more appropriate statistical techniques such as Principle Components Analysis, and Maximum Likelihood Estimation (ML) found in Analysis of Moment Structures (AMOS) statistical analysis program. Section Four also involves a direct application of Structural Equation Modeling (SEM) on the hypothesized variables in an effort to test the theoretical validity of the ABC-WB model. SEM will be used to examine the relationships between the proposed model and the observed data. As the best fit model is ultimately developed, AMOS will assess the model fit using measures that will ensure credibility. Section Five discusses the shortcomings of the model and plans for future analyses.

Descriptive Statistics

Simple descriptive statistics fundamentally examines the data affirming whether or not it viable for more in-depth exploration. This examination begins with a view of variable distributions. Frequency tables provide the number of respondents and the

percentage of responses for each of the variables used in this study's examination of Well-being.

The frequency distribution (see Table 4.1) shows a racial breakdown. Whites (73.3%) accounted for more than three-quarters of all respondents. The remaining one-fourth of the respondents is African Americans (13.4%), Native Americans (7.2%), Hispanic Americans (8.8 %), and Asian Americans (3.2%).

Demographic data shows that women (54.7%) accounted for a majority of the respondents as opposed to men (45.3%). A majority of the respondents considered themselves members of the middle (47.5%) or working class (42.8%). Although the respondents were spread throughout many geographic regions, the larger numbers originated from the South Atlantic (22.5%), East North Central (16.9%) and Pacific (13.8%) areas of the country. Most respondents were married (52.5%), indicated that they were pretty happy (55.0%) and also found life exciting (50%).

The average age of individuals in the study was 45.80 (SD =16.64) years. The average education level at 13.75 (SD = 2.87) indicated a majority had at least one year of education beyond high school (see Table 4.2). The family income variable was composed of 23 levels ranging from 1 (under \$ 1,000) to 23 (\$110,000 and over). The median family income level category was 18.0 and it corresponded to the family income category of \$40,000 and \$49,999.⁷

⁷ The category range corresponds with actual US Census data on median income for a family for 2004 which is approximately \$44, 334 (U.S. Census, 2007).

Table 4.1
Weighted Descriptive Statistics of Sample Demographic Variables

Variable	Coding Scheme	n	f
RACE	White	2,586	79.3
	Black	438	13.4
	Other	238	7.2
SOCIAL CLASS	Lower Class	213	6.6
	Working Class	1,388	42.8
	Middle Class	1,542	47.5
	Upper Class	102	3.1
SEX	Male	1,478	45.3
	Female	1,782	54.7
MARITAL	Married	1,713	52.5
	Widowed	232	7.1
	Divorced	480	14.7
	Separated	111	3.4
	Never Married	724	22.2
REGION	New England	107	3.3
	Middle Atlantic	437	13.4
	E. North Central	551	16.9
	W North Central	226	6.9
	South Atlantic	732	22.5
	E South Central	184	5.6
	W. South. Central	353	10.8
	Mountain Pacific	221 449	6.8 13.8
LIFE	Exciting	517	50.0
	Routine	475	46.0
	Dull	41	4.0

Note. The variables do not equal to the total (n=3,260) due to missing data. The percentages are adjusted to represent the non-missing data more accurately.

Table 4.2
Simple Descriptive Statistics of Income, Age, and Education of Sample Respondents

Variable	Mean	Standard Deviation	Median	n
INCOME (Under 1K to over110K)	17.15	5.62	18.00	3,260
AGE (18-89)	45.80	16.64	44.00	3,260
EDUC (0-20)	13.75	2.87	14.00	3,260

Another set of measures were used to construct the scales describing Self-Efficacy and Self-Esteem. These two constructs were assessed using 4-point scale items that ranged from 1 (strongly agree) to 4 (strongly disagree). The lower scores indicated that the individuals concur with the statement or question whereas the higher scores illustrated that they do not.

The variables, Ofworth, Optimist, Satself and Moregood are those used to form the scale, Self-Efficacy (see Table 4.3). The majority of the respondents specified they were persons of worth who were optimistic about their future, satisfied with themselves and expected more good things to happen than bad.

Table 4.4 lists items used to describe Self-Esteem. These items were Pessimst, Nogood, Afailure, Notcount, and Slfrspct. The responses to these items seemed to depict more disagreement to the statements, “I hardly ever expect things to go my way,” “At times, I think I am no good at all,” “I rarely count on good things happening to me,” “I am inclined to feel that I am a failure,” and “I wish I could have more respect for

myself.” In essence, the majority of the respondents reported positive attitudes about themselves and about their expectations of the things that happened to them which suggested that the variables may relate in some way.

Table 4.3
Descriptive Variables Composing the Self-Efficacy Construct

Variable	Coding Scheme	n	<i>f</i>
OFWORTH	Strongly Agree	1,564	57.2
	Agree	1,067	39.1
	Disagree	66	2.4
	Strongly Disagree	35	1.3
OPTIMIST	Strongly Agree	808	29.7
	Agree	1,456	53.5
	Disagree	405	14.9
	Strongly Disagree	54	2.0
SATSELF	Strongly Agree	940	34.4
	Agree	1,558	57.0
	Disagree	200	7.3
	Strongly Disagree	34	1.2
MOREGOOD	Strongly Agree	941	34.5
	Agree	1,511	55.4
	Disagree	233	8.5
	Strongly Disagree	41	1.5

The Well-Being measures used to estimate the latent construct consisted of two variables. Both variables (See Table 4.5) addressed the affective and emotive components of Well-Being, two elements that consistently showed up in the literature as relevant indicators. The elements have been reversed coded for consistency between the measures. In general, it appears that most people are Happy and that most feel some sense strong of peace and tranquility in their lives at least a few days each month.

Table 4.4
Descriptive Variables Composing the Self-Esteem Construct

Variable	Coding Scheme	n	f
PESSIMST	Strongly Agree	105	3.9
	Agree	476	17.5
	Disagree	1,574	57.8
	Strongly Disagree	570	20.9
NOGOOD	Strongly Agree	78	2.9
	Agree	425	15.6
	Disagree	1,040	38.1
	Strongly Disagree	1,187	43.5
AFAILURE	Strongly Agree	60	2.2
	Agree	173	6.3
	Disagree	1,114	40.8
	Strongly Disagree	1,383	50.7
NOTCOUNT	Strongly Agree	158	5.8
	Agree	544	20.0
	Disagree	1,428	52.4
	Strongly Disagree	594	21.8
SLFRSPCT	Strongly Agree	154	5.6
	Agree	587	21.5
	Disagree	1,112	40.8
	Strongly Disagree	873	32.0

Note. The variables do not equal to the total (n=3,260) due to missing data. The percentages are adjusted to represent the non-missing data more accurately.

Correlation Research Findings

In this study, zero-order and first-order correlations were used to assess the relationships between the elements ultimately used to define the latent constructs.

The correlation analyses (see Tables 4.6 through 4.9) reveal correlations between those variables composing Self-Efficacy (Pessimst, Nogood, Afailure, Notcount, and Slfrspct) and Self-Esteem (Ofworth, Optimist, Satself and Moregood), Perceptions, and Well-

Being measures. The respondents answered each of these variables by selecting a level of agreement ranging from 1 (strongly agree) to 4 (strongly disagree). The pattern of correlation results (see Table 4.6) showed that all the variables in the table were significant and positively related to each other. A careful examination of the relationships between variables is important for scale and index formation. When developing a scale or index, the variables must be related to ensure that it is measuring what it intended. The correlation results reveal strong relationships and were found to be theoretically consistent with the constructs that were being measured. In addition, the results underscored the principles components believed to be important in developing the ABC-WB model.

Table 4.5
Descriptive Variables Composing the Well-Being Construct

Variable	Coding Scheme	n	<i>f</i>
HAPPY	Not too Happy	207	13.3
	Pretty Happy	854	26.2
	Very Happy	493	37.1
HARMONY	Never/Almost Never	108	7.0
	Once in a While	158	10.3
	Some Days	262	17.1
	Most Days	404	26.3
	Every Day	380	24.8
	Many Times a Day	223	14.5

Note. The variables do not equal to the total due to missing data and split-half sampling procedures. The percentages are adjusted to represent the non-missing data more accurately.

Relationships between the items comprising Self-Esteem also were examined.

These measures were found to be positive and significantly related to each other.

Table 4.6
Zero-Order Correlation Coefficients for the Self- Efficacy Construct

	Pessimst (n = 2,525)	Nogood (n = 2,730)	Afailure (n = 2,730)	Notcount (n = 2,724)
Nogood	.379**	-----		
Afailure	.341**	.424**	-----	
Notcount	.490**	.310**	.303**	-----
Slfrspct	.339**	.461**	.410**	.291**

** $p < .01$ (two-tailed).

The variable, Ofworth, held the largest relationship with the variable Optimist ($r = .327, p < .01$). This relationship indicated that the variables, Ofworth and Optimist were all significant and covaried in level of agreement. The variables Satself and Moregood signified smaller but positive significant levels with the variable Ofworth.

Table 4.7
Zero-Order Correlation Coefficients for the Self Esteem Construct

	Ofworth (n = 2732)	Optimist (n = 2723)	Satself (n = 2732)
Optimist	.327**	-----	
Satself	.279**	.310**	-----
Moregood	.287**	.312**	.297**

** $p < .01$ (two-tailed).

For the variable Optimist, there existed moderate but positively significant relationship between the variables Satself ($r = .310, p < .01$) and Moregood ($r = .312, p < .01$). The relationship between the variables suggested that increased agreement to the statement, “On the whole, I am satisfied with myself,” could be reflected with a rise in agreement regarding optimism about the future. Likewise, in becoming more agreeable to the statement, “I expect good things to happen to me,” was related to an increase of optimism about the future.

First-order correlations were used to examine relationships between some important demographic measures, income, age, education along with specific measures, Pessimst, Nogood, Afailure, Notcount, Slfrspct, Ofworth, Optimist, Satself and Moregood used to create the Perception construct (see Table 4.8). These elements were all part of the relationship between resources and perceptions as measured by observed variables. Self Efficacy and Self-Esteem combined to form the variable, Perception. Small but significantly positive relationships existed between age and the variables Pessimst, Nogood, Afailure, Notcount, Slfrspct, and Optimist. Of these positive relationships, one important one occurred between Age and Nogood ($r = .098, p < .01$) thus indicating that as one gets older, the tendency to agree with the statement, “At times, I think that I am no good at all” escalates.

The relationship between the variables Age and Moregood ($r = -.082, p < .01$) showed a small inverse relationship. As age increased, the level of agreement to “I expect more good things to happen to me than bad” decreased. The significant relationships between age and other remaining variables suggested that as age increased

so did the level of agreement to statements signified by the variables, indicated by the positive, significant correlation scores.

Education showed a positive significant relationship between the variables Pessimst, Nogood, Afailure, Notcount, and Slfrspct, and a negative significant relationship between the variables, Ofworth, Satsself, and Moregood. The positive relationships varied at different levels of significance. The largest positive relationship occurred between education and the variable, Pessimst ($r = .239, p < .01$) and Notcount ($r = .208, p < .01$). These positive significant relationships between education and specific variables indicated that as education levels increased, there was a small tendency for increased agreement to the variables. The variables, Ofworth ($r = -.118, p < .01$), Satsself ($r = -.098, p < .01$) and Moregood ($r = -.106, p < .01$) revealed an inverse relationship with education.

Table 4.8
First Order Correlations for Stressors and Resources and Perceptions Controlling for Age Education and Income

	PERCEPTIONS								
	Pessimst	Nogood	Afailure	Notcount	Slfrspct	Ofworth	Optimist	Satsself	Moregood
Age	.096**	.098**	.052**	.041*	.055**	-.002	.039*	-.022	-.082**
Educ	.239**	.118**	.162**	.208**	.107**	-.118**	.008	-.098**	-.106**
Income	.162**	.118**	.173**	-.162**	.149**	-.046*	-.020	.110**	-.085**

* $p < .05$, ** $< .01$.

The inverse relationship indicated that as education increases, the level of agreement decreased. As individuals' levels of education increased their agreement to the following statements, 'I am a person of worth or at least equal to others, "On the whole, I am satisfied with myself" and "I expect more good things to happen to me than bad" tended to decrease somewhat.

In examining the relationship between income and the variables, Pessimst, Nogood, Afailure, Slfrspct and Satself, several weak but significant relationships were found. The relationships between income, Notcount, Ofworth, and Moregood were small and significant. The small positive relationships indicated that as level of income increased so did level of agreement. The inverse relationship indicated that as one's level of income increased, the level of agreement to the statements decreased and vice-versa. Of all the relationships, the largest relationships existed between income and Pessimst ($r = .162, p < .01$) and income and Afailure ($r = .173, p < .01$) and the largest negative relationship existed between income and Notcount ($r = -.162, p < .01$). The inverse relationship between income and Notcount suggested that as income was augmented further disagreement with the statement, "I rarely count on good things happening to me" occurred. In examining all three variables, age, education and income, all three were positively significant with the Pessimst, Nogood, Afailure, and Slfrspct.

Age ($r = .046, p < .05$) and education ($r = .208, p < .01$) correlated positively with Notcount, while income correlated negatively with Notcount ($r = -.162, p < .01$). As age and education increase, agreement to the statement "I rarely count on good things happening to me" tended to slightly increase. The opposite occurred in the relationship between education, income and Satself. The relationship between Satself and education

($r = -.098$, $p < .01$) was negative and that between Satself and income ($r = .110$, $p < .01$) was positive. As education levels increased, the level of agreement to Satself showed a small tendency to decrease. As incomes increased the level satisfaction with self also rose marginally.

The variables Moregood and Ofworth correlated negatively with age, education and income, thus denoted that as age, education level and income rose, individuals lowered their level of agreement with the selected measures. As age increased, there was less conformity to the statements, “I expect more good things to happen to me than bad” and “I am a person of worth at least equal to others.” In examining the three variables, age, education and income and their relationship to the variable, Optimist, the single significant relationship was between age and Optimist ($r = .039$, $p < .05$). With an increase in age came a small increase in optimism about the future.

Well Being Measure Proxies

The well-being measures used in this study were based on theoretical constructs and ideas of well-being as revealed by the literature review. More specifically well being was often depicted in two domains—how good someone felt about their life and how someone rated their overall sense of peace or harmony about their life. The corresponding measures for these elements were HAPPY and HARMONY. These variables were examined via first order correlations controlling for the hypothesized elements in this study. The results of these correlations appear in Table 4.9. Initially the data were examined for just sex and race groups. The data were then regrouped and analyzed for sex-race groups much in the way the variables were believed to be related in the proposed hypotheses.

When the variable HAPPY was examined across sex and gender (see Table 4.9) there were some generally interesting findings which support the literature and hypotheses in this dissertation. Whites ($r = .082, p < .01$), in general were found to be happier than Blacks ($r = -.054, p < .05$) and these differences were significant. In terms of sex, Men ($r = -.051, p < .05$) were less happy than women ($r = .051, p < .05$). When controls for gender and race were constructed Black men ($r = -.070, p < .01$) but not Black women ($r = -.013, p < n.s.$) were found to be less happy. A similar pattern was found among Whites except that White women ($r = .056, p < .05$) but not White men were found to be as happy.

When HARMONY is considered race and sex differences were also present. These differences when examined lend support the hypotheses, however since they are proxy variables it is not possible to directly tie the correlation results back to the specific hypotheses. The results on harmony were similar to those found in happiness. Overall, Men ($r = -.146, p < .01$) were generally more likely to report being at peace. The same direction was reported for Whites ($r = -.101, p < .01$) and White men ($r = -.136, p < .01$) in general. This trend was almost in exact opposition to the results shown for Blacks ($r = .132, p < .01$) and for Black women in general ($r = .134, p < .01$). The overall results suggest that Blacks and both Black men and Black women were likely to report feeling less harmonious than where Whites overall. The finding is somewhat inconsistent when gender is considered. Women ($r = .146, p < .01$) and women of both race groups considered here were less harmonious than men overall and that White women had less harmony ($r = .052, p < .05$) than Black men ($r = .034, p < n.s.$) for whom the results were not significant.

Table 4.9
 First-Order Correlation Coefficients for the Well-Being Measure

Variables	HAPPY (n=1554)	HARMONY (n=1535)
Men	-.051*	-.146**
Women	.051*	.146**
Blacks	-.054*	.132**
Whites	.082**	-.101**
Black Men	-.070**	.034
White Men	.011	-.136**
Black Women	-.013	.134**
White Women	.056*	.052*

* $p < .05$. ** $p < .01$ (two-tailed).

Importance of Correlation Analyses to the Study

The purpose of the correlation analyses is to assist the researcher in determining the variables to include in the exploratory factor analysis, operational path or structural equation model (Meyers et al., 2006; Warner 2008) to be tested. By conducting the preliminary analysis on this level, several steps can be saved in modeling as recommended by researchers (Meyers et al., 2006; Rabinowitz, Wittig, VonBraun, Franke, Zander-Music, 2005; Warner 2008). Those variables that exhibit significant relationships, as well as those thought to be vital to the structure of the model are examined carefully for inclusion. Another reason for including the correlations is to show how the bivariate relationships influence each other and how they can possibly account for some variance found among some of the latent constructs.

Exploratory Factor Analysis

Exploratory Factor Analysis is a data reduction method that takes a large amount of data and categorically reduces it making it more manageable. Nine variables are proposed for categorization: They are Pessimst, Nogood, Afailure, Notcount, Slfrspct, Ofworth, Optimist, Satself, and Moregood. These nine items were representative of the constructs of self-efficacy and self-esteem and had been identify as important variables both by their placement within the GSS module on self-esteem and their relationship to the concepts found in the literature on self-esteem and self-efficacy. An exploratory factor analysis was conducted to examine the theoretical dimensions these variables could estimate. The factor analysis was implemented using principal component extraction and with a varimax rotation of the self-assessment items on the weighted sample, which is standard procedure when conducting an exploratory factor analysis (Meyers, et al., 2006).

Before conducting the factor analysis, descriptive statistics and correlation were used to examine the items and their relationships to each other alleviating the possibility of the occurrence of assumption violations that may be univariate or multivariate in nature. The evaluation of these variables indicated that all cases were independent of the others with bivariate normally distributed variable pairs. Due to the large sample size, the ratio of the number of variables to the number of cases seems sufficient. Sampling adequacy was measured using the Kaiser-Meyer-Oklin (KMO) technique. The results produced a KMO score of .85 rated as meritorious. A Bartlett's test of sphericity was shown as significant ($p < .001$) indicating a sufficient relationship between the variables to continue the analysis (George & Mallery, 2005; Meyers, et al., 2006).

By incorporating the Kaiser-Gutmann retention criterion of eigenvalues greater than 1.0, a two-factor solution provided the clearest extraction. These two factors accounted for 45% of the total variance. The nine items are shown in Table 4.10. The communalities were moderate for each of the nine items with a range of .41 to .58. Factor 1: Self-Esteem (eigenvalue =3.33) accounted for 37% of the variance and had 5 items; and Factor 2: Self- Efficacy (eigenvalue =1.11) accounted for 12.3% of the variance and had four items.

The two factors were named based on the constructs that I was attempting to measure. These factors worked well and produced the two factor model which was deemed the best solution because of its conceptual clarity and ease by which it is interpreted.

Table 4.10 Varimax Rotated for Two Solutions for Self-Esteem and Self Efficacy

Item	Factor Loading Component 1	Factor Loading Component 2
Pessimst	.647	
Nogood	.704	
Afailure	.656	
Notcount	.581	
Slfrspct	.652	
Ofworth		.454
Optimist		.491
Satself		.326
Moregood		.317

Although the factor analysis provides a clear picture of how the measures should go together, it is not capable of producing a measurable variable outside of the factor analysis procedure, as such, factors are theoretical constructs that cannot be tested, hence the need for latent variable analysis such as that found in structural equation modeling.

In order to determine how the variables related to one another in a more concrete sense it is necessary to use other methods based on the initial findings of the factor analysis, in this case, reliability.

Reliability Measures

To determine the internal consistency of the scales a Reliability measure is in order. A reliability measure using Chronbach alpha [α] determined that both scales were reliable. A reliability test was conducted to ensure that the measures determining the construct were consistent and when used over and over again will produce the same results. A series of reliability tests were conducted for each of the scales to measure the strength of the factors to determine indexes for Self-Esteem and Self-Efficacy. After several iterations, the relatedness of each score was determined (See Table 4.11).

Table 4.11
Reliability of Self-Esteem and Self-Efficacy Scales

Variable	Mean	Standard Deviation	n
Self -Esteem			
Pessmist	2.96	.733	2,701
Nogood	3.23	.808	2,701
Slfrspet	2.99	.872	2,701
Afailure	3.40	.707	2,701
Notcount	2.90	.802	2,701
$\alpha = .748$			
Self-Efficacy			
Optmist	1.89	.716	2,714
Satself	1.75	.638	2,714
Ofworth	1.75	.638	2,714
Moregood	1.77	.662	2,714
$\alpha = .633$			

The Self-Esteem scale is composed of Pessimst, Nogood, Slfrespect, Afailure and Notcount ($\alpha = .748$). The Self- Efficacy scale is composed of Optimist, Satself, Ofworth, and Moregood ($\alpha = .633$). The reported Chronbach's alpha indicates acceptable reliability for each scale (Warner, 2008) which demonstrates the elements would be adequate in subsequent latent constructs or as observed indices of the theoretical constructs.

Multiple Regression Analysis

Traditional multiple regression analysis is an appropriate technique for measuring relationships between several independent (predictor) variables and a dependent (outcome) variable. It is based on having observable variables that are directly measured or one that is made up of scaled measures that are computed into one or several independent measures as opposed to latent or unobserved variables. It is often used in theory building. The robust nature and ease of interpretability makes it a very useful and vibrant tool for data analysis.

Path Analysis

According to Meyers, et al., (2006) path analysis may be conducted by two different means; it may be conducted with multiple regression using SPSS or through a modeling estimation program such as AMOS. In this section both methods are discussed.

Path Analysis using Ordinary Least Squares (OLS) Regression is a type of multivariate analysis procedure that graphically depicts relationships through causal modeling and estimates the extent of proposed relationships. A causal model is a diagram drawn to graphically represent proposed relationships between variables indicating cause and effect with directional arrows (Vogt, 1993).

Unfortunately, path analysis using OLS cannot be used in this dissertation due to its limitations and the specific use of latent constructs as specified in this study. Path analysis conducted using Multiple Regression procedures are unable to manage models that use multiple variables to define constructs such as the “Resource” measure—a latent construct composed of income, education, and age. Ordinary Least Squares (OLS) path analysis cannot compute errors which certainly exist, and have an influence on the overall results. Therefore, it is necessary to use a procedure that can accommodate error, use latent constructs, and still have the predictive power of a path model

Path Analysis in SEM

A model-fitting program that incorporates path analysis appears to be the more effective means to resolving the issues that occur with the using Regression analysis. Using a model-fitting program, one can examine the overall model fit, identify the direct and indirect effects of the variables simultaneously as well as incorporate non-observed variables for manipulation (Schumaker, & Lomax, 2004). Path Analysis can be performed with a model-fitting approach and conducted by Analysis Moments of Structure or AMOS, a statistical program that enables the simultaneous solving of all path coefficients instead of solving one equation at a time. Unlike OLS Regression, AMOS is a model-fitting approach that estimates parameters through maximum likelihood techniques (ML) thus, incorporating repetitive runs of the data to approximate parameter values that are more likely to arrive at the authentic data ascertained on the proposed model (Meyers, et al., 2006). These ML techniques are advantageous due to an iterative process that allows all the assessment of all the paths and the estimates of all the path coefficients simultaneously (Meyers, et al., 2006). Using AMOS, the entire model can be

measured for overall fit, thus showing a match between the model and the data. Yet path analysis using a model fitting approach does not meet all the criteria necessary to complete the proposed analyses. In this study, a system of measurement is needed that is capable of measuring more than one variable and conducting simultaneous measurement and calculation of error terms—structural equation modeling meets these criteria.

SEM Analysis

Structural Equation Modeling (SEM) is the technique that was used to examine the constructs, variables and relationships in the ABC-WB Model. SEM was chosen as the method of analysis due to its ability to manage multiple measure constructs, and their observed measures, to control for measurement error, to simultaneously examine the relationships posed by the model and to use iterations to assess the model that best fits the data (Schumacker & Lomax, 2004). Modeling using SEM was conducted using five steps, they were: (a) model specification; (b) model identification; (c) model estimation; (d) model testing; and (e) model modification. Each of these topics is briefly discussed as it concerns the ABC-WB model.

Model Specification

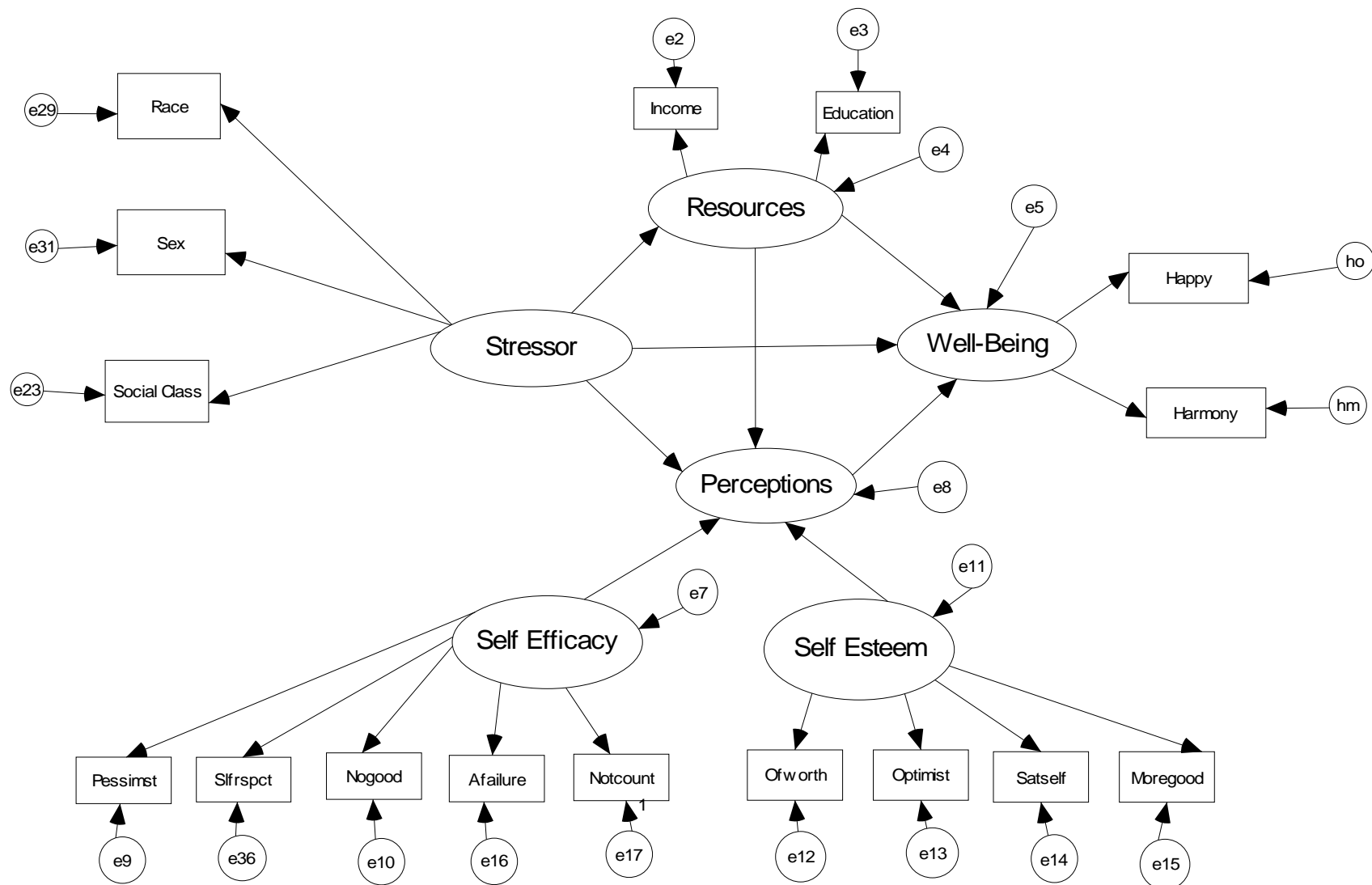
Specification in modeling concerns design, measurement, and proposed relationships. According to Byrne (2001), these elements must be theoretically or research based. The variables selected to define the constructs in the model should be determined by the researcher (Kline, 1998) yet, originate from theory or research so as to have sound construct validity. The design of the ABC-WB and the majority of its constructs, with the exception of Well-being are adapted from the theoretical ABC-X Model of Family Stress (Boss, 2002). Like its predecessor, the ABC-WB model does not

have a specific set of variables to define or measure its constructs. Instead, its constructs appear as latent largely because the ideas contained in the model are global in nature thus lending themselves to a more abstract processing such as those often measured by latent constructs. Finding which variables to use define the constructs is not a simple task, especially due to the interdisciplinary nature of stress and Well-being. The variables used to define the constructs in the ABC-WB model were determined through exploration of literature and previous attempts at constructing measure of the ABC-X model (Boss, 2002)

Examination of the model (see Figure 4.1) reveals six constructs across two plains. On the first plain are the model's primary elements, and on the second plain are its supportive factors. They are Perceptions, Resources, Stressor, Self-Efficacy and Well-being, the original elements of the ABC-WB. Each of these constructs has multiple observed variables describing it. The variables used to describe the construct Stressor in the initial model consisted of simple dichotomized measures of race, sex, and social class.⁸ Resources as perceived in the ABC-WB model was composed of the concepts of age, income and education and measured by a latent construct. Perceptions was defined by two latent constructs—Self-Efficacy and Self-Esteem.

Notice that each of the constructs has direct or indirect connections with other constructs. Stressors are proposed to affect Well-being directly and indirectly via Resources and Perceptions, the outcome construct is defined by the constructs, Stressors, Perceptions and Resources.

⁸ The models were developed controlling for race, sex and social class since they were believed to be critical stress factors based on the literature. Issue involving sample presented itself as somewhat problematic and had an effect on the overall results.



79

Figure 4.1 Proposed Structural Equation Model for Well-being with Error Terms Illustrated via AMOS. Model Depicts Influence of Stressor on Well-being via Resources and Perceptions

The construct, Resources, is proposed to directly impact the variable Perceptions. Also inserted in the diagram are the error terms which identify the amount of variance in each observed variable contributed by the construct (see Figure 4.1).

Model Identification

Model identification is based on the number of variables and parameters in the model (Meyers, et al., 2006). The goal of model identification is to have more known elements than unknown parameters. In other words, the model should be able to be understood by examining the elements in the model. It is important to know the number of unknown elements and unknown parameters.

Model Estimation

Model estimation concerns scientifically creating the model and assessing the all seen and unseen relationships that exist (Meyers, et al., 2006). Estimation of the ABC-WB involves identifying and calculating parameters, making sure the sample is large enough to encompass the number of parameters present in the model, selecting a model fitting program, and choosing fit indices.

Model Estimation Program

The estimation of parameters requires a model-fitting program, in this case maximum likelihood estimation statistical procedure that simultaneously measures all estimates of parameters in the model, assesses latent variables and error terms and provides measurement indexes for model fit. As parameters are estimated, ML works to perfect the fit of the model by improving subsequent estimates as calculations are performed (Kline, 2004). As these estimates are calculated and the model is gradually improving, results of model fit are given with model fit indexes.

Model Fit Indexes

Maximum Likelihood estimates provide indexes to assess model fit. The indexes that were used in this study to assess model to data fit were Chi-Square (χ^2), Comparative Fit Index (CFI) and Normed Fit Index (NFI) and the Root Mean Square Error of Approximation (RMSEA). A significant chi-square ($\chi^2 < .05$) suggested the model did not fit the data and the proposed model should be rejected. Chi-square is noted for its sensitivity to sample size and is at times misleading. This is the reasoning that underlies the use of additional fit indexes. Both the CFI and NFI compare the proposed model to a baseline model that is void of any relationship among the data (Meyers, et al., 2006). An acceptable value for the index is .95. The root mean square error of approximation (RMSEA) is also a measure of model fit. Scores indicating a good fit are less than or equal to .08 (Byrne, 2000; Kline, 2004; Meyers, et al., 2006). Caution should be taken with a theoretical tool. It should be noted that these are optimal measures and that at times data can reveal a less than adequate fit and yet a direct application of the model can be good.

Model Testing

Once the model has been estimated, it is tested. If the model fit indices do not fall in an acceptable range, the model must be re-specified—the process of adding or deletion of variables, paths and/or constraints in the model. During model fitting, it is constantly re-specified until the point is reached where the model best fits the data.

Model Modification

Model modification is the concluding step in SEM and it concerns constant model modification to achieve a better fit the data. The procedures used in this study examined

the residual matrix variables and/or used model specification procedures to help in the inclusion of the variables that significantly contributed to the model. The remainder of these analyses concerns model modification. As the model is modified, it will be presented.

Modeling Results

The results for testing ABC-WB indicated that the model was unidentified and no fit indices were given for the default model. In order for the model to become identified, it was necessary to impose nine additional restraints. Due to several unsuccessful tries at identifying the model with the addition of constraints and the deletion of paths it became apparent that chronic stressor indicator variable was problematic and another approach needed implementation.

Initially the demographic indicators of chronic stressors (race, sex, and social class) were controlled for in the model and the Stressor construct was re-identified with other observed variables.

Meaning of Results

The overall model failed to support the hypotheses in this study. Information in Table 4.12 shows that when the model was tested with each of the considerations for race, sex, and social class, none were supported.

Despite these shortcomings, the major questions, along with the specific hypotheses are addressed. The results show on the bivariate level and to a certain extent the multivariate level that group membership does have some influence on sense of well-being and that is in part explained by the interrelationships found among the variables in the ABC-WB model when controlling for certain factors. However, the overall model as

conceptualized is ineffective. None of the hypotheses were supported. In other words, the model did not fit the data and no matter what stressor factor was emphasized there is no plausible or meaningful result found in the model.

The issue of non-significant findings is one that must be addressed. As it stands, the current models do not reveal the relationships that were originally hypothesized. What this indicates is that the current model needs to be reconfigured and that the variables used to measure the constructs must be revisited. Most notably those elements measuring the latent concept of stressor must be reexamined. The reluctance to reject the hypotheses outright stems from the caution surrounding the model and the data used to test the model. The GSS did not directly measure well-being, nor did it treat race or sex as anything other than as simple descriptive measures.

Table 4.12
Results for Four Models Using the Initial Theoretical ABC-WB Model Before Modification.

Model	χ^2	CFI	NFI	RMSEA	Outcome
A: Total	9465.898	.000	-.533	.175	H ₄ Unsupported
B: Race	8731.669	.000	-.606	.198	H ₁ Unsupported
C: Sex	8435.090	.000	-.567	.193	H ₂ Unsupported
D: Social Class	9159.574	.000	-.532	.200	H ₃ Unsupported

Nevertheless, it is clear from looking at the variables, that the simple conceptualization that race or sex could by themselves serve as stressors, comes in part from a short-coming in both the literature and the design of this study. Race as used in the literature is often described as a factor influencing some outcome; however, it would

appear that it is the experience of race and not just the group factor of race that makes the variable or construct so valuable. The model in its present form does not adequately address the issue of experience of race. It is also clear that similar types of experiences can be found for sex. In other words, the idea of being a member of a particular group may account for being one who might be more susceptible to stress, but it is in no way a clear indicator that one's experiences with stress. It is this important distinction that must be understood to see why the original models did not work. Building on the ideas from previous studies that did not employ SEM it is possible to see how such an error in the causative nature of the relationship between race and sex could have been made. Furthermore, it is possible to understand why these measures could be thought to be influential. Clearly, the simple correlations, presented earlier, hinted that there might be some relationship to the simple variable of race and sex to the well-being constructs. Therefore the problem is a two-fold one. The first is in the over simplification of the variable, and the second is in the lack of precision in simple statistical tests, such as correlations, which tends to minimize some of the interconnections, and most importantly the concept of error—something that is key to understanding how structural equation models work.

In short, the model was incorrectly specified and that this weak specification was based on a faulty assumption derived from the literature that had previously used less sophisticated techniques to indicate the existence of problem areas that may be more complicated than revealed. It is clear from this investigation that there is a need to develop a series of measures that capture the experience of race and sex rather than just believing that race and sex are in some way critical stress factors in and of themselves.

Another reason as to why the variables did not work may have more to do with the available data rather than the model itself. The way in which the GSS measures race and sex—as simple descriptive variables without an experiential component does have some bearing on this investigation. The relative size of the model and the total available number of cases also play a role. The measures of Well-Being comprised by the variables Happy and Harmony contained approximately 1500 cases, or about one-half of the total sample—this figure is based on the sampling technique used to obtain the results for those measures. SEM is influenced by sample size and the number of variables in the model. It could be another reason why the current models produced such poor results—a large number of variables and the reduced sample size.

One critical factor may also be the experience of the author. As an African American female who has experienced stress and who intuitively understands the ABC-WB model, I am may have used my personal lens as a filter for others, thus causing me to buy into the assumption that was somewhat presented in the literature and that has been reported repeatedly in the literature of race and ethnic relations in America. All these factors had some effect on how the structural model was established.

The specific reasons as to why they were not supported, what strategies can be used to address these short comings, and what are the implications of these findings is addressed in the following chapters.

CHAPTER 5

MODEL RESPECIFICATIONS

One of the essential principles of structural equation modeling is the concept of respecification—the notion that a model could be redrawn and reconfigured to meet specific theoretical considerations when there is just cause. The intent behind this chapter is to develop respecified models that test the research hypotheses discussed in this dissertation. To that end, new elements thought to be related to the well-being are incorporated into the model along with a modification of the paths as needed to help develop the most parsimonious and theoretically clear models. It is hoped that these respecifications are able to shed more light on the issue of race, sex, and social class as contributors to well-being via the ABC-WB model as originally conceptualized.

This chapter is divided into three distinct parts. In part one, a brief review of additional literature is provided as a backdrop for respecified models. Part two presents the respecified models, and part three discusses the meanings of the models as they relate to the research hypotheses presented earlier.

Backdrop Information

Numerous studies of have defined well-being as an independent construct. However, there are none which have applied any form of the ABC-X (ABC-WB) model as it is employed in the present study. In an effort to find support for the proposed respecifications it was necessary to briefly returned to the well-being literature.

Many of the indicators of stress have been found to be transactive. In other words, being under a certain condition can lead to stress but stress can also contribute to the condition. This dual nature of stress is perhaps one reason why many have eschewed

examining the relationship between race, sex, social class and stress. It is also true that in any research it is essential to establish a temporal order among the variables. In fact, the temporal order is clear. One has a race or sex or social class long before one can identify the experiences of stress, racism, sexism or other socially related microaggressions that can and does affect one's life (Wing Sue, et al., 2007). Therefore, the review will proceed with the temporal order factor present.

Additional Stress Literature

Race, sex and social class categorically places people into different groups in American society. Race and sex especially sometimes serves as part of the criteria for attaining entrance into the work force. Becoming gainfully employed brings together persons who vary by race, sex, social class and places them into an environment to complete a duty or strive for an overall goal. The attainment of this goal means these stratified persons who are further divided socially, culturally, economically, psychologically and by family bring with them multiple identities and/or behaviors that serve as a catalyst for the creation of stress or a conduit for the reception of stress.

As a concept, stress in the workplace exists and is experienced by men and women differentially (Richardsen & Burke, 1991). The stressors in the workplace may be socially or environmentally based (Lee & Ashword, 1991) and can be transmitted from the job to other domains in life. This job-related stress can be transmitted from work to home thus impacting relationships with family members (Swisher, Elder, Lorenz, & Conger, 1998).

Stressors despite their origination do not exist in a vacuum but are colored by race, sex, and social class. It is essential that these factors are taken into consideration

when stress-related life experience is examined (Pearlin, 1989). Omission of these important factors heaps people together without delineating the very factors that differentiates them and their experiences. Inclusion of race, sex, and social class helps to: (1) delineate work-related stressors that are: (1) discover the stressors that are more pronounced in each group; (2) examine the effect of the stressor on well-being and (3) discover the variables that can be used to mediate the work-related stressor.

The research conducted to examine between work-related stressors and well-being point to stressors that are personal, social, familial, financial, and/or environmental. Stressors serve as a source of connection to these environments and therefore cannot be discussed as static entities. Work stressors can be personal and present themselves in the form of roles that are conflicted, not well-defined and overbearing or they may occur on a larger level such as organizational structure where the individual comes second to the overall goal of the company (Lee & Ashforth, 1991; Sonnentag & Frese, 2003). Needless to say, despite the work stressors that are present, it is the individual's perceptions of these stressors that gives them powers or keeps them at bay.

Other studies that focus on work stressors tend to chime into the work setting and surrounding work conditions (Sonnentag & Frese, 2003) thus alluding to how happy one is/is not satisfied with his or her job (Effering, Grebner, Semmer, Kaiser-Freiburghaus, Lauper-Del Ponte & Witschi (2005) thereby often disregarding the overshadowing roles of race, sex, and social class and its impact. Stressful conditions or stressors are linked to distress, contribute to lack of well-being (Mirowsky & Ross, 1989) and can be examined in a mediation model. Serido, Almeida and Wethington (2004), using a mediating model to examine chronic stressors and distress found that stressors are related to lack of well-

being that can spill over into other domains of life. These authors used chronic stressors as a mediating variable to examine the relationship between daily hassles and distress.

This investigation examines the relationship between stressors and well-being using one's resources and self perceptions as mediating variables as influenced by race, sex and social class. Work related stressors occur on many different plains in the literature but what makes this study distinctive is that it examines stressors that can impact individuals across three different plains. The stressors were selected and placed together are not only work related, but transcend into family and financial realms as well. The stressors surround issues pertaining to: personal treatment; providing information; reactions to threats; reliability; job security; work stress; work standards; freedom to report issues; and opinion of family income.

This study examines these issues and their influence on well-being as mediated by race, sex and social class using the ABC-WB. The purpose of this model is to examine these stressor situations, discovering the variables that work to mediate them and to explore their direct effects on well-being. Interestingly, it is also important to us this model to examine the stressors that are mediated by race, sex and social class to find which stressors affect well being, and how they are mediated by select variables.

There are really three classes of stress elements thought to have an impact on well-being. Elements related to work, family, and finances. Each of these elements has corresponding variables in the GSS they can be found in Table 5.1. These variables are used in the modified models.

Table 5.1
Descriptive Statistics of Additional Model Variables

Variable	Coding Scheme	n	f
LACKINFO	Often	158	4.8
	Sometimes	564	17.3
	Rarely	599	18.4
	Never	797	24.4
LOOKAWAY	Strongly Agree	68	2.1
	Agree	282	8.7
	Disagree	928	28.5
	Strongly Disagree	813	24.9
RELIEDON	Very True	1,288	39.5
	Somewhat True	715	21.9
	Not Too True	68	2.1
	Not at all True	46	1.4
GDJOBSEC	Very True	1,140	35.0
	Somewhat True	706	21.7
	Not Too True	190	5.8
	Not at all True	88	2.7
WRKSTRESS	Always	254	7.8
	Often	556	17.1
	Sometimes	931	28.6
	Hardly Ever	291	8.9
	Never	109	3.3
DIFSTAND	Often	533	16.3
	Sometimes	703	21.6
	Rarely	378	11.6
	Never	478	14.7
RPTPROBS	Often	1,108	34.0
	Sometimes	598	18.3
	Rarely	230	7.1
	Never	168	5.2

Table 5.1
Descriptive Statistics of Additional Model Variables (continued)

Variable	Coding Scheme	n	f
FINRELA	Far Below Average	76	2.3
	Average	364	11.2
	Average	721	22.1
	Above Average	330	10.1
	Far Above Average	47	1.4
TREATRES	Strongly Agree	851	40.2
	Agree	1,079	50.9
	Disagree	168	7.9
	Strongly Disagree	21	1.0
CHILDS	None	895	27.5
	One	550	16.9
	Two	858	26.3
	Three	528	16.2
	Four	251	7.7
	Five	89	2.7
	Six	41	1.3
	Seven	19	.6
	Eight or More	24	.7

Note. Missing Variables are estimated using Maximum Likelihood Estimation.

These additional variables, based on the literature, were placed in the ABC-WB model to aid in the identification of the latent variable—Stressor. They were (1) TREATRES—People are treated with respect; (2) LACKINFO—People at work fail to give Respondent necessary information; (3) LOOKAWAY—People look the other way when others are threatened;

(4) RELIEDON—People at work can be relied on when needs help; (4) CHILDS—Number of children; (5) GDJOBSEC—Job security is good; (6) WKSTRESS—How often respondent find work stressful; (7) DIFSTAND—Some people hold standard in workplace that others don't; (8) RPTPROBS—People feel free to report problems in workplace; (9) FINRELA—Opinion of Family income. Each of these variables will be

used as observed variables to identify the latent variable, Stressor. The literature points out that each of these particular elements can be a source of stress for individuals. Therefore, in an effort to respecify and capture a better sense of what is taking place in how individuals construct their well-being these variables were used as indicators to test the ABC-WB model utility. The resultant models use these variables to help clarify the construct of stressor.

Respecification Methodology

Models were re-specified in an effort find support for the hypotheses. Model specification occurs by adding, removing or relocating variables; yet, the additions, deletions or altering must be theoretically sound (Meyers, et al., 2006). The specific methodology that was used to respecify the models follows. The same procedure was used for each model.

- Determine which measures should be in the model following theoretical postulates, research hypotheses, researcher personal beliefs, or replication of results from previous studies.
- Draw the model.
- Examined the fit measures
- Examined the results
- Determined that fit measures did not support the hypotheses
- Uncovered insignificant regression weights
- Removed insignificant regression weights in order to find support for the hypotheses.

- Modified models by removing insignificant variables or by using the model modification procedure
- Ran all models again
- Reexamine the fit measures
- Make an assessment as to whether to continue or terminate the modeling process depending upon my belief about the possibility about improving the model

The literature of structural equation modeling supports the research making determinations about how and when modeling should be discontinued (Byrne, 2001; Meyers, et al., 2006; Shumacker & Lomax, 2004).

Respecified Models

The data for the final models selected can be found in Table 5.2. The critical elements of each model, that is the Chi-Square, the NFI, CFI, and RMSEA fit indicators are presented along with a specific reference to how they supported, sustained, or rejected the hypotheses that they were examining. In addition to the Table 5.2 each model along with the resultant path coefficients is presented and briefly discussed.

Model I (see Figure 5.1) using the Total sample ran successfully and produced model fit indices. The four model fit indices used to assess the models in this study were X^2 , NFI, CFI, and RMSEA. The results for Model I indicated that $X^2 = 19583.645$ ($p = .000$), $df = 197$. The X^2 was statistically significant and thus designated that Model 1 was not a good fit. The NFI was reported as -.233 and the CFI was .000 which demonstrated that the model did not match the data. Also, the RSMEA = .130 was not within the range ($<.05$ to $<.08$) of model fit, thus pointing to a poor fit. Model II (see Figure 5.2) which

used the Total White sample ran successfully. The fit measures failed to support the model.

Table 5.2
Critical Fit Elements for SEM used in Hypotheses Testing for ABC-WB Model Respecification

<i>Model</i>	χ^2	<i>NFI</i>	<i>CFI</i>	<i>RMSEA</i> ^a	<i>Outcome</i>
I Total	10,124.938 <i>df</i> = 223	-.213	.000	.122	H ₄ Not Supported
II Whites	7,914.323 <i>df</i> = 233	-.138	.000	.125	H ₁ Not Supported
III Lower	5,237.227 <i>df</i> = 223	-.297	.000	.122	H ₃ Not Supported
IV Total	19,583.645 <i>df</i> = 197	-.233	.000	.130	H ₄ Not Supported
V Whites	7,799.754 <i>df</i> = 217	-.140	.000	.130	H ₁ Not Supported
VI Blacks	1,267.031 <i>df</i> = 217	-.297	.000	.115	H ₁ Not Supported
VII Blacks	1,108.590 <i>df</i> = 125	-.727	.000	.147	H ₁ Not Supported
VIII Males	3,786.152 <i>df</i> = 160	-.354	.000	.143	H ₂ Not Supported
IX Females	4,925.547 <i>df</i> = 217	-.201	.000	.127	H ₂ Not Supported
X Higher	6,430.258 <i>df</i> = 160	-1.044	.000	.168	H ₃ Not Supported
XI Middle	6,026.801 <i>df</i> = 160	-1.035	.000	.167	H ₃ Not Supported
XII Lower	5,133.904 <i>df</i> = 217	-.035	.000	.127	H ₃ Not Supported

^aStandard Acceptable Range for RMSEA Measure (<.05 to < .08).

Model III (see Figure 5.3) representing those reporting membership in the lower social classes ran successfully. The fit indices were, $X^2 = 5232.227$ ($p = 0.00$), $df = 233$, $NFI = -.297$, $CFI = .000$, and $RMSEA = .122$. These fit indexes were not within the acceptable range for good model fit. The model was deemed as having a poor fit. The first three models ran but were poor models.

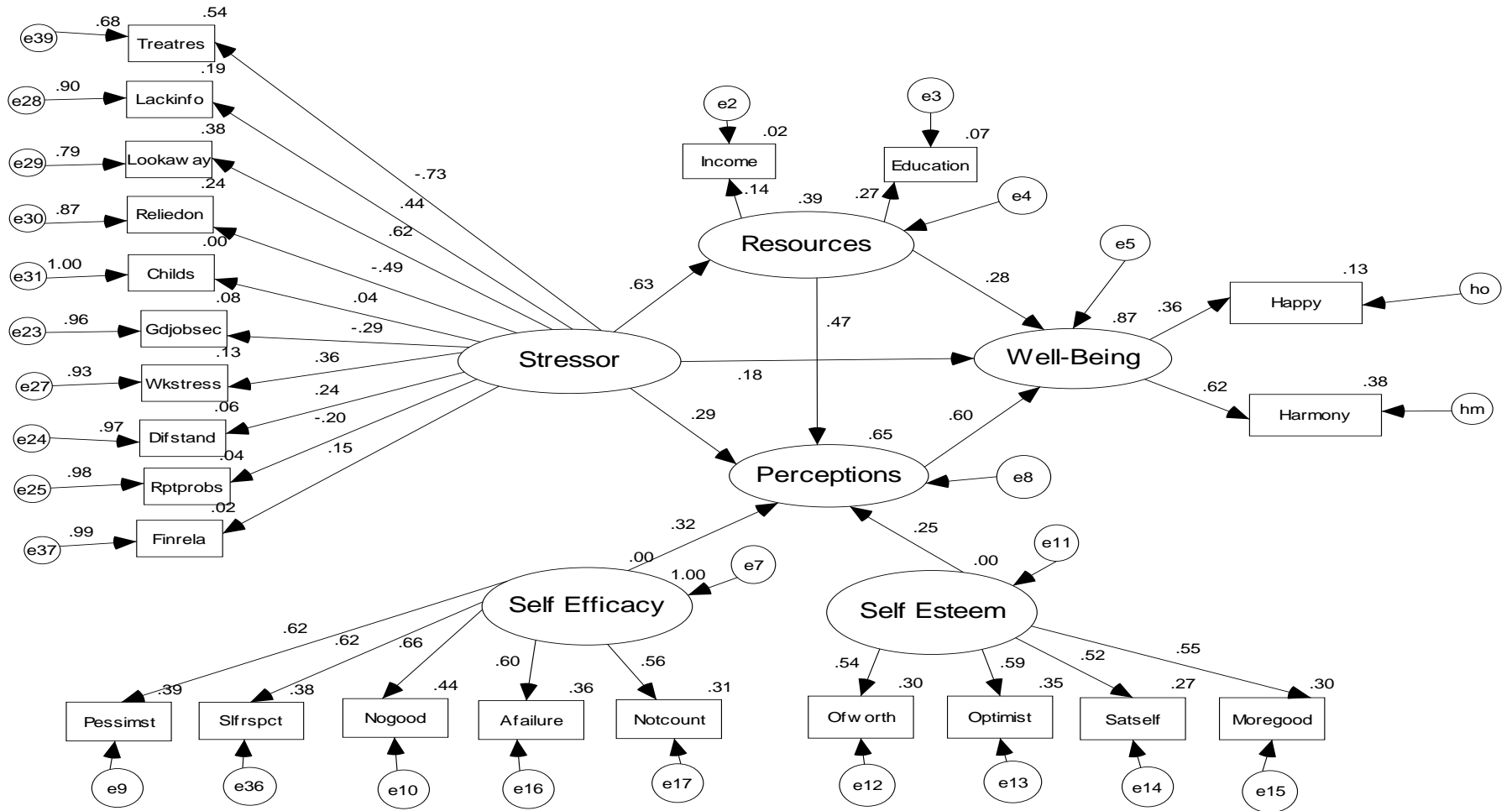


Figure 5.1. Model I using Total Sample. Fit Measures are: $\chi^2 = 10124.938$ ($p = .000$) $df = 233$, NFI = -.213, CFI = .000 RMSEA = .122

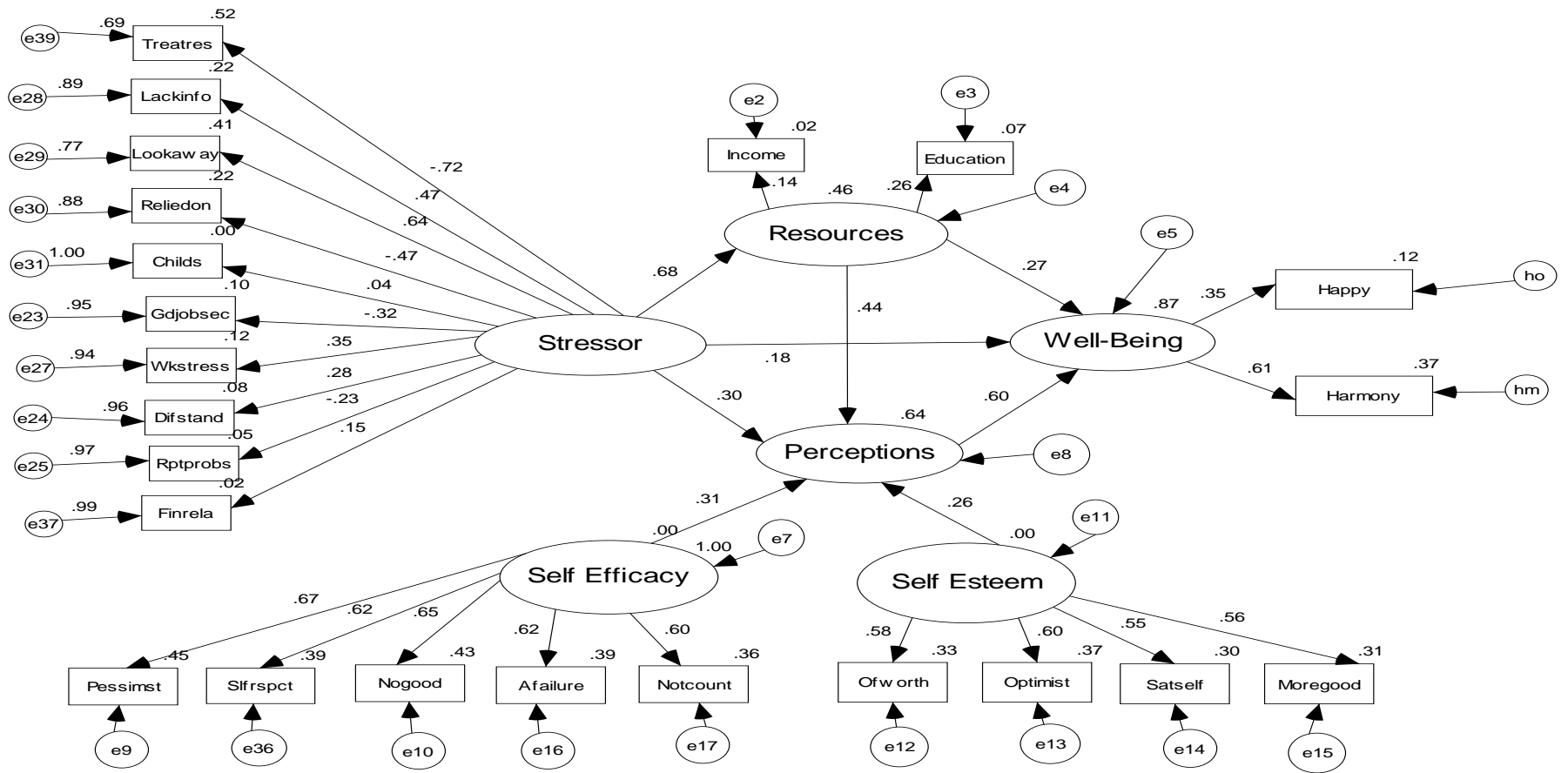


Figure 5.2. Model II: Evaluating the relationship between Stressor and Well-being using the Total Sample. Fit measures are: $\chi^2 = 7914.323$ ($p = .000$) $df = 233$, NFI = .138, CFI = .000, RMSEA = .125

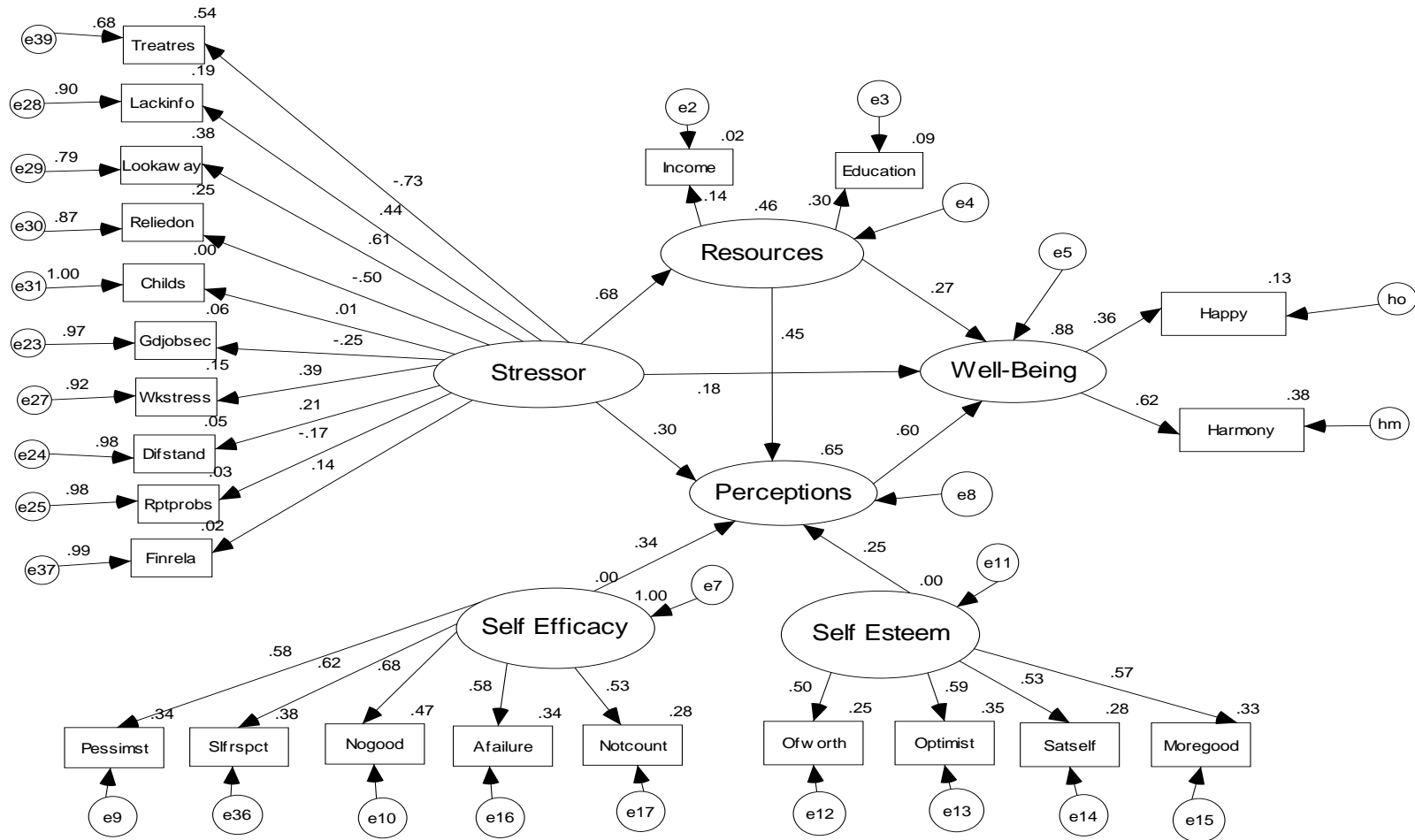


Figure 5.3 Model III: Evaluating the relationship between Stressor and Well-being using a sample of Lower Social Classes. Fit measures are: $\chi^2 = 5237.227$ ($p = .000$), $df = 233$, NFI = -.297, CFI = .000, RMSEA = .122

Model IV: Total Sample

Model IV results were: $X^2 = 19583.645$ ($p = .000$), $df = 197$, NFI = -.233, CFI = .000, and RMSEA = .130. The results show little change in the model fit indices for Model IV when compared to Model I. Needless to say, both models are poor models; they are not within model fitting range.

Model IV indicates that several of the relationships between the constructs are quite pronounced. Stressors have a strong relationship with Resources thereby suggesting that stressors are related to the level of education and to the amount of income individuals have. Perceptions (coefficient = .59 $p < .001$) is strongly related to Well-being thus suggesting that self-esteem and self-efficacy are closely related to well-being. Resources (coefficient = .50, $p < .001$) has strong direct effect with Perceptions. The strength of this relationship suggests that education and education are closely related to Self efficacy and Self-esteem.

Model V: Total Whites

Although the model was not specified, there were some interesting things occurring with this model. For example, Perceptions (coefficient = .60, $p < .001$) significantly influences well-being suggesting the in the midst of stressor, perceptions can play an instrumental role in mediating the stressors thereby indirectly affect well-being. Another relationship deserving attention is the relationship between stressor and Resources. It appears that Stressors have a strong bearing on resources when Whites are examined. The relationship between Stressor and Resources is just as strong. This relationship indicates that Stressors are closely related to Resources when Whites are examined.

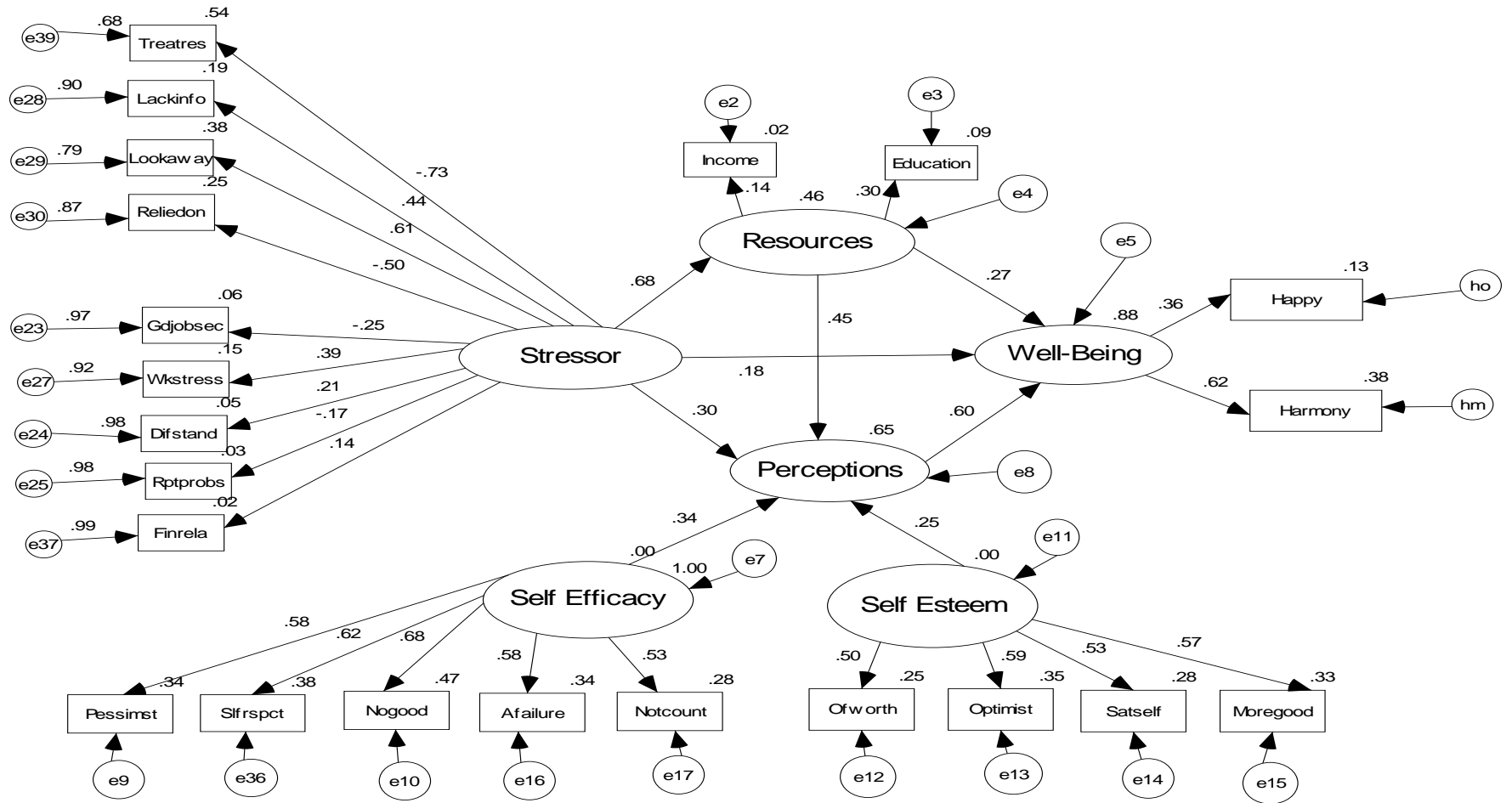
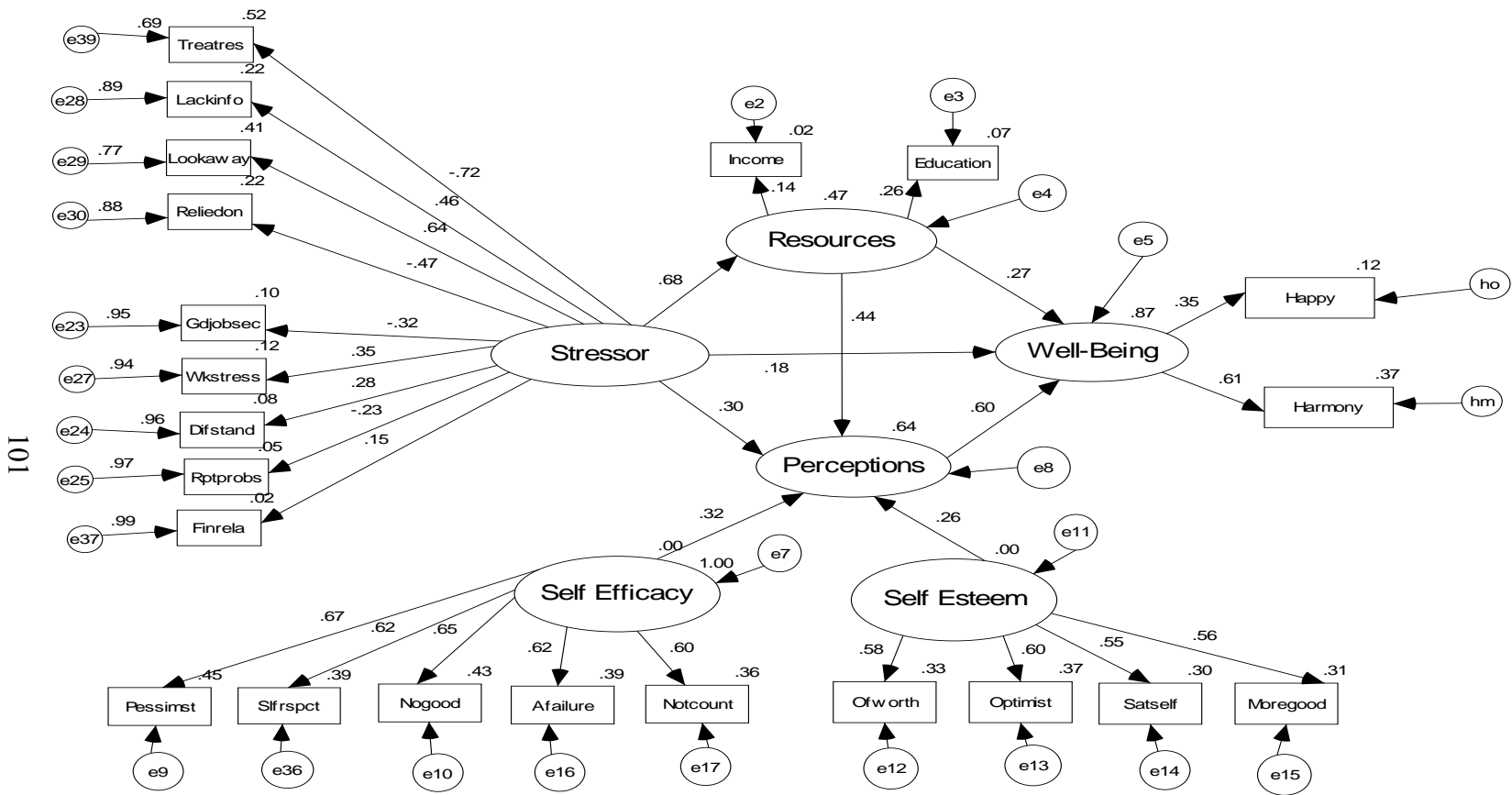


Figure 5.4. Model IV using Total Sample. Fit measures are: $\chi^2 = 19,583.645$ ($p = .000$) $df = 197$, NFI = -.233, CFI = .000, and RMSEA = .0130

Model VI: Total Blacks

Model VI using the sample of Total Blacks reached maximum iteration and was unable to produce valid results was respecified as Model VII. The fit indexes indicated that $\chi^2 = 1267.031$ ($p = .000$) $df = 217$, NFI = -.297, CFI = .000, and RMSEA = .115. Despite the lack of having a good fit, the model revealed several other important relationships. The relationships in respecified models VI and VII produced important path effects. Both models showed that Resources (coefficient = .41, $p < .001$) and Perceptions (coefficient = .59 $p < .001$) contributed to the latent variable, on a fairly large scale. It also indicated that Resources (coefficient = .69, $p < .001$) was strongly correlated with Perceptions. In these models Stressor had weak direct relationship with Well-being (coefficient = .04, $p < .001$), Perceptions (coefficient = .07, $p < .001$) and Resources coefficient = .11, $p < .001$). Self- Efficacy (coefficient = .32, $p < .001$) and Self-esteem (coefficient = .22, $p < .001$) correlated weakly with Perceptions which was strongly linked to Perceptions. Although the majority of the relationships in the models were strong, the number of fit indexes needed for support was not garnered and strong support for the hypothesis was not provided.



101

Figure 5.5 Model V using sample of Whites. Fit measures are: $\chi^2 = 7,799.754$ ($p = .000$) $df = 217$, NFI = .140, CFI = .000, RMSEA = .130.

Model VIII: Total Males

The results produced Model VIII with the following results. The results (see Figure 4.11) were $\chi^2 = 3786.152$ ($p = .000$), $df = 160$, NFI = -.354, CFI = .000, RMSEA = .143. In examining the relationships in Model VIII, all of the relationships were significant. The model showed that Resources (coefficient = .30, $p < .001$) and Perceptions (coefficient = .59, $p < .001$) were important contributors to Well-being. It also indicated expected. Stressor demonstrated a weak direct effect with Well-being, (coefficient = .16, $p < .001$), Perceptions (coefficient = .28, $p < .001$) and Resources (coefficient = .54, $p < .001$). Self- Efficacy (coefficient = .29, $p < .001$) and Self-esteem (coefficient = .27, $p < .001$) correlated weakly with Perceptions.

Model IX: Total Females

Model IX used the Total Female sample. The final results produced a Model IX (see Figure 5.10) with $\chi^2 = 4925.547$ ($p = .000$) $df = 217$, NFI = -.201, CFI = .000, and RMSEA = .127. In examining the relationships in Model IX, all of the relationships were significant. The results indicated that Resources (coefficient = .29, $p < .001$) and Perceptions (coefficient = .60 $p < .001$) contributed to Well-being with significant strong paths. Resources also demonstrated as strong path with Perceptions (coefficient = .48, $p < .001$). Stressor pointed to a less strong relationship with Well-being (coefficient = .17, $p < .001$), Perceptions (coefficient = .29, $p < .001$) and Resources (coefficient = .61, $p < .001$). Self- Efficacy (coefficient = .33, $p < .001$) and Self-esteem (coefficient = .25, $p < .001$) were mildly linked to Perceptions, but in turn was strongly related to Well-being (coefficient = .60 $p < .001$).

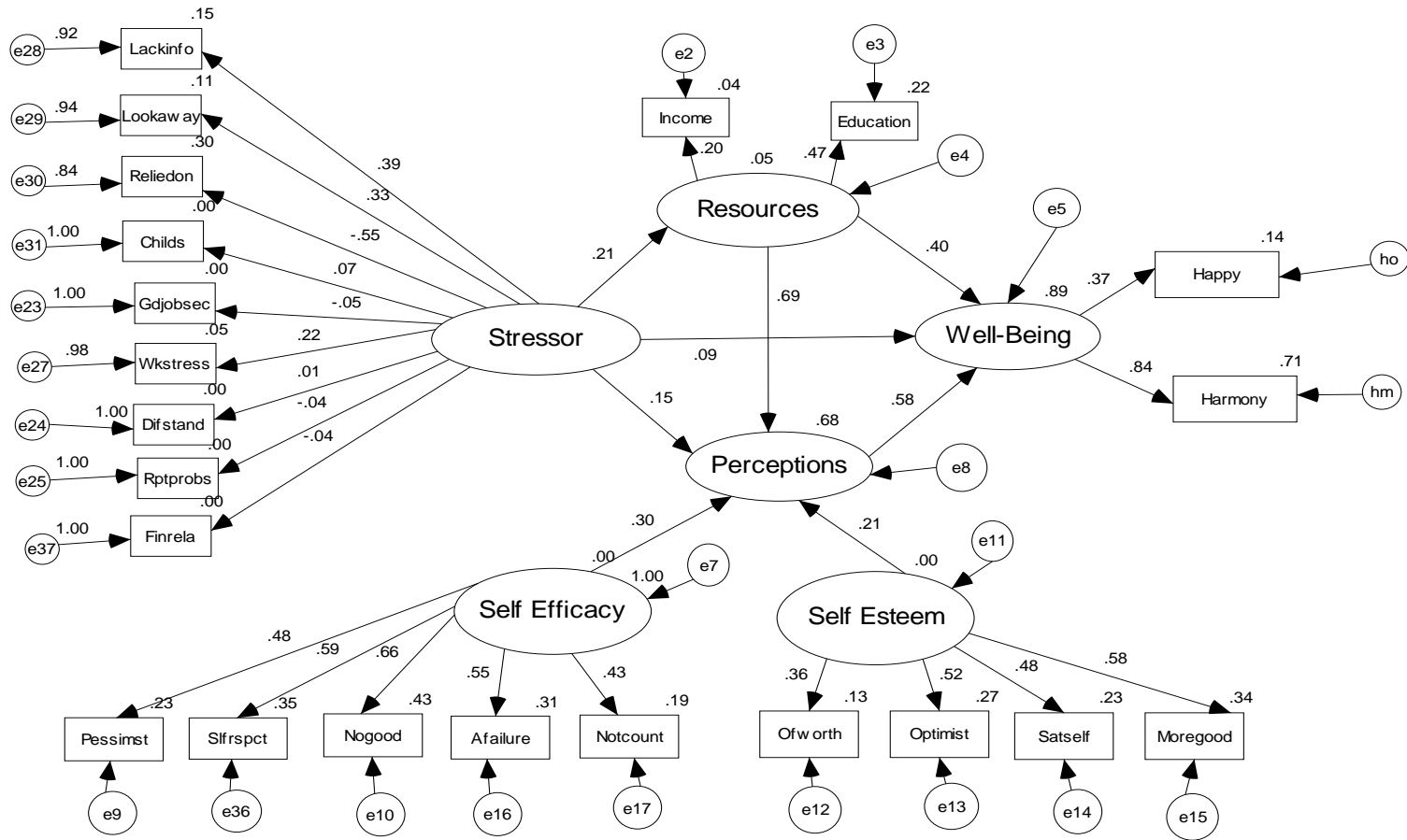


Figure 5.6. Results of Model VI Using Total Blacks. $X^2 = 1267.031$ ($p = .000$) $df = 217$, NFI = -.297, CFI = .000, RMSEA = .115.

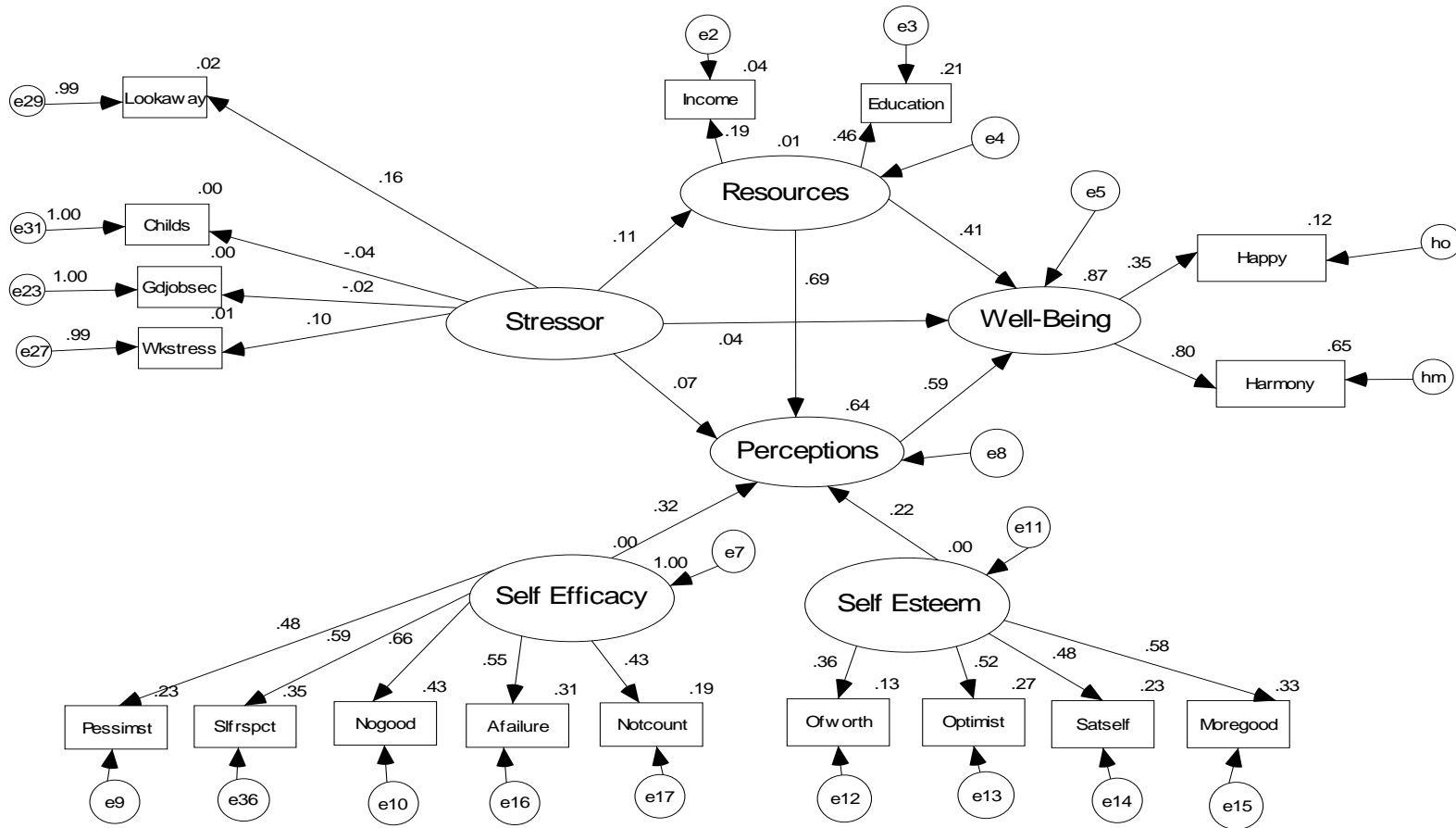


Figure 5.7. Results of Model VII using Total Blacks: $\chi^2 = 1108.590$ ($p = .000$) $df = 125$, NFI = .727, CFI = .000, RMSEA = .147.

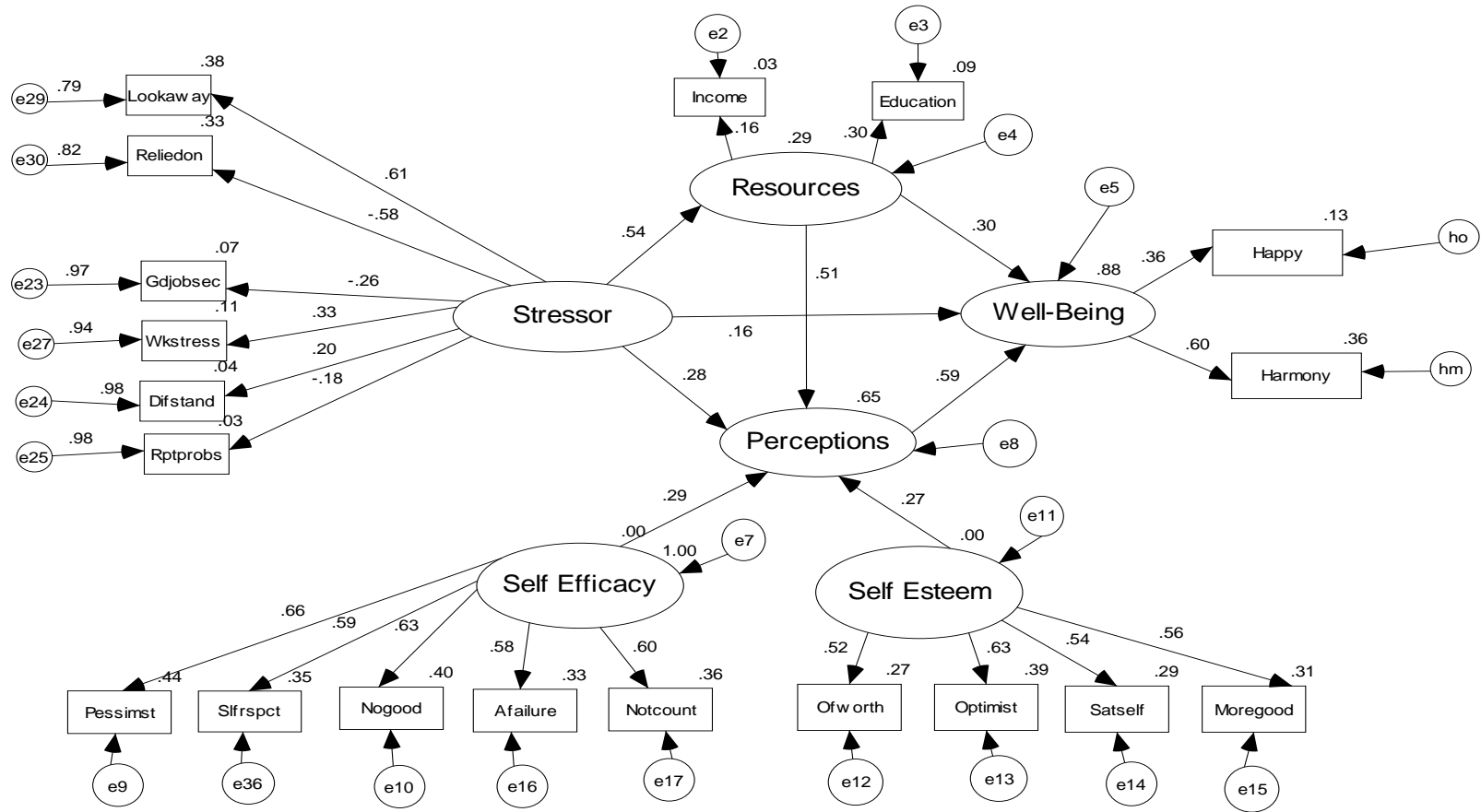
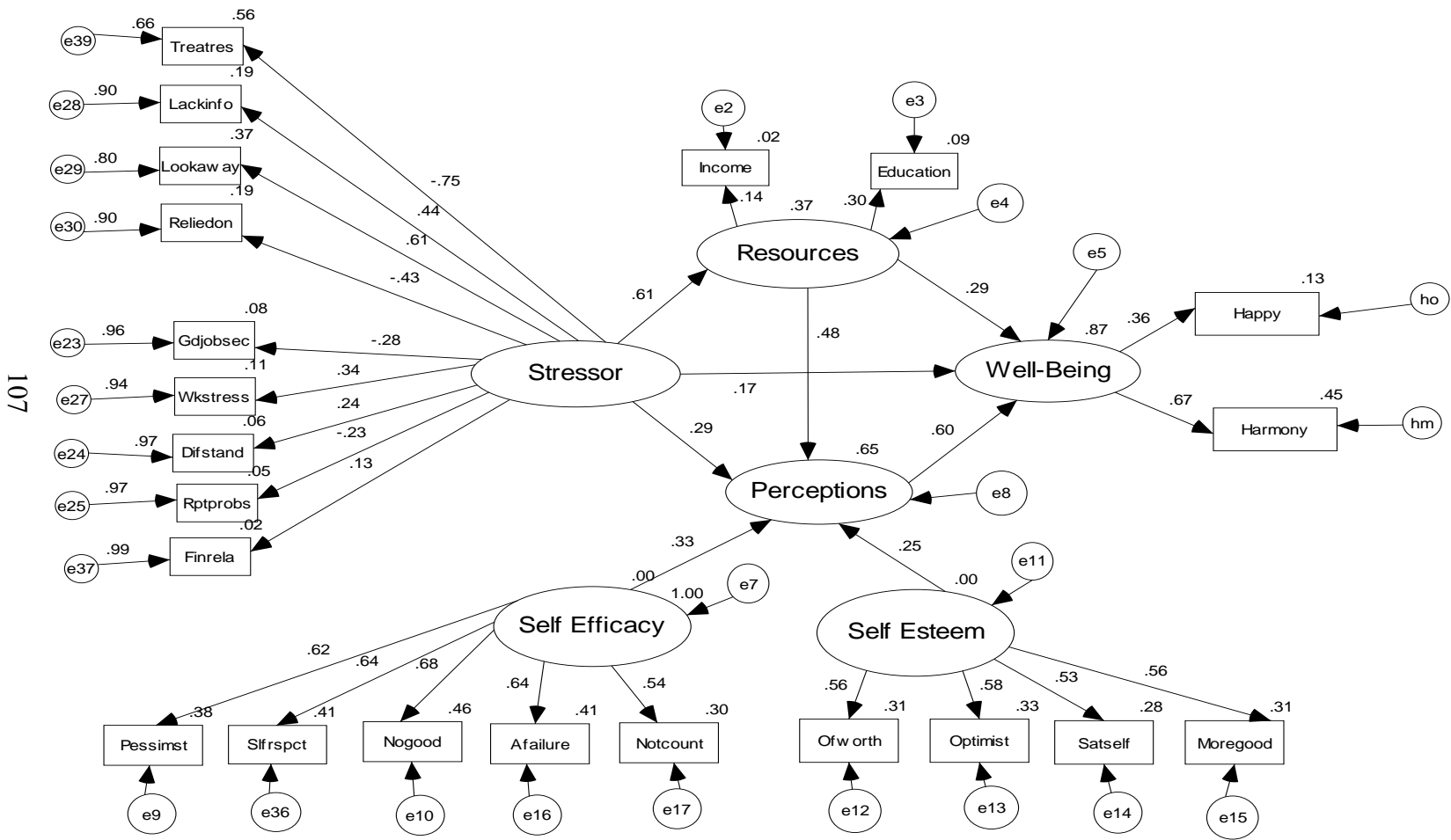


Figure 5.8. Results of Model VIII using Total Males. Fit measures are: $\chi^2 = 3786.152$ ($p = .000$) $df = 160$, NFI = .354, CFI = .000, RMSEA = .143.

In examining the models where sex was controlled for, the many of the relationships registered strongly, yet, the models did not receive overall support from the fit indexes. This in turn, impacts the proposed hypothesis.

Model X: Higher Social Classes

Model X for higher social classes occurred initially because of maximum iteration and inadmissible solutions. The ultimate solution revealed that Self-Efficacy and Self-Esteem were significantly supporting the model and both were variables were removed. In examining the relationships in Model X (see Figure 5.11) using Higher Social Classes sample, all of the relationships were found to be significant. The model showed that Resources (coefficient = .23, $p < .001$) and Perceptions (coefficient = .51, $p < .001$) greatly contributed to the latent variable, Well-being. Resources also demonstrated as strong path with Perceptions (coefficient = .45, $p < .001$). Stressor pointed to a less strong relationship with Well-being (coefficient = .25, $p < .001$), Perceptions (coefficient = .48, $p < .001$) and Resources (coefficient = 1.07, $p < .001$). Self-Efficacy (coefficient = .13, $p < .001$) and Self-Esteem (coefficient = .11 $p < .001$) were mildly linked to Perceptions, but in turn was strongly related to Well-being (coefficient = .51 $p < .001$)



107

Figure 5.9. Model IX using Females. Fit measures are: $\chi^2 = 4925.549$ ($p = .000$) $df = 217$, NFI = -.201, CFI = .000, RMSEA = .127

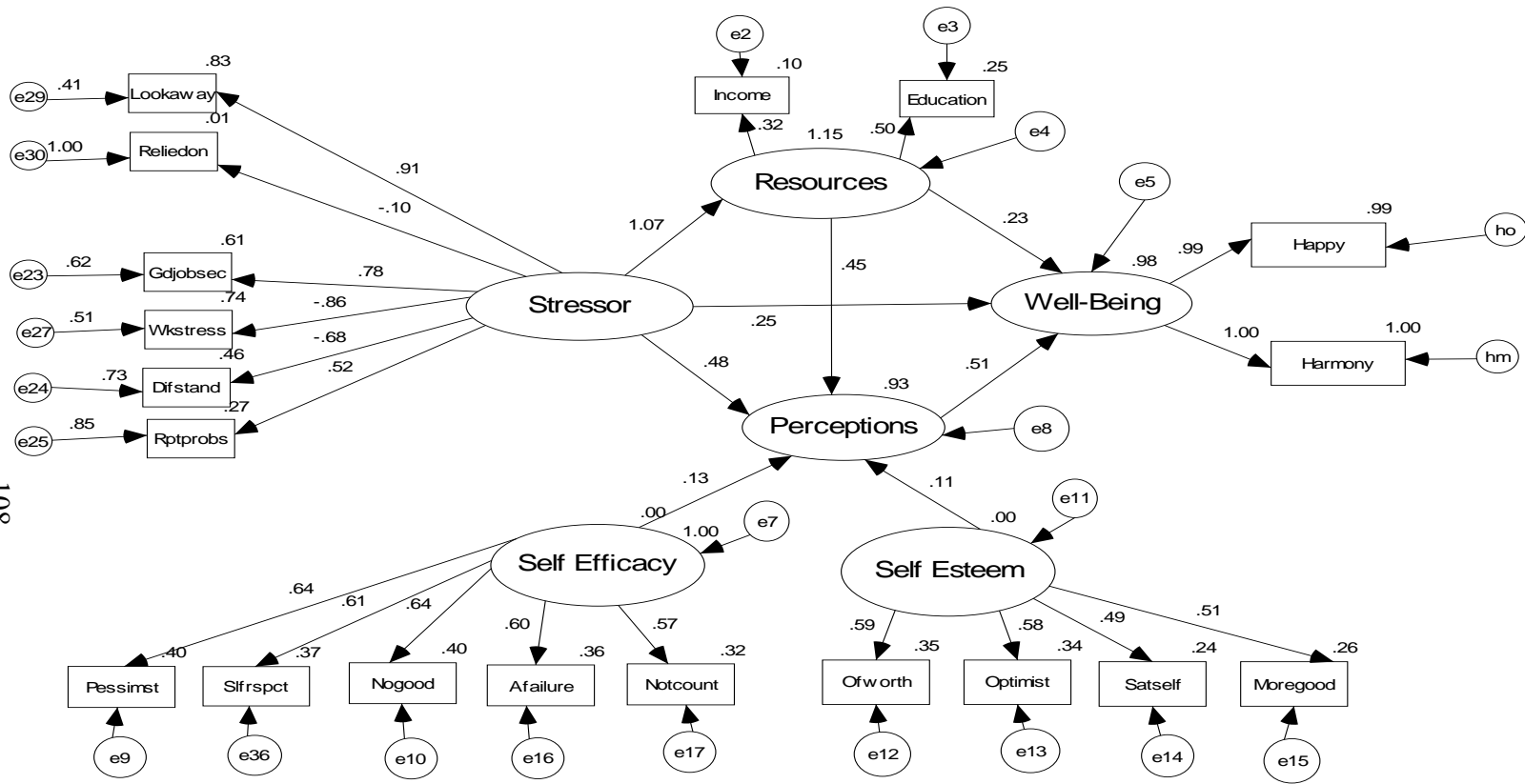


Figure 5.10 Model X using Higher Social Classes. $\chi^2 = 6430.258$ ($p = .000$) $df = 160$, NFI = -1.044, CFI = .000, RMSEA = .168

Model XI: Middle Social Classes

The results for Model XI indicated that $X^2 = 6026.801$ ($p = .000$) $df = 160$, NFI = .1.035, CFI = .000 and RMSEA = .167. Of the three fit indexes, only the RMSEA was within acceptable range. Model XI revealed that all relationships significantly contributed to the model. Resources (coefficient = .23, $p < .001$) and Perceptions (coefficient = .51, $p < .001$) contributed strongly to the latent variable, Well-being. Resources (coefficient = .45, $p < .001$) was also strongly linked to Perceptions. Stressor revealed a less strong yet a direct relationship with Well-being (coefficient = .25, $p < .001$), Perceptions (coefficient = .48, $p < .001$) and Resources (coefficient = 1.07, $p < .001$). Self- Efficacy (coefficient = .14, $p < .001$) and Self-esteem (coefficient = .11, $p < .001$) demonstrated direct and weak relationships with Perceptions which revealed a strong relationship to Well-being (coefficient = .51, $p < .001$).

Model XII: Lower Social Classes

The results demonstrated that all relationships in the model were significant ($p < .001$). Resources (coefficient = .27, $p < .001$) and Perceptions (coefficient = .60 $p < .001$) had strong direct effects with the latent variable, Well-being. Stressor displayed a weaker but direct relationship to Well- Being (coefficient = .18, $p < .001$), Perceptions (coefficient = .30, $p < .001$) and Resources (coefficient = .68, $p < .001$). Resources (coefficient = .45, $p < .001$) was strongly formed a strong link to Perceptions while Self - Efficacy (coefficient = .34, $p < .001$) and Self-Esteem (coefficient = .25, $p < .001$) contributed mild direct effect to Perceptions which is strongly linked to Well-being.

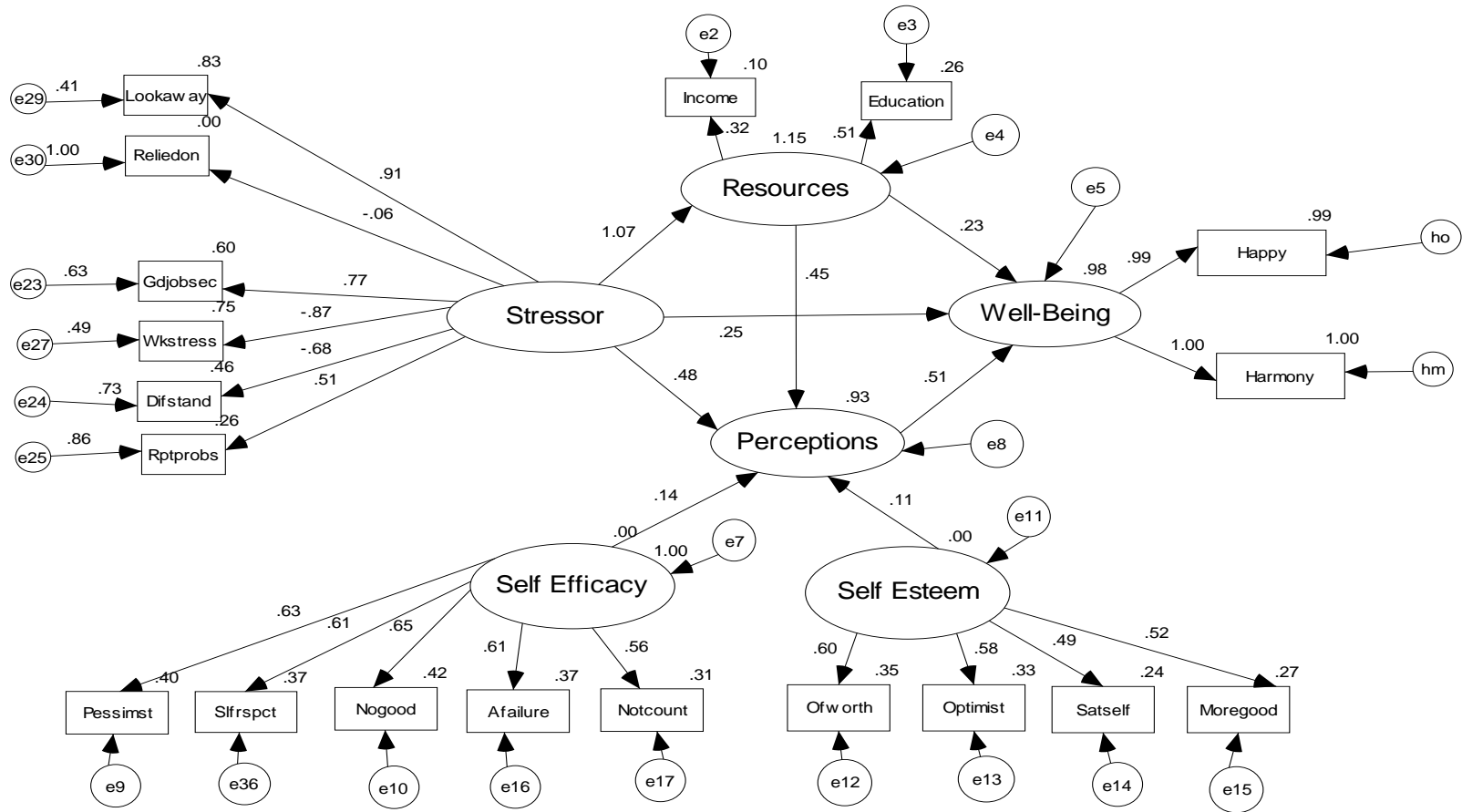


Figure 5.11 Model XI Using Middle Social Classes: $\chi^2 = 6026.801$ ($p = .000$) $df = 160$, NFI = .035, CFI = .000, RMSEA = .167

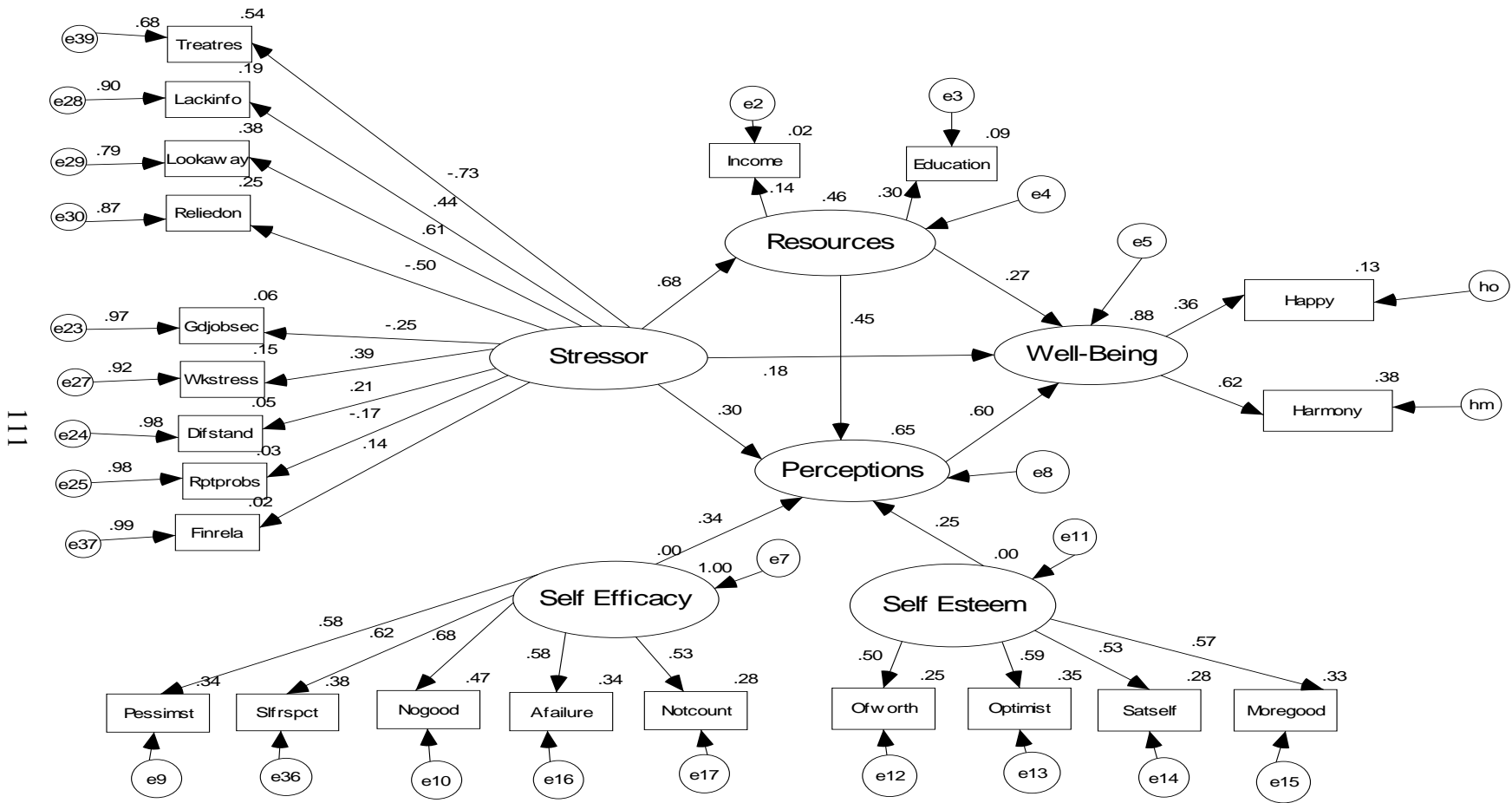


Figure 5.12 Model XII using Lower Social Classes. $\chi^2 = 5133.904$ ($p = .000$) $df = 217$, NFI = -.035, CFI = .000, RMSEA = .127

Summation of Hypotheses

Despite respecification of each of the models none of the hypotheses were supported by the data. Specific elements of some of the relationships were found to be important, but because the model fits were bad it is not possible to report support any support for the hypotheses in this study.

It appears that respecification did not yield any results different from the original model findings. Although multiple variables were used to identify the stressor measure, they all failed to register the strength needed to power the models to congruence. Inasmuch as these models did yield some significance in terms of particular variables within the models there is still some hope that the ABC-WB model might be able to be sustained with better data measures.

CHAPTER SIX

SUMMARY

This chapter begins with a discussion of the hypotheses, the overall model findings and their meanings. In addition, the utility of the model, summary, shortcomings, limitations and implications of the study are also included. It concludes with suggestions for future research.

Purpose

This study adapted the ABC-X model of Family Stress into the ABC-WB Model of Well-being which explored how stressors, when examined under certain social and economic divisions, influence Well-being both directly and indirectly. Of course, the individual's access to available resources, perceptions of themselves and their abilities were also deemed to be important factors. In addition, the relationship between resources and perception is examined. Resources are proposed to directly impact perceptions. Essentially this study investigated how support and perceptions affected quality of life.

Research Findings

In this section, the hypotheses results, the model fit to the data, the contributions of the variables, the relationships that exist in the models, the significance and the practical significance, of the project is discussed. Four initial models were proposed along with eight final respecifications. The models were designated by sample groups represented race, sex, and social classes.

Research Questions

There were three research questions that were explored in this investigation. They were:

(1) What factors contribute to the well-being of Americans faced with normative indicators of stress; (2) How can a model of stress and well-being enhance our understanding of how well-being functions to maintain families under stress; and (3) how do race, sex, and social class work to influence the perceptions, resources, and well-being of Americans?

The ABC-WB model was served as the perfect template to address these questions. With its pre-established premise about stress and workable components, no other model could be a better fit. This model also increases our understanding of how stressors work to influence well-being. It infers that when stressors are present in the lives of individuals, some form of mediator work to influence the effect of that stressor and contribute to keeping well-being intact. The relationships were significant and showed that stressors can impact well being directly and its affects can be mediated by perceptions and resources.

Overall it is possible to say that the research questions were addressed despite a lack of convergence of the structural model. It is clear that factors that contributed to well-being were identified by the model. In fact, some of the measures yield significant relationship coefficients even though the structural model was weak. The consistent and sustained relationships revealed within and between some of the measures in the ABC-WB model.

The structural model although weak, did address the second question—it is indeed possible to improve our understanding about how families operate under stress by knowing how and if they employ their resources and perceptions to help them to

understand the problems at hand. These things were clearly demonstrated within the model even if the overall findings proved to be somewhat problematic.

The final question, of whether or not race, sex, and social class have some impact on well-being is somewhat inconclusive. Certainly, there is some type of relationship, but because of the way in which these factors were ultimately measured it is not possible to make a definitive statement about the whether or not the question was adequately addressed. On the one hand it would appear that there is some relationship, but on the other hand it is not possible to assess the value of that relationship within the current framework of this investigation.

Overall, the ABC-WB model did find some support and was able to address the central issues raised by the research questions thus lending value and support to the current investigation.

Hypothesis Results

None of the hypotheses in this dissertation were supported. The failure to support the hypotheses is directly related to inadequate data and the inability to adjust the data to fit the lived experiences of the respondents in a more appropriate manner. In other words, the data did not match the original conceptualization and as such could not support the hypotheses.

Overview

In all models, the Stressor construct seemed problematic. The cause was the lack of an observed measure that explored the experiences necessary to treat the concept as originally viewed by the researcher. The problem could have possibly resulted from the types of variables that were selected to measure the Stressor construct. The selection of

the variables used in the model was supported by stress literature and therefore appeared as good indicators. However, with the secondary nature and generality of the dataset, the variables were generated without the specificity of stress. Issues pertaining to the Stressor construct called for constant adjustment to include variables believed to be associated to Stressors. Multiple observed variables were constantly re-specified to identify Stressor construct and to produce a better fit until the variables regarding work were initiated. With these observed measures of stressors the fit indices improved but did not produce a good model to data fit.

Utility of the Model

Despite the shortcomings the current study confirmed the utility of this model to assess stressors and Well-being. The ABC-WB substantiated the existence of relationships between Stressors and Well-being. It confirmed that resources and perceptions can work to mediate the influence of stressors on Well-being. Additionally it pointed to a relationship between Resources and Perceptions. In fact, the ABC-WB is a useful structural model that determines Well-being as illustrated by the strength of the relationships between the latent variables in the model. The model allowed for the exploration of the different social factors that may ultimately affect the Stressor, Perceptions, Resources or Well-being.

The ABC-WB model can be useful in determining the variables that modify stressors for individuals in different environments. It may be used to determine how some people in stressful environments manage to maintain their Well-being when others are falling apart. It may be used to identify variables that contribute to calmness when stressors are bearing down upon individuals.

Additionally the ABC-WB model may be used to measure any stressor and its relationship to Well-being within any context, especially if good data is provided. The model allows researchers to use indicators to define the unmeasurable constructs and provides results to how much the construct is explained.

The ABC-WB model will serve as an excellent tool for identifying the particular variables that differentiate stressors for particular groups. This suggests that factors that impact one group of people do not necessarily impact others. The ABC-WB model makes way for the exploration of factors that contribute or take away from people's Well-being according the context of their lives.

Limitations

No study is perfect. Each has certain limitations. Accordingly, it is important to identify these limitations. Some of the limitations stem from sample and others come from methodology. The limitations in this dissertation contain both. They are:

- Secondary Data. With the use of secondary data, it was difficult to find variables that were specifically associated with stressors and well-being.

Although the variables seemed to be good indicators, the context in which the questions were asked were not specifically associated with stressors and well-being as hypothesized per my view. Therefore, with secondary analysis, general questions were used to try to produce specific results.

- General Social Survey. The General Social Survey was specifically selected for this study due to the number of variable available for use. The variables needed to examine my model were contained in this data set. Unfortunately, they were not all were not available for use during the selected year. Some of the questions that

might have changed some of the outcomes in this study were not asked in the year, 2004. This limitation caused problems with the model. Upon beginning this research study two variables in the GSS that were identified by the literature as determinants of well-being measures. Upon examination of the data set, the satisfaction with life was not asked in the year 2004 and the variable happy was subject to a split-half sampling. In lieu of these problems other variable were sought.

- Changing Data Sets. Due to timing it was necessary to change data sets from the original choice of the American Changing Lives (ACL) survey to the General Social Survey (GSS). The lack of availability of the ACL survey, which was the data set of preference, because of its preface of wellness, altered the ability to adequately test the ABC-WB model. The variables in this data set were more appropriate and fit better with the research questions and hypotheses. Needless to say, a recent wave was recently released and can be used for future research with the ABC-WB.
- Replication. One of the draw backs of using modeling can be replication of the study. Modeling entails the use of error terms, constraints, the elimination of variables and paths, and the redirections of paths. Researchers have to be particularly careful in describing all of the steps that were taken in modeling. The omitting of any step can lead to alternate results and affect replication.
- Missing Cases. Several of the variables selected from the data used to identify the constructs had missing cases which could possibly be connected to negative the parameter estimates. Although with the size of the data set, AMOS using fit

estimates compensated for this oversight. Many of the measures had large amounts of missing data or were unavailable for use due splitting the data set or due to the question not being asked that year.

- Measurements. Better levels of measurements are needed for stressors and Well-being. Instead of using summative scales, more ratio scales are needed. For instance, a question regarding level of Well-being should be determined by 100% or 50% or 30%.

Implications

Implications for Theory

The current investigation does have some implications for theoretical thought. The ABC-WB model has yet to be tested adequately, and as such needs to be linked more carefully to theories of stress that have better defined constructs. The ABC-WB model also leads one to believe that our general theories about families and stress need to be expanded so that more dynamic variables and lived experiences of respondents can be included. Such theoretical alterations will require more in depth studies about how people define stress, how they live with stress, how they alter their views of stress depending upon the environmental and the economic contexts. It would appear that there needs to be a greater synergy between socioecological theory and some practical theories of economics to help address at least one major domain of stress that seems common to most people—financial issues.

In addition, more thought must be given to how theories are applied to particular groups and then extrapolated to others. In essence, one must consider how issues such as race, sex, and social class work in concert and how they are influenced by group

membership, reactions to groups, and perceptions about groups that may or may not be accurate or relevant. These issues must be examined on different levels and then integrated into a theoretical approach that makes it possible to understand its elements and how they work to explain the human condition.

Implications for Practice

The paucity of theoretical constructs involving the interaction race, sex, and social class as they related to chronic stress in the area of family studies is one reason why family scientists and practitioners appear to have difficulties working with families who are not like them. The lack of skills among practitioners and the inability to find common ground with their potential clients is one reason why stress continues as a problem. Another reason why this continues is that in the area of family studies there are no theories or practices that examine the differences in race and the meanings those hold for the members of the non-majority group. Therefore family studies practitioners are not equipped to address specific issues that may have more subtle yet significant origins in family problems. The inability to take develop an understanding of how race and sex can generate problems for individuals that are not readily seen by others is one reason why few people of color work in the field or find the family field accommodating to them.

The inability to develop an intuitive sense of how inequality is perceived and reacted to by others who are not in the majority group is a major failing found throughout family studies. The implication of all of this is that race and sex issues must be at the forefront of family programs and should be acknowledged and addressed directly. Many are uncomfortable talking about these issues. As long as this trend continues, there will

be little understanding of how to work with all types of families in a fair and impartial manner.

Implications for Families

The changing American family makes it important that issues of race, sex, and social be considered. As the number of immigrant families and inter-ethnic and –racial marriages continue the subtle yet powerful distinctions made in America around race and ethnicity must be considered when working with families. The lived experiences of these families will prove to be very different from majority groups. It is possible to see how these experiences can and will alter the well-being of individuals.

We must do a better job of differentiating stress from stressors, thus specifying one as the predictor and one as the outcome variable. A clearer definition of stressors, strains, and hardship is required. Until this is accomplished, data will continue to be ambiguous thus producing uncertain and somewhat unreliable results for families.

Stress translates from one domain to the next and that family members should be aware that stressors can have both long- and short-term effects that can influence health, social and personal outcomes. It can also have a cyclical effect on families, especially during peak stressful periods at work, school, or those surrounding financial issues. Families that are prepared to address stress issues do better than those who overlook or ignore them. Families should become more aware of their coping mechanisms because they are critical in helping to address and reduce stress and its ancillary impact on social development, social capital, and social placement of families.

Implications for Policy

Policy makers should be aware of how political decision can have subtle but real effects on families. Some of these changes can result in stress. In the United States approximately 40% of people are without adequate health insurance. On the surface this may seem to not be a problem. The chronic worry around not having adequate health care may not be readily seen. However, when people are asked to list their worries, health care continues to top the list. Such chronic worry does lead to stress and such stress can have long term consequences. Therefore, policy makers need to become aware of issues involving stress and its potential for causing greater problems and ultimately contributing to the lack of well-being.

Policy makers need to be aware of how manage stress so that they can provide better services and redistribute resources in ways that help to maintain the quality of life. It is clear that people rely on the government to make good health decisions. Making good policy regarding well-being would be seen by most as beneficial and caring, two features policy makers need in order to continue their work.

Policy makers need to become more aware of how people differ and how these differences must be incorporated into their policies. Lack of awareness of this fact leads to disenfranchisement among constituents and generates negative feelings regarding policy makers—one example is the very low rating people assign to Congress. The out-of-touch with people that is reflected in poorly and ill conceived policies is another reason why the overall well-being of American people may be lower than it should be.

Future Research

The findings of the current investigation have generated many questions and sparked an interest in many other areas. The utility of the ABC-WB model has opened the doors for future exploration. Some suggestions are to:

- Continue to test the utility of the ABC-WB with different factors;
- Examine people in different contextual environments. It would be most interesting to examine the stressors and Well-being of individuals who are imprisoned or members of the military services. The main emphasis should be to ask questions, allowing the individuals themselves to define the constructs. In this way, the model will be more insightful.
- Include large samples of ethnic minorities so as to identify stressors pertinent to these populations. Additionally, have respondents describe the resources available to deal with the stressors and their perceptions of the stressors.
- Develop specific data addressing Stressors and Well-being. Specific questions addressing stressors, stress, hassles, strains and well-being can be better defined.
- Use the ABC-WB to examine age groups especially grandmothers who are raising their grandchildren. It will be most interesting to find the factors that mediated the stressors in their lives to help them maintain their Well-being.
- Examine the ABC-WB model using the feed back loop that makes well-being a system in itself. It would be very exciting to see how the well-being of individuals impacts the stressors in their lives.

Conclusion

The current investigation has revealed the ABC-WB model does have some possibility of addressing the issues of stressors and Well-being as they affect families. The ABC-WB model, although not supported by the fit indices revealed its ability to examine the strength of the relationships between the constructs and the amount each contribute to Well-being. The ABC-WB model is in itself three models. It can be used to determine the direct effect of stress on Well-being. It can be used to determine the factors that mediate stressor when determining Well-being. Finally it the ABC-WB model can be used to determine Perceptions which remained virtually unchanged from model to model in its relationship to Well-being.

The use of the model in this study helped to determine how much o Well-being can be determined. The model entails that self-efficacy and self-esteem helped to determine Perceptions which remained virtually unchanged from model to model in predicting Well-being.

The utility of the model allows for the insertion of observed variables to define the stressor. It seems that the variables used to define Stressor were not the best variables. These variables did not assist in strengthening the Stressor construct as a strong measure. The Stressor construct can be regarded as the weakest link. Yet, many of the variables that were not pertinent to the particular sample were indicated highlighting the fact that stressors for some may not be stressors for others. The structural component of the model supported its relationships between the variables suggesting the many of the relationships were strong. The strongest relationship was between Perceptions and Well-being suggesting that Self-Esteem and Self- Efficacy are closely related to Well-being.

The strength of the relationships between Resources and Well-being was not as strong yet it was quite substantial.

Finding measures to indicate Stressor was an arduous task. The literature defines certain stressors. In examining the data for the variable that could be used as an indicator resulted in either, no data was available or the variable was found to be insignificant.

The indicators of Stressor that remained in the model were unique to each group. They indicated that stressors for some were not stressors for others. Well-being in this case was more determined by Stressor and its mediating variable, Resources. Stressor via Resources revealed a very strong relationship to Well-being. The relationships in the model did not support any of the study's hypotheses; yet, the ABC-WB model did reveal a robust nature that could be improved upon with better data.

In general, it is possible to conclude that ABC-WB model is a good model and it can be used to assess the relationship between well-being and stressors when mediated by perceptions and resources. An assurance of better fit for the ABC-WB model will depend on the selection and measurements of observed variables. In short, simply because a model was not fitted properly does not reduce the importance of the ABC-WB model. The findings show that the data rather than the model were problematic. Therefore, the use of different data may sustain the utility of the ABC-WB much more than the current data were able to do.

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