Stress, Marital Satisfaction, and Psychological Distress Among African Americans

Karen D. Lincoln, Ph.D.
School of Social Work
University of Southern California

David H. Chae, Sc.D.
Rollins School of Public Health
Emory University

Overview

• Background
• Theoretical Framework
• Methods
• Results
• Limitations
• Study Implications
Study Inspiration
Marriage & Mental Health

• Marriage has a protective effect on mental health.
  – A resource for social and emotional support
  – Can confer financial, legal, and material advantage.

• Poorly functioning marriages can negatively impact the emotional well-being of couples and their children.

Marriage & African Americans

• Studies tend to focus on transitions to marriage, declining rates of marriage, or alternative forms of marriage.
• Married African Americans are a vital part of the African American community.
  – According to the 2000 Census, 40% of African Americans are married
• Married African Americans place a high value on marriage as a context for raising children, companionship, and financial security.
• Many unmarried African Americans desire to be married.

Marriage & Mental Health Among African Americans

- Findings from studies on marriage and mental health among African Americans are mixed.
  - Those who are married report more happiness, life satisfaction, and fewer emotional problems compared to their unmarried counterparts.
  - No relationship between marriage and mental health among African Americans.
  - Lower levels of marital satisfaction compared to Whites.

Financial Strain

• Financial difficulty is among the most commonly experienced problems for African Americans.
• Economic circumstances of African Americans may affect marital quality and mental health.
• In 2007:
  – Median income for African Americans was $33,916, compared to $54,920 for non-Hispanic Whites.
  – Poverty rate for African Americans was 24.5%, compared to 8.2% for non-Hispanic Whites.
  – 19% of all African American married-couple families had incomes of $25,000 or less, compared to 12% of comparable non-Hispanic White families.

Unfair Treatment

• Discrimination is one of the most endemic and enduring stressors facing African Americans.

• Experiences of discrimination can induce distress, depressive symptoms, and depression.

• Researchers suggest that effects of discrimination infiltrate the marriages of African Americans through increased tensions and psychological distress.

Theoretical Framework

• The Process of Social Stress Theory
  – A broad array of social conditions combine over time to create a process of stress.
  – This process combines three major conceptual domains – the sources of stress, the mediators of stress, and the manifestations of stress.

• The Stress Proliferation Theory
  – The initial stressor contributes to the decline in mental health, and gives rise to secondary stressors; that is, stress proliferates across the various domains of one’s life.

Conceptual Model

Financial Strain
Unfair Treatment

Marital Satisfaction

Psychological Distress
Purpose of the Study

• 1. To examine the extent to which financial strain and unfair treatment are associated with marital satisfaction.

• 2. To examine the extent to which financial strain and unfair treatment are associated with psychological distress.

• 3. To investigate whether marital satisfaction moderates the influence of stress on psychological distress.

• 4. To examine the degree to which experiences of unfair treatment exacerbate the impact of financial strain on marital satisfaction and psychological distress.
Methods


• Sample:
  • Nationally representative of the Black American household population.
  • Current study restricted to married African Americans (n = 962).
Measures

Stress

Unfair Treatment ("Everyday Discrimination")

- Less courtesy
- Less respect
- Poorer service
- Less smart
- Dishonest
- Not as good
- Feared
- Insulted
- Harassed
- Followed in stores

Financial Strain

- Difficulty paying monthly bills
- Worry about not being able to pay expenses
Measures

Outcomes:

Marital Satisfaction

• “How satisfied are you with your marriage?”

Serious Psychological Distress (K6)*

• Sad
• Nervous
• Restless
• Hopeless
• Everything an effort
• Felt worthless
• Blue

*Serious psychological distress (SPD) is a nonspecific indicator of past-year mental health problems, such as anxiety or mood disorders.
Measures

• Demographic characteristics:
  • Gender
  • Age
  • # times married
  • Length of marriage
  • # children (R)
  • # children (P)

• Poverty
• Education
• Employment
• Health Insurance
• Region
• Social Desirability
Social Desirability

- Never met person did not like
- Always tell truth
- Always win games
- Never bored
- Never get lost

- Never annoyed when people cut in line
- Table manners-home as good as restaurant
- Never lost anything
- Always comfortable despite temperature
- Ok to be taken advantage of

Marital Satisfaction
Unfair Treatment

- None (0)
- Low (1-10)
- Moderate (11-20)
- High (21+)

Legend:
- None (0): 0 cases
- Low (1-10): 40 cases
- Moderate (11-20): 45 cases
- High (21+): 0 cases
Financial Strain

- None (0)
- Some (3-5)
- A Great Deal (6+)

Bar chart showing the distribution of financial strain levels.
Analyses

• Multivariable linear regression analyses predicting:
  • Marital Satisfaction
  • Psychological Distress
• All analyses weighted and took into account complex survey design characteristics
  • SAS-callable SUDAAN
Results

• 1. To examine the extent to which financial strain and unfair treatment are associated with marital satisfaction.

• 2. To examine the extent to which financial strain and unfair treatment are associated with psychological distress.

• 3. To investigate whether marital satisfaction moderates the influence of stress on psychological distress.

• 4. To examine the degree to which experiences of unfair treatment exacerbate the impact of financial strain on marital satisfaction and psychological distress.
## Linear Regressions Predicting Marital Satisfaction

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Marital Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b (SE)</td>
</tr>
<tr>
<td>Unfair Treatment</td>
<td>-0.01 (0.00)*</td>
</tr>
<tr>
<td>Financial Strain</td>
<td>-0.05 (0.02)**</td>
</tr>
<tr>
<td>R-Square</td>
<td>0.13</td>
</tr>
</tbody>
</table>

R-Square: 0.13
### Linear Regression Predicting Marital Satisfaction: Significant Covariates

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Marital Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Women vs. Men</td>
<td>-0.25 (0.05) ***</td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>12 years vs. &lt;12 years</td>
<td>0.00 (0.06)</td>
</tr>
<tr>
<td>13-15 years vs. &lt; 12 years</td>
<td>-0.01 (0.06)</td>
</tr>
<tr>
<td>16+ years vs. &lt; 12 years</td>
<td>-0.20 (0.09)*</td>
</tr>
</tbody>
</table>
Results

1. To examine the extent to which financial strain and unfair treatment are associated with marital satisfaction.

2. To examine the extent to which financial strain and unfair treatment are associated with psychological distress.

3. To investigate whether marital satisfaction moderates the influence of stress on psychological distress.

4. To examine the degree to which experiences of unfair treatment exacerbate the impact of financial strain on marital satisfaction and psychological distress.
# Linear Regressions Predicting Psychological Distress

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Model 1 b (SE)</th>
<th>Model 2 b (SE)</th>
<th>Model 3 b (SE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital Satisfaction</td>
<td>-0.76 (0.20)***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfair Treatment</td>
<td>0.10 (0.02)***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Strain</td>
<td>0.64 (0.14)***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>R-Square</td>
<td>0.26</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Linear Regressions Predicting Psychological Distress: Significant Covariates

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Model 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b (SE)</td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>12 years vs. &lt;12 years</td>
<td>-0.66 (0.31)*</td>
</tr>
<tr>
<td>13-15 years vs. &lt;12 years</td>
<td>-0.54 (0.42)</td>
</tr>
<tr>
<td>16+ years vs. &lt;12 years</td>
<td>-1.15 (0.39) **</td>
</tr>
<tr>
<td>Independent Variables</td>
<td>Model 2</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------</td>
</tr>
<tr>
<td></td>
<td>b (SE)</td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>12 years vs. &lt;12 years</td>
<td>-0.62 (0.32)</td>
</tr>
<tr>
<td>13-15 years vs. &lt;12 years</td>
<td>-0.51 (0.43)</td>
</tr>
<tr>
<td>16+ years vs. &lt;12 years</td>
<td>-1.15 (0.40) **</td>
</tr>
</tbody>
</table>
## Linear Regressions Predicting Psychological Distress: Significant Covariates

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Model 3</th>
<th>b (SE)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 years vs. &lt;12 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13-15 years vs. &lt;12 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16+ years vs. &lt;12 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Work Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Working vs. Working</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Our of Labor Force vs. Working</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-0.71 (0.32) *</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-0.55 (0.42)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-1.20 (0.42) **</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.69 (0.45)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.93 (0.46) *</td>
<td></td>
</tr>
</tbody>
</table>
Results

1. To examine the extent to which financial strain and unfair treatment are associated with marital satisfaction.

2. To examine the extent to which financial strain and unfair treatment are associated with psychological distress.

3. To investigate whether marital satisfaction moderates the influence of stress on psychological distress.

4. To examine the degree to which experiences of unfair treatment exacerbate the impact of financial strain on marital satisfaction and psychological distress.
## Linear Regressions Predicting Psychological Distress

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b (SE)</td>
<td>b (SE)</td>
<td>b (SE)</td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td>-0.76 (0.20)***</td>
<td>-0.77 (0.19)***</td>
<td></td>
</tr>
<tr>
<td>Unfair Treatment</td>
<td>0.10 (0.02)***</td>
<td>0.10 (0.02)***</td>
<td></td>
</tr>
<tr>
<td>Financial Strain</td>
<td>0.64 (0.14)***</td>
<td>0.65 (0.14)***</td>
<td></td>
</tr>
<tr>
<td>Unfair Treatment x</td>
<td></td>
<td></td>
<td>-0.05 (0.03)†</td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td></td>
<td></td>
<td>-0.05 (0.03)†</td>
</tr>
<tr>
<td>Financial Strain x</td>
<td></td>
<td></td>
<td>0.22 (0.11)*</td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td></td>
<td></td>
<td>0.22 (0.11)*</td>
</tr>
<tr>
<td>R-Square</td>
<td>0.26</td>
<td>0.26</td>
<td></td>
</tr>
</tbody>
</table>
Marital Satisfaction, Unfair Treatment and Psychological Distress

Psychological Distress

Very Dissatisfied
Somewhat Dissatisfied
Somewhat Satisfied
Very Satisfied

Marital Satisfaction

Low Unfair Treatment
High Unfair Treatment
Marital Satisfaction, Financial Strain and Psychological Distress

Marital Satisfaction

Psychological Distress

Low Financial Strain
High Financial Strain

Very Dissatisfied
Somewhat Dissatisfied
Somewhat Satisfied
Very Satisfied
Results

1. To examine the extent to which financial strain and unfair treatment are associated with marital satisfaction.

2. To examine the extent to which financial strain and unfair treatment are associated with psychological distress.

3. To investigate whether marital satisfaction moderates the influence of stress on psychological distress.

4. To examine the degree to which experiences of unfair treatment exacerbate the impact of financial strain on marital satisfaction and psychological distress.
# Linear Regressions Predicting Psychological Distress

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Psychological Distress</th>
<th>Psychological Distress</th>
<th>Psychological Distress</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b (SE)</td>
<td>b (SE)</td>
<td>b (SE)</td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td>-0.76 (0.20)***</td>
<td>-0.77 (0.19)***</td>
<td>-0.79 (0.19)***</td>
</tr>
<tr>
<td>Unfair Treatment</td>
<td>0.10 (0.02)***</td>
<td>0.10 (0.02)***</td>
<td>0.09 (0.02)***</td>
</tr>
<tr>
<td>Financial Strain</td>
<td>0.64 (0.14)***</td>
<td>0.65 (0.14)***</td>
<td>-0.62 (0.13)***</td>
</tr>
<tr>
<td>Unfair Treatment x</td>
<td></td>
<td>-0.05 (0.03)†</td>
<td>-0.03 (0.03)</td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Strain x</td>
<td></td>
<td>0.22 (0.11)*</td>
<td></td>
</tr>
<tr>
<td>Marital Satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfair Treatment x</td>
<td></td>
<td></td>
<td>0.02 (0.01)*</td>
</tr>
<tr>
<td>Financial Strain</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R-Square</td>
<td>0.26</td>
<td>0.26</td>
<td>0.27</td>
</tr>
</tbody>
</table>
Unfair Treatment, Financial Strain and Psychological Distress

<table>
<thead>
<tr>
<th>Low Financial Strain</th>
<th>High Financial Strain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>High</td>
</tr>
</tbody>
</table>

Psychological Distress

Low: 1, 2
High: 5, 6

Low Financial Strain
High Financial Strain
Summary of Findings

• Financial strain and unfair treatment have deleterious effects on marital quality and psychological distress.
• The effects of stressors experienced in one domain – outside of the home – can spillover and negatively effect marital quality.
• Stressors experienced outside of the home can exacerbate the effects of stressors experienced inside of the home.
Summary of Findings

• Marital satisfaction (rather than simply being married) has a protective effect on psychological distress.

• Marital satisfaction buffers the negative effects of unfair treatment and financial strain on psychological distress.
Study Limitations

• The cross-sectional nature of the data limits our ability to make inferences regarding the causal direction of our associations.

• Findings may not be generalizable to all Black Americans.
Implications for Policy

- Current policy responses to marriage issues coalesce around the marital dyad and psychological and emotional factors related to the marital relationship.
- Our findings suggest that the broader social context impinges upon the marital relationships and mental health of African Americans.
- High quality marriages have a protective effect but, marriage alone is insufficient for ensuring and maintaining well-being among African American couples.

Implications for Policy

• Economic issues are the primary determinants of divorce in the U.S.

• African American couples can benefit from initiatives that focus on developing financial literacy and management skills.

• Marital counseling services aimed at increasing the financial knowledge and skills of couples may be helpful in addressing the various financial demands experienced by couples.

Implications for Policy

• Examine how current labor market trends and employment issues influence the context in which marriages occur.

• Greater enforcement of existing anti-discrimination policies to improve the quality of relationships and to ameliorate poor mental health outcomes is needed.

• Discrimination prevention training programs.
Thank you
Age

![Bar chart showing age distribution]

- <29
- 30-44
- 45-59
- 60+

The chart indicates a significant peak in the 30-44 age group, with lower counts in the other age categories.
Poverty Ratio

- Poor (<1.00)
- Near-poor (1.00-1.99)
- Non-poor (2.00-3.99)
- Non-poor (4.00+)

Poverty

0 5 10 15 20 25 30 35 40 45 50
# of Times Married & # of Years Married

- 1 Time
- >1 Time
- <5 years
- 6-10 years
- 11-20 years
- 21-30 years
- 31+ years

- Times Married
- Years Married
# of Bio Children & # of Spouse Children

![Bar graph showing the number of biological children and spouse children. The graph has bars for 0, 1, 2, 3+, Yes, and No. The bars for Yes and No are significantly taller than the others, indicating a higher number of children in these categories.](#)
Work & Insurance Status

- Working
- Not Working
- Out of Labor Force
- Yes
- No

Work Status
Insurance