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Emma Katharine Yovanoff
Stress and Status: How
Socioeconomic Status Affects Stress
in Young Adult Women

ABSTRACT

Numerous studies highlight the connection between women with low socioeconomic status (SES) and stress; however, there is a gap in the literature in regards to women with high SES status or what these two groups may have in common. The present study used a mixed methods approach to examine how types and levels of stress differ between women ages 18-24 years who have lower and higher socioeconomic status. Participants were 106 women with either low or high SES between the ages of 18-24 years. Data were collected using an anonymous online survey to determine each participant's SES and to identify types and levels of stress. Participants were asked to identify which of 13 stressors they experienced and how often. Levels of stress were determined by how often a participant experienced stress from identified stressors.

The major findings were no significant difference was found in the mean number of stressors identified by women with both low and high SES. Of further significance were the types of stressors more often experienced by women with low SES compared to women with high SES. Women with low SES more frequently identified and reported high levels of stress around *Attending College*. Women with high SES more frequently identified *Job Satisfaction* and *Salary Satisfaction* as a stressor. High levels of stress were reported around *Job Satisfaction* for women with high SES. Regardless of SES, participants most commonly identified *Romantic Relationships* as a stressor.

**STRESS AND STATUS: HOW SOCIOECONOMIC STATUS AFFECTS STRESS IN
YOUNG ADULT WOMEN**

A project based upon an independent investigation, submitted in partial fulfillment of the requirements for the degree of Masters of Social Work.

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2011

Acknowledgements

This study could not have been conceived and completed without the support and assistance of a number of people. I am particularly grateful to Stephanie Bryson, my thesis advisor, for her constant encouragement, expertise and support of this project from its inception. Thank you to my parents for their never ending support in everything I do and without whom this could not have been possible. To the wonderful Smith women I am honored to call friends and will be connected to for life. And to Jason...you're my table maker, right?

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CHAPTER I

Introduction

The US Census Bureau estimates that there are over 30,000,000 million young adults between the ages of 18-24 living in the United States today (U.S. Census, 2011). Almost half of these young adults are women. Today, more than ever, young women make up a large part of the workforce and pursue higher education. Spread throughout all socioeconomic strata, this population is exposed to numerous stressors, including a current unemployment rate of nine percent (tradingeconomics.com, 2011) and ever-rising college tuition (Clark, 2009). According to the Bureau of Labor Statistics, in 2009, 72 million women were in the labor force; 6 million of these 72 million were unemployed (US Bureau of Labor Statistics, 2011). For those not yet in the labor force, already seemingly unattainable college tuition rates continue to increase year-to-year, faster than inflation (Clark, 2007).

Research shows that women are affected by stress in different ways than men (e.g., Kessler & McLeod, 1984). A majority of that research focuses on women with low socioeconomic status, with prior studies shedding light on how stress affects the physical and mental health of women with low socioeconomic status. While unquestionably valuable, prior research has studied only the way that stress affects women with low socioeconomic status, thus leaving out entire subpopulations of women who are affected by many of the same life occurrences and situations. Young adult women, specifically, are going through major life changes; that they will face some form of stress is inevitable. However, very little research has

attempted to identify the types of stress experienced specifically by young women and the impact of these stressors on their lives.

Family Life Cycle Theory posits that the greatest times of stress are during changes and transitions (McGoldrick & Carter, 2003). Young adult women practically experience transitions on a daily basis. They are graduating from high school and college; they are leaving home for the first time and entering the ever-changing workforce. Women are being asked to raise families and provide emotionally and monetarily for their loved ones. Some of the most rapid and important transitions happen when a woman is between the ages of 18 and 24. These transitions do not discriminate by socioeconomic status.

The purpose of this research is to compare the types and levels of stress among women ages 18-24 from various socioeconomic backgrounds. Women, regardless of socioeconomic status, have common goals and desires, and with these come stress. To identify these stresses and pinpoint overlaps in stress experiences among women with different socioeconomic statuses is an area in which little research has been conducted. By studying how young adult women perceive and are affected by stress due to socioeconomic class, we will be better equipped to treat and even prevent some of the stressors that contribute to both mental and physical health issues. Additionally, by comparing two groups of young women—those with high SES and those with low SES—this study seeks to reduce generalizations made in past research about populations that are both advantaged and disadvantaged and identify where these two groups of women share common concerns.

The impetus for this research comes from a strong interest in what women perceive to be the most stressful parts of their lives. It also derives from personal observations about the ways stressors can affect the health of women and from a belief that it is important for women to

understand what parts of their lives affect them most and that women everywhere carry similar concerns.

Founded on these personal, professional and research-related concerns, the present investigation seeks to add to the body of knowledge on how stress affects all women, not just women with low socioeconomic status. Furthermore, this study is a preliminary effort to specifically identify and describe what events women perceive as the most stressful.

Chapter II

Literature Review

Young adults (ages 18-24) in the United States face many challenges as they enter into a new phase of their life. Many are leaving home for the first time, seeking employment and entering higher education institutions. Due in part to the recession in 2008, the current unemployment rate for young adults is 7.2%-16.4%, higher than that of adults above the age of 25 (US Bureau of Labor Statistics, 2010). As a result, economic and social resources for young adults are disappearing and economic and social stress is becoming more and more prevalent. Studies have shown that “young adults have poorer psychological health than older adults” (Power & Manor, 1992, p. 284) and stress can be directly related to psychological health. Stress, in relation to life events, is defined in a paper by Carol Aneshensel (1992) as, “objective occurrences of sufficient magnitude to change the usual activities of most persons” (p. 17).

Many young adults face obstacles that begin in childhood and have a lasting effect on their future. Lack of access to adequate healthcare, family support systems, safe places to play, and well-funded schools all are major determinants in the future of our youth. Women, specifically unmarried women, are among the poorest groups in the country (Turner et al., 1995) and face daily stresses and challenges because of this status. The review of literature that follows will consider the research that has been conducted in this area and identify gaps that the proposed study will address.

Stress, Women, Age and SES

Before exploring the relationship between stress and its effect on young adult women of differing SES, it is important to address how stress relates to each group individually. The following review of the literature examines stress and its impact on people with low SES, high SES, young people, and women.

Low SES vs. High SES

While this study will investigate stress as it relates specifically to women with low SES compared to women with high SES, a number of studies have previously explored the relationship between stress and socioeconomic status. Socioeconomic status is defined by Webster's Dictionary as, "an individual or group's position within a hierarchical social structure" and depends on, "a combination of variables, including occupation, education, income, wealth and place of residence" (dictionary.com, 2011). The following portion of this literature review describes previous studies on SES groups as a whole and does not discern gender as a defining category. For example, in a study of stress and life events, McLeod and Kessler (1990) found that economically disadvantaged groups are more susceptible to psychological stress due to life events and that rates of psychological distress are higher in those with lower SES than those with higher SES. The aim of this study was to identify the life events to which participants of low SES were more susceptible. Germane to the present study, the authors recommend that future research look at other factors in addition to SES, such as gender, to determine how stress affects our lives.

In a study measuring life stress, social status, and their effect on mental health, Turner and colleagues (1995) found that the resources we are given to deal with life stress are more important than the economic class to which we belong. Furthermore, marital status, gender, and

age must be taken into account in addition to SES when looking at stress. The researchers found an inverse relationship between SES and depressive symptoms in participants. As SES increased, depressive symptoms decreased. Individuals with low socioeconomic status have fewer resources to help deal with life stress, specifically financial, and unmarried women are among the poorest groups in the country. In addition, there is a “tendency for many stressors in the lower class to be more ending or chronic in nature” (Turner et al., 1995, p. 115). There is little research on which particular life events are more distressing for people of lower SES versus people of higher SES. One study found that the two major reasons people with lower SES are more susceptible to distressing life events than those of higher SES was due to a lack of access to “financial resources and nonfinancial coping resources” (McLeod & Kessler, 1990, p.163). Those from disadvantaged backgrounds are inherently more likely to suffer from financial losses such as loss of job, inability to pay bills, or loss of house or living space, and do not have the financial resources to cope during these times (McLeod & Kessler, 1990). However, this only explains distress in the form of financial matters and does not take into consideration other distressing life events such as a loss of a family member or struggles with family planning—life events that happen regardless of SES.

Indeed, with regard to these other life events, Kessler and McLeod (1990) actually found that “members of lower-status groups may have *more* access to supportive relationships than do members of higher-status groups” (p. 169). This finding supports the theory that although individuals with higher SES are overall less susceptible to certain life stress, they may not always have sufficient resources to deal with the stress they are experiencing. This also does not take into account the different types of stressors that are experienced by individuals with differing SES, a topic about which little research has been conducted. For example, few studies have

examined how economically advantaged groups deal with declines in the economy. What happens to individuals with historically higher SES in times of downturn, when jobs and money are less available to everyone?

SES and Health

Stress is often highlighted around times of change. Adults of lower socioeconomic status are “exposed to more stressful conditions and [have] fewer resources to cope with these conditions than those of higher social standing” (Schwartz & Meyer, 2010, p.1111). Moreover, some research has found that, “as one moves up the SES ladder, morbidity and mortality rates generally decrease” (Anderson & Armstead, 1995, p 213).

Repeated stressors over a period of time can lead to mental health issues, and research has demonstrated a clear link between socioeconomic stress and mental illness (Gadalla, 2009). For example, Adler et al. (2000) found links between participants belonging to low SES and higher stress and reported that belonging to higher SES, “may predispose individuals to better health trajectories” (p 590). With regard to the effect of economic resources, some research has found that while the “psychological health of young adults might be influenced by circumstances in childhood, it is particularly in relation to recent socioeconomic circumstances that the evidence is strongest” (Power & Manor, 1992, p. 285).

Stress and Young People

As previously stated, for the purpose of this project, stress, in relation to life events, is defined in a paper by Carol Aneshensel (1992) as, “objective occurrences of sufficient magnitude to change the usual activities of most persons” (p. 17). In many cases, life-event stressors, as defined here, are caused by conditions such as economic and social status. However, most research is concerned more with the outcome of stress rather its origins. Other theories, like

Family Life Cycle Theory, highlight transitions in life when stress and anxiety are at their highest (Walsh, 2003). Lesser and Pope (2007) refer to the time when adolescents are becoming adults as a time to “differentiate oneself from the emotional life of the family of origin” (p. 299). This stage is completed when the young adult separates from the family of origin. There is a high risk of stress at this stage due to many reasons, including an inability to leave home due to differing factors. For many young adults, change is a major theme in their lives, specifically from an economic and social standpoint. During this time social supports—including belonging, security, and approval (Aneshensel, 1992)—are necessary for a smooth transition into adulthood. In the above mentioned study by Turner et al (1995), an inverse relationship between age and depressive symptoms was found, confirming that the youngest participants reported the highest rate of depressive symptoms. Authors of this study state, “Young subjects tend to experience more stressful events than older adults, and unmarried people report a higher occurrence of undesirable life events than do married” (p. 107). These findings were found independent of SES. In a study by Folkman and colleagues (1987), normative stress and coping patterns of the elderly and young were compared. The study found that the daily stresses (defined in the study as “hassles”), and ways people cope with these hassles, change with life stages. The sample was split into a younger group consisting of married heterosexual couples with at least one child and an older group of individuals who were not married. Participants were asked to rate life hassles on a scale. The study found that younger people had a higher rate of life hassles than participants in the older group.

There is little research that directly addresses the relationship between age and stress. From what is available, it can be determined that further research into this relationship is necessary.

Stress and Women

Although SES is a major determinant of how stress affects life, it is necessary to look at how other factors contribute to the way susceptibility to stress is perceived. Expectations and opportunities have changed dramatically for women in the last 30-40 years. Today, women have the opportunity to be successful in the workplace, hold executive level positions, graduate with advanced degrees, and spend time in the home. With these opportunities come challenges and expectations that, in this economic climate, are exacerbated. Young adult women, specifically those 18-24, are entering a phase in life when many questions need to be answered that will determine which path they take and how successful their future will be. Because of the less than ideal economy since the economic downturn of 2008, opportunities for further education and job opportunities may become obsolete due to family situations that call for a young woman to maintain a more traditional role by staying home rather than pursuing a college education. This is in addition to the already long list of stressors young women face, including romantic relationships and general life happiness.

In an exploration of the epidemiology of stress and its effect on the mental health of individuals, Turner et al (1995) found that “women report substantially higher levels of both depressive symptoms and major depressive disorder than do men” (p. 109). Moreover, research has shown that “women in Western society have significantly higher rates of psychological stress than men” (Kessler & McLeod, 1984, p 620) and although they do not differ greatly in the number of undesirable life events they experience, “women are significantly more affected emotionally than men” (Kessler & McLeod, 1984, p620). There are many different causal interpretations to these findings, including the way women are socialized and social isolation that can lead to less access to supportive resources for women (Kessler & McLeod, 1984).

Additionally, there are more women in the workforce than ever before, and women are being asked not only to provide for their families financially and emotionally, but to work fulltime in careers as well as parent.

According to Kessler and McLeod (1984) women reported more life events they felt were distressing than men. Women included life crises that had occurred to members of the respondents' social networks: family, friends, and neighbors. Women reported that such network events were very distressing to them, while men seldom mentioned events of this type" (p 621). There is a fundamental difference in the way men and women are affected by certain life crises and stresses and Kessler and McLeod (1984) hypothesize two reasons why: women may be more aware of "more network crisis than men" and "they might define a wider range of people as significant others than men" (p 628).

Turner & Avison (2003) also hypothesize that women are more susceptible to life stress related to significant others and friends and that, in general, women tend to consider more people as a part of these categories than do men. Tuner & Avison (2003) also found that men and women tend to be affected by different stressors. Males were more likely to report "traumatic events and witnessed violence" than women. In their study of how life events affect stress exposure in African American and non Hispanic white men and women, women were more likely to report "more recent life events and more death events" (p 499). Turner and Avison (2003) concluded that women are more affected by "a given level of social stress...when stress exposure is measured in terms of daily discrimination, chronic stress, or total stress" (p. 499).

In summary, women tend to be affected by the everyday stresses in life, whereas men are more susceptible to more traumatic and less frequent stressful events. It is possible that this can be accounted for by the way societal roles differ for men and women-- with an emphasis on

family and relationships for women and financial responsibility for men. Women are often thought of as caretakers and more in tune with others' needs. Women are judged for thinking from an emotional standpoint and men are often thought of as more logical thinkers. If these generalizations are true, then women are more susceptible to the life stress that comes with relationships with friends and family.

Living in a white, male dominated society, women face additional stresses and challenges that men will never see, regardless of SES. However, women of lower socioeconomic status are faced with many challenges that those in more economically privileged classes are not. The intersectionality between socioeconomic status and gender increases women's exposure to discrimination, as women face both economic and sexual discrimination daily. Some research indicates that 10% of women will receive a diagnosis of PTSD in their lifetime with risk factors for PTSD consistently reported as including gender and poverty (Smith et al., 2006). Another study found that "increased financial strain had a stronger negative effect on depression level for women compared to men" (Gadalla, 2009, p. 2200). These effects are compounded by the lack of mental health services for people of lower socioeconomic status. Thus, poor women may have a greater need for mental health services, but these needs may go untreated, having lasting effects on the individual and the family system.

Class Mobility

Today's economy has a great impact on society from a socioeconomic perspective. At one time the American dream of moving from lower class to middle class came with a promise that if you worked hard, you would move up the socioeconomic ladder. And if you got an education and worked hard, your chances of moving up would increase dramatically.

Unfortunately, for the many that are stuck in the lower and working classes, there is no hope of

moving up. According to a poll conducted by the New York Times on class distinctions and economic mobility, class mobility has slowed since 1980, rather than increased (Tse, et al., 2005). The same poll discussed the differences in class mobility in the United States compared to other countries. Findings were that despite a political tradition that is more egalitarian than many European countries, the United States does not have a significantly higher rate of class mobility (Tse, et al., 2005). Compared to Scandinavian countries, such as Denmark, class mobility is less likely in the United States and about equal to Great Britain (Tse, et al., 2005). This poll highlights the difficulty of moving up in class and that despite hard work and education, economic mobility may not be as tangible as many hope.

Education

Seen by many as the great equalizer of social class, education is one of the few things people of every economic class theoretically have access to. Today, colleges and university classes include women, people of color, and students from every religious background. College is no longer for just white men who come from privilege; more groups have access to higher education than ever before. However, in 2004 the Department of Education found 41% of low-income students graduated within 5 years compared to the 60% of high-income students who successfully completed their degrees (Leonhardt, 2005). This gap continues to widen. Today, nearly one in three Americans in their mid 20's is considered a non graduate (having completed only one or two years of a four-year college degree), up from one in five in the 1960's (Leonhardt, 2005). A majority of non-graduates come from lower and working class families (Egan, 2005). With the current economy, it is harder for those in the lower percentiles of income to pay for and attend secondary education institutions. Moreover, colleges and universities have

fewer resources to give to lower income students, and the gap between the rich and poor continues to grow.

Employment

The stress that comes with finding the money to pay for and stay in college is present for many young women preparing for their future. This stress can create such pressure to find a job instead that a young woman might not have sufficient space to consider the future stress that not having a four-year college degree can create. In the U.S., those without college degrees earn less money than those with degrees. According to the U.S. Census Bureau, in 2007, adults over the age of 25 with a four-year college degree made, on average, \$15,000 more each year than those with one or two years of college (US Bureau of Labor and Statistics, 2010).

High unemployment rates create additional pressure. Adults ages 18-19 had an unemployment rate of 24.5 in December 2010 (US Bureau of Labor and Statistics, 2010). Adults ages 20-24 had an unemployment rate of 15.3 in December 2010. Compared to the unemployment rate of 8.1% in December 2010 for adults over the age of 25, adults ages 18-24 are a population most vulnerable to economic hardship due to the poor economic climate the United States is facing today.

Summary

This review of literature provides a broad view of how stress affects young people, women, and people with lower socioeconomic status. Prior study confirms that young adult women consistently fall into categories that make them more susceptible to the negative effects of stress. However, it is unclear what are the exact origins of these stressors that women experience and how they differ between SES. Because the current study is interested in the origin of stress and identifying which life events cause the most stress in young adult women, the

literature reviewed is associated with social stress theory. Studies focusing on the outcome of stress were beyond the scope of the current review. By looking at young adult women and comparing stressors among women in different socioeconomic strata, we can increase our ability to take a more individual stance and develop more effective interventions with clients.

CHAPTER III

Methodology

The purpose of this study was to examine how types and levels of stress differ between women ages 18-24 who have lower and higher socioeconomic status. As the literature review revealed, much research has been conducted focusing on women with lower SES, but little has looked into how stress affects women in high SES or what these two groups may have in common. With this purpose in mind and the lack of information provided for women in higher SES, the research questions were: Do women with low SES report more stress than women with high SES? Do women with low SES and women with high SES report the same types of stress? Do women with low SES and women with high SES report the same levels of stress? Subsumed under these research questions are three hypotheses of difference that were investigated in this quantitative, exploratory study. The first hypothesis was: Women with low SES will identify a greater number of stressors than women with high SES. The second hypothesis was: Women with low SES and women with high SES will identify similar events and situations as major causes of stress in their lives. The third hypothesis was: Women with low SES and women with high SES will perceive their identified types of stress at a similar level.

The type of design that best fit the research questions is descriptive exploratory research, mixed methods design. This design allowed for the benefits of both quantitative and qualitative research: reaching a larger sample and providing a space for more in depth answers to the participant's subjective experiences.

Sample

One hundred twenty five participants were recruited. For inclusion in the experiment, participants must have (1) identified as female, (2) been between the ages of 18-24, and (3) been fluent English speakers. If participants did not meet all criteria, they were not included in the study. The final sample included 105 participants.

In terms of sample recruitment, a snowball sample was used. Emails were sent to all Smith School for Social Work students graduating in years 2011, 2012, and 2013. Students were asked to complete the survey if they met all criteria. Students were asked to send the survey on to others who either met the criteria or were able to send it on to others who met the criteria for participation. Participants not actively attending the Smith School for Social Work were contacted through the social networking site, Facebook, and asked to either complete the survey or send it on to others who may have met criteria for participation. Diversity of race was represented as much as possible through the sampling technique employed; however, this variable was not specifically recruited for due to feasibility issues.

Ethics and Safeguards

Each participant completed one survey. In order to protect confidentiality, no names were collected on the survey. Participants were given the choice of answering certain demographic information, including race and exact numerical age. All participants were asked to disclose gender and if they met the age range requirement, to participate in the study.

A potential risk of participation was that respondents might have experienced emotional distress from answering questions on current stressors and how these stressors affect their day-to-day lives. The risk was reduced by a written explanation that the survey was voluntary and participants were given the choice to stop answering questions at any time. As a way to further

assist participants that may have experienced distress as a result from their participation, referral resources were included as an attachment to the informed consent form.

A benefit of participation in this survey was that participants may have gained a new perspective on the occurrences in their lives that create stress. They may have felt more empowered to seek mental health or other services to help cope with the stress in their lives.

Completed survey information was collected electronically and kept on a password-protected computer for the duration of the survey and after the survey was closed. All information was compiled by an electronic survey program which assigned each participant an identifying number. Only the researcher and the research analyst saw this number. The electronic survey program was a password-protected program and only the researcher and the research analyst had access to the password.

All findings are presented in aggregate form without identifying information. All information from the study will be kept on a password-protected computer for three years to conform to federal regulations.

Data Collection

The current study was conducted via an anonymous online survey administered by Survey Monkey with the intent of recruiting women between the ages of 18-24 with lower and middle upper and upper SES.

Both quantitative and qualitative questions were included in the survey. Quantitative data were collected using a series of multiple choice and likert type questions about demographics, socioeconomic information, types of stress experienced, frequency of stress experienced and the degree to which stress affects the participant (See Appendices E-H for the complete survey).

The survey was created by the researcher and was made up of 22 questions including informed

consent. Questions were meant to determine if participants were eligible to participate in the study, the SES of each participant, the types, levels, and frequency of stress experienced by each participant, and the impact of the economy on stress. The researcher chose to develop the survey due to a lack of pre-formulated surveys that included the necessary questions to properly explore the research questions. No standardized measurement tool used by researchers of stress and SES in women was found.

Participants were asked to identify what types of stress they experienced and how often they were affected by the stress. Participants could choose response categories for each stress: Daily, Weekly, Monthly, Less than Monthly, Never. Examples of types of stress included: “romantic relationship stress,” “family stress,” “paying bills,” “current job satisfaction,” “salary satisfaction,” and “financially supporting self.”

Qualitative data were obtained through comment/essay boxes provided throughout the survey, allowing participants a way to more fully describe their personal experiences with stress and its effect on their day-to-day lives. These boxes provided participants with the opportunity to elaborate on and address relevant information and factors that may have not been provided by the quantitative questions developed by the researcher. Quotes were corrected if grammatical errors were found but were otherwise reported verbatim in the Findings chapter of this paper.

Data Analysis

Data were gathered through the Survey Monkey online tool, electronically coded, and sent to a statistician at Smith College School for Social Work for analysis with the Statistical Package for Social Sciences (SPSS) Software. Descriptive statistics were calculated for each of the variables. Quotes were drawn from the narrative data obtained from the dialogue boxes and

were categorized and reported according to identified themes, differences, and similarities in responses.

Participants were divided by income to represent low and high socioeconomic status. There were 13 possible stressors identified; the mean number of stressors was 4.29 (standard dev=2.48). To determine if there was a difference in the mean number of stressors checked between the two SES groups, a t-test was run. A t-test was the appropriate statistical test because the dependent variable was ordinal. A Chi Square analysis was run for each individual stressor to determine if there was a significant difference in how often each group, low SES vs. high SES, experienced each stressor. For this analysis, the dependent variable was nominal. Thus, Chi Square was the appropriate statistical technique. To look at levels of stress, variables were used which indicated frequency of each stressor. T-tests were run to determine if there was a difference in the mean frequency of each stressor by SES. Frequency variables were coded 1=daily to 5=never.

Limitations

Limitations to this study included the recruiting process used to collect the study sample. Participants were recruited with a snowball sample that did not allow for specific recruitment of women with only low or high socioeconomic status. Participants were ranked by income and split in half to represent low and high SES. Due the recruitment process, 98% of participants identified as white, limiting the study's racial diversity and thus, its external validity. Additionally, because the survey instrument has not been normed in a large population, its internal validity remains unknown.

CHAPTER IV

Findings

The findings of this research addressed how women with lower and upper socioeconomic status identified and perceived stress in their lives. These findings were determined through both quantitative analysis of variables gathered through a 22-item electronic survey and qualitative data gathered from comment spaces throughout the survey.

This findings chapter will first address demographic characteristics of the participants included in the sample. Second, findings for each of the three hypotheses will be presented. Participants' narrative responses will be interspersed with quantitative findings when applicable.

The survey had 125 respondents, 106 of which met demographic criteria and completed the survey in full. Those who did not complete the entire survey or who did not meet demographic criteria were filtered out of the final sample.

Demographics of Participants

Included in the sample were 106 participants. All participants identified as women, were between the ages of 18-24, and spoke English fluently. As shown in Table 1, the mode age of the participants was 23 (n=35, or 32.7%). Among participants, those aged 18 and 19 made up the smallest percentage (n=2, or 1.9%). An overwhelming majority of participants were white (n=98, or 89.1%), with only 11.1% identifying as a race other than white. The lack of racial diversity among participants is not reflective of the greater population of women ages 18-24 in the United States. See Tables 1 and 2 for more demographic information.

Table 1

Response Frequencies by Ethnicity

Variable	<i>f</i>	%
Participants (N=106)		
Ethnicity		
White	98	92.50
Latina	2	1.90
Chinese	1	0.90
Filipino	2	1.90
Samoan	1	0.90
prefer not to answer	2	1.90

Table 2

Response Frequencies by Age

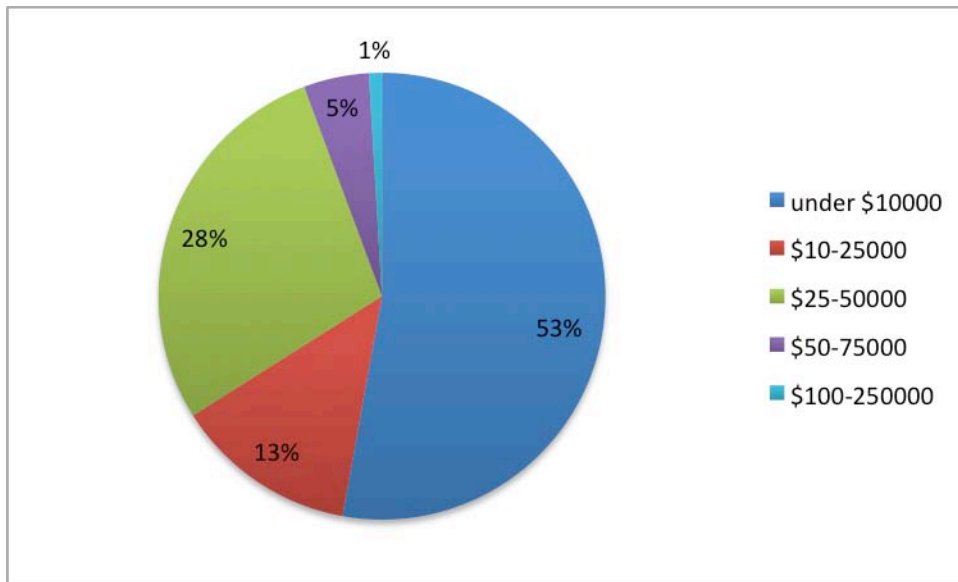
Variable	<i>f</i>	%
Participants (N=107)		
Age		
18	2	1.90
19	2	1.90
20	7	6.50
21	14	13.10
22	16	15.00
23	35	32.70
24	27	25.20
prefer not answer	4	3.70

Participants were asked various questions regarding income and number of people their income supported to identify socioeconomic status. Participants' yearly incomes ranged from

under \$10,000 annually to \$100,000-\$250,000 annually. As shown in Figure 1, the mode income, 52.8% (n=56) was under \$10,000 annually.

Figure 1

Yearly Salary Income



Of the 56 participants who made under \$10,000 annually, five participants combined their income with others in their household and three participants supported one or more person in addition to themselves with their income. Approximately one quarter (n= 28, or 26.9%) of participants received income other than their yearly salary; this did not include public assistance but did include monthly allowance from parents and inheritance. Participants receiving public assistance made up 7.3% (n=8) of the sample, 1.8% (n=2) of which received food stamps, .9% (n=1) public housing/housing assistance, 1.8% (n=2) Medicaid, and .9% (n=1) WIC.

Tests of Hypotheses

The survey findings are presented below as they relate to the research hypotheses posed for this study.

Hypothesis 1. The first hypothesis states that women with low SES will report more stress than women with high SES. A t-test was run to determine if there was a significant difference in the mean number of stressors checked by SES. No significant difference was found between low SES and high SES, as shown in Table 3.

Table 3

Results of Hypothesis #1

Mean Number of Stress and Standard Deviation by SES

Variable	Mean	SD
Participants (N=106)		
SES		
Low SES	4.30	2.38
High SES	4.75	2.35

Hypothesis 2. The second hypothesis states that women with low SES will report the same types of stress as women with high SES. Contrary to the hypothesis, significant differences were identified in 3 of the 13 identified stressors. Identified stressors were: Romantic Relationships, Social/Non Romantic Relationships, Family Relationships, Attending College, Paying for College, Paying Bills, Current Job Satisfaction, Salary Satisfaction, Finding Employment, Financially Supporting Self, Financially Supporting Others, Pregnancy, and Raising Children. Chi Square analyses were run for each stressor to determine if there were significant differences in how often participants with low SES checked each stressor compared

to the group with high SES. There were significant differences in the following stressors: *Attending College* (chi square=10.85, p=.001) was found to be a more frequent form of stress for participants with low SES. Nearly half of all participants (48.6%) with low SES identified attending college as a stressor, compared to only 13.9% of participants with high SES. Below is a sample of participants' narrative responses to the stress they experience surrounding attending college:

Although I already graduated, I am preparing for graduate school and, due to the economy, I've had to pick up extra hours and my family is no longer able to financially contribute to my graduate education. This brings about extra stress for my personal finances.

My parents cannot afford to pay for my college without me getting a job to help pay for tuition.

I am still able to go to college, but paying for my education has become a bigger stress on my parents and a larger part of their budget.

It is harder for my family to help with my college expenses now that the economy is not as good.

Job Satisfaction (chi square=8.297, p=.004) was found to be a more frequent form of stress for participants with high SES: 61% of high SES respondents indicated that they experience stress around job satisfaction, compared to 30% of participants with low SES. Similarly, *Salary Satisfaction* (chi square=6.331, p=.012) was found to be a more frequent form of stress for participants with high SES. Forty seven percent of participants with high SES

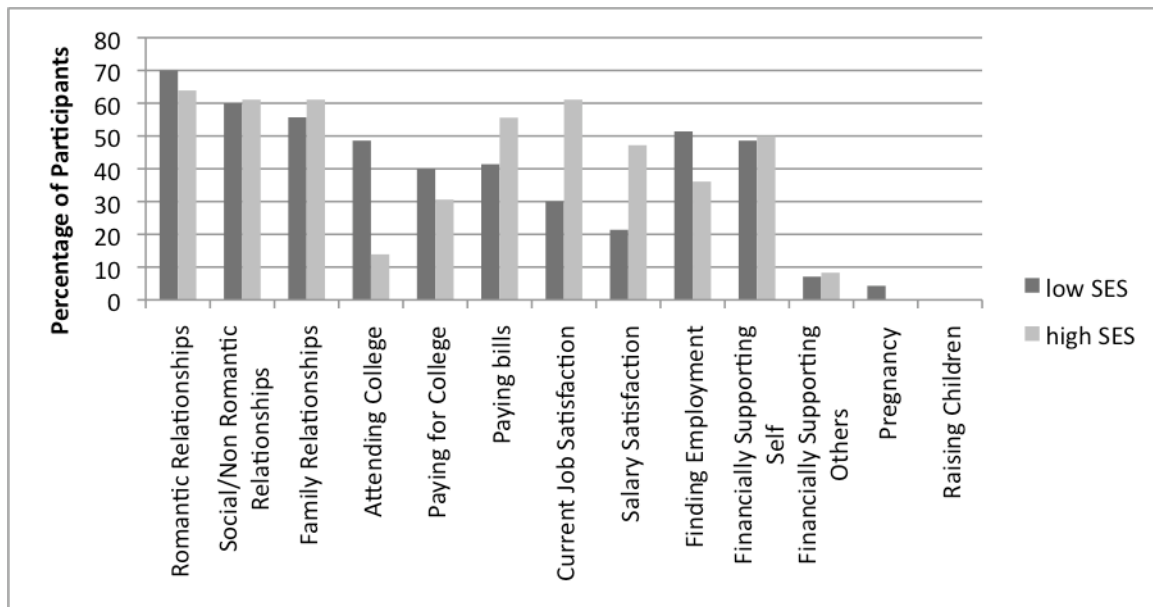
identified salary satisfaction as a stressor, compared to 21.4% of participants with low SES.

Confirming the hypothesis, all other Chi Square results were not significant, as shown in Figure 2, suggesting that all other stressors were similarly identified as stressors for all participants, regardless of SES.

Figure 2

Results of Hypothesis #2

Identified Stressors by SES



Hypothesis 3 Finally, the study’s third hypothesis stated that women with low SES and high SES would report the same levels of stress. T-tests were run to determine if there was a difference in the mean frequency of each stressor by SES. Frequency variables were coded 1=daily to 5=never with a higher mean indicating less frequency for a stressor. A significant difference in frequency was found in the following stressor: *Attending College* ($t(83.4)=5.562$, $p=.000$, two tailed). A lower mean frequency score was determined for participants with low SES ($m=2.83$) than those with high SES ($m=4.41$), suggesting that the group with low SES more

frequently experienced stress surrounding attending college. A significant difference in frequency was also found in the following stressor: *Current Job Satisfaction* ($t(91)=2.424$, $p=.017$, two tailed). A higher mean frequency score (3.34) was found for participants with low SES compared to those with high SES ($m=2.50$), suggesting less frequent stress was experienced by participants with low SES surrounding current job satisfaction. Confirming the hypothesis, no significant difference in frequency for any other stressor, by SES, was found. This information is presented in Table 4.

Table 4

Results of Hypothesis #3

Difference in Mean Frequency of Individual Stressors by SES

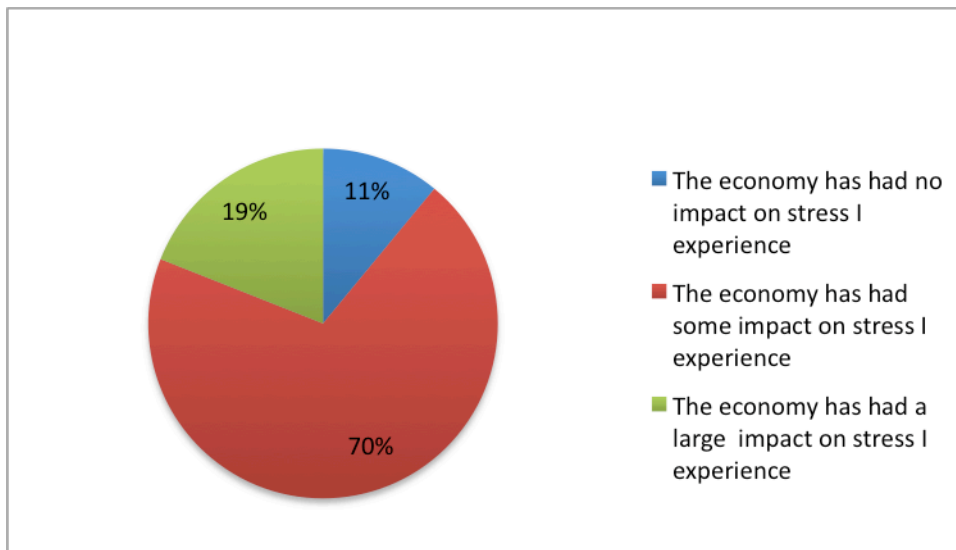
Type of Stressor	SES	N	Mean	SD
Romantic Relationships	low	64	2.73	1.158
	high	35	2.86	1.141
Social/Non Romantic Relationships	low	64	2.94	1.037
	high	34	3.12	1.066
Family Relationships	low	64	2.92	1.212
	high	36	3.17	1.207
Attending College	low	64	2.83	1.609
	high	32	4.41	1.132
Paying for College	low	64	3.56	1.296
	high	34	3.85	1.480
Paying bills	low	63	3.17	1.351
	high	33	3.12	1.409
Current Job Satisfaction	low	61	3.34	1.632
	high	32	2.50	1.524
Salary Satisfaction	low	61	3.52	1.545
	high	33	2.97	1.380
Finding Employment	low	64	3.05	1.527
	high	33	3.36	1.517
Financially Supporting Self	low	63	2.73	1.461
	high	36	3.08	1.360
Financially Supporting Others	low	61	4.61	.842
	high	32	4.53	.915

The Economy's Impact on Stress

Participants were asked to identify how the economy has impacted the types of stress they identified in the survey. Of the participants who answered the question, 70 (70%) indicated that, "The economy has some impact on stress I experience," while 19 (19%) answered, "The economy has a large impact on why I experience stress." These findings are presented below in Figure 3.

Figure 3

How Economy Has Affected Impact of Stress



When asked how the economy has affected participants' ability to find employment, 15.5% responded, "I accepted a job for less pay than I would like," and 26.8% responded, "I am currently looking for employment." Below is a sample of participants' narrative responses to how the economy has impacted their ability to find employment:

I am always worried I could lose my job and it would be challenging to find another.

I am currently looking for full-time post-grad employment AND I have two part-time jobs, one of which pays less than I would like.

I graduated from a highly ranked liberal arts college with honors and took a job as a nanny because I had difficulty finding a job in the current economy.

My job is only for 25 hours a week and I am having trouble getting that to full-time because they cannot afford it. And I have trouble finding other full-time employment.

Participants were asked to expand on how the economy has affected the stresses they identified in the survey. Below is a sample of participants' narrative responses:

After graduating college, it's very hard to find a job because of the economy.

Current economy limited my job opportunities after graduation.

Harder to find jobs.

I accepted a job I was not completely happy about taking and I have come to hate it.

I feel like I am trapped in the job I'm currently in because there are so many people out there with more experience looking for the same jobs I am.

My father lost his job and therefore I feel some heightened stress in minimally assisting in college payments.

The Economy's Effect on Participants' Living Situations

In addition to frequency and levels of stress, participants were asked to identify how the economy has affected their living situations and to comment on how the experience impacted them. Of the 97 participants that responded to the question, "How has the economy affected where you currently live?" 24.7% responded, "I currently live with my parents because I cannot afford to live on my own," and 1% responded, "I currently live with my parents because they need me to contribute to the household income." Of the participants that answered yes to living with their parents, 84% said they would rather not live with their parents if they had the choice. When asked to further comment, one participant said, "DESPERATELY, YES. MAIN THING ON MY MIND DAY AND NIGHT." Below is a sample of participants' narrative responses to the question, "What impact has the economy had on where you currently live?"

I cannot afford my rent for my own apartment.

Area I can afford to live in.

I currently live in an unsafe neighborhood because of my financial situation.

I have been living with a friend's parents because I haven't been able to afford to live on my own.

I live with my partner in a teeny tiny house due to cost.

I was able to start working on projects in my building for my landlord in order to help pay for my monthly rent.

I will take a job anywhere. If the economy were better, I would probably be picky about location.

Additional Impact of Stress on Participants

Participants were given the option to further comment on their personal experiences with stress and how it has affected their lives. Below is a sample of participants' responses:

Already attended college but stressed about choosing a grad school/what I'd live to study/how I'm going to pay for it.

I feel that a majority of my daily stress is financially related. The primary things that worry me and cause anxiety are all based on limited money, living with an impossible budget, making bills, going without things I want and need due to expense, and building future expenses due to loans and interest. I feel that if I were financially stable, my quality of life would dramatically increase and my level of stress would decrease.

I have recently been put on anti-depressants as well as anti-anxiety medication because I dislike my current place of employment so much that I was sleeping about three hours a night and the anxiety would make me vomit at least twice a week.

Money is the largest part. I would love to live carefree with just the minimum of what I need but even that is unattainable and therefore I am working harder than I ever thought for less than I deserve in my field.

The stress that I may never pursue my passion, because of my fear of not being able to support myself is a constant stressor. My parents are in terrible debt and should I be out of a job or need financial help I would have no one to turn to.

Responses were compiled from narratives of participants with both high and low SES and highlight a sample of women in the United States who experience stress on a day-to-day basis. An overwhelming percentage of narrative responses highlighted the impact of the economy on what these women perceive as the biggest stressors in their lives. It is necessary to take into account the economy when looking at stress due to the nature of its impact across socioeconomic status. It is this topic to which the next chapter, Discussion, now turns.

CHAPTER V

Discussion

The purpose of this study was to compare the types and levels of stress of women ages 18-24 years with low and high socioeconomic status. As discussed in Chapter 1, the rate of psychological stress of women in the United States is much higher than that of men (Kessler & McLeod, 1984). Today, women face a multitude of stressors and are demonstrably affected by the poor economic climate. The current rate of unemployment, state of the economy, and ever-rising pressure for women to raise families and be financially successful adds to the stress experienced by women. Identifying and understanding how women with different SES perceive levels of stress can inform the clinical literature on how best to help women to maintain their health.

Discussion of the Findings

A mixed methods design was used for this study to assess the different types and levels of stress experienced by women ages 18-24 and to allow for individual participants to reveal their stories and experiences, which provided a compelling personal view of how stress affects women. No previous research was found directly comparing types and levels of stress between women with low and high SES.

Rates of stress. Past research shows that economically disadvantaged groups are more susceptible to psychological distress (McLeod & Kessler, 1990). However, as mentioned, no research was found directly comparing high and low SES groups on specifically identified

stressors. Importantly, the present study found no significant difference in the mean number of stressors identified by participants with low SES or high SES.

Types of stress. Moreover, no significant difference was found between participants with low and high SES for a majority of the identified stressors. When asked to identify what types of stress they experienced, respondents indicated that *Attending College* was one stressor that was significantly different between groups. More participants with low SES checked *Attending College* as a stress than those with high SES. According to the Department of Education, approximately 20% fewer students from low-income families graduated from a college or university in 2004 (Leonhardt, 2005). A major determinant of SES is income, and those with low SES fall into a significantly lower income bracket than do those with high SES, likely resulting in a lack of funds to pay for college or in restricted college choices. One participant described her experience of finding the money to pay for college by stating, “My parents cannot afford to pay for my college without me getting a job to help pay for tuition” while another expressed the impact attending college has made on her parents, “I am still able to go to college, but paying for my education has become a bigger stress on my parents and a larger part of their budget.” Many women with low SES come from families where attending college is not expected or supported and has not been attended by any other family members. Some respondents grew up in families in which parents do not have the resources to contribute to tuition and living costs. This creates an added stress for these young women who must rely on themselves to find a way to finance their education.

No significant difference was found between participants with low SES and high SES pertaining to Romantic Relationships, Social/Non Romantic Relationships, and Family Relationships. Past research comparing stress in women and men found that women are more

likely to be affected by everyday stress, regardless of SES (Turner and Avison, 2003). While this study could not corroborate the findings of this prior research, as it did not include a comparison of men and women, the study nonetheless confirmed that women who participated indeed experienced everyday stress in relationships and financial matters. This is not to say that women are not affected by critical life events such as illness or death, but study findings highlight that women are affected by daily stress in addition to major life events. This study did not measure the effect of major life events, such as death and illness, on stress.

Rather, the three stressors mentioned—Romantic Relationships, Social/Non Romantic Relationships, and Family Relationships—were the main impetus for this research and the development of the hypothesis that, regardless of SES, women would identify the same types of stressors. In this researcher’s observation, women tend to think and stress about relationships more often than other life occurrences. Relationships are key to women’s happiness regardless of SES, race, or any other identifying factor. Confirming this observation, nearly 70% of 106 participants (67.9%) checked *Romantic Relationships*, making it the most frequently checked stressor by more than two thirds of all respondents. *Social/Non Romantic Relationships* and *Family Relationships* were checked by 60.4% and 57.5% of participants, respectively, and were the second and third most frequently checked stressors. Despite an economic landscape in which jobs are increasingly more difficult to find, salaries are lower, and money is scarce, women ages 18-24 years nonetheless emphasized relationships as their biggest source of stress rather than finances.

Levels of stress. A third hypothesis stated that women with lower SES and high SES would report the same levels of stress. This hypothesis, while perhaps counterintuitive, was based on the observation that women across the SES spectrum appear to have more stressors in

common than more stressors that differentiate them. A number of previous studies have researched how stress and socioeconomic status relate. Turner et al (1995) found that as SES increased, depressive symptoms decreased. Turner and colleagues also concluded that those with lower SES have more chronic stress than those with high SES. Somewhat contrary to the original hypothesis and corroborating prior research, this study found a significant difference in levels of stress between women with low SES and high SES in some instances. Interestingly, however, this was the case for only two of the thirteen identified stressors: *Attending College* and *Current Job Satisfaction*. Higher levels of stress were more often identified by participants with high SES surrounding *Current Job Satisfaction*. Some participants commented on their experience with job satisfaction, much of which related to the current state of the economy and rates of unemployment. One participant stated, “I am currently looking for full-time post-grad employment AND I have two part-time jobs, one of which pays less than I would like.” Participants with low SES identified higher levels of stress surrounding *Attending College* than those with high SES, reiterating findings discussed earlier.

The Economy

A significant portion of this research directly relates to the impact the economy has had on the types and levels of stressed experienced by participants. Extant research (US Bureau of Labor Statistics, 2010) indicates that adults with a four year college degree make more yearly than those with a 2 year degree and that adults ages 18-24 years are becoming one of the most vulnerable populations to unemployment. Of the 106 participants in this study, 70% answered, “The economy has some impact on stress I experience.” One participant described this stress in the following way: “I am always worried I could lose my job, and it would be challenging to find another.” Another said, “ I feel like I am trapped in the job I’m currently in because there are so

many people out there with more experience looking for the same jobs I am.” Participants were very responsive when asked to comment on how the economy has affected their ability to find a job. These responses revealed that although many participants have jobs, they are very often unsatisfied with their employment and fear leaving a job due to difficulty in finding another. Participants also commented heavily on their living situations; many were unhappy with their current living situations because of financial hardship. One participant related her living situation to the economy by saying, “I live in a cheaper, older apartment with more roommates than I would if the economy was better,” and another stated, “I currently live in an unsafe neighborhood because of my financial situation” suggesting that safety and quality of life have been sacrificed in order to make living affordable. After disclosing she lived with her parents due to financial hardship, one participant’s response to whether she would prefer to not live with her parents was, “DESPERATELY, YES. MAIN THING ON MY MIND DAY AND NIGHT.”

Strengths and Limitations

This study’s strengths included the use of an instrument that had the ability to reach a large sample and ensured anonymity of participants. An electronic survey permitted for a mixed methods type of study, allowing for a deeper understanding of participants’ responses. The research questions developed yielded the expected content with few exceptions.

There are a number of limitations that should be noted with regard to the sample. Determining socioeconomic status is difficult and due to a lack of established instrument, the SES of each participant was not precisely determined. A snowball sample was used to recruit participants which did not allow for targeted recruitment of women by low and high socioeconomic status. Once administered, participants’ SES was not specifically calculated. Rather, to determine SES, participants were ranked by self-reported income and split into two

groups, low and high. Respondents with an annual income above \$25,000 were considered “high SES” and those with an annual income below \$25,000 were assigned to the “low SES” group. To properly assess SES one must take into account income, familial income, wealth, education and employment. The method used in this study to determine SES was thus heuristic at best and may have overestimated the number of respondents in the “high SES” category by most standards. The sample was not racially diverse and was heavily weighted toward white females. Therefore, it did not properly represent the target demographic at large. In addition, questions surrounding types of stress experienced by participants did not include those of racism and the daily effect it has on women of color.

Implications for Further Research and Practice

The results of SES as a determinant of stress were mixed. However, we can still conclude that women are suffering daily from stressors that are unavoidable and commonplace. Of the 106 participants of this study, every single subject checked at least one stressor they perceive affects their life. Importantly, relationship stress was pervasive across both groups of women, corroborating prior research that women experience stress related to both immediate and extended relationships, particularly romantic relationships. This finding alone is significant and reiterates the necessity for attention to relationship stress in practice and research.

Differences in stressors between women with low and high SES are also important areas for future research and practice. Women with low SES identified stress related to attending college significantly more frequently than women with high SES. Further research into the cause of this stress will better inform practice with women who identify this as a stress and help clinicians better understand the implications of class for education.

Women with high SES were more likely to identify job satisfaction and salary satisfaction as a stressor. Job and salary satisfaction can directly relate to education. Women with high SES are more likely to have access to a college education, therefore opening for them an entirely different job market than those with low SES who do not have the same educational advantages. When treating women, it is paramount that a woman's current socioeconomic situation is taken into consideration so that she may be assisted to make the best choices available to her. Finally, future stress-related research should consider the role of job and salary satisfaction among women with high SES.

Conclusion

Stress will never be obsolete and for women it manifests in many different ways that affect daily life. The fact that every participant in this study identified at least one stressor is significant and should not go without notice. Regardless of SES, women are facing stressors that alter the way they exist and may have irreversible lasting consequences. Many assumptions are made about women based on socioeconomic status. This study reveals that some of these assumptions may not always be true. With this knowledge, we are better equipped as clinicians to not only address these issues but also to help eliminate generalizations and stigmas placed on women from all socioeconomic statuses.

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Appendix A

Human Subjects Review Approval Letter



Smith College
Northampton, Massachusetts 01063
T (413) 585-7950
F (413) 585-7994

February 24, 2011

Emma Yovanoff

Dear Emma,

Your amended materials have been reviewed and they are complete. We are glad to give final approval to your study. However, if you do get permission from the two agencies and plan to recruit there, we will need a paragraph on how you intend to proceed with that recruitment. You said you were going to "reach out" but we do need more information on how you will go about doing that. You may go ahead with our other recruitment via the internet, etc., but before you start with the agencies, please send us an addendum to your project.

Please note the following requirements:

Consent Maintaining Data: You must retain all data and other documents for at least three (3) years past completion of the research activity.

In addition, these requirements may also be applicable:

Amendments: If you wish to change any aspect of the study (such as design, procedures, consent forms or subject population), please submit these changes to the Committee.

Renewal: You are required to apply for renewal of approval every year for as long as the study is active.

Completion: You are required to notify the Chair of the Human Subjects Review Committee when your study is completed (data collection finished). This requirement is met by completion of the thesis project during the Third Summer.

Good luck with your study. We have one suggestion in terms of analysis. You could divide your population into thirds which would increase the difference between your lower and upper income groups and might produce more meaningful data. You can just add the middle class.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Ann Hartman', written in black ink.

Ann Hartman, D.S.W.
Chair, Human Subjects Review Committee

CC: Stephanie Bryson, Research Advisor

Appendix B

Recruitment Email Sent to Potential Participants

Hello,

My name is Emma Yovanoff and I am a Masters of Social Work student at Smith College School for Social Work. I am conducting a research study that explores the different types of stress experienced by women ages 18-24 and would be willing to fill out an anonymous, online survey that takes no more than 15 minutes to fill out.

To participate in this study you must be an English-speaking woman between the ages of 18-24.

Please click on this link to take the survey:

[https://www.surveymonkey.com/s/Take me to the survey](https://www.surveymonkey.com/s/Take_me_to_the_survey)

Please forward this email to anyone you think might be interested in this study.

For any questions, please contact me via email: eyovanof@smith.edu

Thank you for your time and participation!

Emma Yovanoff, Masters of Social Work Candidate

Appendix C

Recruitment Message Sent Through Facebook to Potential Participants

Hi Everyone,

I am currently working on my thesis for a masters in social work and need your help by filling out the attached survey and/or sending it on to others who are eligible to do so. The survey is anonymous and will take no more than 10 minutes.

This is an exploratory study on the different types and levels of stress experienced by women ages 18-24.

To participate in this study you must be an English-speaking woman between the ages of 18-24.

Please click on this link to take the survey:

https://www.surveymonkey.com/s/Take_me_to_the_survey

Please forward this link to anyone you think might be interested in this study.

For any questions, please contact me via email: eyovanof@smith.edu

Thank you for your time and participation!

Emma Yovanoff, Masters of Social Work Candidate

Appendix D

Informed Consent

December 2010

Dear Participant,

My name is Emma Yovanoff, and I am a graduate student at Smith College School for Social Work. The purpose of my study is to identify the different types of stress in women ages 18-24 of various socioeconomic status. Within this sample, I am interested in the differences and commonalities in these types of stress for women of different socioeconomic status and the relationship between these stresses and socioeconomic status. The data from this research will be used in my Masters thesis as well as in possible presentations and publications. Data collected from all participants will be used.

I am asking that you participate in my survey based on the fact that you meet the following criteria: you identify as female and are between the ages of 18 and 24 years old and you are an English speaker. To be a participant of this study, you will fill out an online survey taking no longer than 20 minutes. I will collect some brief demographic information. All information will be kept anonymous and your name will never be asked.

A possible risk of participating in this study is some emotional distress from answering questions on current stressors and how these stressors affect your day-to-day life. In the event this occurs and you feel you would benefit from additional services to discuss the feelings that have come up, I have attached a list of referral resources.

A potential benefit to participating in this study is the gaining of a new perspective on the occurrences in your life that create stress. It is possible that the results of this study will generate further research on what causes stress in young adult women. There will be no compensation for your participation in this study.

Anonymity will be maintained by not having you reveal your name; by checking the "I agree" button below, you are consenting to participate in this study. Your email address will not be made visible to me or any others involved in the analyzing of data and will be kept confidential by Survey Monkey. No one except my thesis advisor and the statistical analyst will have access to the data. Your survey data will be kept secure for three years according to Federal regulations. After three years, the data will be destroyed. The findings of this study will be presented in aggregate form. No identifying information will be included.

You have the right to ask questions about this research study and to have those questions answered by me before or after the research using the contact information below. If you have any further questions about the study, at any time feel free to contact me, Emma Yovanoff, at eyovanof@smith.edu. A summary of the results of the study will be made available upon request via email and the results will be sent to you electronically. If you have any other concerns about your rights as a research participant that have not been answered by this investigator, you may contact the Chair of the Smith College School for Social Work Human Subjects Review Committee at (413) 585-7974.

Participating in this study is completely voluntary. Since this is an anonymous survey, you will be unable to withdraw your survey once it has been submitted because your survey cannot be identified. You may refuse to answer any questions and withdraw from the study at any time simply by leaving the survey site before you submit your answers at the end of the survey. You can contact me by the email address provided in this consent form.

BY CHECKING “I AGREE” YOU ARE INDICATING THAT YOU HAVE READ AND UNDERSTAND THE INFORMATION ABOVE AND THAT YOU HAVE HAD AN OPPORTUNITY TO ASK QUESTIONS ABOUT THE STUDY, YOUR PARTICIPATION, AND YOUR RIGHTS AND THAT YOU AGREE TO PARTICIPATE IN THE STUDY.

Emma Yovanoff
Smith College School for Social Work
eyovanof@smith.edu

Thank you for your participation in this study.
Please print a copy for your records

Appendix E

Stress and SES Survey

Eligibility

Welcome to my survey.

For the purposes of this study, I am asking that only participants who self- identify as women and are between the ages of 18-24 participate.

Eligibility

1) Do you identify as female?

- Yes
- No

2) Are you between the ages of 18-24?

- Yes
- No

3) Are you a fluent English speaker?

- Yes
- No

If you answered yes to questions 1, 2, and 3, please continue with the survey.

If no, your interest is appreciated. However, you do not meet the qualifications to complete this survey. Thank you for your time.

Appendix F

Stress and SES Survey

Demographics

1) My age is:

- 18
- 19
- 20
- 21
- 22
- 23
- 24
- I prefer not to answer this question

2) My Race is:

- White
- African American
- Latina
- Hispanic
- American Indian or Alaskan Native
- Asian Indian
- Pacific Islander
- Japanese
- Chinese
- Filipino
- Native Hawaiian
- Samoan
- Other _____
- I prefer not to answer this question

Appendix G

Stress and SES Survey

Socioeconomic Information

1) My personal annual income (before taxes) is:

- Under \$10,000
- \$10,000-\$25,000
- \$25,000-\$50,000
- \$50,000-\$75,000
- \$75,000-\$100,000
- \$100,000-\$250,000
- over \$250,000

2) My parents' annual income (before taxes) is:

- Under \$10,000
- \$10,000-\$25,000
- \$25,000-\$50,000
- \$50,000-\$75,000
- \$75,000-\$100,000
- \$100,000-\$250,000
- over \$250,000

3) My income supports the following amount of people:

- 1 (myself)
- 2
- 3
- 4
- 5 or more
- My income is combined with others in my household

4) If your income is combined with others in your house or family, what is the combined income?

- Under \$10,000
- \$10,000-\$25,000
- \$25,000-\$50,000
- \$50,000-\$75,000
- \$75,000-\$100,000
- over \$100,000

5) If your income is combined with others in your house or family, how many people does your combined income support?

- 1 (myself)

- 2
- 3
- 4
- 5 or more

7) Do you have wealth in addition to your personal or household/family income that contributes to your yearly income (i.e., inheritance, allowance etc. this does not include public assistance)?

- Yes
- No

8) If you answered Yes to the above question please comment on how this wealth contributes to your yearly or household income (i.e., does your wealth allow you to pay a mortgage, rent, expenses, etc?).

9) I receive public assistance in the form of:

- I do not receive public assistance
- Food Stamps
- Public Housing/Housing assistance
- Medicaid
- WIC

Appendix H

Stress and SES Survey

Types and Levels of Stress

1) In which of the following areas do you currently (in the last 3 months) experience stress?

- I do not experience stress in any of these areas
- Romantic relationships
- Social/friendship relationships
- Family relationships
- Attending college
- Paying for college
- Paying bills
- Current job satisfaction
- Salary satisfaction
- Finding employment
- Financially supporting self
- Financially supporting others
- Pregnancy
- Raising children
- Other _____

2) Please indicate how often you experience stress in the following areas by assigning the following numbers:

- 1. Daily
 - 2. Weekly
 - 3. Monthly
 - 4. Less than monthly
 - 5. Never
- | | | | | |
|--|---|---|---|---|
| <input type="checkbox"/> Romantic relationships | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Social/friendships | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Family relationships | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Attending college | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Paying for college | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Paying bills | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Current job satisfaction | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Salary satisfaction | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Finding employment | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Financially supporting self | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Financially supporting others | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Raising children | 1 | 2 | 3 | 4 |
| <input type="checkbox"/> Other _____ | 1 | 2 | 3 | 4 |

3) How do you think the economy has affected the stresses you identified in the previous 2 questions?

- The economy has had no impact on the stress I experience
- The economy has some impact on the stress I experience
- The economy has a large impact on why I experience stress
- The economy is the only reason I experience stress
- Please use the below text box to further comment:

4) In what way has the economy affected your ability to attend college?

- I have already graduated from college
- The economy has not affected my ability to attend college
- I can no longer afford to pay for college
- My family can no longer afford to pay for college
- I would not go to college regardless of the economy
- Please use the below text box to further comment:

5) In what ways has the economy affected your ability to find employment?

- I am not currently looking for employment
- I am currently looking for employment
- I accepted a job for less pay than I would like
- Please use the below text box to further comment:

6) How has the economy affected where you live?

- The economy has not affected where I live
- I currently live with my parents/guardians because I cannot afford to live on my own
- I currently live with my parents/guardians because they need me to contribute to the household income
- Please use the below text box to further comment:

7) Would you prefer to not live with your parents/guardian

- Yes
- No
- I do not live with my parents/guardians

8) Is there anything else you would like me to know? Please use the space below to elaborate on any previous questions or to further comment on your experience with stress and how it affects your life:

9) Is there anything you feel is missing from this survey or you would have liked to have been asked?

The survey has ended. Thank you for your participation!

Appendix I

Resources for Participants

If you would like more information regarding mental health or are in need of services please see the following resources.

National Directory of Hotlines and Crisis Intervention Centers

Toll-free: 800-999-9999

TDD: 800-999-9915

National Mental Health America

www.nmha.org

Phone: (703) 684-7722

Toll free: 1 (800) 969-6642

National Association of Social Workers

www.socialworkers.com