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## Long-Term Effects of Stressors on Relationship Well-Being and Parenting Among Rural African American Women\*

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### Abstract

This investigation of the effects of stressful life events on rural African American women's relationship well-being, psychological functioning, and parenting included 361 married or long-term cohabiting women. Associations among stressful events, socioeconomic status, perceived racial discrimination, coping strategies, psychological functioning, relationship well-being, and parenting were tested. Stressful events were related directly to diminished relationship well-being and heightened psychological distress and indirectly to compromised parenting. The results can inform research and intervention with African American women.

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## Keywords

African Americans; couples relationship; romantic relationships; rural family; stress

Since the early 1990s, a major shift has occurred in the proportion of African Americans who live in married-couple families. In 2000, 43.3% of African American men and 41.9% of African American women had never been married compared with 27.4 and 20.7% of Caucasian men and women, respectively (U.S. Bureau of the Census, 2001). Only 45% of married African Americans live with their spouses compared with 61% of Native Americans, 70% of Hispanics, and 81% of Caucasians. Concerns about the consequences of declines in marriage for African Americans' economic, social, familial, and psychological well-being have been noted among policy-makers, faith-based constituents, mental health service providers, educators, and researchers.

The accumulation of stress from economic pressure, demanding jobs, and everyday family problems can deplete individuals' time and energy resources, which, in turn, can occasion psychological distress and strain marriages. Cutrona et al. (2003) reported that residing in the rural South or in economically disadvantaged communities forecasts low levels of warmth during African American couples' marital interactions. Furthermore, feelings and behaviors that strained, discordant, and highly conflicted marriages generate can spill over to disrupt parents' effective childrearing practices (Cummings & Davies, 2002).

In the current study, we evaluated predictions about salient vulnerability factors that affect rural African American women's intimate relationship well-being and parenting. We focused specifically on these women because they are particularly likely to encounter challenges that increase their vulnerability to stressors that may have profound effects on their relationships with their partners. To avoid the limitations of cross-sectional studies, we used a three-wave prospective research design that spanned more than 5 years to examine the long-term impact of stress on women's intimate relationships, psychological functioning, and parenting. In this study, intimate relationship well-being was conceptualized as relationship quality, satisfaction, happiness, and stability. In the following section, we describe the conceptual model that guided this investigation along with the theoretical and empirical bases for the proposed hypotheses.

Several theories contributed to the current study's design and data analysis. According to the family stress theories that McCubbin et al. (1980) formulated, an overload of social contextual stressors over-whelms family members' coping capacities and compromises women's psychological functioning. These maladaptive stress responses forecast low levels of relationship well-being (Bolger, Foster, Vinokur, & Ng, 1996). We also relied on a coping and adaptation model, proposing that one's ability to manage both internal and external stressors determines the extent to which these stressors impact psychological functioning, relationship well-being, and parenting. In addition, we considered the extent to which external stressors such as racial discrimination affect rural African American women's lives. The disparities that discrimination fosters have stimulated scientific inquiry into the ways in which African American families contend with the pressures it brings (Peters & Massey, 1983). Positing that both subtle and overt forms of discrimination amplify other stressors, we used the Mundane Extreme Environmental Stress model (MEES; Peters & Massey) to formulate our hypotheses regarding the potential influence of racial discrimination on African American women's experiences. These theories guided the development of our conceptual model, which included pathways through which social and contextual stressors were hypothesized to affect rural African American women's psychological functioning, relationship well-being, and parenting.

## Conceptual Model

In our conceptual model, family stressful life events, including both daily and drastic negative experiences and financial changes, were hypothesized to be linked with compromised psychological functioning and diminished relationship well-being. Compromised psychological functioning, in turn, was predicted to be associated with compromised parenting. We proposed that the links of stressful life events with psychological functioning and relationship well-being would be mediated through coping behaviors. The study also was designed to specify the conditions under which these links would be most likely to emerge.

### Stressors, Relationship Well-Being, and Psychological Functioning

Stressors are demands that trigger subjective emotional responses, which are associated with individual and intimate relationship functioning (Watson, Scarinci, Klesges, Slawson, & Beech, 2002), and have been implicated in compromised parenting (Cummings & Davies, 2002; Jackson, 2000). The excessive demands that multiple stressors create for an individual or couple create a sense of loss of control over one's own life (Brody & Flor, 1998; Conger, Rueter, & Elder, 1999). Various mechanisms have been proposed to explain these effects. Studies of married Caucasian women have shown that stressful events trigger negative emotions that partners direct toward one another (Bolger et al., 1996). Preoccupation with persistent difficulties can be demoralizing, leaving individuals with little energy to be affectionate with their partners (Bolger et al.). Highly stressed women tend to transfer onto their partners negative emotionality that renders their intimate partnerships less supportive, less satisfying, less stable, and more conflicted (Beach, Smith, & Fincham, 1994). According to Broman (1993), these dynamics may operate more profoundly among African Americans, who tend to be exposed to more stressors and more severe stressors than are Caucasians. Brown, Brody, and Stoneman (2000) documented links between financial stress and impaired psychological functioning among rural African American wives. Specifically, African American wives who experienced more depressive symptoms experienced less supportive marital interactions and engaged in less coparental cooperation. Conversely, Murry, Brown, Brody, Cutrona, and Simons (2001) and Black, Cook, Murry, and Cutrona (2005) found stable, satisfying intimate relationships to be negatively associated with depression and anxiety among African American women.

### Coping Behavior and Psychological Functioning

The stress and coping literature helps to explain the interplay of stress management with individual and dyadic functioning. Coping has been traditionally defined as either emotion focused, geared toward changing one's own response to the situation, or problem focused, aimed at improving some aspect of the stressful situation (Lazarus & Folkman, 1984). A few scholars also contend that cultural forces influence coping efforts. For example, optimism and perceived control have been identified as major protective factors for racial minority women in dealing with both acute and chronic stress (Scheier & Carver, 1992). Optimists tend to expect good outcomes despite life's obstacles. They manage difficult situations through positive interpretation, humor, and spirituality, all of which are associated with psychological well-being (Scheier & Carver). Perceived control is a belief that one can effectively influence the outcomes of one's life circumstances. Along with the problem-solving efforts to which it gives rise, perceived control is associated with psychological well-being and positive outcomes for individuals experiencing stressful events (Lazarus & Folkman; Taylor & Brown, 1988). Continuous exposure to acute and chronic stressors, however, can deplete coping resources, rendering individuals vulnerable to depression, anxiety, and relationship disruption. We hypothesized that coping processes would mediate

the associations of stressful life events with psychological functioning and relationship well-being.

### **Stressful Life Events and Parenting**

Our work expands on existing studies by addressing the implications of stressful life events for rural African American women's parenting through psychological functioning and partnership adjustment. According to the spillover hypothesis, maternal depression and anxiety are potentially detrimental to both partnerships and parent-child relationships. Parenting is influenced positively by emotional support from a partner (Cummings & Davies, 2002) and negatively by aversive interactions between partners in strained relationships. Thus, maternal psychological functioning plays a major mediating role linking stressors to relationship well-being and parenting (McLoyd, 1990). We therefore proposed that poor psychological functioning would compromise childrearing effectiveness (Murry & Brody, 1999).

### **Moderational Effects of Perceived Racism and Socioeconomic Status on Relationship Well-being, Psychological Functioning, and Parenting**

Couple relationship and other family processes do not take place in a vacuum; they are influenced by social contextual processes. Noteworthy is that conclusions about how stressors affect intimate relationship are predominantly drawn from self-reports of middle-class Caucasians. African Americans' increasing economic diversification, however, suggests that socioeconomic status (SES) may serve an important function in couples' relationships. Hobfoll (1988), for example, found that women of higher SES reported higher levels of depression and anxiety in response to stressful circumstances than did those of lower SES. Accordingly, we examined the extent to which SES variability among rural African Americans influenced the paths from stressful life events to psychological functioning and relationship well-being. We predicted that the path would be stronger for women of high SES compared with those of low SES. We also investigated moderation effects in the associations of SES with coping behaviors and psychological functioning. Because financial distress negatively impacts individuals' psychological functioning, the benefits to be derived from behavioral and emotion-focused coping strategies may be less evident among women of low SES (Hobfoll). The implication of geographic locale for stress management and intimate relationship well-being has not been fully explored because most studies of African Americans have been conducted on those residing in urban settings. We focused specifically on rural areas, however, as life in these settings can be more challenging than it is in urban environments. Rural families tend to have access to fewer of the resources and amenities that are commonly available in urban areas (Murry & Brody, 1999). Most jobs available to rural African Americans are labor intensive and low paying (Brody & Flor, 1998). In addition, educational opportunities, employment prospects, and access to counseling services are restricted in rural settings (Tickamyer & Duncan, 1990).

Although middle-class status may protect some African American women from certain exigencies associated with economic hardship, it does not eliminate all the stress that marginality engenders (Brown & Keith, 2003). Racial discrimination remains a primary source of stress even for African American families who are not impoverished (Murry et al., 2001). Discriminatory experiences can traumatize, humiliate, and enrage those to whom they are directed, creating a sense of hopelessness and despair that impedes optimal growth and functioning among individuals, families, and communities (Peters & Massey, 1983). We therefore hypothesized that the paths from relationship well-being to psychological distress and from psychological distress to parenting would be strongest among women who experience frequent incidents of racial discrimination.

We used only data from women to test our model because the empirical and theoretical bases for most family relationship, marriage, and parenting models were developed almost exclusively from women's reports. We nevertheless acknowledge male partners' significant influence on relationship well-being and parenting.

## Method

The three waves of data used to test the hypotheses were gathered in 1997, 1999, and 2001 as part of the Family and Community Health Study (FACHS), a multisite study of the particular risks and resources that impede or facilitate African American family functioning and youth development in contexts other than inner cities. The sampled sites included rural and suburban communities and small towns. Data were collected in Georgia and Iowa using identical research procedures; the state subsamples were combined after data analyses indicated that they were comparable on demographic, community, and family process variables (Cutrona, Russell, Hessling, Brown, & Murry, 2000).

### Sampling Strategy, Recruitment, and Interview Procedures

Families were recruited for FACHS from censusdefined Block Group Areas (BGAs) that varied considerably in racial composition and economic level. In constructing BGAs, the Census Bureau uses naturally occurring neighborhood boundaries, such as major thoroughfares or rivers, whenever possible. Using 1990 data, we identified BGAs in Iowa and Georgia in which African Americans made up 10% or more of the population. In Iowa, BGAs in Waterloo (population 65,000) and Des Moines (population 193,000) that met the sampling criteria were identified. In Georgia, BGAs that met the criteria were identified in small towns and a suburban area adjacent to Atlanta. Families were recruited from 259 BGAs, 144 in Iowa and 115 in Georgia. The sample was drawn from both lower and middle-SES census tracts, yielding a representative set of communities with sufficient variability on SES to allow detection of significant relations between stressors and outcomes.

To be eligible for FACHS, families had to include an African American primary caregiver of a 10- to 12-year-old African American child. A primary caregiver was defined as the adult living in the same household as the child who assumed primary responsibility for the child's care. Eligible families in Iowa were identified through rosters, provided by the public schools, of all African American students in Grades 4 through 6. In Georgia, community members who served as liaisons between the researchers and the neighborhood residents compiled rosters of eligible families. Recruitment rates did not differ significantly between sites.

Each family received an introductory letter, followed by a recruitment phone call and a personal visit requesting the child's and caregiver's participation in the study. The letter included a toll-free number through which families without home telephone service could contact the researchers. Complete data were gathered from 72% of the families on the recruitment lists. Those who declined, most of whom said that they did not have time to participate, were removed from the rosters, and other families were randomly selected until the required number of families from each BGA had been recruited. The sample was generally representative of the African American populations in the communities from which participants were recruited.

At the first wave of data collection (W1), the FACHS sample included 897 African American families, 422 from Georgia and 475 from Iowa. Most of the primary caregivers at W1 were the children's biological mothers (84%); others included biological fathers (6%), grandmothers (5%), adoptive parents (2%), other biological relatives (2%), stepparents

(1%), and nonrelatives (less than 1%). Of the primary caregivers, 93% were female. Caregivers' mean age was 37.10 years ( $SD = 8.18$ ); their education levels ranged from less than high school (19%) to a graduate degree (3%), with a high school diploma as the mode (41%). Median family income was \$20,803; 33% of the families lived at or below the poverty line.

Of the 897 families who participated at W1, 86.7% also participated at the second (W2) and third (W3) data collections. For the current study, analyses were conducted to determine whether families who continued to participate differed from those who left the study. No significant differences emerged, indicating that attrition did not bias the sample.

To enhance rapport and cultural understanding, African American university students and community members served as field researchers to collect data in the families' homes. Before data collection, the researchers received 1 month of training in the administration of the self-report instruments. At each data collection wave, two home visits, each of which lasted 2 hr, were made to each family within 7 days. During the first visit, informed consent was obtained; primary caregivers consented to their own and their children's participation, and the children agreed to participate. Self-report questionnaires were administered to the primary caregiver and the child in an interview format. Each interview was conducted privately between one participant and one researcher, with no one else present or able to over-hear the interview. The instruments were presented on laptop computers. Questions appeared in sequence on the computer screen, which both the researcher and the participant could see. The researcher read each question aloud and entered the participant's response using the computer keypad. W2 data collection took place an average of 25 months after W1, and W3 data were collected an average of 38 months after W2. At the completion of each data collection, caregivers received \$100 and children received \$70 for their participation.

### Current Study Participants

For the current study, we selected families from the total sample in which the primary caregiver was a woman who identified herself as African American and was living with a man to whom she was married or engaged or with whom she had a heterosexual relationship that she characterized as serious or steady. This yielded a sample of 361 women, 188 in Georgia and 173 in Iowa. Couples in the full FACHS sample had been together an average of 11.1 years ( $SD = 8.7$ ); the mean length of relationship in the current sample was 13 years ( $SD = 8.9$ ) for married couples and 5.5 years ( $SD = 5.0$ ) for those not legally married. Women in the current sample were an average of 39 years old, and 45.2% had at least a high school education. Analyses were conducted to determine whether legally married women differed on the demographic variables from those in long-term cohabiting relationships. The two groups differed on length of relationship. No additional significant differences emerged.

### Measures

*Stressful life events* were measured at W1 using three indicators. *Negative life events* during the previous 12 months included 29 relatively severe chronic stressors including criminal victimization, serious illness or injury to oneself or an immediate family member, legal problems, the death of a loved one, and marital separation ( $\alpha = .70$ ). *Daily financial challenges* included unmet material needs ( $\alpha = .80$ ) and inability to make ends meet ( $\alpha = .70$ ). *Drastic financial setbacks* were assessed using Conger and Elder's (1994) Financial Adjustments ( $\alpha = .76$ ) 11-item subscale, which assessed the extent to which families had to reduce or eliminate medical, car, or life insurance because of financial need or change their residence to save money.



**Coping behaviors**—Three variables comprised the coping behaviors construct measured at W1: optimism, perceived control, and problem solving. Optimism about the future was assessed via Scheier and Carver's (1985) 8-item Life Orientation Test ( $\alpha = .70$ ) and perceived control was assessed with a 7-item scale that Mirowsky and Ross (1989) developed ( $\alpha = .73$ ). The problem-solving measure consisted of two items (correlated at .45) on which women reported the strategies they used to resolve problems (Mirowsky & Ross).

**Relationship well-being**—Four measures of relationship well-being were administered at W2. Warmth and hostility during the previous 12 months were assessed using measures that Conger and Elder (1994) developed. Relationship satisfaction was assessed using two global items that Conger and Elder developed ( $\alpha = .88$ ). Five items ( $\alpha = .90$ ) were selected from Booth, Johnson, and Edwards' (1983) Marital Instability Scale to measure relationship stability. These items concerned thoughts and discussions about separation or divorce and thoughts about the likelihood that the relationship would work. The 9-item Warmth scale ( $\alpha = .93$ ) assessed affectionate verbal and nonverbal behaviors. The 12-item Hostility scale ( $\alpha = .82$ ) addressed angry and critical behaviors.

**Psychological functioning**—Women's psychological functioning was assessed at W2 using two subscales from the Mini-Mood Anxiety Symptom Questionnaire (Clark & Watson, 1995). The subscales were General Distress ( $\alpha = .80$ ), five items designed to assess nonspecific symptoms of depression and anxiety, and Anxious Arousal ( $\alpha = .77$ ), a 10-item scale designed to assess the occurrence and intensity during the previous week of somatic symptoms specific to anxiety, such as shakiness, dizziness, and shortness of breath.

**Parenting behaviors**—Women and children both completed the parenting assessment at W3 (Simons, Conger, Cutrona, & Gibbons, 1994). Eight items addressed parental warmth/support, such as displays of affection toward the child ( $\alpha = .90$ ). Five questions addressed behavior monitoring, such as knowledge of the child's whereabouts ( $\alpha = .74$ ). Six items assessed use of inductive reasoning to explain caregivers' decisions and consequences in response to behavioral infractions ( $\alpha = .72$ ), and four items assessed assistance with problem solving ( $\alpha = .91$ ).

**Perceived racial discrimination**—The Schedule of Racist Events (Landrine & Klonoff, 1996), administered at each wave, was used to determine women's perceptions of racial discrimination. It included 13 items concerning the frequency with which women had negative experiences attributable to African American ethnicity ( $\alpha = .92$ ). These experiences included racially based slurs and insults, disrespectful treatment from community members, physical threats, and false accusations from business employees or law enforcement officials.

**Socioeconomic status**—SES was assessed at each wave using the primary caregiver's report of her family's annual income and an index of her education level. Caregivers reported income derived from employment, business ventures, government assistance, and child support. The education index ranged from 1 (*less than a high school diploma*) to 10 (*a graduate degree*). The income and education items were standardized and combined at each wave, then aggregated across time by summing the measure across the three waves of data collection;  $\alpha = .73$ .

## Plan of Analysis

A panel study design was used to evaluate the hypotheses. The conceptual model was analyzed via structural equation modeling (SEM) using Amos 4.0 software (Arbuckle & Wothke, 1999). This program uses the full information maximum likelihood (FIML)

estimation method. FIML does not delete cases that are missing from waves of data collection, nor does it delete cases that are missing a variable within a wave of data collection. This method avoids potential problems, such as biased parameter estimates, that are more likely to occur if pairwise or listwise deletion procedures are used to compensate for missing data (Arbuckle & Wothke). Table 1 presents the correlations, means, and standard deviations for the SEM variables.

## Results

The data analyses began with an examination of the association of stressful life events with psychological distress and relationship well-being. The extent to which SES and perceived discrimination moderated the link between stressful life events and relationship well-being, the association between coping behaviors and psychological distress, and the paths between relationship well-being and psychological functioning and parenting were also explored. Figure 1 presents the loadings of the manifest variables on their respective latent constructs; all loadings were significant. The structural coefficients (standardized  $\beta$ s) represent the test of the hypotheses about the relations among the theoretical constructs. A  $\chi^2/df$  ratio between 1 and 3 indicates a good model fit (Arbuckle & Wothke, 1999); the ratio for this analysis was 1.98. The comparative fit index of .93, the root mean square error of approximation of .05 (90% confidence interval .05 – .07), and the standardized root mean square residual of .06 also indicate that the model fits the data well.

As hypothesized, stressful life events at W1 were linked contemporaneously with heightened psychological distress and diminished relationship well-being. Conversely, heightened relationship well-being was associated contemporaneously with diminished psychological distress. Diminished psychological distress at W2 was associated with the use of positive parenting practices at W3. Several hypothesized indirect effects also emerged. Stressful life events at W1 were linked with both relationship well-being and psychological functioning at W2 through their association with coping behaviors at W1. Coping behaviors at W1 were positively associated with parenting at W3 through their link with women's psychological functioning at W2.

### Testing Moderation Effects

Hierarchical multiple regression analyses were used to test the moderational effects of perceived racial discrimination and SES on various pathways (Figure 2). First, the sample distributions for three waves of aggregated data on SES and perceived discrimination were split at the medians. A base model was determined through inputting covariance matrices and mean vectors for the subgroups and estimating the model simultaneously in both subgroups with no constraints (Jöreskog & Sörbom, 1996). Equality constraints were then imposed to reveal whether constraining the coefficients to be equal across the moderator subgroups would degrade the fit of the multiple group model, as indicated by an increase in chi-square over that of the base model with degrees of freedom equal to the number of parameters constrained. A significant difference in chi-square indicates a moderation effect. As hypothesized, the association between stressful life events and relationship well-being was stronger for women of high SES than for those of low SES (standardized  $\beta = -.34$  for high vs.  $-.10$  for low SES). Adaptive coping behaviors had greater positive consequences for psychological functioning for women of high SES than for those of low SES (standardized  $\beta = -.32$  for high vs.  $-.13$  for low SES). Perceived racial discrimination significantly moderated the path from relationship well-being to psychological functioning; the link was stronger for women who perceived more racial discrimination (standardized  $\beta = -.10$  for low vs.  $-.33$  for high group). SES and perceived racial discrimination did not moderate any other paths in the model.



## Discussion and Conclusions

The associations of stressful life events with psychological functioning and relationship well-being have been demonstrated for middle-class Caucasians and low-income urban African Americans (Broman, 2005; Goodwin, 2003; Murry et al., 2001). Studies informed by the spillover hypothesis have determined that maternal depression and anxiety are potentially detrimental to both intimate partnerships and parentchild relationships (Cummings & Davies, 2002), as negativity between partners in strained relationships can adversely affect parenting ability. The extent to which these associations exist among rural African American women in long-term partnerships has not been fully explored. To help meet the need for such research, we specified the mechanisms and processes through which stressful life events and coping behaviors would be associated directly and indirectly with women's relationship well-being, psychological functioning, and parenting. Analyses of data from in-home interviews supported the hypotheses. These findings have implications for understanding the fragility of African Americans' long-term intimate partnerships.

African American women are likely to encounter challenges that increase their vulnerability to stressors, which can have profound effects on their relationships with their partners. Few studies, however, have specified the pathways and processes through which aversive situations cascade through African American women's everyday lives to affect their social roles as partners and parents and to impair their psychological functioning. Guided by Peters and Massey's (1983) MEES model, stress vulnerability theory, and stress-coping theory (Schulz et al., 2000), we focused specifically on the challenges that elevate rural African American women's susceptibility to relationship distress.

The findings are consistent with the theoretical model. Stressors are associated with diminished relationship well-being and poorer psychological functioning. Similar patterns emerged from Brody and colleagues' (Brody & Flor, 1998) study of rural African American families headed by married couples. Financial setbacks and negative life events exert a direct spillover effect on relationship well-being, as evidenced by heightened hostility with diminished warmth, satisfaction, and stability. Under these circumstances, individuals become vulnerable to negative views of their partners and inaccurate attributions about partners' motives and behaviors. Our findings also illustrate the process through which long-term accumulation of stressors takes a toll on African American women's ability to fulfill their parenting responsibilities (Gallo & Matthews, 1999). Prior studies have consistently shown that positive parenting is more likely to occur when parents are functioning well psychologically and their marriages are stable, warm, and supportive (Brown et al., 2000; Erel & Burman, 1995).

An extensive literature suggests that perceived control contributes significantly to psychological well-being across the life span (Lachman, Ziff, & Spiro, 1994). Furthermore, Cutrona et al. (2000) found that a positive outlook on life enhanced rural African American women's mental health. Our findings extend this area of research by showing that adaptive coping behavior not only lessens stressors' negative influences on relationship well-being and psychological functioning but also fosters positive parenting.

We also sought to elucidate the mechanisms through which SES amplified the paths proposed in the theoretical model. Variation in SES forecasts the associations of stressors with rural African American women's coping effectiveness, relationship well-being, and psychological functioning. Specifically, the association between stressful life events and relationship well-being is more robust for women of higher SES. Studies of dual-career Caucasian couples have shown similar mutually dependent interrelationships among job security, financial uncertainty, and relationship well-being (Moen, 2003). We expanded on

this research by considering the extent to which SES moderated the links of coping behaviors with psychological functioning and relationship well-being. The use of emotion- and behavior-focused coping to reduce stress-related psychological distress is more effective among women of higher SES than among those of lower SES. Lack of economic resources, added to the stress that daily and drastic financial changes generate, may render women unable to remain optimistic and use effective problem-solving strategies, which may, in turn, engender anxiety and depression. Conversely, access to sufficient financial and educational resources may enable higher SES women to use proactive coping strategies that decrease depression and anxiety.

We also found that discrimination impacted psychological functioning, thereby influencing the quality of relationship with partner. Discrimination creates feelings of frustration and demoralization that induce emotional arousal and negative affect that compromise psychological functioning. From our perspective, ongoing racial discrimination induces negative emotionality and irritability, the sequelae of which include not only diminished relationship well-being but also compromised psychological functioning (Tucker, 2003) and parenting.

We also extended existing research by examining the consequences of stressors for rural African American women's intimate relationships and parenting over a 5-year period. Negative life events, daily financial challenges, and drastic financial setbacks at W1 forecast depression, anxiety, and diminished relationship well-being 2 years later, which predicted their parenting practices 3 years later. To our knowledge, this is the first systematic investigation of the delayed effects of stressor pileup on rural African American women's intimate relationships, psychological functioning, and parenting.

### Limitations and Implications for Practitioners

Several limitations of this study and some caveats must be noted. First, the proposed model is not intended to be exhaustive. Models that include parameters other than those in our model could account for variation in African American women's relationship well-being, psychological functioning, and parenting behavior. Second, although the paths in the model may imply causality, at this point we can only test the extent to which the observed variables can be predicted from the hypothesized model without respect to direction of effects. Finally, the results should be replicated with a larger sample of African American women from both metropolitan and nonmetropolitan areas.

Despite these limitations, the results extend the knowledge base concerning influences on rural African American women's intimate relationship well-being, psychological functioning, and parenting. Interventions designed to strengthen African American marriages and other long-term partnerships should address the ways in which stress cascades through individuals' lives to affect not only their mental health but also their family relationships. Our findings can guide the development of educational programs and basic research designed to identify and modify external forces that harm relationships. The major role that stress plays in relationship dynamics suggests it must be understood more fully to strengthen intimate relationships among African Americans. In this regard, interventions designed to reduce relationship fragility should address economic well-being as well as the development of skills through which individuals can effectively manage racial discrimination. Although marriage education programs are commonly designed to enhance couples' interpersonal and communication skills, programs for rural African Americans also should include resources that help partners meet their financial goals, such as financial management and employment counseling.

Additional basic research is needed about normative processes that affect African Americans' intimate partnerships. The mechanisms through which chronic stressors deplete women's cognitive and emotional resources, increasing relationship fragility, should be identified. The roles of interpersonal attributes, values, and goals in this process should be explored. Interventions can target relationship-oriented strategies to foster empathy and enhance individuals' awareness of the effects of stress on their partners, their dyadic relationships, and their parenting. Such programs should include ways in which partners can buffer each other from the impact of racial discrimination.

Little is known about low-income couples' enduring relationships, the influences that foster or impede their maintenance and stability over time, or the best ways for strengthening and stabilizing these relationships. Although our study showed that stressors impacted women of high SES differentially than those of low SES, the reason for this finding is not clear. Additional research that examines SES variability among African Americans and the ways in which it impacts their intimate relationships is needed.

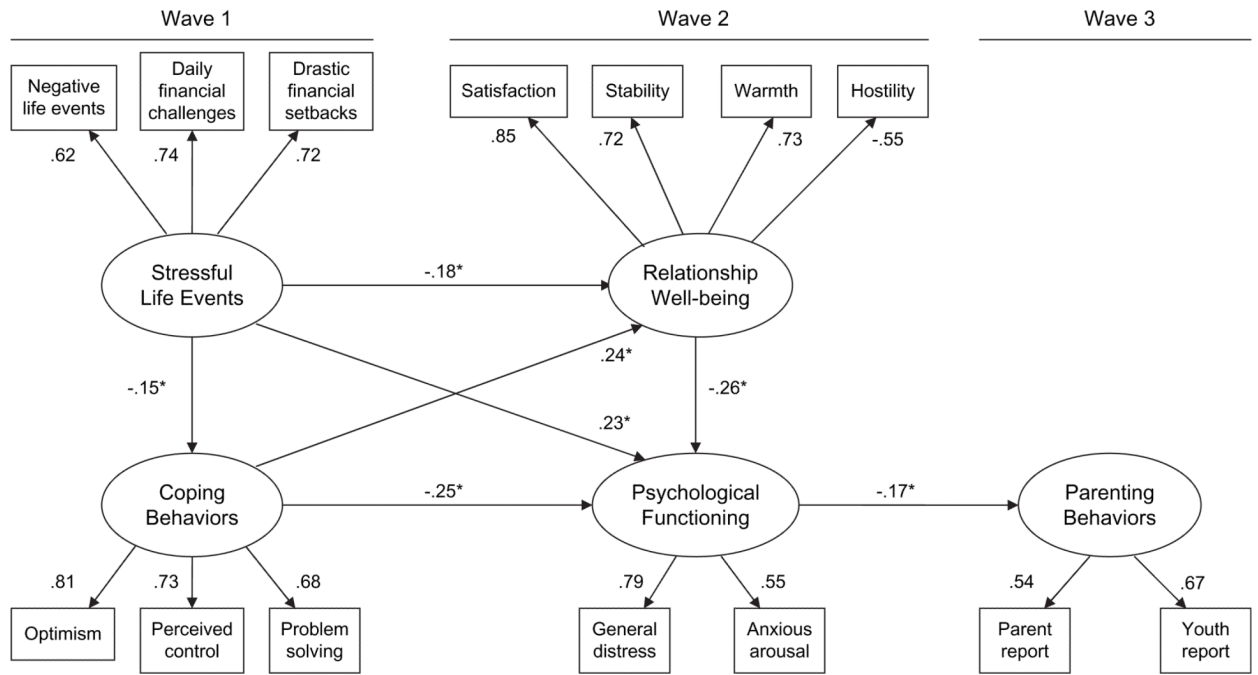
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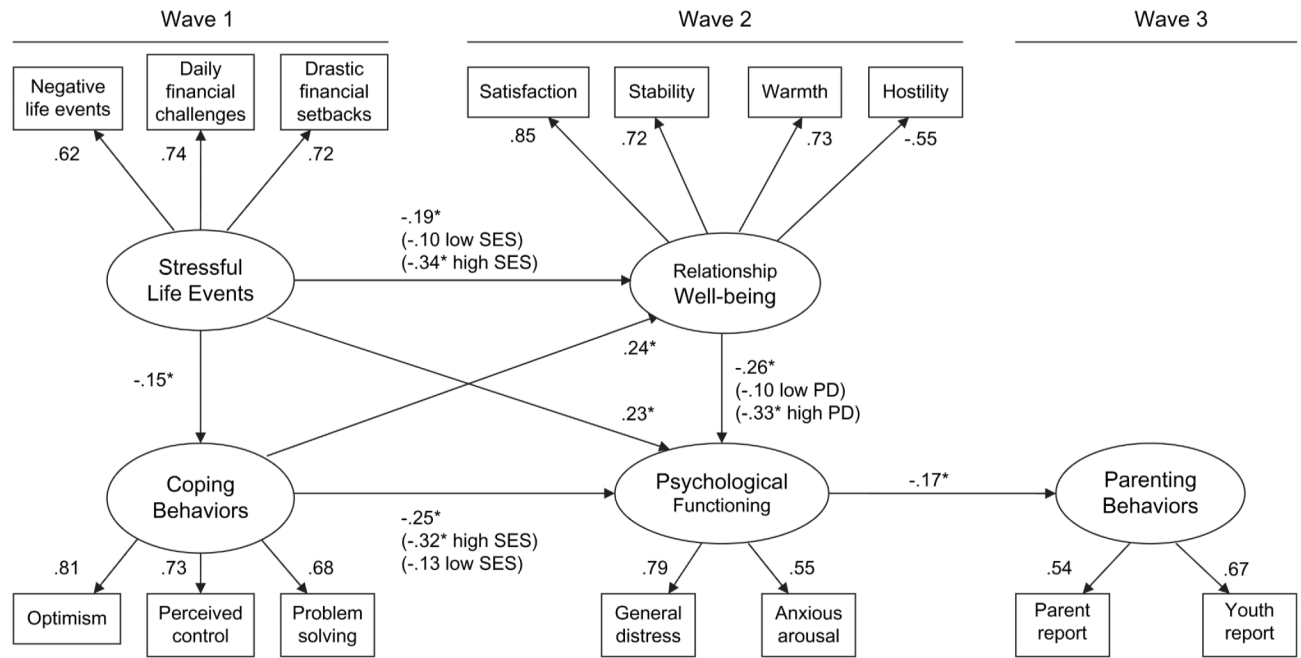
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**Figure 1.**  
Parameter Estimates for the Proposed Model.



**Figure 2.** Testing Moderation Effects of Socioeconomic Status (SES) and Perceived Discrimination (PD).

Table 1

## Correlation Matrix

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Socioeconomic status	—															
2. Perceived discrimination	.21	—														
3. Negative life events	-.23	.20	—													
4. Daily financial challenges	-.14	.24	.48	—												
5. Drastic financial setbacks	-.16	.23	.42	.57	—											
6. Optimism	.26	.06	-.14	-.12	-.10	—										
7. Perceived control	.25	.04	-.13	-.07	-.03	.60	—									
8. Problem-solving strategies	.22	.19	-.11	-.01	.02	.53	.50	—								
9. Relationship satisfaction	.11	-.07	-.15	-.18	-.11	.24	.15	.11	—							
10. Relationship stability	.11	-.04	-.15	-.26	-.14	.12	.10	.06	.63	—						
11. Relationship warmth	-.03	-.06	-.11	-.09	-.08	.17	.10	.07	.66	.41	—					
12. Relationship hostility	.05	.13	.21	.18	.11	-.20	-.17	-.12	-.41	-.44	-.40	—				
13. General distress	-.20	.12	.22	.18	.17	-.28	-.19	-.15	-.24	-.24	-.20	.25	—			
14. Anxious arousal	-.13	.14	.20	.12	.12	-.16	-.18	-.11	-.15	-.17	-.18	.22	.47	—		
15. Parenting, parent report	-.03	-.07	-.07	-.07	-.02	.09	.03	-.01	.16	.14	.28	-.21	-.09	-.06	—	
16. Parenting, youth report	.03	-.04	-.00	.02	-.01	.07	.07	.01	.08	.08	.14	-.10	-.02	-.04	.34	—
<i>M</i>	0.02	26.90	1.27	1.05	0.49	23.21	21.54	11.61	8.55	17.38	27.81	16.91	6.16	11.11	85.75	52.89
<i>SD</i>	1.66	9.86	1.57	1.32	0.97	3.08	3.12	1.58	1.98	4.14	6.31	4.27	1.72	2.16	12.02	13.05

Note. All correlations with an absolute value of .10 or greater were significant at  $p < .05$ .