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A Longitudinal Study of Social Capital and Acculturation-Related Stress Among Recent Latino Immigrants in South Florida

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Abstract

This study uses social capital to assess the effects of social support on acculturation-related stress among recently immigrated Hispanics in South Florida before and after immigration. At baseline (N=527), first 12 months in the United States, acculturative stress was negatively related to support from friends (p<.044) and positively related to support from parents (p<.023). At first follow-up (n=415), 24 months in the United States, emotional/informational support was negatively associated with acculturation-related stress (p<.028). In the second follow-up (n=478), 36 months in the United States, support from children was negatively associated with acculturation-related stress (p<.016). Limited English proficiency was found to be negatively associated with acculturation stress at all three points (p<.001, p<.025, and p<.001, respectively). Implications of this study can be used in the design of culturally appropriate and family-oriented interventions for recent immigrants to ease the acculturation process.

Keywords

longitudinal; acculturation-related stress; Latino immigrants; social capital and social support

Introduction

Social support is a form of social capital that refers to the ability of individuals to depend on friends and family members as emotional supports during difficult life circumstances. Several studies have found that lack of social support can decrease the impact on individuals' quality of life during terminal or life-threatening diseases (Aaronson, 1998; Bennett et al., 2001; Burgoyne & Renwick, 2004; Ell, 1996; Sherbourne & Stewart, 1991). Conversely, strong social support systems have been associated with desirable health outcomes (Finch & Vega, 2003). Apart from the relationship between social support and reported health status or behavior, few studies have explored the relationship between social support and stressful situations related to acculturation processes in recently immigrated populations (Finch & Vega, 2003; Fraser, Piacentini, Van Rossem, Hien, & Rotheram-Borus, 1998). Acculturation-related stressors can emerge from discrimination, new family responsibilities, economic hardship, or lack of understanding the new cultural system of

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^{1.} Goodness of fit statistics for baseline, Year 1 and Year 2 follow-up is available on request.

values and beliefs (Gil & Vega, 1996; Romero & Roberts, 2003). The purpose of this longitudinal study is to use social capital theory to examine the extent to which social support affects acculturation-related stress among recently immigrated Hispanics in South Florida from pre-immigration to 2 years post immigration.

Although the visibility of Hispanic immigrant experiences appears to be growing in the social science literature, there is an apparent gap in knowledge concerning the preimmigration experiences of Hispanic immigrants. The majority of the literature focuses on the immigrant experience within the United States. Yet, these immigrants bring with them a wide array of resources (obtained through preimmigration experiences) including values, assets, and social connections. Preimmigration experiences considerably influence immigrants' adaptation patterns to the United States (Nee & Alba, 2004). The lack of information in the literature on preimmigration experiences hinders our capacity to fully understand Hispanic immigrants' acculturation experiences in the United States. Thus, in order to gain a more comprehensive understanding on the scope of the immigrant experience, the current investigation examines the links between pre-and post-immigration and social support on the acculturation-related stress of Hispanic immigrants during their first 3 years in the United States. This knowledge can offer a richer contextual understanding of the lives of Hispanic immigrants and lead to designing culturally relevant and family-based interventions aimed at reducing acculturative stress among recent immigrants.

Literature Review

Acculturation-Related Stress Among Recently Immigrated Latinos

Acculturation is a process in which individuals assimilate new values, beliefs, and cultural practices of a new country after immigration (Gibson, 2001; Rodriguez, Myers, Mira, Flores, & Garcia-Hernandez, 2002; Villar & Concha, 2011). Interactions in the new environment may represent external stressors for Latino immigrants due to limited language proficiency, discrimination, and the uncertainties regarding the implications of different cultural values as well as social, economic, educational, and political norms (Gil & Vega, 1996; Rodriguez et al., 2002; Romero & Roberts, 2003). Lower levels of acculturation have consistently been associated with increased instrumental and/or environmental stressors (Caplan, 2007). Immigrants who had lived in the United States for the least amount of time tend to experience the highest rates of daily stressors. Levels of acculturation stress are the highest in the first 2 years after immigration, decrease in years 3 to 10, and increase after this time point (Gil & Vega, 1996). It is assumed that as immigrants adopt and embrace the new culture, acculturation-related stress decreases (Rodriguez et al., 2002).

There is a tendency for immigrants to adopt the American culture within the first two generations. However, Latino immigrants tend to adopt American values and beliefs at a slower rate than other ethnic groups (Bodvarsson & Berg, 2009). This may be attributed to several socioeconomic and institutional factors such as low income, segregation, and unfavorable immigration policies (Borjas, 2007). These factors affect a great number of Latinos, and particularly those in the 18 to 34 age range. A recent study conducted by Pew Hispanic Center found that 20% of undocumented immigrants aged 18 to 34 have been hurt by the economy (Suro & Center, 2005). In addition, 57% of this target population does not have health insurance (Vargas, Fang, Rizzo, & Ortega, 2009). Lack of basic needs such as access to health and employment can increase acculturation-related stress among this age group, especially in the absence of support from family and friends.

Social Capital and Social Support

Scholars have struggled to identify a universal definition of social capital. On one hand, social capital has been defined as interactions between individuals (Bourdieu, 1983; Burt,

1995). Yet, it has also been conceptualized as the participation of individuals in social networks (Coleman, 1994; Putnam, 2002). For the purpose of this study, social capital will be defined as the exchange of resources and support mechanisms that results from interactions between family members or friends (Bourdieu, 1983; Burt, 1995). During this exchange, individuals tend to follow social norms that are accepted by family and community members (Halpern, 2005). Social capital is also present when there is a high level of social trust between relatives and strangers (Putnam, 2002). Through social trust, individuals are able to seek sources of support in times of need.

Social capital and social support definitions are intertwined. The social capital theoretical framework addresses interactions between individuals, including exchanges of tangible or intangible resources. Social support refers to the outcome of such interactions. Social support can be useful in providing coping mechanisms and eventually reduce the likelihood of stressful situations (Wills & Shinar, 2000). Investment in social relations with family members and friends facilitates the flow of information (Lin, Cook, & Burt, 2001), which, in turn, can make the acculturation process less complicated and stressful. Social support reaffirms the ability of recent immigrated individuals to rely on others (Finch & Vega, 2003) for emotional support during stressful events related to the acculturation process. The current study hypothesizes that acculturation-related stress will be inversely associated with the support that individuals receive from their family members to deal with external stressors.

Measures

Acculturation-Related Stress

The Hispanic Stress Inventory Scale—Immigrant Version (Cervantes, Padilla, & Salgado de Snyder, 1991) was used to measure acculturative stress in this study. Although this scale has been validated and found reliable (Ellison, Finch, Ryan, & Salinas, 2009; Loury & Kulbok, 2007) with the target Latino population (Cervantes et al., 1991), exploratory factor analysis (EFA) was performed to determine whether the scale was suitable for the Latino population in South Florida. Results of EFA showed that 7 out of the 18 items loaded adequately into the scale for the target population. A revised 7-item scale was used in the analysis of the theoretical and evidence-based model.

Social Support

The *Medical Outcome Social Support Survey* (Sherbourne & Stewart, 1991) was used to measure social support. The survey consists of 19 items that measure different dimensions of social support, including emotional/informational, tangible, affective, and positive social interaction. This instrument has been used in the medical field for physical and mental health outcomes (Compton, Thompson, & Kaslow, 2005; Kornblith et al., 2001; Surkan, Peterson, Hughes, & Gottlieb, 2006). For the purpose of this study, the emotional/information dimension was only used to measure social support as remaining dimensions did not pertain to the focus of the study.

The Assets Inventory was used to document the extent to which members of a family helped participants reach their goals, get things done, or meet their needs. The scale provides a list of individual and community resources that a person may use in times of needs. The participants respond to each dichotomous item (yes/no) as to whether they use each individual resource. The support received from family members and friends was used to determine the extent of social capital among participants during baseline, and first and second follow-ups.

Method

Sampling

Participants were recruited through respondent-driven sampling (RDS). RDS is often used to recruit difficult-to-reach populations (Salganik & Heckathorn, 2004) such as recent immigrants, particularly those with undocumented immigration status. The RDS approach included asking each participant (*the seed*) to refer three other individuals who met the eligibility criteria for the study and agreed to participate in the interviews. Those participants were then asked to refer three other individuals. The procedure was followed for seven iterations for each seed participant, at which point a new seed would begin, thereby limiting the number of participants who were socially interconnected. This process was undertaken in an effort to avoid skewing the respondent sample (Salganik & Heckathorn, 2004).

Seed participants were recruited through announcements posted at several community-based agencies that provide legal services to refugees, asylum seekers, and other documented and undocumented immigrants in Miami-Dade County. Information about the study was also disseminated at Latino community health fairs and neighborhood activity locales (e.g., domino parks in the Little Havana section of Miami). Announcements were also posted in Latino communities and on websites such as CraigsList.org and an employment website that Latinos access to find work in Miami-Dade County

Consenting procedures and baseline assessment interviews were conducted in Spanish during participants' 1st year in the United States. Each of the two follow-up assessment interviews was conducted approximately 12 months after the initial baseline interview. Participant interviews were conducted by bilingual Latino interviewers of South American or Caribbean origin. In addition, all participant interviews were audio-recorded to ensure the accuracy of the data collected. Quality checks consisted of a research assistant reviewing the audio recording and comparing it with the entered data.

Demographics

At baseline, participants' average length of time in the United States ranged between 1 and 12 months. At baseline, participants were asked about their life prior to immigrating to the United States and their current experiences related to acculturation-related stress. The most prominent ethnic group in the sample was Cubans at 50%, followed by Colombians (18%), Hondurans (8%), Nicaraguans (7%), and Venezuelans (3%). Peruvians, Argentinians, Bolivians, Costa Ricans, Dominicans, Ecuadorians, El Salvadorians, Mexicans, Guatemalans, Uruguayans, and Panamanians each represented 2% or less of the sample. Participants reported earning on average US\$4,822 in their country of origin (baseline), US \$14,124 during the first follow-up, and US\$19,691 during the second follow-up. Table 1 shows gender distribution, age, income, and education for participants at baseline.

Structural Equation Modeling (SEM)

SEM was used to analyze the assumed causal relationship between observed and unobserved variables (Bollen, 1989). SEM has several strengths. First, it estimates the relationship between variables or indicators, as well as the relationship between indicators and their component constructs. SEM allows researchers to test models of interest (Tomarken & Waller, 2005). In other words, this method provides the freedom to test theoretical frameworks selected by the researcher. Furthermore, SEM allows researchers to measure the percentage of the dependent variable that is explained by the independent variables (Sowa, Selden, & Sandfort, 2004).

For this study, informational/emotional, parent, children, spouse, relative, and friends support were identified as endogenous variables. Acculturation-related stress is the only exogenous variable. Gender, income, and English proficiency variables used in previous studies as a proxy for acculturation (Finch & Vega, 2003) were used as control variables in the model. A variety of global fit indices were used in assessing the adequacy of this model. These included (a) a low chi-square, (b) the minimum discrepancy divided by the degree of freedom (CMIN/DF; <4), (c) non-normed fit index (TLI; >.90), (d) incremental fit index (IFI; >.90), (e) comparative fit index (CFI;>.90), and (f) root mean square error of approximation (RMSEA .05; Byrne, 2006; Schreiber, Nora, Stage, Barlow, & King, 2006). Bivariate correlations were conducted between independent variables. Multicollinearity between predictors was not found as correlations were lower than .9 (Pallant, 2007).

Findings

Exploratory Factor Analysis (EFA)

The 18 items of *Hispanic Stress Inventory Scale–Immigrant Version* (Cervantes et al., 1991) were used to conduct an EFA using SPSS version 18 to determine validity of the instrument with the target population of this study. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) was performed to evaluate whether the data were suitable for EFA. The results indicated that KMO was .724~(p < .001), which exceeded the recommended value of . 6 (Kaiser, 1970, 1974).

Four possible dimensions of acculturation-related stress were identified from the Hispanic Stress Inventory Scale. Principal component analysis revealed four components with eigenvalues exceeding 1, explaining 17%, 14%, 8%, and 7% of variance, respectively. Hence, it was decided to retain Components 1 and 2 as they explain the most variance of the acculturation-related stress construct. The rotation method for the two-factor solution used was Oblimin and Kaiser normalizations. Factors loadings higher than .5 for pattern and structure matrices were selected (Costello, 2009). Table 2 shows that Component 1 had 7 items with factors loadings higher than .5, while Component 2 had only 3 items with .5 factor loadings or higher. For the purpose of the study, Component 1 was used because it was the most suitable component for the study's target population. The items in this component pertain to stress at the intra- and interpersonal levels, such as difficulty interacting, forgetting hard times, dealing with daily life, and being accepted by others.

Table 3 shows participants' responses regarding social support. Only participants who were involved at all the three points were taken into account to determine changes over time (n = 373). It is noted that parent, relative, and friend support tend to slightly decrease from baseline (prior to immigration) to first and second follow-up (post immigration). However, spouse and children support decreased more drastically from pre- to postimmigration follow-up years. Lastly, Table 4 shows changes over time for latent variables informational/emotional support and acculturation-related stress. Findings indicate that informational/emotional support from baseline to first follow-up decreased (p > .000) while slightly increasing from first follow-up to second follow-up. Acculturation-related stress tended to also decrease over time. Changes from baseline to first follow-up and second follow-up were statistically significant (p > .000).

Covariance Model

At baseline, it was found that higher rates of preimmigration friends support was negatively associated with postimmigration acculturation-related stress (p < .044). Interestingly, higher levels of preimmigration parent support was positively associated with postimmigration

acculturation-related stress (p < .023). Findings from the first follow-up assessment reveal that emotional/informational support was negatively associated with acculturation-related stress (p < .028). Lastly, findings from the second follow-up assessment indicate that children support was negatively associated with acculturation-related stress (p < .016). Hence, these results suggest that lack of friend, emotional/information, and children support contributes to acculturation-related stress among recent Latino immigrants, while increased levels of support from parents are associated with more perceived acculturation-related stress. Predictors accounted for 4%, 4.5%, and 8.5% of variance in acculturation-related stress. In addition, the gender and annual income covariates did not reveal any statistic relationship with acculturation-related stress at any of the three time points. However, English proficiency was found to be negatively associated with acculturation-related stress at baseline (p < .001), first follow-up (p < .025), and second follow-up (p < .001). Covariance models for baseline, first follow-up, and second follow-up fit the data well according to the global fit indices to measure the adequacy of this model (Table 5). p < .025

Discussion

Findings of this study highlight the role of social capital in the Latino culture prior and after immigration to the United States. Results indicated that at baseline (first 12 months in the United States), a lack of preimmigration friends' support was associated with an increased level of stress associated with acculturation process. Latinos, particularly within the ages 18 to 34 years, are prone to have strong networks of childhood friends and/or work or school mates from higher education institutions in their country of origin. In Latin American countries, friends may function as support systems to assist these young individuals in attaining their goals and meeting their needs. However, friends' expectations in the United States may be different when compared with the type of friendships built in their country of origin. As shown in Table 3, friend support slightly decreased from baseline to the second follow-up. When Latino immigrants arrive in the United States, immigrants may need to adapt to a more individualistic society in which friends may not function as "navigators" for interpersonal and informational support, leading to increased levels of acculturation-related stress. It could also be argued that participants' friends in the United States may be recent immigrants themselves thereby possibly experiencing similar stressors related to the acculturation processes as study participants.

The study findings also revealed that at baseline, greater support from parents was associated with greater levels acculturation-related stress. It may be possible that these participants did not immigrate with their parents and thus the loss of parental support during the immigration process may exacerbate their stress. This may be related to strong parental ties and support that are characteristic of Latino culture. As such, the participants may find themselves without the physical in-person support to which they were accustomed to in their country of origin.

During first follow-up, (24 months in the United States), findings indicated that information/ emotional support was negatively associated with acculturation-related stress. This may be explained by immigrants tending to receive a lot of informational support on arrival to the United States through community resources such as schools, health clinics, immigration services, and so on. Having intensive amount of information in a short period of time could seem overwhelming, especially as most of this information provided by these institutions may be in English. This is supported by the finding of this study in which limited English proficiency was found to increase acculturation-related stress among participants at the three points in the study. Hence, lack of English proficiency can exacerbate their level of stress when trying to fully understand the information they receive about how the new system in the host country operate. Informational/emotional support decreased from baseline to first

follow-up and slightly increased at second follow-up. This is to be expected as immigrants tend to rely on others for access to information and emotional support on arrival in the United States. It may be that within a few more years, these recent immigrants may learn how to access informational resources on their own. Interestingly, the decrease of informational/emotional support from baseline to first follow-up was associated with a lack of informational/emotional support and increased acculturation-related stress that were found in the same year.

Finally, at second follow-up (36 months in the United States), a negative relationship between support from children and acculturation-related stress was found. Usually, children tend to adapt quicker to life in the United States (Weisskirch & Alva, 2002), and are able to provide more support. As such, they may indeed become "navigators" on behalf of their parents, who are likely to be slower in adapting to the systems in the host country. However, as Table 3 shows, children support drastically decreased from baseline to first and second follow-ups. This may be attributed to children being involved in school-related activities that could reduce the time they have to assist their parents in accessing information they need to meet family needs. In addition, it could be argued that children may be more individualistic and less depended on their parents as they are adjusting in the mainstream U.S. culture. This could in turn diminish the support they provide to their parents, thereby increasing levels of acculturative stress.

Although acculturation-related stress decreased over time, the different support systems and how they related to acculturation-related stress vary over time. This is expected given the dynamics of the immigration experience that tend to be affected by different support systems from the initial interaction with the host country to the years that follow in which individuals progressively adapt to the new rules and regulations.

This study has several limitations for generalizability. First, the sample used in this study is homogeneous in age (all participants were between 18 and 34 years) and heterogeneous with respect to the countries of origin in Latin America. Second, at least half of the participants in the study (53%) had some college education which is atypical in studies with Latino immigrants. This is attributable to the diversity of Latino immigrants in South Florida, compared with populations where most immigrants come from similar regions and socioeconomic strata. Therefore, these findings may not be generalizable to older and more homogeneous immigrant groups, but may well reflect the experience of very recent immigrants who share the same socioeconomic characteristics as the sample used in the study.

Future research is needed to examine the differential impact of immigration status and income on acculturation-related stress, as these seem to be important contributing factors to stress. In addition, there are many confounding factors that are likely to influence acculturation-related stress, beyond those included in this social capital model such as marital status, employment satisfaction, and so on. This study is not intended to oversimplify the process of immigration and acculturation. However, this investigation uses an exploratory approach to predict acculturation-related stress through a social capital framework within a longitudinal scope. These findings have implications for the development of culturally appropriate programs serving Latino immigrants to better assist this population in understanding and tapping into their resources of support as they integrate into the host culture and society.

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Biography

Maritza Concha received her PhD in public affairs with a concentration in public administration from the University of Central Florida, a master's degree in Latin American studies from the University of Miami and a BA degree in international relations at Florida International University (FIU). She is an adjunct professor at the University of Central Florida and the University of Notre Dame. For the past 12 years, she has been working as an evaluator and community researcher for local nonprofits and think tanks serving Latino/a immigrants. Currently, she consults on a variety of community-based partnership programs that provide social service delivery services to low-income populations.

Mariana Sanchez holds a doctoral degree in social welfare from Florida International University. She has over 17 years of experience in conducting behavioral longitudinal research with Latinos. Currently, she holds a postdoctoral research associate position at the Center for Research on U.S. Latino HIV/AIDS & Drug Abuse (CRUSADA) at Florida International University. As part of multidisciplinary team of researchers she investigates the influence of sociocultural determinants on the substance use and HIV risk behaviors of Latinos. Specifically her research interests include the impact of religion and spirituality on the health behaviors of Latinos.

Mario de la Rosa, PhD, is a professor of social work at the Robert Stempel College of Public Health & Social Work at Florida FIU. He is an internationally known researcher who has published more than 70 scholarly publications focusing on Latino substance abuse, substance use as a risk factor for HIV/AIDS, violence, delinquency, and cross-cultural issues. He has conducted research documenting the influence of familial factors on the substance abuse and HIV risk behaviors of adult Latina immigrants and the impact that preimmigration factors have on the use of alcohol among recent young-adult Latino immigrants. Over the course of his academic career, he has received more than 15 million dollars in funding from the National Institutes of Health (NIH) and has served on numerous NIH scientific review committees and peer-review scientific editorial boards. He is a past member of the National Institute on Minority Health and Health Disparities (NIMHD) National Advisory Council.

María Elena Villar holds a doctoral degree in health communications from the University of Miami. She is an associate professor at FIU. Her experience includes program evaluation and research design at the national and international level as well as strategic communication for social change. She has worked with Latinos in South Florida for more than 15 years on topics that range from domestic and sexual violence, to mental health, to child wellness, and coalition building. Prior to working at FIU, she was the director of research at the Partnership for the Study and Prevention of Violence at the University of Miami, and a senior research scientist at the Institute for Child Health Policy at Nova Southeastern University.

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 Table 1

 Demographic Characteristics of Participants at Baseline.

Variable	Baseline (<i>N</i> = 527)
Gender	
Female	45%
Male	55%
Age (mean)	27
Income (mean)	US\$4.822.07
Education	
Less than high school degree	18.40%
High school diploma	28.70%
Some college	33.80%
Bachelor degree	16.10%
Postgraduate degree	3%

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Table 2

Pattern and Structure Matrix for Exploratory Factor Analysis With Oblimin Rotation of Two-Factor Solution of Hispanic Stress Inventory Scale–Immigrant Version Items.

	Pattern co	Pattern coefficients	Structure	Structure coefficients	
Item	Component 1	Component 2	Component 1	Component 2	Communalities
Felt pressured to learn English	.655		199.		0.44
Difficult to interact	.630		.633		0.402
Difficult to deal with day to day situations	.624		.623		0.388
Not been able to forget the last few months	609.		.611		0.373
Been questioned	595	367	.555		0.441
Unaccepted by others	.554		.557	303	0.311
I felt guilty leaving my family	.538		545.		0.3
My legal status limited my contact with family	.485		.482		0.233
If I went to a social agency I would be deported		727.		.705	0.539
I have avoided immigration officials		059.		.633	0.426
I feared the consequence of deportation		.625		.602	0.408
Had difficulty finding work		.472		.486	0.255
People treated me badly		.402		.414	0.171
Not been able to forget the war-related death		.401		.413	0.181
Never regain the status		.396		.386	0.198
Been discriminated against		.361		.377	0.164
I have difficulties in school		.306		.332	0.166
I have difficulties finding legal services				.302	0.132

Note. Major loadings for each item are in bold.

Table 3 Descriptive Statistics for Social Support (yes response only; n = 373).

Supports	Baseline (%)	First follow-up (%)	Second follow-up (%)
Parent support	97	82	81
Spouse support	90	52	55
Children support	94	38	36
Relative support	92	81	77
Friends support	89	86	84

 Table 4

 Descriptive Statistics for Informational/Emotional Support and Acculturation-Related Stress (n = 373).

		Baselin	ie	Fi	rst follov	v-up	Sec	ond follo	w-up
	M	SD	Var	M	SD	Var	M	SD	Var
Information/emotional support	4.27	0.91	0.839	3.98	0.99	0.999	4.02	0.941	0.887
Acculturation-related stress	3.2	0.54	0.302	3.04	0.517	0.268	2.45	0.538	0.289

Table 5

Standardized Regression Weights.

				Bas	Baseline			First f	First follow-up			Second	Second follow-up	
			Estimate	SE	Critical ratio	d	Estimate	SE.	Critical ratio	d	Estimate	SE.	Critical ratio	b
AccRela_Stress	Ÿ	AccRela_Stress < Emotional/informational	-0.075	0.029	-1.417	.156	-0.24	0.015	-2.2	.028	-0.059	0.033	-1.082	.279
AccRela_Stress < Parent support	\ \	Parent support	0.118	0.149	2.269	.023	-0.064	0.026	-0.969	.332	0.002	0	0.038	76.
AccRela_Stress	\ \	AccRela_Stress < Spouse support	-0.04	0.085	-0.781	.435	-0.075	0.031	-1.112	.266	0.054	0	1.011	.312
AccRela_Stress	\ \	AccRela_Stress < Children support	-0.059	0.103	-1.153	.249	-0.023	0.035	-0.372	.71	-0.131	0	-2.412	.016
AccRela_Stress	\ \	AccRela_Stress < Relative support	-0.054	0.087	-1.05	.294	-0.013	0.023	-0.205	.837	0.071	0	1.336	.182
AccRela_Stress	\ \	AccRela_Stress < Friends support	-0.104	0.079	-2.012	.04	0.068	0.027	1.021	.307	-0.059	0	-1.112	.266
AccRela_Stress < Gender	\ \	Gender	0.052	0.052	1.022	.307	0.02	0.018	0.318	.751	-0.066	0.055	-1.241	.215
AccRela_Stress	\ \	AccRela_Stress < Annual income	-0.007	0	-0.135	.892	-0.108	0	-1.471	.141	-0.093	0	-1.721	.085
AccRela_Stress	\ \	AccRela_Stress <— English proficiency	165	.034	-4.783	.001	045	.020	-2.234	.025	295	.067	-4.386	.001

Note. Values in bold indicate statistical significance.