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The Effect of Urban Hassles on the Subjective Well-Being of Low-Income Urban Adolescents

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THE EFFECT OF URBAN HASSLES ON THE SUBJECTIVE WELL-BEING OF LOW-INCOME URBAN ADOLESCENTS

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ABSTRACT

Low income urban youth have been identified as an understudied and important population to explore. The psychological effects of stress on the well-being of children and adolescents are of particular interest, and the stressors faced by low income urban adolescents are unique in that they are more chronic in nature and due to adverse environmental circumstances. While researchers have examined the effect of stress on the subjective well-being of low income urban adolescents, none have done so utilizing a measure of stress developed specifically to assess the unique stressors experienced by such populations. The Urban Hassles Index (UHI) is a 32-item instrument developed to measure stressors affecting adolescents in urban environments specifically. Exploratory factor analysis was used to identify the underlying factor structure of the UHI. For study participants urban hassles include two dimensions: 1) anxiety and concerns about safety, and 2) coercive interpersonal interactions. The following is discussed: the UHI's utility as an assessment tool for researchers and practitioners working with adolescents; the relationship between urban hassles and subjective well-being in an urban adolescent population; limitations of the study and implications of the findings.

CHAPTER ONE

INTRODUCTION

Adolescence is a time of significant positive psychological growth and development, but this transition between childhood and adulthood can also be perceived as quite stressful for the youth experiencing it. The psychological effects of stress on children and adolescents has often been studied in the psychological literature (Clarke, 2006; Goodman, McEwen, Dolan, Schafer-Kalkhoff, & Adler, 2005; Grant et al., 2006). Adolescents living in urban or low income environments are particularly more vulnerable to stressful risk factors that may compromise well-being. The stressors faced by low income urban adolescents are unique in that they are generally more chronic in nature and due to adverse environmental circumstances (Bennett & Miller, 2006). Chronic exposure to such stressors has been linked to a variety of negative outcomes such as aggression, anxiety, depression, maladaptive coping, etc. (Self-Brown, LeBlanc, & Kelley, 2004; Schmeelk-Cone & Zimmerman, 2003). As such, it is important that researchers understand the stressors urban adolescents encounter, their reaction to these stressors, and the effects they have on both positive and negative psychological outcomes. The following chapter will introduce the topic of adolescent stress and what is currently known about its effects on low income urban adolescents and a study will be proposed to gain further understanding in this important area of examination.

Definition of Stress: Life Events and Hassles

To a large extent, the psychological literature has confirmed that stress can have a negative impact on the psychological functioning of individuals. Originally, stress was understood to be any significant life-changing event (either positive or negative). However, definitions of stressors have extended to include less major events, or everyday hassles, that would not be considered "significant" or "life-changing." As such, daily hassles have been defined by Lazarus (1984) as "experiences and conditions of daily living that have been appraised as salient and harmful or threatening to the endorser's well-being" (p. 376). Daily hassles have also been described as minor, irritating, and frustrating everyday experiences that take place in response to individual-environment interactions (Kanner, Coyne, Schaefer, & Lazarus, 1981). Hassles, like major events have been shown to contribute to negative psychological outcomes (Lu, 1991) and in some cases, empirical evidence has indicated that they have an even stronger effect on distress and psychological symptoms than do negative life events (Ruffin, 1993). Because of this, it has been suggested that assessing daily hassles, as opposed to major life events, may actually be more useful in predicting psychological adjustment since measures of life events provide little information as to the more minor, daily events which lead to higher perceptions of stress in individuals (Wagner, Compas, & Howell, 1988). Furthermore, empirical evidence indicates that daily hassles which are chronic in nature affect mental health and well-being as much if not more than life events, especially since many measures of life events actually include items that could be considered chronic and continuous stressors (Avison & Turner, 1988).

Adolescent Stress

High stress levels have been associated with multiple negative outcomes in adolescents, both psychological and physiological in nature. For example, higher levels of stress were shown to be significantly associated with high-risk sexual behaviors and sexually transmitted diseases in adolescent girls (Mazzaferro et al., 2006), behavioral problems in young adolescents (McCabe, Clark & Barnett, 1999), higher delinquency (Tolan, 1988), higher levels of depression, and lower grade point averages (Windle & Windle, 1996). In addition, higher levels of daily hassles and major life events have been shown to predict later psychological distress in middle school youth, with an increasing effect of hassles in socioeconomically disadvantaged participants (DuBois et al, 1994).

Kanner, Feldman, Weinberger, and Ford (1987) examined daily stressors (hassles) in a sample of early adolescents and discovered them to be positively related to anxiety and depression, whereas they were negatively related to feelings of self-worth. For adolescent populations specifically, it has been posited that assessing major life events is not in and of itself sufficient for understanding the relationship between stress and adjustment and that assessment of daily hassles in adolescents' lives is also necessary for a comprehensive understanding of the effects of well-being in this population (Rowlinson & Felner, 1988). However, much of the research examining stress in adolescents has utilized samples that are largely comprised of non-urban, non-minority, middle class youth (Carter et al., 2006; Kanner et al., 1987).

In addition to the normative stressors all adolescents may experience, those residing in urban environments are particularly at risk of facing specifically chronic

stressors such as poverty and exposure to violence (Carr Paxton, Robinson, Shah, & Schoeny, 2004). By definition, low-income urban youth live in disadvantaged neighborhoods and research examining the effects of the chronic stressors associated with living in such areas is lacking. It is crucial for psychologists and other professionals providing services to this population to gain an understanding of the unique types of stressors urban adolescents encounter and the effects of said stressors in order to facilitate effective program development.

Urban Adolescent Stress

To date, a limited number of studies have utilized a large number of racially diverse urban adolescents when examining stress of low-income urban adolescents, and those that have indicate that higher levels of stressful life experiences contributed to several negative psychological and behavioral outcomes. These negative outcomes include both increases in internalizing symptoms such as somatic complaints, anxiety, and depression (Reynolds, O'Koon, Papademetriou, Szczygiel, & Grant, 2001; Natsuaki, Ge, Brody, Simons, Gibbons, & Cutrona, 2007; White & Farrell, 2006) as well as externalizing behaviors such as aggression and other maladaptive behaviors (Attar, Guerra, & Tolan, 1994; Guerra, Huesmann, Tolan, & Van Acker, 1995; Schmeelk-Cone & Zimmerman, 2003). The results of such studies will be examined in greater detail in the following chapter.

Because it is crucial to consider daily hassles in addition to major life events when examining stress, and since the majority of research on the stress of adolescents has focused on the effects of major life events, the current study will focus solely on the

hassles of urban adolescents. Among urban minority youth, the content and range of hassles has been expanded to include experiences more common in urban communities. The definition of daily hassles provided by Miller and Townsend (2005) includes "events that occur on a continuum, from minor, irritating events (e.g., noisy neighbors) to more serious events/transactions (e.g., pressure to join a gang)" (p. 86). For the purposes of the current study, terms such as "daily stressors" and "chronic stressors" are considered forms of urban hassles.

Measurement of Urban Adolescent Hassles

The potentially harmful outcomes of stress on adolescents have been reviewed, and adolescents residing in urban areas are at particular risk for chronic daily exposure to social and environmental stressors (i.e., violence, poverty, gang/drug activity, substandard housing) (Deardorff, Gonzales, & Sandles, 2003). Therefore, it is especially important that measures of adolescent stress are culturally sensitive and contextually relevant to youth residing in low-income urban environments. While many researchers have examined the measurement of stress in adolescents, many studies have focused on major life events rather than daily hassles (Allison et al., 1999; Swearingen & Cohen, 1985) and most measures of adolescent stress are based on the experiences of middle-class, non-minority, non-urban youth (Cohen, Kamarck, & Mermelstein, 1983; Miller, Webster, & MachIntosh, 2002). Given that several items on measures of negative life events have been identified as daily hassles that are chronic in nature (Miller & Townsend, 2005), it is extremely important to consider such stressors when assessing stress in urban adolescents.

The Urban Hassles Index (UHI; Miller et al., 2002) was developed as a way to enhance the measurement of stress exposure among adolescents residing in urban settings. The original 9-item UHI was identified as a unidimensional measure of urban stress in adolescents. However, upon consideration of the multitude of hassles faced by such populations, the UHI was expanded to include 32 items (Bennett & Miller, 2006; Miller & Townsend, 2005). Both versions were developed and standardized with urban minority ethnic youth; however, the measures were based primarily on the experiences of urban African American adolescents given that the samples utilized were largely comprised of African American participants. Furthermore, exploratory analyses investigating potential underlying factor structures of the 32-item UHI have produced inconsistent results (Bennett & Miller, 2006; Miller & Townsend, 2005). Results from the two studies which will be discussed in greater detail in the next chapter, indicate that further investigation of the psychometric properties of the UHI is warranted utilizing additional ethnically diverse samples of urban adolescents. To briefly summarize the results of these studies, each analysis revealed four subscales based on the emerging four underlying factors; however, although the four factors which emerged in each analysis were somewhat similar qualitatively, they were comprised of different items and were thus labeled differently. Miller and Townsend (2005) found the following four factors: *environmental conditions, interpersonal interactions/surveillance, safety concerns,* and *anticipatory victimization*; whereas Bennett and Miller (2006) identified a differing set of four subscales, including *harassment, anxiety, social disorganization*, and *coercion*.

In addition to investigating the underlying factor structure of the UHI, Miller and Townsend (2005) utilized the participant scores on the UHI (including 21 items) to examine potential gender differences as well as the relationship of urban hassles to various negative mental health outcomes (i.e., anxiety, depression, antisocial behavior, and posttraumatic disorder (PTSD) symptoms). As for gender, a statistically significant difference was discovered in that males reported higher levels of hassles than females, but the magnitude was quite small ($eta^2 = .02$). With regard to the four mental health outcomes assessed, the level of hassles reported on the total UHI was significantly related to each of them. Higher levels of hassles were related to higher adolescent reports of anxiety and depressive symptoms. Adolescents who reported experiencing low levels of hassles had significantly more positive mental health outcomes than those indicating moderate or high levels of hassles; likewise, those experiencing moderate levels of hassles reported significantly better mental health outcomes than those with a high level of hassles. The effect size (eta^2) between level of hassles and the four mental health outcomes ranged between .16 and .24. Though the information provided in these analyses was interesting, a considerable limitation of this study should be noted. In order to conduct analyses of variance (ANOVAs) using urban hassles as the sole predictor, researchers polychotomized the continuous variable in order to divide the UHI scores into three groups (low, moderate, and high), representing the bottom, middle, and top third of the distribution consecutively. This arbitrary classification method oversimplifies a complicated variable and may increase the likelihood of incorrectly categorizing participant scores. Given this consideration, findings should be interpreted with caution.

In addition to examining the relationship between total UHI score and the four mental health outcomes assessed (anxiety, depression, antisocial behavior, and PTSD symptoms), the correlations between the four UHI subscale scores and the four mental health outcomes were also examined. Results indicated that all correlations between the four UHI subscales and the four mental health outcomes were positive in direction, statistically significant, and moderate in size, ranging from .14 to .45. Therefore, according to the results of Miller and Townsend (2005), the different types of urban stressors (i.e., personal safety concerns versus environmental conditions of the neighborhood) do not appear to differentially affect the magnitude of the correlation. More simply, it does not appear that the presence of any of the four subtypes of urban hassles is related to higher levels of the negative psychological outcomes assessed in this particular study. However, these findings are somewhat discrepant from other research which suggests that certain types of urban stressors may be perceived as more negative or stressful by early adolescents residing in such environments than other types of urban stressors. For example, Schaefer-McDaniel (2007) conducted a study utilizing early adolescents residing in inner-city neighborhoods and found participants more consistently expressed distress related to safety concerns (i.e., the presence of crime and/or violence) as opposed to physical and social disorder (i.e., level of cleanliness, presence of loud noise, etc.).

Subjective Well-Being

Like the conceptualization of stressors, the conceptualization of psychological adjustment in the research literature has also expanded during the past few decades. Researchers have moved from an almost exclusive emphasis on negative psychological outcomes (i.e., psychopathology and maladjustment) to an emphasis on the positive end of the mental health spectrum (Lent, 2004). In order to obtain a complete picture of the psychological functioning of urban adolescents, both maladjustment and wellness must be considered. Although the absence of psychological symptoms may be used as a marker of wellness, another commonly used indicator of wellness in the psychological literature is subjective well-being, or an internal and personal evaluation of one's happiness.

Researchers have defined a model of subjective well-being that includes both an affective (or emotional) and a cognitive element (Lent, 2004; Lightsey, 1996). The affective element is comprised of positive and negative affect, which consist of how frequently an individual reports experiencing positive and negative mood/emotions. The cognitive element, life satisfaction, can be defined as an individualized and comprehensive assessment of the overall quality of one's life. Therefore, this model of subjective well-being encompasses three components: positive affect, negative affect, and global life satisfaction (Deiner, Suh, Lucas, & Smith, 1999). While many variables can affect subjective well-being, the effect of stress on psychological functioning has been a focus of study in the psychological literature.

While research examining the effects of stress on the subjective-well being of adolescents has been understudied, studies suggest that negative life events can have a detrimental impact on the subjective well-being of this population (McCullough, Huebner, & Laughlin, 2000). As previously mentioned, low-income urban adolescents are at a higher risk of facing chronic stressors due to residing in adverse environments. Empirical evidence indicates that subjective-well being can serve as a protective factor for such adolescents and those who have lower levels may need psychological services since they are at an even greater risk for negative psychological outcomes (Park, 2004). However, there is a lack of research on the effects of chronic daily stress on the subjective well-being of low-income urban adolescents. One study examined perceived stress in an ethnically diverse sample of low-income urban adolescents, and the results revealed that perceived stress significantly predicted negative affect, but not positive affect or life satisfaction (Vacek, Dick, & Vera, 2010). This suggests that while high stress levels may increase the daily experience of negative emotions in urban adolescents, it does not appear to prevent them from having both a positive daily mood and an overall sense of satisfaction with their lives. Although these results are promising, to the knowledge of this author no studies have yet examined the relationship between stress and subjective well-being of urban adolescents utilizing a measure of stress developed specifically for use with this population.

Rationale

While the UHI has been developed as a method of measuring stressors affecting adolescents in urban environments specifically, principal components analysis and exploratory factor analyses have produced mixed results about what underlying factors emerge and which of the 32 items load on each factor (Bennett & Miller, 2006; Miller & Townsend, 2005). Each of the two studies identified a unique combination of four underlying factors (i.e., categories of urban hassles), using data from the same sample of participants. Since the four factors identified in each study were comprised of different items but were somewhat similar qualitatively, it would be useful to conduct an exploratory factor analysis on responses to the UHI utilizing a different sample of ethnically diverse, urban adolescent participants. This would be beneficial in determining whether the resulting set of factors is more similar to the underlying factors found by Miller and Townsend (2005) or Bennett and Miller (2006). In addition, further examination of the UHI is needed across additional culturally diverse samples in order to determine if it is a reliable and valid measure of multidimensional urban stressors, since the investigative attempts to date have been largely been based on the experiences of African American adolescent samples (Bennett & Miller, 2006; Miller & Townsend, 2005).

In addition to the importance of having a reliable and valid measure that captures the experience of urban hassles in low-income adolescent populations, it is important to understand the effects of such chronic stressors (hassles) on such adolescents. While a limited number of researchers have examined the effects of daily chronic stressors on

negative mental health outcomes (i.e., internalizing and externalizing behaviors) in low-income urban adolescents (Attar et al., 1994; Bennett & Miller, 2006; Guerra et al., 1995; Miller & Townsend, 2005; Reynolds et al., 2001), to the knowledge of this author none have yet examined the effects of said stressors on positive developmental outcomes (i.e., subjective well-being) utilizing a stress measure specifically developed for this population. Therefore, it would be useful to gain a better understanding about whether urban adolescents who experience high levels of chronic daily environmental stress have a lower level of subjective well-being. Additionally, it would be useful for those providing services to low-income urban adolescents to determine whether the experience of urban hassles differentially effects subjective well-being in order to guide the development of preventative interventions (i.e., do high levels of urban hassles differentially affect the cognitive and emotional components of subjective well-being?).

Lastly, given the abundance of literature reporting the deleterious effects of stress on the psychological and behavioral adjustment of urban adolescents (i.e., stress has been significantly correlated with higher levels of anxiety, depression, aggression, somatic complaints, etc.), evidence supporting the notion that higher stress levels have a negative impact on a positive psychological outcome (subjective well-being) would contribute to the construct (convergent) validity of the UHI.

Research Questions

Research Question 1*:* The first research question will involve the examination of potential underlying factor structures of the Urban Hassles Index (UHI) utilizing an ethnically diverse sample of urban adolescents. Specifically, what underlying factors

emerging from an exploratory factor analysis of the UHI; also, how do the emerging factors compare to the underlying factor structures identified by two previous investigative analyses of the UHI (Bennett & Miller, 2006; Miller & Townsend, 2005) that utilized the same diverse sample of adolescents? Furthermore, results of the exploratory factor analysis should aid the author in determining whether it is appropriate to include all UHI items in the analysis of the second research question regarding the relationship between urban hassles and subjective well-being in low-income urban adolescents.

Research Question 2*:* Are the subjective well-being variables of positive affect, negative affect, and life satisfaction significantly predicted by urban hassles in an ethnically diverse sample of urban adolescents? Based on the results of previous research examining the effects of stress on the subjective well-being of urban adolescents (Vacek et al., 2010) it is hypothesized that urban hassles will significantly predict negative affect but not positive affect or life satisfaction. Additionally, based on the findings of previous research investigating the differential effects of various types of urban stressors (Shaefer-McDaniel, 2007), it is hypothesized that urban hassles related to personal safety concerns will be more predictive of higher levels of negative affect than urban hassles related to environmental conditions or social disorganization.

CHAPTER TWO

LITERATURE REVIEW

The majority of studies examining stress in adolescents have utilized middle class, non-minority, non-urban youth, and it is important to distinguish such studies from those with a focus on stress in low income, urban, minority adolescents since the stressors facing the two populations may vary considerably (Clarke, 2006). Thus, the following chapter provides a review of the psychological and measurement literature as it relates to urban adolescent stress and the development of measures by which to capture urban adolescent stress. By definition, low income urban youth reside in disadvantaged urban neighborhoods. A review of the psychological literature reveals that urban adolescents are at risk of facing specifically chronic stressors such as exposure to violence, dilapidated housing, noise, and crowding, just to name a few (Carr Paxton, Robinson, Shah, & Schoeny, 2004; Landis et al., 2007). Additionally, empirical evidence indicates that stressful events similar in salience to individuals are more harmful in their effects if they are chronic in nature as opposed to singular experiences (Grant et al., 2003). Since low income urban youth are more vulnerable than non-urban counterparts to experiencing such chronic and uncontrollable stressors (Allison et al., 1999; Bennett & Miller, 2006), it is important to examine the impact of stress on this population. Additionally, it is vital that researchers develop and utilize measures of urban stress that are reliable and valid.

Urban Adolescent Stress

Goodman and colleagues (2005) examined how social characteristics like socioeconomic status (SES) and race/ethnicity contribute to perceived stress in a socioeconomically and ethnically diverse sample of 1,209 adolescents (54.4% White; 45.5% African American). The conceptual model of the researchers considers race/ethnicity and SES as different but overlapping dimensions of social disadvantage. Results provided evidence that social disadvantage, whether defined in terms of race or SES is associated with increased stress among adolescents. Furthermore, it was discovered for the total sample that being African American and having less well-educated parents were also factors that were significantly related to increased levels of stress. If social disadvantage is associated with higher stress levels in adolescents, one can conclude that adolescents residing in low-income urban minority settings are, by definition, much more vulnerable to higher levels of perceived stress.

Reynolds and colleagues (2001) examined the effects of stressful life events on the internalizing symptoms of 1,037 racially diverse low-income urban middle school students. Results indicated that somatic complaints were the most commonly reported internalizing symptom for both boys and girls in the sample, and stomachaches and headaches were the most frequently endorsed somatic complaints. As hypothesized, higher levels of reported stressful life experiences significantly predicted higher levels of somatic complaints. Given their findings, researchers concluded that the higher levels of somatic complaints were associated with chronic exposure to environmental stress (Reynolds et al., 2001). White and Farrell (2006) similarly found that among a sample

comprised primarily of African American early adolescents residing in an urban environment, those reporting more stress (i.e., problem situations, violence exposure, victimization) were significantly more likely to report headaches and/or abdominal pain. In comparison to research on White middle-class youth (Ingersoll, Grizzle, Beiter, & Orr, 1993), somatic complaints are especially common responses to stress in low-income urban ethnic adolescents.

Natsuaki and colleagues (2007) examined the effects of stressful life events on African American adolescents' depressive symptoms in a large sample of 777 participants. Multilevel analyses revealed that stressful life events experienced at age 11 predicted depressive symptoms at age 13, suggesting that adolescents who experience frequent exposure to stress are at risk of experiencing greater increases in depressive symptoms during adolescence. Landis et al. (2007) examined whether the experience of uncontrollable contextual stressors would be associated with increased hopelessness in a racially diverse sample of 796 urban adolescents. Results indicated that higher levels of chronic, uncontrollable stressors were, in fact, significantly and positively related to hopelessness in this sample of low-income urban minority adolescents.

With regard to externalizing behaviors, Guerra and colleagues (1995) examined whether economic disadvantage and stressful life events were significant predictors of aggression (as rated by teachers and peers) among a large, ethnically diverse sample of urban elementary school children (45% African American, 36% Hispanic, and 18% Caucasian). Results indicated that for the total sample (as well as subgroups divided by gender, ethnicity, and grade level), both life events stress and neighborhood violence

stress significantly predicted aggression, such that children experiencing more frequent incidents of negative life events and neighborhood violence stress displayed more aggressive behaviors.

Schmeelk-Cone and Zimmerman (2003) performed a five-year longitudinal analysis of chronic stress in a sample of 421 African American adolescents, examining the effects of chronic stress on both internalizing and externalizing variables including depression, anxiety, social support, antisocial behaviors, and academic success. Adolescents with lower stress levels over time reported fewer psychological problems and more social support, and they were more likely than their higher-stress counterparts to graduate from high school. Adolescents with higher, chronic stress levels engaged in more antisocial behaviors, reported fewer healthy coping skills, and they reported higher levels of anxiety and depression.

Li, Nussbaum, and Richards (2007) examined a variety of risk and protective factors on the psychological adjustment, as measured by both internalizing and externalizing symptoms, of a sample of 263 urban African American adolescents. Risk factors included the stressors of exposure to violence, poverty, and hassles; and protective factors included such variables as confidence and family support. As hypothesized, the stressful risk factors examined (exposure to violence, poverty, and hassles) significantly predicted higher levels of both internalizing symptoms (i.e., depression) and externalizing behaviors (i.e., juvenile delinquency). However, it was also discovered that individual variables (i.e., confidence) and family protective variables (i.e., family support) served as buffers against the risk factors, such that adolescents who reported high levels of

confidence and/or family support were less negatively affected by the risk factors described.

In addition to the examination of major life events and chronic daily stressors, the effects of violence exposure (a common stressor in low income urban environments) has been frequently examined in adolescent populations. Carr Paxton and colleagues (2004) examined a sample of African American adolescent males, and found that increased exposure to stress in terms of community violence was significantly related to symptoms of depression and posttraumatic stress disorder. In addition, Self-Brown, LeBlanc, and Kelley (2004) examined the effects of the same stressor (i.e., violence exposure) as well as daily stressors on psychological outcomes of urban adolescents of color. Results indicated that daily stress moderates the relationship between violence exposure and externalizing and internalizing problems in adolescents. For adolescents who report high daily stress levels, internalizing and externalizing problem behaviors were significantly predicted by exposure to violence. However, this relationship was not present for adolescents reporting low daily stress levels, indicating that urban adolescents will find it more difficult to manage being exposed to violence if daily stress levels are high. Finally, Youngstrom, Weist, and Albus (2003) examined violence exposure in a racially diverse sample of 320 urban adolescents and found that all forms of violence exposure (i.e., witnessing, being a victim, knowing victims) were significantly predictive of higher levels of both internalizing and externalizing behavioral problems.

Along with exposure to violence, neighborhood distress and financial strain are common stressors associated with residing in an urban environment (Attar et al., 1994;

Gutman, McLoyd, & Tokoyawa, 2005). Attar and colleagues (1994) examined the occurrence of three types of negative life events among African American and Hispanic urban youth and the related effects on psychological adjustment (including depression and anxiety as rated by teachers; and aggression as rated by teachers and peers). The three types of negative life events included 1) circumscribed/discrete traumatic events (i.e., death of a family member); 2) life transitions (i.e., divorce of parents); and 3) exposure to violence. Children were all residing in neighborhoods defined as having moderate to high neighborhood distress (as determined by the presence of chronic community stressors such as poverty, high crime rates, substandard housing, etc.). Those children residing in high neighborhood distress (ND) communities experienced each of the three types of negative life events more frequently than in the moderate ND communities. In terms of psychological outcomes, the total number of stressors significantly predicted aggression among youth in the sample. Additionally, the relationship between stress and predicted aggression was stronger for children residing in high ND communities than those in moderate ND communities. However, stress did not relate significantly to depression/anxiety among children in the sample as was hypothesized. It may be that children who reside in environments with limited resources and pervasive violence consciously or unconsciously learn that being aggressive or "tough" increases their ability to endure difficult contextual circumstances; likewise, the same children may be dissuaded from exhibiting depressive or anxious symptoms in response to difficult circumstances due to an increased likelihood of being victimized for doing so (Attar et al., 1994).

Gutman et al. (2005) examined the relationship between the following variables in a sample of 305 urban African American families (including parents and adolescent children): financial strain, neighborhood stress, parental behavior, and adolescent adjustment. Adolescents were assessed for both positive (i.e., resourcefulness, self-efficacy, and academic achievement) and negative (i.e., depressive and anxious symptoms) adjustment. The results indicated that higher financial strain and neighborhood stress led to higher levels of parental stress which resulted in a more negative parent-child relationship, which predicted lower positive and higher negative adjustment in adolescents as measured by the factors previously listed. This suggests that while neighborhood and financial stressors lead to higher stress of parents, if positive relationships between parents and adolescent children can be salvaged, the deleterious effects of such stressors might not have as negative of an impact. This coincides with research by Vera et al. (2008) which demonstrated that high levels of family support and esteem may be beneficial in facilitating higher life satisfaction and preventing negative affect in urban adolescents.

As evident by a review of the psychological literature examining the effects of stress on adolescents residing in urban environments, the majority of studies have focused on the harmful effects on psychological adjustment, while very few have examined the impact on positive psychological outcomes such as subjective well-being. Vacek, Dick, and Vera (2010) examined the effects of perceived stress on the subjective well-being of an ethnically diverse sample of adolescents (51.8% Hispanic/Latino, 10.2% Asian American, 7.3% African American, 6.6% biracial, and 5.8% Caucasian (17.9%

"other"); results indicated that while higher levels of perceived stress were significantly predictive of lower levels of negative affect, no significant relationship was found between stress and positive affect or life satisfaction. This suggests that for adolescents in the sample, stress increased negative daily mood but did not decrease their experience of positive daily emotions or their overall sense of life satisfaction. While these results are promising, it would be useful to confirm these results utilizing a measure of stress specifically designed to capture the experience low-income urban adolescents.

Measurement of Urban Adolescent Stress

While many researchers have examined stress in adolescents, many studies have focused on life events rather than daily hassles (Allison et al., 1999; Swearingen & Cohen, 1985) and most measures of adolescent stress are based on the experiences of middle-class, non-minority, non-urban youth (Cohen et al., 1983; Miller, Webster, & Macintosh, 2002). For example, the Adolescent Perceived Events Scale (APES) was developed utilizing participants who were mostly from rural or suburban middle-class backgrounds, less than 1% of whom identified as an ethnic minority. In addition, the reliability of the measure was established using another similar homogeneous sample of adolescents (Compas, Davis, Forsythe, & Wagner, 1987). Although Swearingen and Cohen (1985) developed a separate measure of early adolescent life events using more diverse samples (African American youth comprised 25% and 21% of two separate groups of middle school students), the scale did not include items reflecting the unique daily experiences of adolescents residing in an urban environment (i.e., experiences pertaining to safety in one's neighborhood or community).

In addition to a lack of research on measures of daily stressors that are specific to urban adolescents, those measures that have been developed to assess chronic childhood stressors have either failed to report a dimensionality index (Tolan, Miller, & Thomas, 1988) or have been multidimensional in nature (Kanner et al., 1987; Seidman et al., 1995). According to the Rasch (1980) model, multidimensional scales can be problematic if one wants to utilize a measure that produces a single scale score to represent an overall construct, and validity may be compromised if unidimensional models are applied to multidimensional constructs.

Development of the Urban Hassles Index (UHI)

Miller, Webster, and MacIntosh (2002) developed the Urban Hassles Index (UHI) in an attempt to create the first available measure of daily hassles based on the experiences of disadvantaged urban minority youth that is sufficiently unidimensional (i.e., can be summarized with a single additive score). The sample utilized in the validation of the UHI was composed of 131 African American adolescents, and the initial version was a 12-item measure intended to quantify hassles that are unique to disadvantaged adolescents residing in urban environments. Examples of items include "take different routes home to keep safe" and "pressured by friends to join a gang." Respondents indicate whether or not they have experienced the hassles on a Likert-type scale ranging from 0 (none at all), to 1 (a little), to 2 (a lot).

After an initial principal component factor analysis of the UHI revealed three factors with eigenvalues exceeding 1.0, the Rasch (1980) model was employed to perform a more rigorous item analysis. The Rasch model is beneficial in that it is the

only mathematical model currently available that represents the conditions necessary for fundamental (unidimensional) measurement in which only one construct is measured by a set of items. After identifying three items that showed a statistically significant misfit to a unidimensional model, these items were removed, resulting in a 9-item measure in which all items loaded on a single factor (daily hassles). Scores on the nine items were summed to calculate a total score for each participant; with an overall mean score of 14.24 (the mean for females in the sample, 15.38, was significantly higher than for males, 12.26). A sufficient reliability estimate was indicated by a Cronbach's alpha of .85, and evidence of construct and concurrent validity were indicated by a positive correlation with a scale assessing the perception of more serious hassles along with negative correlations with scales assessing grade point average and ethnic identity (Miller et al., 2002).

In 2005, Miller and Townsend continued development of the UHI by expanding the number of items from 9 to 32, after reviewing the literature regarding specifically urban stressors (see Appendix B). Upon consultation with professionals working with adolescents in urban settings, additional items were developed in response to life events scales that are biased due to being developed and standardized using mainly White middle class samples. The updated version requires participants to respond as to whether or not they had experienced the events described in each item over "the past two weeks," on a Likert scale ranging from 0 (never) to 1 (often) to 3 (very often). Researchers sampled 254 adolescents, evenly divided by gender, 64.4% of whom were African American. Results of a principal components analysis suggested retention of 21 items

that loaded on four components. Any items that did not load on the initial four factors and items with considerable cross-loadings were excluded from further analyses. Additive subscale scores were calculated based on the items that loaded on each of the four factors, including hassles in the following categories: *external environmental conditions* (seven items), *interpersonal interactions/surveillance* (six items), *safety concerns* (5 items), and *anticipatory victimization* (3 items). Subscale alphas ranged from .69 to .77, and Cronbach's alpha for the entire UHI (including 21 items) was .85. It should be noted that while the authors provided an example item for each of the four factors, they did not provide a complete listing of which specific items loaded across the factors. Finally, the authors recommend that additional validity evidence is needed utilizing additional culturally diverse samples of urban adolescents.

Bennett and Miller (2006) continued development of the 32-item UHI (see Appendix B) by performing an exploratory factor analysis (EFA) to gain a deeper understanding of the underlying factor structure of the scale utilizing the data gathered by Miller and Townsend (2005). The study is based on the same diverse sample of 254 urban adolescents described previously. Study participants were identified as low-income as they were recruited from agencies such as the Boys and Girls Club which provide services to disadvantaged youth. The EFA of the UHI revealed four factors, which were labeled as follows: *harassment, anxiety, social disorganization,* and *coercion*.

The five items that loaded on the *harassment* factor had a Cronbach's alpha of .77 and included: asked for money by drug addicts; stopped and questioned by the police; asked to sell drugs; asked to hide or carry drugs; and followed into stores. The three

items that loaded on the *anxiety* factor had a Cronbach's alpha of .79 and included: worrying about the safety of friends; worrying about the safety of family members; and worry about your own safety). The five items that loaded on the *social disorganization* factor had a Cronbach's alpha of .75 and included: walking past abandoned buildings and lots; living in an unsafe area; confrontation with strangers; loud cars and neighbors at night; and people hanging out on street corners in front of stores. The three items that loaded on the final factor, *coercion,* had a Cronbach's alpha of .62 and included: pressured to join a gang, pressured for sex by boyfriend/girlfriend; and carry weapon for protection. In total, 16 of the original 32 items on the UHI loaded onto these four factors.

In addition to the EFA, structural equation models (SEMs) were created as an attempt by the researchers to further understand the constructs resulting from the EFA results. Researchers hypothesized that responses to the UHI could be explained by four first-order factors (harassment, anxiety, social disorganization, and coercion) and one second-order factor (urban hassles). However, results were mixed and these hypotheses could not be confirmed for this sample of participants. As with previous attempts to validate the UHI (Miller et al., 2002; Miller & Townsend, 2005), the findings were predominantly influenced by the experiences of African American participants, which is a limitation of this study. Therefore, additional examination of the UHI using additional culturally diverse samples will help to examine potential factor structures underlying the measure.

CHAPTER THREE

METHODOLOGY

The following chapter provides a description of study participants, instruments used in data collection, and the procedures utilized in the recruitment of participants as well as the collection and analysis of data.

Participants

An archival data set (dated June 2008) based on a sample of 149 ethnically diverse adolescents from a public, urban school in a large Midwestern city was used for this study. Table 1 provides descriptive statistics for the demographic characteristics of the sample. Study participants included 149 urban adolescents (54.4% male and 45.6% female) from various racial/ethnic groups (55.0% Hispanic/Latino, 6.0% Asian American, 4.7% African American, 2.7% Caucasian, 1.3% Native American, and 4.0% Biracial). Seven percent (6.7%) of participants classified their race/ethnicity as "other," and 19.5% of sample participants declined to report their race or ethnicity. Participants in the study ranged from age 12 to 16 years (34.9% 12 year olds, 45.0% 13 year olds, 16.8% 14 year olds, 2.0% 15 year olds, and 0.7% 16 year olds). The majority of students in the sample (73.1%) reported receiving mostly B's and C's on their report cards. According to the data available from public school records, the study's sample approximates the demographic profile of the school as a whole, and the majority of students enrolled in the school (87%) are categorized as low income.

Table 1

Descriptive Statistics for Sample Background Characteristics

	Frequency	Percentage
Gender		
Male	81	54.4
Female	68	45.6
Age		
12	52	34.9
13	67	45.0
14	25	16.8
15	3	2.0
16	1	0.7
Missing	1	0.7
Race/ethnicity		
Hispanic/Latino	82	55.0
Asian American	9	6.0
African American	7	4.7
Caucasian	4	2.7
Native American	2	1.3
Biracial	6	4.0
Other	10	6.7
Missing	29	19.5
Country of Origin		
United States	114	76.5
Outside of United States	28	18.8
Missing	7	4.7
Language Spoken at Home		
English	30	20.1
Spanish	92	61.7
Another language	19	12.8
Missing	8	5.4

Table 1 (continued)

	Frequency	Percentage
Grades		
Mostly D's and F's	9	6.0
Mostly C's	47	31.5
Mostly B's	62	41.6
Mostly A's	24	16.1
Missing	7	4.7

Note. $N = 149$.

Procedures

Study participants were comprised of 7th and 8th grade students who took part in a school-based outreach program designed to promote psychological health and academic achievement. Prior to the start of the six-week outreach program, parents and/or guardians of the participants were sent an explanation of the outreach program and research component, and they were asked to sign a written consent for their child to participate in both of the program components (see Appendix A). The program was described to participants and their parents as designed to promote positive decision making, goal-setting, problem-solving, and to enhance academic achievement. It was emphasized that participation in the research component was not required in order to participate in the outreach program. The participant assents were worded correspondingly (see Appendix B). None of the parents prevented their children from participation in either component of the program. While no students declined participation via the consent form, some were not present on the day data was collected or chose not to fill out the questionnaires that were distributed to them.

The participants responded to a survey approximately one week prior to their participation in the outreach program during their homeroom classes, as was requested by the school administrators and staff. Surveys were read aloud for students by Counseling Psychology graduate students in order to control for varying reading abilities. Additional graduate students were present to answer any participant questions that arose during the survey administration. For those students who preferred to respond to the survey in Spanish, Spanish versions of the questionnaire were made available.

Instruments

Inter-item reliability values were calculated for each of the instruments used in the study. The Cronbach alpha reliability analysis that each of the instruments was highly reliable.

Demographic Questionnaire. A questionnaire including questions about demographic and background characteristics was administered to participants (see Appendix C). Demographic information collected included age, gender, and race/ethnicity. In addition, participants were asked to provide information about their grades, country of origin, and languages spoken.

Urban Hassles Index (UHI; Bennett & Miller, 2006; Miller & Townsend, 2005). The Urban Hassles Index (UHI) developed by Miller et al. in 2002 was expanded to 32 items (Miller & Townsend, 2005), and was utilized to assess urban daily stressors in the current study. Participants were asked to respond as to whether events described in each of the 32 items had happened to them "in the past two weeks" on a 4-point Likert-type scale ranging from "0 = never" to "3 = a lot." Initial analysis of the total 32-item measure

revealed an internal consistency estimate of .85. Additionally, coefficients were calculated for items comprising the four factors emerging from two separate exploratory analyses, and these ranged from .62 to .79 (Bennett & Miller, 2006; Miller & Townsend, 2005). For a more detailed description of the results of the principal components analysis and exploratory factor analyses of the 32-item UHI, see Chapter 2. Also see Appendix D for a complete listing of the 32-item measure.

For the current sample, an internal consistency reliability estimate of .89 was found for the total UHI. Additionally, internal consistency reliability estimates were calculated for the two subscales created based on the results of the exploratory factor analysis: Interpersonal Interactions/Coercion and Anxiety/Safety Concerns. The internal consistency reliability estimate for the Interpersonal Interactions/Coercion subscale was.83. For the Anxiety/Safety Concerns subscale, the internal consistency reliability estimate was .85.

Positive and Negative Affect Schedule (PANAS; Watson, Clark, & Tellegen, 1988). Positive and negative affect comprise the emotional component of subjective-well being. The Positive and Negative Affect Scheduled (PANAS), was utilized to measure positive and negative affect of participants in the current study. This is a 20-item instrument developed by Watson, Clark, and Tellegen (1988) intended to measure the two independent dimensions of affect, labeled positive affect (PA) and negative affect (NA). The PANAS consists of two 10-item subscales measuring positive and negative affect respectively. Respondents were asked to indicate, in general, the extent to which they have experienced particular positive and negative emotions, using a 5-point Likert-

type scale ranging from "1 = never" through "5 = all the time." Items on the PA scale include: *interested, excited, strong, enthusiastic, proud, alert, motivated, determined, attentive,* and *active.* Items on the NA affect scale include: *stressed, upset, guilty, scared, angry, irritated, ashamed, nervous, worried,* and *afraid.* Scores range from 0 to 50 for PA and 0 to 50 for NA with higher scores reflecting more frequent emotions in each category, respectively.

Watson and colleagues (1988) collected initial psychometric data on the PANAS utilizing a sample of college undergraduates and internal consistency estimates (using Cronbach's coefficient α) ranged from .86 to .90 for PA and from .84 to .87 for NA. Initial estimates indicated that the internal consistency of both scales was not negatively affected by the time instructions used, allowing researchers to specify the time period that the PANAS measures. As previously mentioned, "in general" was specified for the current study. In addition to reporting initial internal reliability estimates, Watson et al. (1988) also reported adequate test-retest reliability for each scale when assessing "general" PA (α = .68) and NA (α = .71). In addition to adequate reliability estimates, the PANAS demonstrated sufficient convergent and discriminant validity evidence. Finally, the distinction of PA and NA was supported with correlations between the two subscales ranging from -.12 to -.23 depending on the time frame involved (Watson et al., 1988).

In addition to evidence provided about the reliability and construct validity of the PANAS with adult populations, Huebner and Dew (1995) examined the psychometric properties of the PANAS utilizing a sample of 266 adolescent students ranging from

grades 9 to 12. Researchers found adequate evidence of reliability with this adolescent population, reporting coefficient alphas of .85 for the PA subscale and .84 for the NA subscale. They also found evidence to support the distinction of PA and NA with adolescents reporting a non-significant intercorrelation of -.14. Additionally, construct validity evidence was established through analysis with other measures of well-being. The PANAS has also demonstrated sufficient internal consistency with a Cronbach's alpha coefficient of .72 utilizing a sample of ethnically diverse urban adolescents (Vera et al., 2008). For the current sample, the internal consistency reliability estimate of the PA scale was found to be .80. For the NA scale, the internal consistency reliability alpha was .86 for the current sample.

Satisfaction with Life Scale (SWLS; Diener, Emmons, Larsen, & Griffin, 1985). Life satisfaction is the cognitive and evaluative component of subjective well-being, and the variable was assessed using the Satisfaction with Life Scale (SWLS) for the current study. It is a unidimensional 5-item measure designed by Diener and colleagues (1985) intended to provide a means of examining an individual's global examination of life satisfaction. Item examples include "In most ways my life is close to ideal" and "I am satisfied with life" (see Appendix F for a complete listing of scale items). Participants respond to each of the five items on a 7-point Likert-type scale ranging from "1= strongly disagree" to "7 = strongly agree." Individual items are summed, and total scores range from 5 to 35 with higher scores reflecting higher life satisfaction. A "neutral point" of 20 indicates that an individual is neither more satisfied nor more dissatisfied with life. An initial internal consistency estimate of .87 was reported as well as a two-month test-retest

stability coefficient of .82 (Diener et al., 1985). With regard to construct validity evidence, positive correlations have been calculated with other measures of subjective well-being and life satisfaction (Diener et al., 1985; Lucas, Diener, & Suh, 1996; Pavot & Diener, 1993). Additionally, Lucas et al. (1996) investigated the discriminant validity of the SWLS and found that life satisfaction can be adequately discriminated from both positive and negative affect.

In addition to reliability and validity evidence with adult populations, the SWLS has also demonstrated sufficient internal consistency with a Cronbach's alpha coefficient of .82 utilizing a sample of ethnically diverse urban adolescents (Vera et al., 2008). Furthermore, the reading levels of the items on the SWLS have been evaluated at the 6th to 10th grade reading level, revealing the scale is may be appropriately used with adolescent populations (Alfonso, Allison, & Rader, 1996). Results indicated an internal consistency reliability estimate of .79 for the current sample.

Data Analysis

The data used in this study was available in archival form. Demographic information was tabulated and used for descriptive purposes; no identifying information other than grade, age, and race/ethnicity was included on the survey, rendering it impossible to connect an individual's survey responses to the individual. All statistical analyses performed were conducted using SPSS.

Research Question 1: What factors emerge from an exploratory factor analysis (EFA) of items on the UHI using an ethnically diverse sample of urban adolescents?

An exploratory factor analysis (EFA) was conducted in an attempt to identify the underlying factor structure of the 32-item UHI. EFA allows for the interrelationship among variables to be analyzed and explained in terms of their common underlying constructs or dimensions (Leech, Barrett, & Morgan, 2008). Additionally, EFA allows for the information contained in the original variables to be condensed into a smaller, more parsimonious set of factors or dimensions. In this exploratory factor analysis, a principal axis factoring extraction was implemented using a promax (oblique) rotation because the factors are correlated. The results of the EFA were used to create two subscale scores for the UHI (the resulting subscales were named as follows: 1) Interpersonal interactions/Coercion, and 2) Anxiety/Safety Concerns). Next, data analyses were implemented to explore the relationship between urban hassles and subjective well-being.

Research Question 2: What is the relationship between the subjective well-being variables of positive affect, negative affect, and life and urban hassles in an ethnically diverse sample of urban adolescents?

A power analysis was conducted in order to determine the number of subjects required for this portion of the study. "The power of a statistical test of a null hypothesis is the probability that it will lead to the rejection of the null hypothesis, i.e., the probability that it will result in the conclusion that the phenomenon exists" (Cohen, 1988, p. 4). More simply, it is the probability that a true effect will actually be detected. Power is important because there must be a sufficient amount of it in order to comfortably fail to reject a null hypothesis. If the power of a test is too low, statistical significance may not

be detected for a result that actually exists in the population (commonly known as a type II error). Power analysis can address two important issues. First, if a study has especially low power, a nonsignificant result means very little. Second, a power analysis allows researchers to calculate what number of participants would be required to reach an acceptable level of power (i.e., .80) for an obtained effect size (Hallahan & Rosenthal, 1996). According to Cohen (1988), a typical study in the behavioral sciences would have a medium effect. As effect size gets relatively smaller, the sample size required to achieve adequate power gets larger, meaning that more participants are needed to detect subtle differences.

Initial analysis of the UHI revealed that the effect size between level of hassles and mental health outcomes ranged between medium and large (Miller & Townsend, 2005). For the second question in the current study, regression analysis will be utilized in order to determine if PA, NA, and/or LS are significantly predicted by the level of urban hassles. A power analysis based on Cohen (1992) indicated that in order to yield a power of .80, a total of 97 participants is needed to detect a medium effect size with an alpha of .01. The sample of 149 participants, therefore, is sufficient to detect a medium effect size even with a stringent alpha level.

Both descriptive and inferential statistics were performed. Initially, descriptive statistics were computed for all study variables, including means and standard deviations for the measures. In addition, Cronbach's alpha internal consistency reliability coefficients were computed for each subscale of all measures.

All inferential analyses were performed using two-tailed tests and a significance level of .05. Pearson Product Moment correlations were calculated to test the nature of the relationship between the major variables of interest. Three multiple regressions were then conducted in order to determine whether and the subjective well-being outcome variables (positive affect, negative affect, life satisfaction) were significantly predicted by two types of urban hassles within an ethnically diverse sample of urban adolescents. Because it is common that female adolescents report significantly higher negative affect than their male counterparts (Vacek et al., 2010; Vera et al., 2008), a multivariate analysis of variance (MANOVA) was conducted in order to detect potential gender differences for the outcome variables. Based on the results of the MANOVA, gender was entered first as a predictor in the NA equation.

CHAPTER FOUR

RESULTS

The primary purpose of the study was to examine the effects of urban stress (hassles) on the subjective well-being of low-income urban adolescents, and two research questions were examined. The first research question involved the examination of the underlying factor structure of the Urban Hassles Index (UHI) utilizing an ethnically diverse sample of urban adolescents. Specifically, this research hoped to identify what underlying factors would emerge from an exploratory factor analysis of the UHI. This was done in order to determine how the emerging factors compare to the underlying factor structures identified by two previous investigative analyses of the UHI (Bennett & Miller, 2006; Miller & Townsend, 2005) utilizing a diverse sample of adolescents. Furthermore, results of the exploratory factor analysis were utilized to identify distinct types of urban hassles and create two corresponding UHI subscales. The second research question involved an examination of the relationship between the two distinct types of urban hassles and the subjective well-being variables of positive affect, negative affect, and life.

The current chapter presents the results of statistical analyses performed by the researcher to address the aforementioned research questions. After ensuring that the data was correctly entered into SPSS Version 17.0, an exploratory factor analysis was performed to examine the underlying structure of the Urban Hassles Index, and two

subscales were developed based on the results. Subsequently, descriptive statistics were computed for each of the major variables of interest. The bivariate relationships among all of the relevant variables were examined through correlational analysis. Gender differences on the dependent variables were examined through a MANOVA. Finally, multiple regression analyses were conducted to determine directional relationships among the variables.

Research Question 1: Factor Analysis

In this exploratory factor analysis, a principal axis factoring extraction was performed on the 32-item Urban Hassles Index. Similar to Bennett and Miller (2006), values less than .40 were suppressed in the analysis. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy was .722, indicating a good fit. The Bartlett's Test of Sphericity yielded a statistically significant value of 2081.935, $p < .001$. Nine factors met the Kaiser (1958) retention criteria of eigenvalues greater than 1.00, accounting for 67% of the variance (see Table 2). Based on an examination of the scree plot, a two-factor solution using an oblique (promax) rotation yielded the most interpretable solution. This factor structure accounted for 35% of the variance and was preferred over the other solutions because it produced the most robust factor structure and was the most sensible conceptually. In addition, the factors extracted from the EFA are considered to be reliable because the sample size ($N = 149$) of the current study meets the recommendations in the literature made by Stevens (1996), who suggests a minimum of five subjects per factor.

Table 2

Nine Factors Which met the Kaiser Retention Criterion of Eigenvalues Greater than 1.00

Initial Eigenvalues			
Factor	Total	% of Variance	Cumulative %
1	7.207	22.521	22.521
2	4.142	12.943	35.464
3	1.920	5.999	41.463
4	1.696	5.300	46.763
5	1.563	4.884	51.648
6	1.408	4.399	56.047
7	1.318	4.120	60.166
8	1.211	3.783	63.950
9	1.061	3.314	67.264

Note. $N = 149$.

The first factor, which accounted for 22.5% of the variance, consisted of 14 items (eigenvalue = 7.207). After examining individual items, factor one appears to measure urban hassles that are related to being coerced or pressured during interpersonal interaction (i.e., "asked for money by drug addicts"). See Table 3 for specific items loading on factor one. The second factor, which accounted for 12.9% of the variance, consisted of 13 items (eigenvalue = 4.142). Factor two appears to measure anxiety or concerns about the safety of self or others (i.e., "worried about my own safety," "worried about the safety of my family"). See Table 4 for specific items loading on factor two. The results of the EFA were used to create two UHI subscales for subsequent analyses. Based on the themes previously described, the two subscales were named: Interpersonal Interactions/Coercion (UHI-I; based on factor one) and Anxiety/Safety Concerns (UHI-A; based on factor two). Unweighted additive subscale scores were created from the

items loading on each of the two factors. However, six items with factor loadings greater than .40 were omitted from the resulting subscales because the item content did not correspond with the overall theme of the remaining items. For the Interpersonal Interactions/Coercion subscale, four items were not retained because the items did not appear to be related to interpersonal interactions but rather environmental conditions (i.e., "walked past abandoned or empty buildings," "had to wait for a bus or train in a dirty area"). For the Anxiety/Safety Concerns subscale, two items were omitted because they were not related to worry or concerns about safety (i.e., "was teased about the clothes you wear," "made fun of because of bad grades"). Refer to Tables 3 and 4 for a listing of items that were not retained.

After omitting six items, two subscales were created. The Interpersonal Interactions/Coercion subscale contained 10 items with factor loadings ranging between .452 and .752 ($\alpha = .83$), and it had a possible range of scores of 0 to 30. The Anxiety/Safety Concerns subscale contained 11 items with factor loadings ranging between .475 and .656 ($\alpha = .85$), and it had a possible range of scores of 0 to 33. The correlation between the two subscales was .29 ($p = .001$). Chronbach's alpha for the entire UHI was .89.

Table 3

Urban Hassles Index: Factor One Item Structure and Factor Loadings

Question # on the UHI	Factor 1: Interpersonal Interactions/Coercion Factor Loading
1. Asked for money by drug addicts.	.571
3. Pressured to join a gang.	.647
6. Pressured about sex by a boyfriend or girlfriend.	.515
14. Was stopped or questioned by the police.	.696
15. Was asked to sell drugs.	.752
16. Was asked to hide or carry drugs.	.680
17. Was followed into stores by salespeople.	.622
21. Walked past abandoned or empty buildings.*	.471
22. Was pressured by friends into fighting.	.570
24. Pressured to carry a weapon for safety.	.668
29. Saw people hanging out on street corners.*	.420
30. Had to wait for a bus or train in a dirty area.*	.542
31. Had problems with your teachers.	.452
32. Parents were nosey about your business.*	.532

Note. $N = 149$.

*Items were omitted from the resulting Interpersonal Interactions/Coercion UHI subscale

Table 4

Urban Hassles Index: Factor Two Item Structure and Factor Loadings

Question # on the UHI	Factor 2: Anxiety/Safety Concerns Factor Loading
5. Worried about someone stealing money or book bag, etc.	.583
8. Nervous about hearing gunshots at night.	.617
9. Nervous about hearing sirens at night.	.593
10. Worried about safety of my friends.	.627
11. Worried about safety of my family.	.557
12. Worried about my own safety.	.548
13. Kept my worries about safety a secret from friends.	.656
19. Unable to do something with friends because of no transportation.	.656
20. Was teased about the clothes you wear.*	.535
23. Made fun of because of bad grades.*	.405
26. Was concerned about living in an unsafe area.	.547
27. Was afraid of being confronted by neighbors.	.488
28. Heard loud cars and people at night.	.583

Note. $N = 149$.
*Items were omitted from the resulting Anxiety/Safety Concerns UHI subscale

Research Question 2: Relationship Between Urban Hassles and Subjective Well-Being

The means and standard deviations for the predictor variables (urban hassles, interpersonal interactions/coercion, and anxiety/safety concerns) and subjective well-being outcome variables (positive affect, negative affect, and life satisfaction) are displayed in Table 5.

To determine the relationships between variables, Pearson correlation coefficients were calculated (also presented in Table 5). With regard to SWB criterion variables,

positive affect was positively correlated with life satisfaction ($r = .486$, $p < .001$), but not significantly correlated with negative affect. Life satisfaction was negatively correlated with negative affect ($r = -.30$, $p < .001$). Positive affect was not significantly correlated with any of the predictor variables. Negative affect was positively correlated with anxiety/safety concerns ($r = .352$, $p < .001$) and life satisfaction was negatively correlated with interpersonal interactions/coercion ($r = -.327$, $p < .001$).

Table 5

Means, Standard Deviations, and Correlations among Variables

	PA	NA	SLS	UHI	UHI-I	UHI-A	Mean	SD
PA							21.06	5.37
NA	.253						18.31	6.96
SLS	.486**	-.300**					21.59	6.24
UHI	-.055	.368**	-.260*				18.39	12.42
UHI-I	-.132	.154	-.327**	.737**			4.33	5.06
UHI-A	.017	.352**	-.114	.826**	.290*		9.56	6.69

Note. $N = 149$. PA = PANAS Positive Affect, NA = PANAS Negative Affect, SLS = Satisfaction with Life Scale, UHI = Urban Hassles Index, UHI-I = UHI Interpersonal Interactions/Coercion, UHI-A = UHI Anxiety/Safety Concerns.
*p < .01; **p < .001.

To test equality of means based on the reported gender of the participants, a multivariate analysis of variance (MANOVA) was performed. The results from the MANOVA showed that male and female participants have significantly different profiles in terms of SWB outcome variables ($\lambda = .922$, $F = 3.494$, $p = .018$), with female participants reporting higher overall negative affect as compared to their male

counterparts (F = 9.251, p = .003). No significant gender differences were observed for positive affect or life satisfaction.

In order to determine whether the subjective well-being criterion variables (positive affect, negative affect, and life satisfaction) were significantly predicted by two types of urban hassles (interpersonal interactions/coercion and anxiety/safety concerns), three multiple regression analyses were conducted. Life satisfaction, positive affect, and negative affect were each examined separately. Gender was added as a predictor variable to the negative affect regression equation because of the gender difference noted in the previous MANOVA. The variance explained by each model was examined and the significant predictors of each variable were determined. The results of each regression equation are displayed in Table 6, including the total R-squared, Beta, Standard Error of Beta, and t-values.

Life Satisfaction. In the first regression equation, the two types of urban hassles (interpersonal interactions/coercion and anxiety/safety concerns) accounted for 10% of the variance in life satisfaction, a statistically significant amount (F = 7.207, p = .001). According to the results of the regression, life satisfaction was significantly predicted by level of interpersonal interactions/coercion. Anxiety/safety concern was not a significant predictor of life satisfaction for the current sample.

Positive Affect. In the second regression equation, predictors of positive affect were examined. Interpersonal interactions/coercion and anxiety/safety concerns accounted for 2% of the variance in positive affect (F = 1.166, p = .315). Neither of these

Table 6

Summary of Multiple Regression Analyses Predicting Subjective Well-Being Variables

Predictors:	B	95% CI	SEB	Beta	t-value	Sig.
Dependent Variable: Life Satisfaction						Total R^2=.10
Interpersonal Inter/coercion	-.382	[-.593, -.172]	.106	-.312	-3.592	.000
Anxiety/Safety Concerns	-.019	[-.185, .147]	.084	-.019	-.222	.825
Dependent Variable: Positive Affect						Total R^2=.02
Interpersonal Inter/coercion	-.146	[-.338, .045]	.097	-.139	-1.514	.132
Anxiety/Safety Concerns	0.47	[-.103, .196]	.076	.057	.620	.536
Dependent Variable: Negative Affect						Total R^2=.18
Step 1						
Gender	3.760	[1.445, 6.074]	1.170	.272	3.214	.002
Step 2						
Gender	3.369	[1.072, 5.667]	1.161	.244	2.902	.004
Interpersonal Inter/coercion	.159	[-.065, .383]	.113	.121	1.406	.162
Anxiety/Safety Concerns	.276	[.105, .447]	9.086	.276	3.202	.002

Note. N = 149. CI = confidence interval; For NA Step 1: R^2=.07.

types of urban hassles was predictive of positive affect. Given that the regression results were not statistically significant, however, this result should be interpreted with caution.

Negative Affect. The final regression equation examined predictor variables for negative affect. Gender explained 7% of the variance for negative affect, a statistically significant amount ($F = 10.329$, $p = .002$). The two types of urban hassles, interpersonal interactions/coercion and anxiety/safety concerns were entered into the second step of the regression equation. The addition of these variables was significant, adding 11% variance and accounting for a total of 18% of the variance in negative affect ($F = 9.436$, $p = .000$). Results of the regression indicate that for the current sample, negative affect was significantly predicted by level of anxiety/safety concerns. However, interpersonal interactions/coercion was not a significant predictor of negative affect.

Summary

First, the results of the exploratory factor analysis suggest that the measure of urban hassles under investigation were able to differentiate two factors for the current sample of urban adolescents. The items that loaded highly (greater than .40) on each factor were subsequently examined thematically. The first factor appears to measure urban hassles that are related to being coerced or pressured during interpersonal interaction, while the second factor appears to measure anxiety or concerns about the safety of self or others. Based on the results of the factor analysis, two subscale scores were created to reflect the two types of urban hassles (Interpersonal Interactions/Coercion

and Anxiety/Safety Concerns). Twenty-two items from the original Urban Hassles Index were retained for subsequent analysis, 11 items in each subscale.

The subscale scores created based on the findings of the exploratory factor analysis were entered into multiple regression equations to determine their ability to significantly predict the subjective well-being criterion variables of life satisfaction, positive affect and negative affect. Interpersonal interactions/coercion significantly predicted life satisfaction, while anxiety/safety concern was a significant predictor of negative affect. However, the two types of urban hassles did not account for a significant amount of variance for positive affect.

CHAPTER FIVE

DISCUSSION

The purpose of the present study was to explore the underlying factor structure of an instrument measuring urban hassles in a diverse low-income urban adolescent sample. The results of an exploratory factor analysis were used by the author to develop two subscales identifying distinct types of urban hassles: interpersonal interactions/coercion and anxiety/safety concerns. Second, this investigation was also designed to examine the relationship between urban hassles and subjective well-being in urban adolescents. Included in this chapter is a discussion of the results of this study. The limitations of the study will also be presented. Finally, implications for practice and future research will be discussed.

Research Question 1

What factors emerge from an exploratory factor analysis (EFA) of items on the UHI using an ethnically diverse sample of urban adolescents?

The results of the exploratory factor analysis suggested that the daily stressors experienced by urban adolescents fall into two categories. These two categories appear to differentiate between urban hassles that are 1) related to being coerced or pressured during interpersonal interactions and 2) related to anxiety or concerns about the safety of self or others. Therefore, based on these findings, two UHI subscales were created and named Interpersonal Interactions/Coercion and Anxiety/Safety Concerns, respectively.

This two-factor model will allow for researchers who study urban adolescents to be more detailed in how they study urban hassles. Specifically, using this two-factor structure allows differential hypotheses to be generated and examined depending on the type of urban stressor being considered, which may be useful for researchers studying stress in urban adolescent youth.

While two factors emerged from the factor analysis in the current study sample, this differed from previous studies examining the underlying factor structure of the UHI, each of which revealed four underlying factors (Bennett & Miller, 2006; Miller & Townsend, 2005). The four factors identified by Miller and Townsend (2005) included: *environmental conditions, interpersonal interactions/surveillance, safety concerns,* and *anticipatory victimization*. Bennett and Miller (2006) conversely identified four factors including: *harassment, anxiety, social disorganization*, and *coercion*. Bennett and Miller (2006) also attempted to confirm that these four first-order factors could be explained by one second-order factor (urban hassles), but results of their analysis could not be used to confirm such a hypothesis. It is possible that the two factors which emerged from the factor analysis in the current study could be higher-order factors that would explain the four first-order factors identified by other researchers (Bennett & Miller, 2006; Miller & Townsend, 2005).

The urban hassles identified by the UHI may provide researchers and practitioners with a means of rapidly assessing stressors that are unique to adolescents residing in urban environments. While the UHI was developed as a unidimensional measure of urban stressors, research validity may be compromised if unidimensional models are

applied to multidimensional constructs (Rasch, 1980). Although the underlying factors identified in the current study sample and previous examinations of the UHI differ as previously described, it seems clear that the UHI is a multidimensional scale. Therefore, it would be more appropriate and valid to utilize subscale scores rather than a total scale score when examining the relationship between urban hassles and other variables of interest. Additional implications for future research in this area will be discussed later in this chapter.

Research Question 2

What is the relationship between urban hassles and the subjective well-being variables of positive affect, negative affect, and life satisfaction in an ethnically diverse sample of urban adolescents?

Life satisfaction demonstrated a significant positive correlation with positive affect and a significant negative correlation with negative affect. This is consistent with subjective well-being literature examining the relationship of overall life satisfaction with positive and negative affect (Frederickson, 2001; Suldo & Huebner, 2006). Positive affect, negative affect, and life satisfaction have consistently been defined as separate and distinct constructs within the subjective well-being literature (Lent, 2004).

The two types of urban hassles (Anxiety/Safety Concerns and Interpersonal Interactions/Coercion) were significantly and positively correlated, which coincides with conclusions made by Bennett and Miller (2006) which suggest that anxiety, harassment, and coercion may be prevalent and widespread characteristics of urban neighborhoods characterized by social disorganization. Based on the results of previous research

examining the effects of stress on the subjective well-being of urban adolescents (Vacek et al., 2010) it was hypothesized that urban hassles would significantly predict negative affect but not positive affect or life satisfaction. In addition, the researcher hypothesized that urban hassles related to personal safety concerns would be more predictive of higher levels of negative affect than urban hassles related to environmental conditions or social disorganization, based on literature examining the differential effects of various types of urban stressors (Shaefer-McDaniel, 2007).

Consistent with previous adolescent samples (Mazaferro et al., 2006; Vacek et al., 2010; Vera et al., 2008), girls in the current sample reported significantly higher levels of negative affect than boys. This could suggest 1) that boys are disinclined to acknowledge the experience of negative emotions or 2) that girls perceive negative affect more intensely than boys (Diener et al., 1985). Attar and colleagues (1994) speculated that some children in urban neighborhoods may be discouraged from admitting the experience of negative emotions due to an increased likelihood of being victimized for doing so, which could potentially be a contributing factor for boys in the current sample. Gender differences were not observed among life satisfaction in this study, which is consistent with previous research findings indicating that levels of life satisfaction remain unvarying across gender in adolescents (Huebner, 1991; Huebner, Drane, & Valois, 2000).

Because gender was related to negative affect, its effects were controlled for in the negative affect regression equation in order to examine the role of urban hassles without gender influencing the results. In this regression equation, anxiety/safety concerns were significantly and positively related to negative affect; as levels of anxiety

and concern about safety of self and others increased, negative affect increased as well. This is supported by the researcher's hypothesis that urban hassles related to personal safety concerns would be predictive of high levels of negative affect. Although the extant literature examining differential effects of urban stressors on negative psychological outcomes is somewhat contradictory, findings of this study coincide with research by Shaefer-McDaniel (2007), who found that urban youth participants more consistently express distress related to safety concerns than urban hassles related to environmental conditions or social disorganization.

In the regression equation examining predictors of life satisfaction, interpersonal interactions/coercion were found to significantly and inversely predict life satisfaction, such that as coercive interpersonal interactions increased levels of life satisfaction decreased linearly. This is understandable given that coercive interpersonal interactions are stressors that adolescents living in urban environments cannot control, and this finding coincides with stress literature indicating that uncontrollable stress during adolescence has been shown to predict negative psychological outcomes, such as feelings of hopelessness (Landis et al., 2007). What is unclear, however, is why interpersonal interactions/coercion were not also significantly related to higher levels of negative affect for urban adolescents in the current sample. Intuitively, it would make sense that for urban adolescent youth, the presence of frequent interpersonal interactions that are coercive or harassing in nature would lead to a greater experience of daily negative emotions. However, this was not the case for urban adolescents in the current study sample. This phenomenon could be related to research findings which indicate that for

some adolescents, frequent exposure to environmental stressors leads to the use of "secondary control coping" methods which involve efforts to adapt oneself to stressful circumstances such that high stress levels no longer have as strong of an emotional impact (Wadsworth & Berger, 2006, p. 58). This would explain why higher levels of coercive interactions would lead to lower cognitive appraisal of overall life satisfaction but not higher levels of negative emotions.

The researcher originally hypothesized that urban hassles would be significantly related to negative affect but not to life satisfaction given the findings of Vacek et al. (2010) that higher levels of perceived stress were significantly predictive of only the subjective well-being variable of negative affect. Results of the current study, however, did not support this hypothesis. It may be possible that the objective experience of daily hassles does not directly correspond with the perceptual experience of stress for the current urban adolescent population. Given this discrepancy, it may be useful for future researchers examining urban stress in adolescents to utilize measures of both objective urban hassles and also perceived stress. Additional considerations for future research in this area will be discussed later in the chapter.

The finding that high levels of anxiety and concern about the safety of self and others is significantly related to higher levels of negative affect but not to lower levels of life satisfaction is promising. It is understandable conceptually that the constant feelings of anxiety about one's safety would lead to increased daily negative emotions. However, the present findings also suggest that urban youth who experience high anxiety about safety concerns are not prevented from having an overall sense of life satisfaction.

In the final regression equation, no significant relationship was found between urban hassles (either anxiety/safety concerns or interpersonal interactions/coercion) and positive affect, indicating that even youth who experience high levels of urban stress are not precluded from feeling positive emotions. This lends support to the researcher's hypothesis that urban hassles would not be significantly related to positive affect. These findings are quite promising and congruent with literature indicating that adolescents experience positive emotions and demonstrate resilience even in the face of great stress (Blum, 1998; Vacek et al., 2010). While stress can have harmful effects on adolescent youth, it is important not to overlook the role of resiliency (Aronowitz, 2005).

It should be noted that although significant relationships were discovered, the magnitude of the effects were small to moderate based on conventions set by Cohen (1992). Given that a small to moderate amount of variance was explained for each of the subjective well-being outcome variable, other factors that were not measured in the current study are also contributing to the results at hand. This finding is beneficial because it demonstrates that for urban adolescents, the relationship between well-being and environmental stressors is complex and consideration of additional variables is important. Based on the findings of previous research examining urban youth populations, variables such as family support, hope, optimism, and self-esteem also impact subjective well-being (Vera et al., 2008). Future research on stress in urban adolescents should also take such variables into account.

Limitations

The first limitation of this study is associated with the size and homogeneity of the sample. The sample was limited in size and homogenous in terms of geographic location, age and socioeconomic status, and the majority of sample participants self-identified as Latino. While the findings are interesting, they cannot be generalized beyond the sample from which the data was collected, especially to adolescent youth groups represented mainly by European American or other ethnic/racial groups not well-represented in this study. Also, the majority of the participants in this study were from low-income households and accordingly, the present findings are not likely applicable to middle and upper class youth who do not face the same type of stressors experienced by participants in the present study sample.

In addition, causal relationships could not be determined between the study variables due to its cross-sectional design. Also, while the current study provided information about short-term exposure to chronic stressors, long-term effects could not be established. Furthermore, events could not be controlled in the current study that may have interacted with urban stressors to contribute to lower subjective well-being outcomes. It would be beneficial for future researchers in this area to utilize longitudinal methods so that longer-term effects of chronic stressors on well-being of urban youth can be examined over time.

Another limitation of the current study involved the use of archival data. Although the use of archival data is methodologically acceptable, the research design could have been structured differently if research questions had been formed before the

data had been collected. For example, it would have been beneficial to examine both daily hassles and major life events in a sample of urban youth. Although empirical evidence has indicated, in some cases, that daily hassles have a stronger effect on distress and psychological symptoms in youth as compared to negative stressful life events (Ruffin, 1993), other research has demonstrated that daily hassles and major life events both can significantly impact the well-being of adolescents (Kanner et al., 1981). As such, it has been posited that assessing both daily hassles and major life events is necessary for a comprehensive understanding of the effects on adolescent well-being (Rowlinson & Felner, 1988).

Implications for Future Research and Clinical Practice

The results of the present study may have important implications for future research with urban adolescents. Prior research on adolescent stress has suggested that adolescents residing in low income urban environments often experience stress that is specific to their unique environmental context (Carr Paxton et al., 2004; Deardorff et al., 2003). Therefore, it is important for researchers studying stress in urban adolescents to utilize a measure that accounts for the stressors unique to their environment. The UHI was developed as a unidimensional measure of urban hassles, but given past and current study results it seems that urban hassles cannot be considered as a single construct (Bennett & Miller, 2006; Miller & Townsend, 2005). Therefore, researchers utilizing the UHI in future investigations should avoid using a unidimensional total score given increasing evidence that it is a multidimensional measure of urban hassles. Similar to the current study, it would be useful for future researchers to determine the underlying factor

structure of the UHI in their given study samples in order to ensure the validity of subsequent analyses. Based on the results of the present study, if future analysis of the UHI in other samples reveals more than two first-order factors, it would behoove researchers to perform additional analysis to determine if the factor model could be confirmed by two higher-order factors.

Although consistent evidence has been provided to suggest that the UHI is a multidimensional measure of urban hassles, the results of several exploratory analyses have been inconsistent. One could argue that given the incongruent findings the UHI is not a reliable or valid measure for researchers examining urban stress. However, there are several counterpoints to this potential claim. First, it is vital that there be a measure which captures the chronic stressful experiences that low income urban adolescents experience on a daily basis. This is needed so that researchers can explore more about the effects of such experiences on the well-being of adolescents to better inform prevention and intervention practices for practitioners and educators working with such populations. Second, it is evident from the results of exploratory analyses of the UHI that certain items seem to emerge reliably with strong factor loadings. This lends support to the usefulness of this instrument as a reliable measure, and it would be beneficial to revise the UHI to include only those times that emerge consistently with high factor loadings.

Furthermore, the results of the current study emphasize the need for continued investigation of the Urban Hassles Index in broader, more culturally diverse samples of urban adolescents. Although this study represents an attempt to meet this need, the

sample was homogeneous in terms of geographic location, age and socioeconomic status. In addition, there was an overrepresentation of Latino youth, and therefore the findings of this examination were largely influenced by the experiences of such study participants. Although an analysis of racial/ethnic differences was beyond the scope of the current investigation, future researchers utilizing the UHI should seek out samples with more racial/ethnic heterogeneity in order to facilitate examination of the interaction between race/ethnicity and urban stressors.

In addition to informing future research efforts, the results of the current study may also provide valuable information for clinical practice and prevention programming. It is essential to realize that adolescents living in urban environments have unique contextual stressors that cannot necessarily be avoided. Practitioners providing interventions and prevention efforts to urban adolescents must attend not only to developmental domains but also to the many issues and challenges associated with living in low-income urban environments.

It is clear from the current study that anxiety and concern about safety leads urban adolescents to experience higher degrees of negative affect. Given empirical findings based on longitudinal research, urban youth with higher chronic stress levels not only report higher levels of anxiety and depression, but they also report using fewer healthy coping skills (Scheelk-Cone & Zimmerman, 2003). Youth who are unable to use positive coping strategies to deal with life's stressors may lose the potential protective benefits of such coping (Clarke, 2006). Therefore, it is important for psychologists and other practitioners working with urban youth to empower them by teaching and modeling

adaptive and context-specific methods for coping with high levels of stress. This would be important for increasing confidence in youth in terms of their ability to cope with stress, and research has shown that increased confidence in urban adolescents serves as a protective factor, buffering against the negative effects of urban hassles (Li et al., 2007). However, it should be noted that coping was not assessed in this study. Therefore these suggestions are not based on an interpretation of the current findings, but rather how they might be related to existing coping literature.

In addition to helping urban adolescents learn confidence in the ability to manage high stress levels, it is also important to consider additional factors that may help protect against the deleterious effects of stress in this population. Li and colleagues (2007) found that family protective variables (i.e., family support) served to moderate the negative effects of urban hassles, such that adolescents who reported high levels of family support were less negatively affected. Additionally, Vera et al. (2008) found that for urban ethnic adolescents, family context may be as or more important than personality variables in facilitating higher life satisfaction and preventing negative affect. Cook and colleagues (1997) suggested that some family processes may vary more across families than neighborhoods and thus may act more as a moderator of neighborhood influences.

Although family support was not assessed in the current study, based on family support literature one might speculate that it would be beneficial for clinicians working with urban adolescent youth to consider the importance of family intervention. As such, it may be useful to involve family members in prevention efforts in order to emphasize the importance of and facilitate greater levels of family support in youth who are at a

greater risk for negative outcomes due to contextual stressors. In addition to what is currently known about moderators of urban stress, it would be helpful for future researchers examining urban hassles to investigate additional variables that might potentially buffer the harmful effects on subjective well-being in order to promote more effective prevention and outreach programming efforts.

The finding of the current study that urban stress may negatively impact subjective well being in urban youth lends support to increased prevention efforts designed to increase confidence and coping strategies used by urban adolescents. However, the findings also warrant a response by psychologists and other clinicians at the systems level. Previous research has shown that the availability, accessibility, affordability, and quality of recreational and social community resources can influence outcome variables such as stress and well-being in urban adolescent youth (Leventhal & Brooks-Gunn, 2000). Therefore, individuals working with urban youth populations can advocate for the improvement of such resources in their local communities. Moreover, practitioners and researchers alike can choose to get involved with affecting public policy at both the regional and national level in order to affect the systems that contribute to the chronic stressors faced by urban youth including violence, neighborhood distress, and financial strain.

Conclusion

The findings of the current study highlight the importance of considering context-specific stressors when studying stress in urban adolescent youth populations. The UHI may provide researchers and practitioners with a means of rapidly assessing stressors that

are unique to adolescents residing in urban environments. Furthermore, study results indicate that the UHI identifies two categories of urban hassles, and utilizing these two subscales will allow individuals who examine stress in urban adolescents to be more detailed in their research. Study results demonstrated that anxiety and concerns about safety were predictive of higher levels of negative affect for adolescents in the current sample. In addition, coercive interpersonal interactions were predictive of decreased life satisfaction. These results underscore the importance of customizing prevention programs to urban youth, who are often faced with higher levels of contextually-specific stressors. However, it is important to consider that while stress can have harmful effects on adolescent youth, current findings also suggest that adolescents are able to experience positive emotions on a daily basis even when they experience high levels of environmental stress.

APPENDIX A

PARENT PERMISSION FORM

Dear Parents or Guardians,

Your child (7^{th} & 8^{th} grade) is being invited to participate in a six week prevention program designed by Elizabeth Vera, Ph.D., a counseling psychology professor at Loyola University Chicago. Dr. Vera and her graduate assistants from Loyola will be working with the children in the classroom in a program designed to promote positive decision making, problem solving, and enhance communication with friends, family members, and adults. The program will take place in your child's classroom, at a time of the day approved by the teachers and school administrators, during one class period, once a week, for six weeks. Your child will be asked to listen to information presented by the program staff, participate in small and large group discussions, and to complete short writing assignments as part of the program.

The "Choices" program was designed as a result of meetings that were held several years ago at Pierce with parents, teachers, and students who shared their concerns about problems that children are facing today. In order to evaluate the effect of this program, your child will be asked to complete a questionnaire before and after the program begins. The survey will ask your child about their attitudes about decision making and their confidence in problem solving along with a brief number of questions such as their gender, age, race which will only be used to describe the children as a group.

There are no anticipated negative effects of your child participating in this program and if any of the children become uncomfortable with any of the topics discussed, school social workers are available to meet with them. The benefit of your child participating in this program is that he/she may learn strategies for avoiding risky decisions and improving problem solving. The benefit of your child telling us their attitudes before the program and after the program (the evaluation of the program) is that we can know whether the program is helpful.

Your child will never be asked to write their name on any of the program material or the survey, so anonymity will be protected. We will also not share the surveys with anyone in the school. Instead, we will present a summary of all the students' responses to teachers and administrators at the end of the year to let them know whether the students might have benefited from their participation.

Your child's participation in this program is completely voluntary. You can approve that your child participate in the whole program, the evaluation of the program, or just the program itself and not the evaluation. You can also withdraw your child from the program at any time. Furthermore, with your approval, your child can decide to participate in the whole program, certain parts of the program, the survey, or only parts of the survey. Your child will be free to participate or not participate on a weekly basis. If they choose not to participate, there will be no consequences to your child, and he/she

will be reassigned to another room to work on homework. However, your child will not be able to participate in any part of the program unless you give permission.

To answer any questions you have, talk to the staff from Loyola, and review the materials that will be used. You are free to contact Loyola University Chicago's compliance manager about this project at (773) 508-2689 if you have questions about your child's rights as a project participant.

If you approve of your child participating in the program, please sign the attached form, return it to your child's homeroom teacher, and keep this note to remind of you the meeting and the contact numbers of everyone involved.

Sincerely,

Elizabeth M. Vera, Ph.D. / Loyola University Chicago / (312) 915-6958

Parent Permission for Loyola Choices Program

If you agree to let your child participate in the Choices program, please sign below and return this page to your child's homeroom teacher. Keep the information on the other page for your records.

_____	_____	_____
Name	Child's Name	Date

If you agree to let your child participate in the Choices program evaluation, please sign below.

_____	_____	_____
Name	Child's Name	Date

APPENDIX B

STUDENT ASSENT FORM

You are being invited to participate in a six week program designed by Elizabeth Vera, Ph.D., a counseling psychology professor at Loyola University Chicago. Dr. Vera and her graduate assistants will be working with you and your classmates in a program designed to promote positive decision making, problem solving, and enhance communication with your friends, family members, and adults. The program will take place in your classroom, during one class period, once a week, for 6 weeks. You will be asked to listen to information presented by the program staff, participate in small and large group discussion, and to complete short writing assignments as part of the program.

In order to evaluate the effect of this program, you will be asked to complete a questionnaire before and after the program begins. The survey will ask you about your attitudes about decision making and confidence in the program along with a brief number of questions such as your gender, age, and race which will only be used to describe the students as a group.

There are no anticipated negative effects of participating in this program and if you become uncomfortable with any of the topics discussed, school social workers are available to meet with you. The benefit of participating in this program is that you may learn strategies to avoid risky decisions and improving problem solving. The benefit of you telling us your attitudes before and after the program (the evaluation of the program) is that we can know whether the program is helpful.

You will never be asked to write your name on any of the program materials or the survey, and you will never be asked to turn in any of your work to teachers or program staff. We will also not share the surveys with anyone in the school. Instead, we will present a summary of all the students' responses to teachers and administrators at the end of the year to let them know whether the students might have benefited from participation.

With your parents' or guardians' approval, you can decide to participate in the whole program, certain parts of the program, the survey, or only parts of the survey. You will be free to participate or not participate on a weekly basis. If you choose not to participate, there will be no consequences. You will be reassigned to another room to work on homework. However, you will not be able to participate in any part of the program unless you have parental permission. Any questions you have can be answered at a Loyola University Chicago staff person or you are also free to contact Loyola University Chicago's compliance manager about this project at (773) 508-2689.

Student Permission From

By signing below, you are agreeing to participate in the Choices program.

_____ _____
Name Date

By signing below, you are agreeing not to participate in the evaluation of the Choices program.

_____ _____
Name Date

Please return this form to the Loyola University Chicago staff member in your classroom.

APPENDIX C

DEMOGRAPHIC QUESTIONNAIRE

Are you a boy_____ or a girl _____?

Homeroom: _____

How old are you? _____

In terms of cultural/ethnic group, I consider myself to be _____

Country you were born in? _____If not US, how long have you lived here? _____

What languages do you speak? _____ At home? _____

Would you describe yourself as someone who gets?

Mostly A's _____ Mostly B's _____ Mostly C's _____ Mostly D's and F's _____

APPENDIX D

URBAN HASSLES INDEX

Some of the following things happen to teenagers. How often have these things happened to you in the past 2 weeks?

1. Asked for money by drug addicts.	Never	Sometimes	Often	A Lot
2. Took a longer way to school to avoid trouble.	Never	Sometimes	Often	A Lot
3. Pressured to join a gang.	Never	Sometimes	Often	A Lot
4. Made fun of because of good grades.	Never	Sometimes	Often	A Lot
5. Worried about someone stealing money or book bag, etc.	Never	Sometimes	Often	A Lot
6. Pressured about sex by a boyfriend or girlfriend.	Never	Sometimes	Often	A Lot
7. Working to help pay the bills at home.	Never	Sometimes	Often	A Lot
8. Nervous about hearing gunshots at night.	Never	Sometimes	Often	A Lot
9. Nervous about hearing sirens at night.	Never	Sometimes	Often	A Lot
10. Worried about safety of my friends.	Never	Sometimes	Often	A Lot
11. Worried about safety of my family.	Never	Sometimes	Often	A Lot
12. Worried about my own safety.	Never	Sometimes	Often	A Lot
13. Kept my worries about safety a secret from friends.	Never	Sometimes	Often	A Lot
14. Was stopped or questioned by police.	Never	Sometimes	Often	A Lot
15. Was asked to sell drugs.	Never	Sometimes	Often	A Lot
16. Was asked to hide or carry drugs.	Never	Sometimes	Often	A Lot
17. Was followed into stores by salespeople.	Never	Sometimes	Often	A Lot
18. Wasn't able to go into a store because of rules about teenagers.	Never	Sometimes	Often	A Lot
19. Unable to do something with friends because of no transportation.	Never	Sometimes	Often	A Lot
20. Was teased about the clothes you wear.	Never	Sometimes	Often	A Lot
21. Walked past abandoned or empty buildings.	Never	Sometimes	Often	A Lot
22. Was pressured by friends into fighting	Never	Sometimes	Often	A Lot
23. Made fun of because of bad grades.	Never	Sometimes	Often	A Lot
24. Pressured to carry a weapon for safety.	Never	Sometimes	Often	A Lot
25. Had something stolen or your house broken into.	Never	Sometimes	Often	A Lot
26. Was concerned about living in an unsafe area.	Never	Sometimes	Often	A Lot
27. Was afraid of being confronted by neighbors.	Never	Sometimes	Often	A Lot
28. Heard loud cars and people at night.	Never	Sometimes	Often	A Lot
29. Saw people hanging out on street corners.	Never	Sometimes	Often	A Lot
30. Had to wait for a bus or train in a dirty area.	Never	Sometimes	Often	A Lot
31. Had problems with your teachers.	Never	Sometimes	Often	A Lot
32. Parents were nosey about your business.	Never	Sometimes	Often	A Lot

APPENDIX E

POSITIVE AND NEGATIVE AFFECT SCHEDULE

In general how often do you feel the following emotions?

1. Interested: *Never……A little……Sometimes……A lot……All the time*
2. Stressed: *Never……A little……Sometimes……A lot……All the time*
3. Excited: *Never……A little……Sometimes……A lot……All the time*
4. Upset: *Never……A little……Sometimes……A lot……All the time*
5. Strong: *Never……A little……Sometimes……A lot……All the time*
6. Guilty: *Never……A little……Sometimes……A lot……All the time*
7. Scared: *Never……A little……Sometimes……A lot……All the time*
8. Angry: *Never……A little……Sometimes……A lot……All the time*
9. Enthusiastic: *Never……A little……Sometimes……A lot……All the time*
10. Proud: *Never……A little……Sometimes……A lot……All the time*
11. Irritated: *Never……A little……Sometimes……A lot……All the time*
12. Alert: *Never……A little……Sometimes……A lot……All the time*
13. Ashamed: *Never……A little……Sometimes……A lot……All the time*
14. Motivated: *Never……A little……Sometimes……A lot……All the time*
15. Nervous: *Never……A little……Sometimes……A lot……All the time*
16: Determined: *Never……A little……Sometimes……A lot……All the time*
17. Attentive: *Never……A little……Sometimes……A lot……All the time*
18. Worried: *Never……A little……Sometimes……A lot……All the time*
19. Active: *Never……A little……Sometimes……A lot……All the time*
20. Afraid: *Never……A little……Sometimes……A lot……All the time*

APPENDIX F

SATISFACTION WITH LIFE SCALE

How do you feel about the following statements?

	Strongly Agree	Disagree	Slightly Disagree	Neither	Slightly Agree	Agree	Strongly Agree
1. In most ways my life is close to ideal.	1	2	3	4	5	6	7
2. The conditions in my life are excellent.	1	2	3	4	5	6	7
3. I am satisfied with my life	1	2	3	4	5	6	7
4. So far I've got the things I want in life.	1	2	3	4	5	6	7
5. If I re-live my life, I'd change nothing.	1	2	3	4	5	6	7

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The final copies have been examined by the director of the dissertation and the signature which appears below verifies the fact that any necessary changes have been incorporated and that the dissertation is now given final approval by the committee with reference to content and form.

The dissertation is therefore accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy.

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