

**African Americans and the Effects of Economic Stress**

by

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ABSTRACT

The purpose of this study is to examine how stress caused by economic hardship affects the academic achievement of African American students on the campus of the University of Wisconsin-Stout.

The review of literature covers a multitude of areas in relation to stress caused by economic hardship and its effects on academics. The areas that will be discussed about stress are: physical effects, psychological affects, and emotional affects on an individual's well-being. The areas that will be discussed about economic hardship are: parental behavior, and low income families. In this document we will be taking a more in-depth look at stress and economic hardship.

Stress is an unavoidable part of life. As individuals we are able to adapt and cope with various types and levels of stress. However, stress has a direct influence on the lives of students. Stress is a physical, mental, or emotional reaction resulting from an

individual's response to environmental tension, conflicts, and pressures (Greenberg, 2002).

The goal of the project is to better understand some of the physical and emotional needs of African American students who suffer from economic stress.

The data suggested that males and females differ on their stress levels. A difference was found between perceived stress levels of freshmen/sophomore/junior students and upper class students, and academic well being was not found to be adversely affected by stress or economic hardship. Specifically there were significant differences found between freshmen/sophomore/juniors and seniors on three issues: employment makes it difficult to focus on academics; balancing work and school, and the importance of work over attending class.

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## Chapter I: Introduction

A small, rural university in the mid-west is a professional four-year institution and was one of the first universities to receive the Malcolm Baldrige National Quality Award. The university has as a mission goal to become more diverse. African American students attending this university are faced with the dilemma of managing their economic struggles while excelling academically. According to Kirschling (2004), the overall enrollment for fall 2004 was approximately 7,504 students. What is surprising is that only 88 students of the total population were African American. This is compatible to the number of African American students enrolled in fall 2003, which accounted for exactly 88 African American students. The spring 2005 semester saw a decrease in African American student enrollment. Kirschling (2005) listed African American enrollment at 84 students; in comparison to 93 students in spring 2004. Although the reduction is minuscule, it indicates that there is some difficulty retaining African American students.

African American students have to make a tremendous adjustment when attending predominately white universities. These adjustments are often educational, social, and psychological. And oftentimes the adjustment is difficult. In fact, numerous African American students struggle with decisions based on employment, helping their families or family members, and taking care of themselves personally and academically. African American students who do devote their time to their studies are considered to be “acting white.” African American students are ostracized by their peers for trying to succeed academically. The pressures that are created from their peer’s perception certainly have a psychological effect. According to Alford (2000), Black students who do attend college are socially excluded. This is prevalent when you consider the

economic well-being of their college peers. Thus, many African American students tend to stay to themselves or socialize with individuals from the same economic background.

Alford (2000) also stated that African American students devise coping skills that allow them to function in the college academic environment; however, these skills do not always support the social adjustment of the student. Many African American students would consider themselves to be deprived economically when compared to their college peers. Thus, the stress caused by economic hardship influences every facet of development among African American students. The educational adjustment for African American students is oftentimes the most difficult. Due to the economic strains on the family, there isn't usually much supervision over academic progress.

Economic stress can have a severe and unfavorable consequence on families, such as parenting behavior. Parenting behavior towards their children's academics and other developmental areas is tremendously important for their future academic success. However, in low income families or families that struggle from economic stress, these vital developmental areas are neglected. The effects of economic stress are certainly consistent with depression, highly authoritarian parenting styles, and low academic success. Conger and Conger (1992) suggested that when economic conditions worsen to the point that parents perceive this degree of deterioration in their financial situation, they become depressed, demoralized, pessimistic about the future, and generally less stable emotionally. These emotional instabilities create a lack of receptivity that makes functioning in an economically stressful home very difficult for a child. Mistry, Vandewater, Huston, and McLoyd (2002) stated that for low income parents, such chronic stressors as single parenthood, life stress, financial worries, and the constant

struggle to make ends meet are proposed to take a toll on their mental health, in turn, diminishing their capacity to be sensitive and supportive parents, further hindering a child's ability to develop adequate social and educational skills including forming positive peer relationships and developing good study habits (Mistry et al., 2002).

Economic hardship causes a cycle of poverty for most African American families. This cycle begins at a very early age for most African Americans and usually is never overcome. African Americans are more susceptible to economic hardship and being poor or struggling economically has its effects. One effect of economic hardship is behavioral problems in adolescence. According to Mistry et al. (2002), less than optimal parenting predicted lower teacher ratings of children's positive social behavior and higher ratings in behavioral problems. Mistry et al. (2002) also stated that low income is associated with low academic achievement and juvenile delinquency. Therefore, economic hardship creates excessive stress and the inability to focus on one particular task (i.e. academics).

According to Mistry et al. (2002); children from low-income families are more likely than children from affluent families to suffer from such social-emotional problems as anxiety and depression, and behavioral problems such as peer conflict and conduct disorders. Unfortunately, these emotional and behavioral problems that many African American students are predisposed to usually become characteristic of them. Jones, Agbayani-Siewart, and Fiaz (1998) suggested that parents experiencing economic stress feel less confident about helping their children prepare for work roles, and are less likely to encourage college attendance. This type of parental behavior can diminish expectations and career aspirations, leaving no sense of hope about the future.

At the university level, numerous African American students are still hampered by the effects of economic hardship. When faced with adverse situations, many college students have family in which they can rely on for financial support given the circumstance. This is an extremely important coping mechanism for numerous college students. However, most African American students aren't as fortunate as their college peers. In many instances this safety net or support system is nonexistent. Phinney and Haas (2003) suggested that social support promotes academic success among college students. Students who have a perceived lack of support are more likely to report greater stress and lower academic performance.

According to Phinney and Haas (2003), ethnic minority students who represent the first generation of college students in their family, identified with parents who had educational levels of high school completion or less. Thus, employment rates among these parents would be very low and if they were employed, salaries would probably represent minimum wage. Students whose parents fit this category have greater financial needs than those students from middle class families. As a result, most African American students occupy part-time or full-time employment. Moreover, African American students have to balance the challenging demands of employment and their academics. Phinney and Haas (2003) stated that ethnic minority students were likely to mention financial stressors more often than were white students.

Economic hardship certainly has an influence on the African American student. Given the stressors that are created due to this unfortunate circumstance, African American students tend to represent a small portion of the university population. According to Zamani (2000), the various student characteristics related to college

student's attrition are: low level degree goals, lack of financial resources, poor study habits, full-time employment, and parents with low levels of educational attainment have higher student drop out rates. Furthermore, when personal and academic priorities conflict, often the academic responsibilities will suffer due to the personal responsibilities, therefore jeopardizing academic achievement. Economic hardship has plagued African American families for decades. African American students have had to make significant social and educational adjustments during their college years. This is certainly a serious issue when considering low socioeconomic status typically creates stressors within the family that ultimately affects behavior and academic success.

#### *Statement of the Problem*

The purpose of this study is to examine how stress caused by economic hardship affects the academic achievement of African American students at one university. As a result of this research the university being studied will be better able to facilitate the future needs of African American students who are affected by stress caused through economic hardship. African American students attending this university will be surveyed in the fall semester of 2005, on the subject of stress caused by economic hardship and its affects on their educational well being.

#### *Purpose of the Study*

This research is to identify correlations between economic hardship and students perceived stress level. Students who perceive themselves as suffering from economic

hardship will exhibit lower grade point averages than students who don't suffer from economic hardship.

### *Assumptions of the Study*

As a result of the small sample of African American students on this campus, the results will be specific to this campus only. It is assumed that the researcher will be able to survey the entire African American population on this campus.

### *Definition of Terms*

In order to understand clearly, the following terms need to be defined:

Academic Achievement – Refers to individual grade point averages

Economic Hardship – Identifies employment and financial instability that impedes an individual's ability to provide basic needs.

Stress – A physical, mental, or emotional reaction resulting from an individual's response to environmental tension, conflicts, and pressures.

### *Limitations of the Study*

The survey sample will be male dominant given the ratio of African American males to African American women on the campus. Some individuals may not be willing to participate in the survey due to time restraints or other obligations. The responses of the African American students at this university may not be generalizable to other African American students at other larger, more urban universities. Finally, the county in which

the university is located in the poorest county in the state; therefore economic stressors may be more unique and less generalizable than in other counties.

## Chapter II: Literature Review

The review of literature will cover a multitude of areas in relation to stress caused by economic hardship and its effects on academics. The areas that will be discussed about stress are: physical effects, psychological affects, and emotional affects on an individual's well-being. The areas that will be discussed about economic hardship are: parental behavior, and low income families. In this chapter we will be taking a more in-depth view of stress and economic hardship.

Stress is an unavoidable part of life. As individuals we are able to adapt and cope with various types and levels of stress. However, stress has a direct influence on the lives of students. Stress is a physical, mental, or emotional reaction resulting from an individual's response to environmental tension, conflicts, and pressures (Greenberg, 2002). For example, when an individual is confronted with a threatening or stressful situation, they may experience sweaty palms, an increase in his or her heart rate, butterflies in the stomach, dryness in their mouth and throat, and it is likely that the pupils of their eyes are dilated (Greenberg, 2002). These are all reactions that we have probably experienced ourselves at some point in our lives. According to Greenberg (2002), these physiological responses are the result of an automatic response of our nervous system that prepares us to deal with threatening situations. This process is otherwise known as the fight-or-flight response. This is relevant when considering that many African American students attending predominately white universities already feel insecure about their chances for academic success. So, when confronted with an academically stressful situation, there is a greater probability they will respond in a manner that will affect their academic success negatively. (i.e. having to give a presentation, uncomfortable with the



situation they experience the fight-or-flight response and don't show up to class the day they are suppose to present).

The effects of stress on the human body are endless. Head, Hill, and Maguire (1996) stated that excessive stress can lead to mental and physical illness, lack of sleep, poor concentration, and general under-performance. Oftentimes African American students lack the degree of concentration needed to excel academically. These affects of stress on African American students are a major reason why they generally under-perform academically. Due to the economic strains of their families, African American students are generally employed either part-time or full-time while attending school. This only exposes African American students to more stress. According to Antai-Otong (2001), there is an alarming rise of stress in the workplace. In fact, data revealed that workplace stress contributes to employee burnout, acute and chronic health conditions, poor staff morale, and reduced job performance and productivity. It is very possible that the stress experienced in the workplace is conducive to the stress experienced academically. The daily stress and pressure of today's workplace combined with the pressure African American students experience academically certainly make achieving academic success more difficult.

Economic stress can have a severe and unfavorable effect on African American students. Psychologically stress can cause African American students to become uncertain about their future success and create a lack of inner confidence which is extremely important for any individual to achieve. Antai-Otong (2001) suggested that because of the mind-body connection, psychological and emotional changes are also linked to one's appraisal system and the resultant acute and chronic stress include:

anxiety, depression, irritability, frustration, anger, worrying, and lack of confidence. This is generally the psychological state of many low income families.

Economic hardship is a stressor that affects African American students in a direct and indirect manner. African American students are indirectly affected by economic hardship because of the strain that it puts on the parent-child relationship. Parental behavior represents one of the most critical roles in the development of African American students. According to Mistry et al. (2002), economic hardship indirectly affects children's well-being through its impact on parenting behavior and parenting was likely to be less child-centered and nurturing, and more parent-centered, rejecting and inconsistent. Parents who place their own needs and wants above those of their children are creating an environment that many children will not excel in. According to Mistry et al. (2002), parents experiencing economic stress reported being worried about their finances, felt depressed, and had low personal efficacy. Mistry et al. (2002) also stated that parenting behavior characterized as low in responsiveness and disciplinary efficacy predicted low levels of positive social behavior and high levels of behavioral problems for their children. These children were rated by teachers as being less socially competent, autonomous, and compliant, and as being more aggressive, impulsive, and more likely to be disciplined.

According to Mistry et al. (2002), children and adolescents growing up in low income families, particularly families living in poverty are at much greater risk for negative outcomes in physical health, educational attainment, and mental health than their economically advantaged peers. Mistry et al. (2002) also stated that a family's economic status could influence a child's development by threatening parents'

psychological functioning and their parenting. The adversity of economic hardship interferes with the ability of parents to provide reliably appropriate discipline or nurturance to their children. Thus, if there is no quality interaction between the parent and child, then making adjustments in other stressful situations outside of the home (i.e. school, work, etc.) will be extremely difficult.

Economic hardship affects thousands of African Americans in our society. One of the main economic stressors that African American families experience is low income. Low income plays a major role in the development of African American families. Many African American families are single parent families with an income of under \$30,000. According to Jones, Agbayani-Siewart, and Friaz (1998), not having an employed father increased the sense of hopelessness and number of worries the students expressed. As a result, African American students experience tremendous stress in relation to family, employment, and their own academic success. Students without an employed father are more likely to be experiencing economic stress and thus may place more emphasis on monetary security (Jones, Agbayani-Siewart, & Friaz 1998).

The importance of income on an African American family's well-being is critical. If a family is financially stable, then there is more time for positive social interaction between parent and child. There is less likelihood of low confidence and insecurities among African American students. Also, these social interactions help African Americans develop positive self-esteem and can be an attribute to a more positive academic experience. However, economic stress, inadequate cognitive stimulation in the home, undereducated parents, and parental stress can compromise children's ability to function in school. Furthermore, economic stress in families has been linked to lower

grades, attendance decline, and to increased drop out rates (Jones, Agbayani-Siewart, & Friaz, 1998).

In contrast to other stressors, low income is the cornerstone of a majority of problems in the African American community. Crime, parental behavior, career aspirations, and academics are all influenced through income level in the African American community. According to Conger and Conger (1992), mounting economic pressures generally bring budgetary matters to the fore, enhancing preoccupation with financial issues, that in many families generate frustration, anger, and general demoralization. Many African American students have to make a tremendously difficult decision when it comes to their families and academics. What is more important? On one end of the spectrum, their academics are very important because they want to be able to put themselves in a position to help provide for their family. And on the other end of the spectrum, academics are delayed because trying to help their family is their most important priority and it is something that they feel obligated to do right away.

College is a time of transition for the students and their families. African American students who feel compelled to provide for their families have been known to take courses while living at home with their families. This may be easier for them financially; however, they have to make an abrupt adjustment to their academic environment. According to Alford (2000), students who do not live in residence halls or within the confines of their colleges must make psychological shifts between their homes and their school. In addition to the psychological shifts, when students reside in communities in which values are noticeably different from those of their college, adjustment is significantly affected.

### Chapter III: Methodology

The purpose of this study was to examine how stress caused by economic hardship affects the academic achievement of African American students. This chapter discusses the methods and procedures used in this study. The methodology will include how the subjects were selected, and how the instrument was developed. Also, the procedures used to collect the data and how the data was analyzed will be discussed in this section.

#### *Subject Selection and Description*

The intention of this study is to measure the level of stress that African American college students endure due to economic hardship, and how that stress reduces their overall chances for academic success. The selection of the sample was confined to one small, rural campus. African American students were selected during the 2005 fall semester to participate in this research. Students did not have to live on campus in order to be considered for participation. Furthermore, there was no restriction based on the gender or age of the student. Each participant in the study was of African American descent and currently enrolled in full or part-time credit hours at the university during the fall semester 2005.

#### *Instrumentation*

The instrument used for the collection of data for this study was a 20 item survey (Appendix A). The survey was created for the purposes of this study only. The survey was designed to measure the student's level of perceived stress. The survey also

measured how academics and work influence student's decision and stress levels. The content of the survey consisted of questions related to age, gender, and the student's status in school. The survey consisted of a Likert scale that was intended to measure student's self-esteem and any levels of depression existed. In addition, the survey helped disclose the student's economic status and how their economic status affected their level of stress. The survey was designed and pilot tested on four of students. Changes to the survey included minimal wording changes and a reduction in the questions. The anticipated duration of the survey completion was five to ten minutes.

#### *Data Collection Procedures*

The collection of data began October 10, 2005. The survey was collected from a total of 28 African American students. The desired level of participation was 40. The distribution of the survey was done using a random snowball sample and it was distributed in various places on campus, such as: classrooms, the library, the physical fitness center, the multicultural center, and the student center. With the assistance of the Black Student Union (BSU) the researcher manually distributed and collected each survey. A cover letter explaining the purpose of the study along with a confidentiality statement was included with each survey and allowed the student the right to decline to participate without any adverse consequence if s/he so desired (Appendix B).

#### *Data Analysis*

The analysis of the data occurred immediately after the data was collected. All appropriate descriptive statistics were run on the data. The research questions were

analyzed using the Statistical Program for Social Sciences, version 10.0 (SPSS, 2002). Cross tabulations and independent group T-Test analyses were conducted on all of the data collected.

### *Limitations*

The sample was male dominant given the ratio of African American males to African American women on the campus of UW-Stout. The survey may not have given these students the opportunity to express many of their personal feelings towards economic hardship and their academics. The research sample may have been flawed due to some of the participant's inability to answer the survey questions truthfully. The instrument may not be able to accurately predict or measure the student's levels of stress and levels of depression. Some of the individuals on campus were not willing to participate in the research. Time constraints or other personal obligations were the major factors for these individuals unwillingness to participate in the survey. The survey method may not be the most effective procedure for collecting data related to the research topic.

## Chapter IV: Results

The purpose of this study was to examine how stress caused by economic hardship affects the academic achievement of African American students. The impact of economic hardship upon African American student's decision making and academic status was of particular interest to the researcher. The research for this project was preformed through a written survey. This chapter will present the results of the study, and item analysis of the survey.

### *Item Analysis according to student status*

The following results are based on the twenty-question survey administered to 28 African American students on the campus.. The following information highlights the particularly salient result of the cross tabulations calculated between 11 Freshman, Sophomores, and Juniors and 15 Seniors. Two surveys were not completed and therefore were not included in the analysis. Percentages were used to show the results.

Item #6: My employment makes it difficult to focus on academics?

A review of Table 1 indicates that the majority of freshman/soph/juniors responded "not at all" (81.8%); answering that employment doesn't make it difficult to focus on academics, whereas 53.4% of seniors answered that employment makes it difficult for them to focus on academics.

**Table 1**

		not at all	just a little	somewhat	very often	Total
1 fresh/soph/juniors	Count	9	2			11
	% within Item02	81.8%	18.2%			100.0%
2 seniors	Count	5	2	7	1	15
	% within Item02	33.3%	13.3%	46.7%	6.7%	100.0%
Total	Count	14	4	7	1	26
	% within item02	53.8%	15.4%	26.9%	3.8%	100.0%



Item #7: I often worry about my economic well being?

As indicated in Table 2 the majority of fresh/soph/juniors (91%) worry about their economic well being whereas 100% of the seniors surveyed experience some worries about their economic well being.

**Table 2**

		not at all	just a little	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	1	3	3	1	3	11
	% within Item02	9.1%	27.3%	27.3%	9.1%	27.3%	100.0%
2 seniors	Count		4	3	4	4	15
	% within Item02		26.7%	20.0%	26.7%	26.7%	100.0%
Total	Count	1	7	6	5	7	26
	% within Item02	3.8%	26.9%	23.1%	19.2%	26.9%	100.0%

Item #8: Economic hardship influenced my academic success?

According to the data only 9.1% of the fresh/soph/juniors and 13.3% of senior's academics are not influenced at all by economic hardship. The data also shows that the rest of the percentages of students indicate they are influenced by economic hardship and the results are equally spread amongst the rest of the responses.

**Table 3**

		not at all	just a little	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	1	2	2	4	2	11
	% within Item02	9.1%	18.2%	18.2%	36.4%	18.2%	100.0%
2 seniors	Count	2	2	4	3	4	15
	% within Item02	13.3%	13.3%	26.7%	20.0%	26.7%	100.0%
Total	Count	3	4	6	7	6	26
	% within Item02	11.5%	15.4%	23.1%	26.9%	23.1%	100.0%

Item #9: Helping support family takes precedence over academics?

As indicated in Table 4, just over half of the fresh/soph/juniors (54.6%) surveyed believe that supporting family takes precedence over academics, whereas 66.7% of the seniors believe this to be true.

**Table 4**

		not at all	just a little	somewhat	very often	Total
1 fresh/soph/juniors	Count	5	1	3	2	11
	% within Item02	45.5%	9.1%	27.3%	18.2%	100.0%
2 seniors	Count	5	3	4	3	15
	% within Item02	33.3%	20.0%	26.7%	20.0%	100.0%
Total	Count	10	4	7	5	26
	% within Item02	38.5%	15.4%	26.9%	19.2%	100.0%

Item #10: I suffer from economic hardship?

A review of Table 5 shows that the majority of fresh/soph/juniors (81.8%) and the majority of seniors (86.7%) suffer from economic hardship.

**Table 5**

		not at all	just a little	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	2	3	2	1	3	11
	% within Item02	18.2%	27.3%	18.2%	9.1%	27.3%	100.0%
2 seniors	Count	2	3	4	4	2	15
	% within Item02	13.3%	20.0%	26.7%	26.7%	13.3%	100.0%
Total	Count	4	6	6	5	5	26
	% within Item02	15.4%	23.1%	23.1%	19.2%	19.2%	100.0%

Item: #11: Balancing work and school creates tremendous amounts of stress?

Of the 11 fresh/soph/juniors surveyed, 54.4% of them experience stress due to balancing work and school. In comparison, 93.3% of the 15 seniors surveyed experience tremendous amounts of stress due to balancing work and school.

**Table 6**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	4	1	2	4		11
	% within Item02	36.4%	9.1%	18.2%	36.4%		100.0%
2 seniors	Count		1	5	3	6	15
	% within Item02		6.7%	33.3%	20.0%	40.0%	100.0%
Total	Count	4	2	7	7	6	26
	% within Item02	15.4%	7.7%	26.9%	26.9%	23.1%	100.0%

Item #12: In school I often worry about financial stability?

After reviewing the data in Table 7 it was discovered that the majority of fresh/soph/juniors (72.5%) worry about their financial stability. The percentage of seniors that worry about their financial stability was considerably higher, at 86.7%.

**Table 7**

		disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	3		3	5	11
	% within Item02	27.3%		27.3%	45.5%	100.0%
2 seniors	Count	2	4	6	3	15
	% within Item02	13.3%	26.7%	40.0%	20.0%	100.0%
Total	Count	5	4	9	8	26
	% within Item02	19.2%	15.4%	34.6%	30.8%	100.0%

Item #13: It is more important to work than attend class?

The information from Table 8 indicates that 90.9% of fresh/soph/juniors find it more important to attend class rather than working while 40.0% of the senior's surveyed answered that it was more important to work than attend classes.

**Table 8**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	7	3		1		11
	% within Item02	63.6%	27.3		9.1%		100.0%
2 seniors	Count	3	6	3	2	1	15
	% within Item02	20.0%	40.0%	20.0%	13.3%	6.7%	100.0%
Total	Count	10	9	3	3	1	26
	% within Item02	38.5%	34.6%	11.5%	11.5%	3.8%	100.0%

Item #14: Economic hardship is the primary stressor in my life?

As indicated in Table 9 (73.3%) of seniors surveyed answered that economic hardship was the primary stressor in their lives. In comparison, 45.4% of the fresh/soph/juniors surveyed answered that economic hardship was not the primary stressor in their lives.

**Table 9**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	1	4	3	2	1	11
	% within Item02	9.1%	36.4%	27.3%	18.2%	9.1%	100.0%
2 seniors	Count	1	3	3	5	3	15
	% within Item02	6.7%	20.0%	20.0%	33.3%	20.0%	100.0%
Total	Count	2	7	6	7	4	26
	% within Item02	7.7%	26.9%	23.1%	26.9%	15.4%	100.0%

Item #15: My grade point average suffered due to financial instability?

After reviewing Table 10 it was revealed that 60.0% of seniors who participated in the survey disagreed that their grade point average has suffered due to financial instability. Also, 54.6% of the fresh/soph/juniors who responded to the survey disagreed as well.

**Table 10**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	5	1	2	2	1	11
	% within Item02	45.5%	9.1%	18.2%	18.2%	9.1%	100.0%
2 seniors	Count	1	8	2	1	3	15
	% within Item02	6.7%	53.3%	13.3%	6.7%	20.0%	100.0%
Total	Count	6	9	4	3	4	26
	% within Item02	23.1%	34.6%	15.4%	11.5%	15.4%	100.0%

Item # 16: My grade point average has suffered due to my employment?

The data shows that 81.8% of fresh/soph/juniors and 80.0% of seniors disagreed that their grade point averages have suffered due to employment.

**Table 11**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 fresh/soph/juniors	Count	7	2		1	1	11
	% within Item02	63.6%	18.2%		9.1%	9.1%	100.0%
2 seniors	Count	2	10	1		2	15
	% within Item02	13.3%	66.7%	6.7%		13.3%	100.0%
Total	Count	9	12	1	1	3	26
	% within Item02	34.6%	46.2%	3.8%	3.8%	11.5%	100.0%

Item # 17: My grade point average is?

Table 12 specifies that 60.0% of the seniors have grade point averages between 3.0 – 3.5 whereas 9.1% of fresh/soph/juniors have grade point averages of 3.5 and above. Also, 27.3% of fresh/soph/juniors have maintained grade point averages between 3.0 – 3.5.

**Table 12**

		2.0-2.5	2.5-3.0	3.0-3.5	3.5-4.0	Total
1 fresh/soph/juniors	Count	4	3	3	1	11
	% within Item02	36.4%	27.3%	27.3%	9.1%	100.0%
2 seniors	Count	3	3	9		15
	% within Item02	20.0%	20.0%	60.0%		100.0%
Total	Count	7	6	12	1	26
	% within Item02	26.9%	23.1%	46.2%	3.8%	100.0%

Item # 18: How important is it to be employed while being a student?

According to the data in Table 13 a significant amount of seniors (66.6%) found it important to be employed while being a student. However only 9.1% of the fresh/soph/juniors thought it was important to have employment while being a student.

**Table 13**

		not important at all	somewhat important	neutral	pretty important	very important	Total
1 fresh/soph/juniors	Count	1	3	6		1	11
	% within Item02	9.1%	27.3%	54.5%		9.1%	100.0%
2 seniors	Count	2	3		8	2	15
	% within Item02	13.3%	20.0%		53.3%	13.3%	100.0%
Total	Count	3	6	6	8	3	26
	% within Item02	11.5%	23.1%	23.1%	30.8%	11.5%	100.0%

Item # 20: What impact does economic hardship have upon your decision to look for a job?

A review of the information in Table 14 indicates that the majority of seniors (73.4%) look for work due to the significance of their economic hardship, whereas only 36.4% of freshmen/sophomore/juniors responded the same way.

**Table 14**

		no significance	some significance	neutral	pretty significant	very significant	Total
1 fresh/soph/juniors	Count	2	4	1	2	2	11
	% within Item02	18.2%	36.4%	9.1%	18.2%	18.2%	100.0%
2 seniors	Count	1	3		7	4	15
	% within Item02	6.7%	20.0%		46.7%	26.7%	100.0%
Total	Count	3	7	1	9	6	26
	% within Item02	11.5%	26.9%	3.8%	34.6%	23.1%	100.0%

*Independent Group t-test*

The following results are based on the twenty-question survey administered to 28 African American students. An independent group T-Test was performed on items 4-20 using grade levels (freshman, sophomore, junior; and seniors) as independent variables. For all of the items there were only three that were significantly different.

Item #6: My employment makes it difficult to focus on academics?

The data in Table 15 revealed that there was a significant difference at the .01 level.

**Table 15**

Item06 My employment makes it difficult focus on academics	F	Sig	t	df	Sig.(2-tailed)
Equal variances assumed	12.463	.002	-3.103	24	.005
Equal variances not assumed			-3.521	18.224	.002

Item #11: Balancing work and school creates tremendous amounts of stress?

A review of Table 16 indicates that there was a significant difference at the .01 level.

**Table 16**

Item11 Balance work/school creates tremendous amount stress	F	Sig	t	df	Sig.(2-tailed)
Equal variances assumed	3.209	.086	-2.952	24	.007
Equal variances not assumed			-2.825	17.871	.011

Item #13: It is more important to work than attend class?

The data in Table 17 shows that there is a significant difference between seniors and fresh/soph/juniors at the .05 level.

**Table 17**

Item13 It is more important to work than attend class	F	Sig	t	df	Sig.(2-tailed)
Equal variances assumed	1.153	.294	-2.131	24	.044
Equal variances not assumed			-2.213	23.834	.037

#### *Item Analysis According to Gender*

There was also a cross tabulation performed on all of the items with gender being the independent variable. There were seven females and 21 males who participated in the study. The following is a result of a cross tabulation that was calculated between these variables.

Item #5: I am employed while I attend school?

Table 18 shows that the majority of females 71.5% are often employed while they are attending school. Only 66.6% of the males that were surveyed answered that they are often employed while attending school.



**Table 18**

		not at all	just a little	somewhat	quite often	very often	Total
1 female	Count	2		2		3	7
	% within Item03	28.6%		28.6%		42.9%	100.0%
2 male	Count	7	2	2	4	6	21
	% within Item03	33.3%	9.5%	9.5%	19.0%	28.6%	100.0%
Total	Count	9	2	4	4	9	28
	% within Item03	32.1%	7.1%	14.3%	14.3%	32.1%	100.0%

Item #7: I often worry about my economic well being?

A review of Table 19 reveals that both the female and male students worry about their economic well being. 85.8% of the females surveyed worry somewhat, quite often or very often compared to 66.7% of the males surveyed.

**Table 19**

		not at all	just a little	somewhat	quite often	very often	Total
1 female	Count		1	3	1	2	7
	% within Item03		14.3%	42.9%	14.3%	28.6%	100.0%
2 male	Count	1	6	3	5	6	21
	% within Item03	4.8%	28.6%	14.3%	23.8%	28.6%	100.0%
Total	Count	1	7	6	6	8	28
	% within Item03	3.6%	25.0%	21.4%	21.4%	28.6%	100.0%

Item #9: Helping support family takes precedence over academics?

The majority of females who participated in this survey (57.1%) answered that helping support family did not take precedence over their academics. However, the majority of the males surveyed (61.8%) answered that helping family does take precedence over their academics.

**Table 20**

		not at all	just a little	somewhat	quite often	very often	Total
1 female	Count	4	2			1	7
	% within Item03	57.1%	28.6%			14.3%	100.0%
2 male	Count	6	2	7	2	4	21
	% within Item03	28.6%	9.5%	33.3%	9.5%	19.0%	100.0%
Total	Count	10	4	7	2	5	28
	% within Item03	35.7%	14.3%	25.0%	7.1%	17.9%	100.0%

Item # 10 I suffer from economic hardship?

Table 21 shows a consistency for both groups. The data shows that there is equality amongst both groups for their level on suffering.

**Table 21**

		not at all	just a little	somewhat	quite often	very often	Total
1 female	Count	1	2	2	1	1	7
	% within Item03	57.1%	28.6%	28.6%	14.3%	14.3%	100.0%
2 male	Count	3	4	5	4	5	21
	% within Item03	14.3%	19.0%	23.8%	19.0%	23.8%	100.0%
Total	Count	4	6	7	5	6	28
	% within Item03	14.3%	21.4%	25.0%	17.9%	21.4%	100.0%

Item #11: Balancing work and school creates tremendous amounts of stress?

According to the data in Table 22 (85.7%) of males experience tremendous amounts of stress created by trying to balance work and school while 42.9% of the females say balancing work and school does not create stress in their lives.

**Table 22**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 female	Count	2	1	1	2	1	7
	% within Item03	28.6%	14.3%	14.3%	28.6%	14.3%	100.0%
2 male	Count	2	1	6	7	5	21
	% within Item03	9.5%	4.8%	28.6%	33.3%	23.8%	100.0%
Total	Count	4	2	7	9	6	28
	% within Item03	14.3%	7.1%	25.0%	32.1%	21.4%	100.0%

Item #12: In school I often worry about financial stability?

In Table 23 it is revealed that the majority of females (85.7%) worry about their financial stability. In comparison, 61.9% of the males worry about their financial stability as well.

**Table 23**

		disagree	somewhat	quite often	very often	Total
1 female	Count	1		4	2	7
	% within Item03	14.3		57.1%	28.6	100.0%
2 male	Count	4	4	7	6	21
	% within Item03	19.0%	19.0%	33.3%	28.6%	100.0%
Total	Count	5	4	11	8	28
	% within Item03	17.9%	14.3%	39.3%	28.6%	100.0%

Item #13: It is more important to work than attend class?

Table 24 shows a consistency in the responses of both males and females. The data shows that 71.5% of the females disagree and 66.6% of the males disagree.

**Table 24**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 female	Count	3	2	1	1		7
	% within Item03	42.9%	28.6%	14.3%	14.3%		100.0%
2 male	Count	7	7	3	3	1	21
	% within Item03	33.3%	33.3%	14.3%	14.3%	4.8%	100.0%
Total	Count	10	9	4	4	1	28
	% within Item03	35.7%	32.1%	14.3%	14.3%	3.6%	100.0%

Item #15: My grade point average has suffered due to my financial instability?

A review of Table 25 shows that slightly over half the females (57.2%) disagree that their grade point average has suffered due to their financial instability. The data also shows that 53.5% of the males disagree that their financial instability has a negative impact on their grade point average.

**Table 25**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 female	Count	3	1	1	1	1	7
	% within Item03	42.9%	14.3%	14.3%	14.3%	14.3%	100.0%
2 male	Count	3	8	4	3	3	21
	% within Item03	14.3%	38.1%	19.0%	14.3%	14.3%	100.0%
Total	Count	6	9	5	4	4	28
	% within Item03	21.4%	32.1%	17.9%	14.3%	14.3%	100.0%

Item #16: My grade point average has suffered due to my employment?

Table 26 indicates that the majority of both males (72.6%) and females (71.5%) disagreed that their grade point average has suffered due to their employment.

**Table 26**

		strongly disagree	disagree	somewhat	quite often	very often	Total
1 female	Count	3	2		1	1	7
	% within Item03	42.9%	28.6%		14.3%	14.3%	100.0%
2 male	Count	6	10	3		2	21
	% within Item03	28.6%	47.6%	14.3%		9.5%	100.0%
Total	Count	9	12	3	1	3	28
	% within Item03	32.1%	42.9%	10.7%	3.6%	10.7%	100.0%

Item #17: My grade point average is?

The data in Table 27 indicates that there has been no significant impact on their grade point average. More than half of the females (57.1%) have grade point averages of 3.0-3.5 and another 14.3% have grade point averages of 3.5- 4.0. Just under half of the men that were surveyed (47.7%) had grade point averages of 3.0-4.0.

**Table 27**

		2.0-2.5	2.5-3.0	3.0-3.5	3.5-4.0	Total
1 female	Count	1	1	4	1	11
	% within Item03	14.3%	14.3%	57.1%	14.3%	100.0%
2 male	Count	6	5	9	1	15
	% within Item03	28.6%	23.8%	42.9%	4.8%	100.0%
Total	Count	7	6	13	2	26
	% within Item03	25.0%	21.4%	46.4%	7.1%	100.0%

Item #18: How important is it to be employed while being a student?

Table 28 reveals that for 42.9% of the females it is very important to be employed while being a student. The table also shows that being employed is pretty important to 47.6% of the males surveyed.

**Table 28**

		not important at all	somewhat important	neutral	pretty important	very important	Total
1 female	Count		2	2		3	7
	% within Item03		28.6%	28.6%		42.9%	100.0%
2 male	Count	3	4	4	10		21
	% within Item03	14.3%	19.0%	19.0%	47.6%		100.0%
Total	Count	3	6	6	10	3	28
	% within Item03	10.7%	21.4%	21.4%	35.7%	10.7%	100.0%

Item #20: What impact does economic hardship have upon your decision to look for a job?

Table 29 reveals that the majority of males (66.7%) look for work due to their impact economic hardship, while only 42.9% of females look for work because of economic hardship.

**Table 29**

		no significance	some significance	neutral	pretty significant	very significant	Total
1 female	Count		4		1	2	7
	% within Item03		57.1%		14.3%	28.6%	100.0%
2male	Count	3	3	1	9	5	21
	% within Item03	14.3%	14.3%	4.8%	42.9%	23.8%	100.0%
Total	Count	3	7	1	10	7	28
	% within Item03	10.7%	25.0%	3.6%	35.7%	25.0%	100.0%

*Independent group t-test with gender as variable*

An independent group T-Test was performed on items 4-20 using grade and gender as independent variables. There were no significant differences found for any of the items.

## Chapter V: Discussion, Conclusion, and Recommendations

### *Introduction*

The purpose of this study was to examine how stress caused by economic hardship affects the academic achievement of African American students. African American students on a small, rural campus were administered a 20 question survey. The intent of the survey was to identify correlations between economic hardship and students perceived stress level. The survey also measured how stress caused by economic hardship impacted their academics. This chapter discusses the results of the study, the implications of its findings, and provides recommendations for future studies in the area of academics and economic hardship.

### *Limitations*

The sample was male dominant given the ratio of African American males to African American women at this particular university. The survey may not have given these students the opportunity to express many of their personal feelings towards economic hardship and their academics. The research sample may be flawed due to some of the participant's inability to answer the survey questions truthfully. The instrument may not be able to accurately predict or measure the student's levels of stress. Some of the individuals on campus were not willing to participate in the research. Time constraints or other personal obligations were the major factors for these individuals unwillingness to participate in the survey. The survey method may not be the most effective procedure for collecting data related to the research topic. The survey did not

consist of any question in relation to household demographics. There was an inability to access the entire African American population on the campus.

### *Discussion*

Through this research it was discovered that African American students suffer from economic hardship. However, these economic hardships did not have a negative influence on their academic well-being.

In response to Item six, *My employment makes it difficult to focus on academics?*, the majority of freshmen, sophomores and juniors did not believe that employment had an impact on their ability to focus at all. This is interesting because more than half of the seniors felt employment had a significant impact on their focus. According to Antai-Otong (2001), data revealed that workplace stress contributes to employee burnout, acute and chronic health conditions, poor staff morale, and reduced job performance and productivity. The impact employment has on seniors may be much higher because of these reasons. As a senior you become increasingly aware of your reality, and due to this heightened awareness employment becomes an issue and decreases your ability to focus entirely on one agenda, i.e. academics. Additionally seniors may have outgrown some of the invincibility of their younger years and recognize the difficulties of going to school and working. However, academics are still a very important component of these senior's lives. This research revealed that this is true in Item thirteen, *It is more important to work than attend class?*, where 60% of the seniors answered that their classes were more important.

In response to Item seven, *I often worry about my economic well being?*, only 3.8% of the sample surveyed answered that they did not have any worries about their



economic well being. This further illustrates that as you get closer to obtaining a degree or “the real world”; anxiety levels about your economic well being increase. When the cross tabulation was performed using gender as the independent variable it was surprising to discover that 64% of males worry about their economic well being. Antai-Otong (2001) suggested that because of the mind-body connection, psychological and emotional changes are also linked to one’s appraisal system and the resultant acute and chronic stress include: anxiety, depression, irritability, frustration, anger, worrying, and lack of confidence.

Another surprising result was accompanied by data in Item five, *I am employed while I attend school?*, the percentage of females that are employed is significantly higher than I would have expected and much higher than that of the males. According to Mistry et al. (2002), children and adolescents growing up in low income families, are at greater risk for negative outcomes in educational attainment than their economically advantaged peers. Perhaps the females surveyed are from low income families and they have the opportunity to better themselves through school and employment.

In response to Item nine, *Helping support family takes precedence over academics?*, this is characteristic for many African American families that I’ve had associations with. However, these findings were some what shocking. The majority, (57.1%) of the females and 38.1% of males did not feel an obligation to put family before academics. Possibly their own personal well being is most important. “You have to be able to help yourself before you can help someone else”. Their responses may be a reflection of their developmental stage which would be more egocentric and less concerned about others.

In response to Item ten, *I suffer from economic hardship?*, over 80% of the population surveyed believed that they suffer economic hardship. These findings support my theory that African American students are directly and indirectly suffer from economic hardship.

In response to Item eleven, *Balancing work and school creates tremendous amounts of stress?*, it was discovered that women experience less difficulty balancing work and school. An astounding 85.7% of the males surveyed experience tremendous amounts of stress due to work and school. This correlates with the level of anxiety that they experience due to economic hardship. This may be a reflection of the data that suggests females have more complex and better developed coping mechanisms for stress than do males. Also, it is important to note that over 90% of the seniors answered that they feel tremendous amounts of stress trying to balance work and school. These percentages are higher because as a senior you are more in tune to your reality, the real world influence more of your decisions i.e. being employed while you finish school, and they are less egocentric and feeling less invincible. It is very possible that the underclassmen are not experiencing a lot of stress balancing work and school because most of them are not employed. This is further illustrated in Item twelve, *In school I often worry about financial stability?*, the majority of the underclassmen surveyed worry about their financial stability. These percentages are lower for the seniors due to their employment while in school. When you have a steady income you experience less financial stress.

In response to Item fourteen, *Economic hardship is the primary stressor in my life?*, this is true for the seniors as 70% of the stress they experience is due to economic

hardship. As you become a senior the pressure mounts to find sufficient means of income after graduation; as your stress levels increase so does your level of stress. When asked Item fifteen, *If their grade point average suffered due to financial instability?*, most of the surveyed population responded that their grade point average has not suffered due to the financial stressors in their lives. This indicates that these students are able to focus their energy on their academic well-being regardless of their financial situation. This is a positive sign because having good academics will ultimately enable them to have financial stability. Their ability to focus on their academics is supported in Item sixteen, *My grade point average has suffered due to my employment?*, over 70% of males and females disagree that employment affects their grades. The study also reveals that over 80% of freshman, sophomores, juniors and seniors are able to maintain respectable grade point averages while being employed. In Item seventeen, *My grade point average is?*, the average grade point average for participants in this study was between a 3.0 and 3.5 which is impressive considering the levels of stress that they reported.

In response to Item eighteen, *How important is it to be employed while being a student?*, the majority of the seniors found it more important to be employed while being a student. However, only 9.1% of the freshman, sophomores and juniors believed that employment is not essential while being a student. This further illustrates the freshman, sophomore and junior's disconnection to, geocentrism and invincibility about their future in the work force; reality has yet to impede on their thought patterns and decision making. The data from this item also revealed that 100% of the females surveyed thought it was vital to be employed while being a student. This was very surprising; I did not assume that women worked more as students than men. Perhaps their personal

expectation of where they come from (e.g. environment, family demographics) motivates them to do more in order to avoid the hardships from which they have derived.

### *Conclusions*

The purpose of this study was to examine the impact of stress and economic hardship upon the academic well being of African American students. The data suggests that males and females differ on their stress levels; that there is a difference between perceived stress levels of freshmen/sophomore/junior students and upper class students, and that academic well being is not adversely affected by stress or economic hardship. Specifically there were significant differences found between freshmen/ sophomore/ juniors and seniors on three issues: employment makes it difficult to focus on academics; balancing work and school, and the importance of work over attending class.

### *Recommendations*

As a result of this study for future studies in the area of academics and economic hardship.

1. This researcher recommends that more questions are used in the survey to address issues about family demographics. (e.g. household size, number of siblings, family income, how many in the household are employed?).
2. This researcher recommends that more time (e.g. number of days) devoted to the distribution of the instrument or assessment tool to increase the overall sample size.

3. This researcher recommends analyzing black student vs. white students, athletes vs. non-athletics students, and traditional students vs. non-traditional students.
4. This researcher recommends finding out information about the student's support system (e.g. who do they have in their lives that is there for them financially when things are not going well).
5. This researcher recommends using an instrument that will measure intent (e.g. level of stress caused by economic hardship).

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## Appendix A: Survey

**African American Students and the Impact of Economic Stress**

**Please place an "X" next to the answer that best fits your response.**

1. What is your age?

- ☐ 18-20  
☐ 21-23  
☐ 24-26  
☐ 27 and older

2. For the academic term of 2005-2006 what is your year in school?

- ☐ Freshman  
☐ Sophomore  
☐ Junior  
☐ Senior  
☐ Graduate Student

3. What is your gender?

- ☐ Female  
☐ Male

**Using the following scale, please circle the number you think best represents how you have felt since you began college.**

1= Not at all    2=Just a little    3= Somewhat    4=Quite often    5= Very often

4. I do well in school.....1 2 3 4 5  
 5. I am employed while I attend school.....1 2 3 4 5  
 6. My employment makes it difficult to focus on academics.....1 2 3 4 5  
 7. I often worry about my economic well being.....1 2 3 4 5  
 8. Economic hardship has influenced my academic success.....1 2 3 4 5  
 9. Helping support my family takes precedence over my academics.....1 2 3 4 5  
 10. I suffer from economic hardship.....1 2 3 4 5

**Please answer the following questions by circling the number that best represents how you feel.**

1= Strongly disagree    2= Disagree    3= Neutral    4= Agree    5= Strongly agree

11. Balancing work and school creates a tremendous amount of stress for me....1 2 3 4 5



12. When I am in school I often worry about my financial stability.....1 2 3 4 5  
13. I feel it is more important to work, than attend class.....1 2 3 4 5  
14. Economic hardship is the primary stressor in my life.....1 2 3 4 5  
15. My grade point average has suffered due to my financial instability.....1 2 3 4 5  
16. My grade point average has suffered due to my employment.....1 2 3 4 5

**Please place an "X" by the answer that best represents your grade point average.**

17. My grade point average is:

- ☐ 1.0 – 1.5  
☐ 1.5 – 2.0  
☐ 2.0 – 2.5  
☐ 2.5 – 3.0  
☐ 3.0 – 3.5  
☐ 3.5 – 4.0

18. Overall, how important is it for you to be employed while you are a student?

- ☐ Not important at all  
☐ Somewhat important  
☐ Neutral  
☐ Pretty important  
☐ Very important

19. Overall, what impact does being employed have upon your academic work, i.e. grade point average?

- ☐ No significance  
☐ Some significance  
☐ Neutral  
☐ Pretty significant  
☐ Very significant

20. Overall, what impact does economic hardship have upon your decision to look for a job?

- ☐ No significance  
☐ Some significance  
☐ Neutral  
☐ Pretty significant  
☐ Very significant

Thank you for your completion of this survey!

## Appendix B: Survey Cover Letter

Fall 2005

To: Participants in the “African American students and the effects of economic Stress” Research Study

I am currently enrolled in EDUC-745 Problems in Education course at the University of Wisconsin-Stout. I am a graduate student in the Master of Education Program. As part of the course requirements, I am conducting a research study on African American students and the effects of economic stress on their lives. I hope to identify the effects of economic stress on African American students.

The attached survey will only take about five to ten minutes of your time. As requested in the survey please check, circle, or write the most appropriate response to the questions. I will collect the survey from you when you are done responding.

Your participation is voluntary you may choose not to participate without any adverse consequences to you. However, should you choose to participate and later wish to withdraw from the study, there is no way to identify your anonymous document after it has been submitted to the investigator. Your responses will be held in strict confidentiality. Your name will not be included on any documents. We do not believe you can be identified from any of this information. This study has been reviewed and approved by The University of Wisconsin-Stout’s Institutional Review Board (IRB). The IRB has determined that this study meets the ethical obligations required by federal law and University policies. If you have any questions, concerns, or reports regarding your rights as a research subject, please contact the IRB Administrator.

Thank you for your time and cooperation!

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By completing the following survey you agree to participate in the projects entitled, African American Students and the Impact of Economic Stress.