

Troubles in America:  
A Study of Negative Life Events Across  
Time and Sub-groups

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GSS Topical Report No. 40

September, 2005

## Introduction

A long-standing interest exists in assessing the overall well-being of the American people, to ascertain "how we are doing", whether things are getting better or worse for Americans, whether they are getting better or worse for particular groups of Americans such as minorities, women, or the elderly, and whether they are better or worse in the United States compared to other countries. Particularly since the social-indicators movement of the 1960s social scientists and public-policy analysts have advocated the development of a general measure of societal well-being that went beyond the standard available measures of economic activity and production. But because of the ambitiousness and complexity of the task, developing a general measure of well-being has proven to be a challenging goal.

This paper describes the life-events approach that provides both a theoretical underpinning and a practical framework for developing a general measure of societal well-being. The paper describes: 1) the life-events approach, 2) the selection of which life domains and specific life events to measure within each domain, 3) procedures for developing seriousness ratings for the selected life events, 4) the distributions of life-event scores across social groups, and 5) changes in the distribution of specific problems, domain-specific scores, and the overall level of troubles between 1991 and 2004.

## The Life-Events Approach

Life events are "objective experiences that disrupt or threaten to disrupt an individual's usual activities, causing a substantial readjustment in that person's behavior (Thoits, 1983)." Negative life events are experiences that are rated as undesirable by the person experiencing the events and/or by society in general. The life-events approach has proven to be a useful paradigm in understanding and predicting individual illness (both psychological and physiological) (Myers, Lidenthal, and Pepper, 1971; Dohrenwend and Dohrenwend, 1974; 1981; Brown and Harris, 1978; Thoits, 1983; Lubin and Rubio, 1985; Moos, Fenn, and Billings, 1988; Dalgard, Bjork, and Tambs, 1995; Turner and Lloyd, 1995; Aseltine, Gore, and Gordon, 2000; Jackson and Finney, 2002; Krause, 2004; Silver and Teasdale, 2005). Research over the last forty years indicates that exposure to negative life events is associated with and apparently leads to various psychological impairments (e.g. depression, anxiety) and physical illnesses (e.g. heart attacks, opportunistic infections). In general, the research shows that the more negative events experienced, the less well-off an individual is (e.g. more likely to succumb to psychological and physiological illnesses). Altogether the life-events approach has been utilized in over 2,000 studies of psychological and physiological well-being in the United States and such other countries as Canada, Great Britain, Japan, and Norway.

The traditional life-events approach can in turn be adapted to

provide both the theoretical underpinnings for a general measure of societal well-being and a practical guide for the construction and calculation of such a measure. Essentially, since experiencing more negative events makes individuals less well-off, then in the aggregate having more individuals suffering more negative events means society is less well-off. In fact, the life-events approach has already served as the basis for the development of measures of well-being on the state and/or local level which are related to such problems as homicide, alcoholism, and suicide (Straus, Linsky, and Bachman-Prehn, 1988; Linsky, Colby, and Straus, 1987; Bachman-Prehn, Linsky, and Straus, 1988; and Linsky, Bachman-Prehn, and Straus, 1989; Linsky and Straus, 1986; Cramer, Torgersen, and Kringlen, 2004).

To develop a general measure of societal well-being from a life-events perspective, two key components are needed. First, one needs to measure events that happen to and are experienced by individuals and/or households. These events must be directly experienced by people and reportable by them. This could include such diverse events as criminal victimizations, deaths of family members, and utility shut-offs. It could not directly include events that are not experienced by people, such as a depletion of 5% in the ozone layer. However, the human consequences of ozone depletion would be accounted for in life-events measures of increased incidence of skin cancer and other individual repercussions of the ecological change. From these individual reports of various life events, incidence levels for the population

as a whole or significant sub-groups (e.g. by age, race, gender) are then calculated.

Second, the life events need to be converted into a common standard or medium so that the individual events can be summed into a general index. If each event is rated on a common scale such as degree of severity, then diverse events can be summarized in the common currency.

In addition, the life-events approach not only provides a basis for creating a general indicator of societal well-being, but also measures multiple hardships. One can examine the array of problems besetting individuals and study both the degree of hardship experienced by various social groups (e.g. minorities, single parents, or the elderly) and the characteristics of those people suffering from the greatest number of problems and needs.<sup>1</sup>

In sum, the life-events approach to measuring societal well-being is based on the simple, theoretical proposition (amply demonstrated in the psychological and medical literatures) that bad experiences (events) make people feel bad. To apply this to the societal level one must 1) measure the incidence of such events, 2) express the experiences in a common standard or metric, and 3) sum across the converted experiences to assess the total level of the measure being utilized. The life-events approach thus enables one to measure how many and what type of problems individuals are

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<sup>1</sup>Generally speaking problems are either negative life events or their consequences. This would include an event such as an accident and a consequence such as a permanent disability resulting from the accident.

experiencing and to translate those experiences into a societal measure of well-being.

### **Selecting Life Domains and Life Events<sup>2</sup>**

Choosing what life events to include in a general index of societal well-being is a complex process since life is made up of a multitude of events and they can neither be covered in whole nor randomly sampled (Kale and Stenmark, 1983). The basic approach is to divide all events into certain areas or life domains and then to select specific life events to represent these domains. A classification system of life domains needs to be inclusive so that all possible events are part of one of the domains. In addition to being comprehensive, the domains need to be discrete and non-overlapping so particular events fall within a single domain.

There have been numerous attempts to create a system of classifications of life domains, social indicators, human needs, and related matters. Among the chief attempts to develop a classification of life domains are those of the social-indicators movement (OECD, 1973; Statistics User's Council, 1987), the human needs or needs assessment perspective (United Way, 1976; 1982), and the quality of life paradigm (Andrews and Withey, 1976; Campbell, Converse, and Rodgers, 1976; Andrews, 1987). In addition, the life-events field itself has used various classifications schemes

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<sup>2</sup>For a fuller discussion of general issues about the design of a life-events survey see Smith, 1990.

(Tausig, 1982; Lei and Skinner, 1980; Nezu, 1985; Cramer, Torgersen, Kringlen, 2004).

These classification schemes and other similar efforts can provide a framework for sampling and organizing events. The exact scheme utilized is not of crucial importance as long as it is sensible, comprehensive, and separately delineates as domains those topics for which domain-specific sub-scales are desired.

Based on these efforts the following life domains were selected: health, work, finances, material hardships, family/personal, law/crime, housing, and miscellaneous.

### **Selecting Life Events**

Having decided on what domains to employ, the next step is to select what specific events to include within each life domain. As noted above, even within life domains it is impossible to cover all events. Both the general scale construction and life-events literatures give some instruction, however, on how purposive selection might be used to best advantage.

Primarily, one should be guided by the relative-contribution principle that states that the components of a whole (a system or scale for example) that contribute most to the overall value of the whole are the most important components to cover. If all events in a domain were covered, one would have a comprehensive measure. Since one needs to select a limited number of events, one wants to chose events that are frequent and serious since such events

disproportionately determine scores on the overall comprehensive scale. For example, assume that an index of mortality is desired. If all diseases could not be monitored, one would want to cover those that were common and serious (i.e. life threatening in this example), such as heart disease, and ignore those that were infrequent and not life threatening, such as albinism (Table 1). Other diseases would be of intermediate interest. Besides being the events that would mathematically drive the comprehensive scale (total mortality in this example), important and serious events also have the advantage of being those that are recalled most accurately and rated most reliably by people (Funch and Marshall, 1984).

While information on both the frequency and seriousness of life events is far from comprehensive, various past studies provide useful guidance. Data on the frequency of events comes from a) various governmental surveys monitoring specific social problems (e.g. the Criminal Victimization Surveys and the Current Population Studies on the labor force), b) several studies of human needs and traumas (e.g. the Trauma scales on the General Social Survey - Davis, Smith, and Marsden 2005; the Chicago material hardship study - Mayer and Jencks, 1989), c) life- satisfaction studies (Andrews and Withey, 1976; Campbell, Converse, and Rodgers, 1976; Campbell and Converse, 1980), d) the open-ended questions used in most important problem studies (Smith, 1980; 1985a; 1985b), and e) prior life-events studies (Holmes and Rahe, 1967; Rahe, 1975; Paykel, McGuinness, and Gomez, 1983; Dohrenwend, Krasnoff, Askenasy, and



Dohrenwend, 1978).

Data on seriousness comes mostly from the life-events literature. From the original Schedule of Recent Experiences (SRE) developed in the 1960s (Holmes and Rahe, 1967), more than a half-dozen similar instruments have been created. These include the Recent Life Changes Questionnaire (a revised SRE - Rahe, 1975; Sobell, Sobell, Riley, Schuller, Pavan, Cancilla, Klajner, and Leo, 1988; Streiner, Norman, McFarlane, and Roy, 1981), the Life Experience Survey (Sarason, Johnson, and Siegel, 1978; Nezu, 1986; Sowa, Lustman, and Day, 1986; Zuckerman, Oliver, Hollingsworth, and Austrin, 1986), the Interview of Recent Life Events (Paykel, 1983; Paykel, Prusoff, and Uhlenhuth, 1971; Paykel, McGuinness, and Gomez, 1976), and the Psychiatric Epidemiology Research Interview (PERI) Life Events Scale (Dohrenwend, Krasnoff, Askenasy, and Dohrenwend, 1978). For most of these scales, attempts were made to rate the severity of the enumerated life events.

Based on the existing information on frequency and severity and the pretest results,<sup>3</sup> 58 life events were selected which fit in the eight life domains as follows:

|                 |      |
|-----------------|------|
| Health          | (14) |
| Work            | (10) |
| Finances        | ( 5) |
| Material        |      |
| Hardships       | ( 7) |
| Family/Personal | ( 6) |
| Law and Crime   | ( 7) |
| Housing         | ( 4) |
| Misc.           | ( 5) |

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<sup>3</sup>See Smith, 1991 for details on the developmental pretest.

The health domain covers various types of medical conditions and treatments as well as deaths to family and others (See Table 2 for the specific events). Work encompasses problems with finding and maintaining employment as well as on-the-job experiences such as demotions and conflict with one's boss. Finances include money problems such as bankruptcy and pressure from bill collectors. Material hardships cover specific things that people lacked or were forced to go without such as being evicted or being unable to purchase needed food. Family and personal events deal with difficulties between spouses/partners, friends, and parents/children. The law and crime domain includes both victimizations such as burglaries and robberies as well as being charged with some wrong doing (e.g. being sued or arrested). Housing encompasses poor living conditions, residential damages, and repairs. The miscellaneous domain includes events concerning schooling, transportation, and discrimination.

In addition, people were asked to mention up to two additional problems that they had experienced during the last year, but which had not been covered by the 58 specified life events. The follow-up item on extra problems generated dozens of distinctive and specific mentions. There were grouped into eight other problem categories corresponding to the eight life domains. This makes a total of 66 categories.<sup>4</sup>

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<sup>4</sup>While there are 66 categories covered, an individual could experience only a maximum of 60 problems, the 58 listed problems and up to two additional mentions. Moreover, if both of the additional problems were within the same domain, then an individual would have a maximum of only 59 reported problems.

## **The 1991 and 2004 Life-Events Studies**

The life-events questions were administered as part of the 1991 and 2004 General Social Surveys (GSSs) conducted by the National Opinion Research Center, University of Chicago. The GSSs are full-probability, personal interviews of adults living in households in the United States which are supported by the National Science Foundation (Davis, Smith, and Marsden, 2005). The 1991 GSS had a sample size of 1,517 and a response rate of 77.8%. The life-events questions were administered to random sub-samples of GSS respondents with the measures of life-events occurrences administered to two-thirds of the cases and the seriousness ratings and an open-ended, most-important-problems question being given to separate thirds. This meant that 1,017 people reported on their negative life events. The 1991 module was funded by United Way of America. The 2004 GSS had a sample size of 2,817 and a response rate of 70.4%. The life-events questions were administered to a random half sample with 1,340 cases. The 2004 module was funded by the Russell Sage Foundation.

### **Incidence Levels of Life Events**

The incidence of these 66 problems is shown in Table 2 which presents the events by life domain. Most events are relatively rare, affecting only small proportions of adults. Only one problem (Ill enough to go to a doctor) occurred to a majority of adults,

while most (45 in 1991 and 42 in 2004) affected from 2 to 10% of adults.

But while most individual events affect only a small proportion of people, most people are affected by some problems. In 1991 88.1% mentioned at least one event and on average people experienced 3.81 events (Table 3). Similarly, in 2004 91.5% had had at least one problem and the average number of problems was 4.34. Health problems (both personal and those of spouses and children) affected 75-76% of adults; Work, Finances, Material Hardships, Family/Personal, Housing, and Miscellaneous problems each occurred to 20-33% of adults; and Law/Crime events happened to 14% of adults.

#### **Assessing the Severity of Life Events**

To assess the severity of these problems, both categorical and magnitude-measurement techniques were tested (Ross and Mirowsky, 1979). In the categorical technique people were asked to rate the "seriousness" of the events on a 100 point scale running from "0" representing the "very least serious" to 100 for the "very most serious".

The magnitude-estimation procedure (Lodge, 1976; Schaeffer and Bradburn, 1989), had people evaluate the "seriousness" of events in reference to the seriousness of "Being Fired or Permanently Laid-off." This was given a fixed value of 200. People were asked to compare the seriousness of the other events to the reference point of Being Fired and asked to choose any number (higher than 200,

lower than 200, or the same as 200) to express how serious they felt each event was.

While the two scoring methods naturally produced a decidedly different set of seriousness scores, they result in a roughly similar set of rankings (See Appendix).<sup>5</sup>

Looking at the seriousness scores, one sees that there is considerable difference in the severity of the life events. On the magnitude-measurement scale seriousness scores range from 113 for being ill enough of to go to a doctor to 1969 for the death of a child. Similarly for the categorical scale, seriousness runs from 50-52 for infertility and being ill enough to go to a doctor to 94 for the death of a child.

There are also relatively severe and relatively mild problems within each life domain. For example, within the health domain deaths of family members cluster at the top of the seriousness scale (positions 55, 57, and 58 on the categorical scale), while infertility and being ill enough to see a doctor are at the bottom of the seriousness scale (1 and 2). While the range is not so great for the other domains, considerable variations in severity exists. The top and bottom positions on the other domains are Work (4-23), Finances (18-44), Material Hardships (26-56), Family/Personal (3-45), Law/Crime (22-51), Housing (16-54), and Miscellaneous (11-27).

Taking the incidence reports of problems times the seriousness scores from the categorical or magnitude-measurement scale produces

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<sup>5</sup>A detailed comparison of these ratings appears in Smith, 1991.

a measure of the seriousness of problems experienced by a person or the amount of "troubles" that affected that person. Take the example of a person who suffered four problems last year: (1) ill enough to go to a doctor, (2) Having a child hospitalized, (3) Getting divorced, and (4) Serious trouble with a landlord or building manager. Using the categorical scale the seriousness scores are 51.6, 78.6, 84.5, and 61.4 and the overall score sums to 276.1. If that person either experienced additional problems (i.e. 5+) or experienced more severe problems (e.g. the death of a child [seriousness=94.3] instead of a child's hospitalization [seriousness= 78.6]), then the aggregate seriousness score would have been higher.<sup>6</sup>

Since troubles scores are calculated for each life event and each individual, they can be aggregated across the eight life domains or any other grouping of events and across any grouping of people (e.g. the young vs. old, poor vs. well-to-do).

#### **Changes in Negative Life Events and Troubles, 1991-2004**

As Table 2 shows, most life events had stable incidence levels across time. Of the 66 tallied events 53 showed no change. Statistically significant increases occurred for 9 events (using illegal drugs, being a hospital patient, having a spouse being a hospital patient, being unemployed, being pressured to pay bills,

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<sup>6</sup>Here as well as elsewhere the categorical seriousness scores have been used. For a discussion of the impact of the two scoring methods see Smith, 1991.

unable to afford food, lacking medical insurance, separating from a spouse/partner, breaking up with a romantic partner/fiancé(e)). Decreases happened for 4 events (infertility, being sued, not having a car, and other legal/criminal problems).<sup>7</sup>

Aggregating the problems into their eight domains shows that the proportion experiencing at least one negative life event rose from 89.1% in 1991 to 91.5% in 2004 and the mean number of problems climbed from 3.8 to 4.3 (Table 3). There were increases in the mean number of problems for health, work, finances, material hardships, family/personal, and housing and decreases for law/crime and other.

When the problems are weighted by their seriousness scores, the overall troubles score rose from 271 to 312 (prob.=.001) and there were statistically significant increases for health, material hardships, and family/personal (Table 4). The other five domains showed no statistically significant changes.

Table 5 shows that troubles are distributed very unevenly across people. In both 1991 and 2004 the least-troubled tenth had close to no negative life events. The least-troubled half of the population had only about 17% of all troubles and the most-troubled decile had 32-33% of all troubles. The distributions of troubles were virtually the same in 1991 and 2004.

The socio-demographic structure of problems in the eight domains is shown in Table 6. Health troubles are greater among the

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<sup>7</sup>If 60 rather than 66 is used as the base (i.e. by not disaggregating the two open-ended items into eight, domain-specific other variables), then there were increases in 10 categories, decreases in 3, and no change in 47.

retired and older adults and, in 2004, among women, the less educated, and those with lower income. Work troubles are greater among the non-retired, younger adults, renters, and those in less prestigious jobs; in 1991 among those with a high child-to-adult ratio and Hispanics; and in 2004 among Blacks, low-income earners, and the unmarried. Financial troubles are greater among the non-retired, Blacks, low-income earners, the less educated, those with a high child-to-adults ratio, the unmarried, younger adults, renters, and those in less prestigious jobs and in 1991 among women. Material hardships are greater among the non-retired, Blacks, low-income earners, the less educated, those with a high child-to-adult ratio, the unmarried, younger adults, renters, and those in less prestigious jobs. Family and personal troubles are greater among the non-retired, those with a high child-to-adult ratio, the unmarried, and younger adults and in 2004 among Hispanics, low-income earners, the less educated, renters, and those in less prestigious jobs. Law/crime troubles are greater among men, the unmarried, and younger adults; in 1991 among the non-retired and Blacks; and in 2004 among Hispanics, the less educated, renters, and those in less prestigious jobs. Housing troubles are only related to being female in 1991. Other troubles are greater among Blacks, low-income earners, those with a high child-to-adult ratio, the unmarried, younger adults, renters, and those in less prestigious jobs; in 1991 among the non-retired; and in 2004 among Hispanics. While there are numerous small differences in correlations between 1991 and 2004, most associations are



similar. The one main pattern is that associations tend to be stronger in 2004 than in 1991. There are 11 more statistically significant associations in 2004 than in 1991.

Looking at these same relationships from the perspective of the socio-demographics indicates the retired have more health troubles and fewer of most other domains of troubles. Being Black is most strongly and consistently related to more troubles in the financial, material hardships, and the other domains. Being Hispanics has no strong and consistent associations. Low-income earners are most likely to have financial, material hardships, and other problems. Having less education is most related to financial and material-hardships troubles. Being female is consistently related only to having fewer law/crime problems. A high child-to-adult ratio is associated with more troubles related to finances, material hardships, family/personal, and other. The unmarried have more problems that are financial, material hardships, familial/personal, legal/criminal, and other. Younger adults have fewer health troubles, but more troubles related to almost everything else (work, finances, material hardship, family/personal, law/crime, and other). Renters have more troubles involving work, finances, material hardships, law/crime, and other. Those in less prestigious jobs have more troubles related to work, finances, material hardship, and other.

Table 7 shows the sub-group differences for the total troubles scores. Gender is unrelated in both years. On marital status troubles are lowest for the widowed followed closely by the married

and then the divorced and never married, and then finally the currently separated. The child-to-adult, dependency ratio showed a strong and monotonic increase in troubles in 1991, but a less linear and more moderate association in 2004. Troubles generally decline with age. Troubles are greater for Blacks than Whites or others (Asians, American Indians, and Hispanic who don't identify as White or Black). Being Hispanic is marginally related to more troubles. Troubles decline as educational level rises. Troubles decline with income quartiles and are also low among those who refuse income (in large part because they tend to be high-income earners). Renters have more troubles than homeowners. Apartment dwellers have more problems than those living in single-family, detached dwellings, but those living in trailers are not consistently related to troubles in 1991 and 2004. The retired have the lowest troubles; the employed, those keeping house, and students have an intermediate level of troubles; and others (largely the disabled) and the currently unemployed have the greatest troubles.

Overall, the socio-demographic structure of troubles was highly similar in 1991 and 2004. With one exception all bivariate associations were either both statistically significant or both not in each year. The ratios of troubles between the least afflicted group and the most troubled group were also very comparable for most variables. For example, the Black to White ratio was 1.47:1 in 1991 and 1.33:1 in 2002 and separated to married ratio was 2.08:1 in 1991 and 1.88:1 in 2004. The largest change was the increase in

the ratio between the lowest and best educated which rose from 1.33:1 in 1991 to 1.79:1 in 2004.

The multivariate regression analysis in Table 8 shows that in both years more troubles are independently related to being younger, not being married, having a higher child-to-adult, dependency ratio, and fewer years of schooling controlling for these and other variables. In 1991 only being Black is associated with more troubles net of the other variables and in 2004 only more income is associated with greater troubles. Entering occupational prestige (which restricts the sample to those who ever worked for pay) indicates that those with less prestigious occupations also have more troubles in 2004, but not in 1991.

### Summary

The life-events approach offers a way of studying societal well-being. Measuring the occurrence of the problems experienced by individuals such as the incidence of hospitalizations, evictions, and victimizations provides concrete information on important social problems. It provides needed factual data for the formulation of public policies to deal with these problems. But the life-events approach extends well beyond the monitoring of specific problems. By studying a wide range of events that represent the whole spectrum of problems that beset people, the life-events approach enables one to study the interconnection of problems.

Moreover, by applying a seriousness score or weight to each problem it becomes possible to compare the amount of troubles experienced both within and across life domains. This enables one to compare the amount of troubles across social groups and would allow one to track changes in troubles across time.

In brief, the life-events approach is a powerful social diagnostic instrument. It monitors the occurrence of specific, important problems and produces both domain-specific and overall measures of troubles. These measures of the levels of troubles can be compared across individuals, social groups, and time.

As implemented in the 1991 and 2004 GSSs, the life-events approach found that while most problems affect only a small proportion of the population, most of the population is affected by problems. About 90% of adults experienced one or more problem during the last year and the average adult experienced around 4 problems out of the 60 covered.

While widespread, these problems are not uniformly spread across social groups. Problems are more concentrated among those with low income, the less educated, the unmarried (and especially the separated), those with a high % of children among household members, younger adults, and ,perhaps, Blacks. As a result, the social composition of the most-troubled segment of the population differs greatly from the profile of the least-troubled segment.

While most negative life events did not change their incidence levels from 1991 to 2004, there were increases in the level of troubles in three domains (health, material hardships, and

family/personal) and in the overall level of troubles. Thus, by this measure, Americans on average are worse-off now than in the past.

The analysis also shows that socio-economic variables such as education, household income, and occupational prestige differentiated more in troubles in 2004 than in 1991. Race, on the other hand, may now be playing less of a role. Thus, being disadvantaged (i.e. having more troubles) may have shifted to being more class-based and less race-based.

Table 1

Selection of Events

|           |      | Seriousness   |           |
|-----------|------|---------------|-----------|
|           |      | High          | Low       |
| Frequency | High | heart attacks | colds     |
|           | Low  | botulism      | albinoism |

Table 2

## Incidence of Problems during Last Year by Domains, 1991 and 2004

| A. Health  | 1991 | 2004  |
|--|------|-------|
| Ill enough to go to a doctor   | 54.4 | 56.2  |
| Being a patient in a hospital, sanatorium, convalescent or nursing home (apart from having a baby)                             | 14.1 | 17.2* |
| Being unable to work at one's job or carry out one's regular activities for one month or more because of illness or injury     | 13.7 | 12.7  |
| Undergoing counseling for mental or emotional problems   | 5.9  | 7.4   |
| Infertility or being unable to have a baby   | 3.3  | 2.0*  |
| A drinking problem (e.g. frequently drunk, suffering from alcoholism)  | 1.4  | 1.4   |
| Using illegal drugs (e.g. marijuana, cocaine, pills)   | 2.9  | 5.7** |
| Your (husband/wife)/partner being a patient in a hospital, sanatorium, convalescent or nursing home (apart from having a baby) | 7.8  | 11.0* |
| A child of yours being a patient in a hospital, sanatorium, convalescent or nursing home (apart from having a baby)            | 7.7  | 8.6   |
| Child on drugs or having a drinking problem  | 2.7  | 3.0   |
| A death of a spouse  | 0.4  | 0.9   |
| A death of a child   | 0.4  | 0.5   |
| A death of a parent  | 3.1  | 3.1   |
| A death of a close friend  | 21.7 | 22.0  |
| Other Health Problems  | 13.2 | 12.6  |
| B. Work  |      |       |
| Being fired or permanently laid-off  | 5.3  | 5.5   |
| Being unemployed and looking for work for as long as a month   | 11.0 | 14.5* |
| Being demoted or switched to a less favorable position   | 2.6  | 2.2   |
| A cut in pay (including reduced hours)   | 6.4  | 6.8   |
| Being passed over for promotion  | 4.2  | 4.7   |
| Serious trouble with one's boss  | 4.5  | 4.3   |
| A person's own business (farm or professional office losing money or failing)  | 2.1  | 3.2   |
| A (husband/wife)/partner being fired or permanently laid-off   | 2.8  | 3.7   |
| A (husband/wife)/partner getting a cut in pay (including reduced hours)  | 5.9  | 4.9   |
| A (husband/wife)/partner being unemployed and looking for work for a month or more   | 6.0  | 8.1   |
| Other Work Problems  | 3.4  | 4.1   |

Table 2 (Continued)

| C. Finances   | 1991 | 2004   |
|---|------|--------|
| Going bankrupt (declaring personal bankruptcy)  | 1.2  | 1.2    |
| Having a car, household appliances, or furniture repossessed                          | 1.1  | 1.0    |
| Pawning or selling-off valuables to make ends meet                                    | 4.1  | 5.1    |
| Being pressured to pay bills by stores, creditors, or bill collectors                 | 12.5 | 15.8*  |
| A major worsening of one's financial condition  | 13.7 | 13.1   |
| Other Financial Problems  | 9.3  | 9.1    |
| D. Material Hardships   |      |        |
| Falling behind in paying the rent or mortgage   | 8.5  | 7.3    |
| Eviction from one's apartment/house   | 0.6  | 0.9    |
| Having the utilities (water, heat, or electricity) shut-off                           | 2.8  | 4.0    |
| Being unable to purchase needed food  | 3.8  | 4.7    |
| Being unable to afford needed medical care  | 7.0  | 10.5*  |
| Lacking health insurance coverage (e.g. Medicare, Medicaid, Blue Cross, an HMO, etc.) | 11.8 | 17.9** |
| Having to temporarily live with others or in a shelter or on the "street"             | 2.5  | 3.4    |
| Other Material Hardships  | 0.5  | 0.1    |
| E. Family and Personal  |      |        |
| Having serious trouble with one's (husband/wife)/partner                              | 7.1  | 7.3    |
| Separating from one's (husband/wife)/partner  | 4.6  | 6.7*   |
| Getting divorced  | 2.4  | 2.7    |
| Breaking up with a steady boyfriend/girlfriend or fiancé(e)                           | 4.4  | 8.3**  |
| Having serious trouble with a child   | 4.5  | 6.3    |
| Having serious trouble with a close friend  | 4.8  | 6.3    |
| Other Family/Personal Problems  | 6.4  | 6.7    |
| F. Law and Crime  |      |        |
| A robbery (e.g. a mugging or stick-up)  | 3.9  | 3.5    |
| A personal assault (e.g. being beaten up, hit, or attacked with a weapon)             | 2.3  | 2.6    |
| Having a home burglarized or broken into  | 4.5  | 4.2    |
| Being accused of something for which a person might be sent to jail                   | 1.3  | 1.6    |
| Being arrested  | 2.2  | 1.9    |
| Being sued in a civil (non-criminal) case   | 1.8  | 0.7*   |
| A child being arrested or getting in trouble with the law                             | 2.7  | 3.8    |
| Other Law/Crime Problems  | 1.9  | 0.7*   |



Table 2 (Continued)

| G. Housing   | 1991   | 2004   |
|--|--------|--------|
| Having a home destroyed or heavily damaged due to fire, flood, or other disaster                         | 2.7    | 2.0    |
| Housing in poor condition (e.g. leaks, broken windows, insects, heating breakdowns, exposed wires, etc.) | 6.0    | 5.6    |
| Major home repairs (e.g. replaced furnace, new roof)   | 14.0   | 15.4   |
| Serious trouble with a landlord or building manager  | 2.8    | 1.8    |
| Other Housing Problems   | 1.8    | 3.0    |
| H. Miscellaneous   |        |        |
| Being discriminated against because of one's race or nationality, sex, or for a similar reason           | 5.8    | 4.7    |
| Being unable to get into school or a training program  | 2.0    | 2.2    |
| Child having serious trouble in school (e.g. failing, dropping out, expelled, held back)                 | 2.3    | 3.5    |
| Needing, but unable to use, public transportation to get to work, shop, etc.                             | 3.5    | 2.6    |
| Not having a car (one month or more)   | 11.7   | 8.3*   |
| Other Misc. Problems   | 5.2    | 5.5    |
|  | (1021) | (1323) |

\* = Statistically significant at the .05 to .002 level

\*\*= Statistically significant at .001 or less level

Table 3

## Number of Problems in Last Year by Domains

| Domains            | % 1 + Problems |      | Mean Number of Problems |      |
|--------------------|----------------|------|-------------------------|------|
|                    | 1991           | 2004 | 1991                    | 2004 |
| Health             | 74.6           | 76.2 | 1.43                    | 1.59 |
| Work               | 29.8           | 33.4 | 0.55                    | 0.62 |
| Finances           | 25.3           | 28.3 | 0.43                    | 0.47 |
| Material Hardships | 20.1           | 27.9 | 0.37                    | 0.49 |
| Family/Personal    | 20.3           | 26.6 | 0.34                    | 0.45 |
| Law/Crime          | 14.0           | 14.3 | 0.21                    | 0.19 |
| Housing            | 21.0           | 22.9 | 0.27                    | 0.28 |
| Misc.              | 23.1           | 20.5 | 0.31                    | 0.27 |
| All Domains        | 89.1           | 91.5 | 4.03                    | 4.34 |

Table 4  
 Mean Troubles Scores for Life Domains and Overall  
 (Seriousness=Categorical)

|                    | 1991  | 2004  | Prob. |
|--------------------|-------|-------|-------|
| Health             | 93.8  | 106.0 | .003  |
| Work               | 38.8  | 43.4  | .150  |
| Finances           | 32.4  | 35.0  | .356  |
| Material Hardships | 30.3  | 40.2  | .002  |
| Family/Personal    | 25.0  | 32.5  | .006  |
| Law/Crime          | 16.8  | 15.7  | .585  |
| Housing            | 19.9  | 20.3  | .805  |
| Miscellaneous      | 21.5  | 19.3  | .239  |
| Overall            | 271.1 | 311.9 | .001  |

Table 5

Percent of Troubles Experienced by Least to Most Troubled Deciles

| Deciles        | % of All Troubles |      | Cumulative % of All Troubles |      |      |      |
|----------------|-------------------|------|------------------------------|------|------|------|
|                | 1991              | 2004 | 1991                         | 2004 | 1991 | 2004 |
| Least Troubled | 0.0               | 0.3  | 0.0                          | 0.3  | 0.0  | 0.3  |
| 2nd            | 2.1               | 2.0  | 2.1                          | 2.3  | 2.1  | 2.3  |
| 3rd            | 3.3               | 3.5  | 5.4                          | 5.8  | 5.4  | 5.8  |
| 4th            | 5.0               | 5.1  | 10.4                         | 10.9 | 10.4 | 10.9 |
| 5th            | 6.5               | 6.4  | 16.9                         | 17.3 | 16.9 | 17.3 |
| 6th            | 7.9               | 8.4  | 24.8                         | 25.7 | 24.8 | 25.7 |
| 7th            | 10.5              | 10.6 | 35.3                         | 36.3 | 35.3 | 36.3 |
| 8th            | 13.9              | 13.0 | 49.2                         | 49.3 | 49.2 | 49.3 |
| 9th            | 18.1              | 18.6 | 67.3                         | 67.9 | 67.3 | 67.9 |
| Most Troubled  | 32.7              | 32.0 | 100.0                        | 99.9 | 99.9 | 99.9 |

Table 6

## Demographic Correlates of Troubles Sub-Scales

(Pearson's r)

|              | Retired | Black  | Hispanic | Income  | Educ.   | Female  | Child/<br>Adult<br>Ratio | Married | Age     | Renter | Occ.Pres. |
|--------------|---------|--------|----------|---------|---------|---------|--------------------------|---------|---------|--------|-----------|
| <u>1991</u>  |         |        |          |         |         |         |                          |         |         |        |           |
| Health       | .103*   | -.017  | -.005    | .010    | .001    | .055    | -.016                    | -.041   | .170**  | -.010  | .027      |
| Work         | -.148** | .031   | .064*    | -.027   | -.042   | -.063   | .073*                    | .034    | -.250** | .213** | -.104*    |
| Finances     | -.101** | .144** | .032     | -.122** | -.093*  | .062*   | .199**                   | .081*   | -.190** | .218** | -.120**   |
| Mat. Hard.   | -.088*  | .121** | .074*    | -.149** | -.159** | .060    | .161**                   | .126**  | -.128** | .270** | -.155**   |
| Fam/Personal | -.092*  | .038   | .010     | -.049   | .001    | .035    | .175**                   | .133**  | -.196** | .049   | -.048     |
| Law/Crime    | -.086*  | .099*  | .021     | -.049   | .018    | -.119** | .016                     | .099*   | -.141** | .073   | -.037     |
| Housing      | .013    | .050   | .046     | .007    | -.047   | .126**  | .056                     | .025    | -.006   | -.060  | .036      |
| Other        | -.069*  | .174** | .004     | -.069*  | -.020   | .035    | .092*                    | .212**  | -.142** | .210** | -.066*    |
| <u>2004</u>  |         |        |          |         |         |         |                          |         |         |        |           |
| Health       | .131**  | .016   | -.035    | -.072*  | -.100** | .072*   | -.004                    | .022    | .164**  | .022   | -.028     |
| Work         | -.174** | .059*  | .044     | -.120** | -.052   | -.041   | .019                     | .084*   | -.255** | .142** | -.123**   |
| Finances     | -.086*  | .134** | .032     | -.207** | -.132** | .040    | .112                     | .094**  | -.143** | .190** | -.136**   |
| Mat. Hard.   | -.119** | .094** | .045     | -.279** | -.149** | -.003   | .087*                    | .164**  | -.197** | .270** | -.187**   |
| Fam/Personal | -.113** | .034   | .076*    | -.069*  | -.061*  | -.027   | .097**                   | .248**  | -.188** | .154** | -.114**   |
| Law/Crime    | -.043   | .021   | .082*    | -.058   | -.083*  | -.064*  | .040                     | .090**  | -.143** | .144** | -.059*    |
| Housing      | .027    | -.024  | .006     | -.048   | -.029   | .007    | .021                     | -.001   | .007    | .024   | -.014     |

Other      -.041      .127\*\*      .061\*      -.154\*\*      -.047      -.011      .079\*      .138\*\*      -.163\*\*      .191\*\*      -.099\*\*

\* = Statistically significant at the .05 to .002 level

\*\*= Statistically significant at .001 or less level

Table 7

## Sub-Group Differences in Total Seriousness Scores

| Gender                       | 1991  | 2004  |  |
|------------------------------|-------|-------|--|
| Men                          | 263.4 | 310.8 |  |
| Women                        | 277.2 | 312.8 |  |
| Prob.                        | .465  | .904  |  |
| Marital Status               |       |       |  |
| Married                      | 245.2 | 265.4 |  |
| Widowed                      | 234.4 | 253.0 |  |
| Divorced                     | 434.3 | 386.2 |  |
| Separated                    | 486.7 | 475.5 |  |
| Never Married                | 293.7 | 393.4 |  |
| Prob.                        | .000  | .000  |  |
| Child/Adult Dependency Ratio |       |       |  |
| 0 (no children)              | 255.8 | 295.3 |  |
| Less than 1                  | 246.0 | 343.5 |  |
| 1                            | 312.2 | 376.2 |  |
| Greater than 1               | 382.1 | 354.7 |  |
| Prob.                        | .003  | .007  |  |
| Age                          |       |       |  |
| 18-29                        | 335.5 | 391.4 |  |
| 30-39                        | 277.5 | 342.9 |  |
| 40-49                        | 282.1 | 324.9 |  |
| 50-64                        | 234.4 | 249.0 |  |
| 65+                          | 190.0 | 226.8 |  |
| Prob.                        | .000  | .000  |  |
| Race                         |       |       |  |
| White                        | 254.2 | 300.4 |  |
| Black                        | 374.8 | 400.2 |  |
| Other                        | 286.7 | 307.7 |  |
| Prob.                        | .000  | .001  |  |
| Hispanic                     |       |       |  |
| No                           | 267.4 | 305.7 |  |
| Yes                          | 323.9 | 367.2 |  |
| Prob.                        | .138  | .025  |  |
| Education                    |       |       |  |
| No Degree                    | 313.3 | 396.0 |  |
| High School Grade            | 276.6 | 331.8 |  |
| Assoc. College Degree        | 277.6 | 290.7 |  |
| 4-Year College Degree        | 217.3 | 254.6 |  |
| Graduate Degree              | 234.7 | 221.6 |  |
| Prob.                        | .039  | .000  |  |
| Household Income             |       |       |  |
| Bottom                       | 367.7 | 418.9 |  |
| Lower Middle                 | 302.7 | 329.2 |  |
| Upper Middle                 | 231.8 | 275.8 |  |
| Top                          | 208.2 | 224.0 |  |
| Refused                      | 192.8 | 241.2 |  |

Prob. .000 .000

Table 7 (continued)

Own Dwelling

|           |       |       |
|-----------|-------|-------|
| Yes       | 237.5 | 273.7 |
| No, Rents | 364.3 | 444.0 |
| Other     | ----  | 299.0 |

Prob. .000 .000

Dwelling Type

|                  |       |       |
|------------------|-------|-------|
| Trailer          | 286.0 | 431.0 |
| Single, Detached | 248.5 | 283.6 |
| Duplex/Row House | 330.7 | 322.9 |
| Apartment        | 349.7 | 425.3 |
| Other            | ---   | 246.9 |

Prob. .000 .000

Labor Force Status

|               |       |       |
|---------------|-------|-------|
| Working, Full | 227.5 | 304.0 |
| Working, Part | 324.2 | 337.9 |
| Work, Off     | 332.2 | 302.3 |
| Unemployed    | 755.0 | 608.7 |
| Retired       | 204.5 | 237.4 |
| In School     | 342.5 | 255.2 |
| Keeping House | 296.5 | 326.5 |
| Other         | 591.0 | 426.9 |

Prob. .000 .000



Table 8

Multiple Regression Analysis of Predictors  
of Troubles During Last Year, 1991 and 2004

| Variables (High Category)             | 1991<br>Coeff./Prob. | 2004<br>Coeff./Prob. |
|---------------------------------------|----------------------|----------------------|
| <b>A. Including Occupation</b>        |                      |                      |
| Household Income (More)               | -.052/.169           | -.145/.000           |
| Age (Older)                           | -.124/.007           | -.148/.000           |
| Marital Status (Not Married)          | .089/.021            | .108/.001            |
| Child Dependency (Greater % under 18) | .115/.003            | .065/.029            |
| Race (Black)                          | .078/.038            | .046/.115            |
| Years of Schooling (More)             | -.088/.023           | -.108/.001           |
| Retired (Retired)                     | -.001/.975           | -.039/.268           |
| Gender (Female)                       | .003/.926            | -.027/.338           |
| Hispanic (Hispanic)                   | .041/.258            | .027/.345            |
|                                       | .062<br>(730)        | .114<br>(1116)       |
| <b>B. Excluding Occupation</b>        |                      |                      |
| Household Income (More)               | -.041/.287           | -.139/.000           |
| Age (Older)                           | -.146/.003           | -.190/.000           |
| Marital Status (Not Married)          | .089/.026            | .130/.000            |
| Child Dependency (Greater % under 18) | .120/.002            | .047/.118            |
| Race (Black)                          | .066/.086            | .034/.258            |
| Years of Schooling (More)             | -.074/.106           | -.082/.023           |
| Retired (Retired)                     | .021/.643            | -.020/.583           |
| Gender (Female)                       | -.002/.951           | -.026/.367           |
| Hispanic (Hispanic)                   | .043/.259            | .011/.720            |
| Occupational Prestige (Higher)        | -.009/.843           | -.073/.039           |
|                                       | .056<br>(693)        | .139<br>(1040)       |

Appendix: Serious Ratings of Problems

A. Ratings

| Magnitude Estimate | Categorical   |
|--------------------|---|
| 297.876            | 50.232 Infertility or being unable to have a baby   |
| 112.913            | 51.582 Ill enough to go to a doctor   |
| 244.887            | 56.245 Breaking up with a steady boyfriend/girlfriend or fiancé(e)  |
| 196.918            | 60.363 Being passed over for promotion  |
| 290.232            | 61.415 Having serious trouble with a close friend   |
| 335.357            | 63.179 Serious trouble with a landlord or building manager  |
| 212.395            | 63.719 Being demoted or switched to a less favorable position   |
| 212.796            | 65.168 Serious trouble with one's boss  |
| 260.352            | 65.826 Undergoing counseling for mental or emotional problems   |
| 242.683            | 66.243 A (husband/wife)/partner getting a cut in pay (including reduced hours)                                  |
| 367.736            | 66.452 Being unable to get into school or a training program  |
| 416.080            | 66.673 Needing, but unable to use, public transportation to get to work, shop, etc.                             |
| 443.204            | 68.356 Not having a car (one month or more)   |
| 262.832            | 68.705 A cut in pay (including reduced hours)   |
| 246.110            | 68.736 Being a patient in a hospital, sanitarium, convalescent or nursing home (apart from having a baby)       |
| 452.399            | 70.790 Major home repairs (e.g. replaced furnace, new roof)   |
| 312.488            | 71.312 A (husband/wife)/partner being unemployed and looking for work for a month or more                       |
| 290.861            | 72.037 Being pressured to pay bills by stores, creditors, or bill collectors                                    |
| 316.308            | 72.249 Pawning or selling-off valuables to make ends meet   |
| 244.146            | 72.701 Being unable to work at one's job or...activities for one month or more because of illness...            |
| 271.855            | 73.113 Being unemployed and looking for work for as long as a month   |
| 575.608            | 73.896 Being sued in a civil (non-criminal) case  |
| 337.072            | 75.079 A (husband/wife)/partner being fired or permanently laid-off   |
| 539.170            | 75.146 Being discriminated against because of one's race or nationality, sex, or for a similar reason           |
| 650.199            | 75.902 Housing in poor condition (e.g. Leaks, broken windows, insects, heating breakdowns, exposed wires, etc.) |
| 588.205            | 76.095 Falling behind in paying the rent or mortgage  |
| 462.142            | 76.796 Child having serious trouble in school (e.g. failing, dropping out, expelled, held back)                 |
| 403.970            | 76.875 A drinking problem (e.g. frequently drunk, suffering from alcoholism)                                    |
| 360.746            | 77.238 A person's own business (farm or professional office losing money or failing)                            |
| 398.273            | 77.274 Your (husband/wife)/partner being a patient in a hospital...(apart from having                           |
| 581.397            | 77.467 A robbery (e.g. a mugging or stick-up)   |
| 200.000            | 77.543 Being fired or permanently laid-off  |
| 393.355            | 78.255 A major worsening of one's financial condition   |
| 358.960            | 78.391 Having a car, household appliances, or furniture repossessed   |
| 640.072            | 78.633 A child of yours being a patient in a hospital...(apart from having a baby)                              |
| 512.316            | 78.986 Having serious trouble with one's (husband/wife)/partner   |
| 579.538            | 79.396 Lacking health insurance coverage (e.g. Medicare, Medicaid, Blue Cross, an HMO, etc.)                    |
| 665.563            | 80.393 Having a home burglarized or broken into   |
| 900.261            | 80.775 A death of a close friend  |
| 582.322            | 80.850 Having serious trouble with a child  |
| 432.466            | 81.837 Having the utilities (water, heat, or electricity) shut-off  |
| 448.433            | 81.924 Using illegal drugs (e.g. marijuana, cocaine, pills)   |
| 608.727            | 82.137 Separating from one's (husband/wife)/partner   |
| 532.865            | 83.487 Going bankrupt (declaring personal bankruptcy)   |
| 842.397            | 84.525 Getting divorced   |
| 752.418            | 84.684 A personal assault (e.g. being beaten up, hit, or attacked with a weapon)                                |
| 913.641            | 85.157 A child being arrested or getting in trouble with the law  |
| 522.212            | 85.528 Eviction from one's apartment/house  |
| 820.541            | 86.696 Having to temporarily live with others or in a shelter or on the "street"                                |
| 822.083            | 86.760 Being accused of something for which a person might be sent to jail                                      |
| 903.864            | 86.874 Being arrested   |
| 706.120            | 87.634 Child on drugs or having a drinking problem  |
| 695.951            | 88.962 Being unable to afford needed medical care   |
| 957.992            | 89.421 Having a home destroyed or heavily damaged due to fire, flood, or other disaster                         |
| 1516.580           | 89.673 A death of a parent  |
| 620.617            | 90.062 Being unable to purchase needed food   |
| 1539.498           | 92.636 A death of a spouse  |
| 1969.155           | 94.264 A death of a child   |

Table 5 (Continued)

## B. Rankings

| Magnitude Estimate | Categorical |  |
|--------------------|-------------|--|
| 15                 | 1           | Infertility or being unable to have a baby   |
| 1                  | 2           | Ill enough to go to a doctor   |
| 8                  | 3           | Breaking up with a steady boyfriend/girlfriend or fianc (e)  |
| 2                  | 4           | Being passed over for promotion  |
| 13                 | 5           | Having serious trouble with a close friend   |
| 18                 | 6           | Serious trouble with a landlord or building manager  |
| 4                  | 7           | Being demoted or switched to a less favorable position   |
| 5                  | 8           | Serious trouble with one's boss  |
| 10                 | 9           | Undergoing counseling for mental or emotional problems   |
| 6                  | 10          | A (husband/wife)/partner getting a cut in pay (including reduced hours)                                  |
| 22                 | 11          | Being unable to get into school or a training program  |
| 26                 | 12          | Needing, but unable to use, public transportation to get to work, shop, etc.                             |
| 28                 | 13          | Not having a car (one month or more)   |
| 11                 | 14          | A cut in pay (including reduced hours)   |
| 9                  | 15          | Being a patient in a hospital, sanatorium, convalescent or nursing home (apart from having a baby)       |
| 30                 | 16          | Major home repairs (e.g. replaced furnace, new roof)   |
| 16                 | 17          | A (husband/wife)/partner being unemployed and looking for work for a month or more                       |
| 14                 | 18          | Being pressured to pay bills by stores, creditors, or bill collectors                                    |
| 17                 | 19          | Pawning or selling-off valuables to make ends meet   |
| 7                  | 20          | Being unable to work at one's job or...activities for one month or more because of illness...            |
| 12                 | 21          | Being unemployed and looking for work for as long as a month   |
| 36                 | 22          | Being sued in a civil (non-criminal) case  |
| 19                 | 23          | A (husband/wife)/partner being fired or permanently laid-off   |
| 35                 | 24          | Being discriminated against because of one's race or nationality, sex, or for a similar reason           |
| 44                 | 25          | Housing in poor condition (e.g. leaks, broken windows, insects, heating breakdowns, exposed wires, etc.) |
| 40                 | 26          | Falling behind in paying the rent or mortgage  |
| 31                 | 27          | Child having serious trouble in school (e.g. failing, dropping out, expelled, held back)                 |
| 25                 | 28          | A drinking problem (e.g. frequently drunk, suffering from alcoholism)                                    |
| 21                 | 29          | A person's own business (farm or professional office losing money or failing)                            |
| 24                 | 30          | Your (husband/wife)/partner being a patient in a hospital...(apart from having                           |
| 38                 | 31          | A robbery (e.g. a mugging or stick-up)   |
| 3                  | 32          | Being fired or permanently laid-off  |
| 23                 | 33          | A major worsening of one's financial condition   |
| 20                 | 34          | Having a car, household appliances, or furniture repossessed   |
| 43                 | 35          | A child of yours being a patient in a hospital...(apart from having a baby)                              |
| 32                 | 36          | Having serious trouble with one's (husband/wife)/partner   |
| 37                 | 37          | Lacking health insurance coverage (e.g. Medicare, Medicaid, Blue Cross, an HMO, etc.)                    |
| 45                 | 38          | Having a home burglarized or broken into   |
| 52                 | 39          | A death of a close friend  |
| 39                 | 40          | Having serious trouble with a child  |
| 27                 | 41          | Having the utilities (water, heat, or electricity) shut-off  |
| 29                 | 42          | Using illegal drugs (e.g. marijuana, cocaine, pills)   |
| 41                 | 43          | Separating from one's (husband/wife)/partner   |
| 34                 | 44          | Going bankrupt (declaring personal bankruptcy)   |
| 51                 | 45          | Getting divorced   |
| 48                 | 46          | A personal assault (e.g. being beaten up, hit, or attacked with a weapon)                                |
| 54                 | 47          | A child being arrested or getting in trouble with the law  |
| 33                 | 48          | Eviction from one's apartment/house  |
| 49                 | 49          | Having to temporarily live with others or in a shelter or on the "street"                                |
| 50                 | 50          | Being accused of something for which a person might be sent to jail                                      |
| 53                 | 51          | Being arrested   |
| 47                 | 52          | Child on drugs or having a drinking problem  |
| 46                 | 53          | Being unable to afford needed medical care   |
| 55                 | 54          | Having a home destroyed or heavily damaged due to fire, flood, or other disaster                         |
| 56                 | 55          | A death of a parent  |
| 42                 | 56          | Being unable to purchase needed food   |
| 57                 | 57          | A death of a spouse  |
| 58                 | 58          | A death of a child   |

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