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An Exploratory Study of the Relationship Between Family Daily Hassles and Family Coping and Managing Strategies

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Despite many years of stress and coping research, little is known about how ordinary families cope with daily micro-stressors and manage their lives. The present study examined the relationship between three dimensions of family daily hassles: time and energy involvement, positive and negative influences, and family resources, coping, and managing strategies. The authors studied families with elementary-school-aged children from a midsized, Southern city in the United States. The sample consisted of 255 mothers (51% African American) and 128 fathers (62% White). The findings of the study indicated that the dimensions of family daily hassles are distinct and are associated with both family coping and managing strategies; however, more research is needed in this area.

Keywords: *family daily hassles; family coping strategies; family managing strategies*

U.S. families today are experiencing unprecedented change and immense pressure from the environment. Technological advances have improved the quality of family life; however, at the same time family daily life has become more complicated and more stressful. Families are challenged to cope with stress and manage their lives, and family scientists are challenged to examine how families remain resilient despite stress (Boss, 2002; McKenry & Price, 2000).

The general area of stress and its processes has been a subject of study for more than 50 years. It started with research of families under stress during the Great Depression, World War II, and the Vietnam War and eventually shifted to families with chronic stress and special circumstances such as a family member with a chronic illness or disability (Judge, 1998), single-parent families with adolescents (Compas & Williams, 1990), and parents' role overload (Anderson & Leslie, 1991; Kandel, Davies, & Raveis, 1985). Stress has typically been measured by assessing the number of major life changes and events in the life of a person (Dohrenwend & Dohrenwend, 1974; Holmes & Rahe, 1967). Two decades ago, however, an alternative approach to measuring stressors was proposed by Kanner, Coyne, Schaefer, and Lazarus (1981) that addressed everyday minor stressors—daily hassles. This approach was supported by a number of studies that found evidence that daily

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hassles, rather than major life events, were more strongly related to physical and psychological health in adults (Chamberlain & Zika, 1990; DeLongis, Coyne, Dakof, Folkman, & Lazarus, 1982; Gruen, Folkman, & Lazarus, 1988; Lu, 1991). More than 20 years ago, Kanner et al. (1981) called for research that investigates the nature of daily hassles.

To date, the study of major life events has dominated family stress research. Little is known about how ordinary families cope with stressors present in their daily lives, such as family members going to work, doing errands, performing household chores, preparing meals, caring for a child or pet, and maintaining relationships with other family members, friends, neighbors, and coworkers. Even less is known about the dimensions of daily hassles. Although coping with selected normative stressors of everyday family life has received some attention from researchers, few scholars have examined the managerial or pro-active, cognitive problem-solving processes in families (e.g., Heck, Winter, & Stafford, 1992). The current study was designed to address these gaps and contribute to the understanding of contemporary U.S. families' daily stresses and their use of both family coping and managing as resources. The purpose of the study was twofold: (a) provide descriptive information about the dimensions of family daily hassles and resources from ordinary families with young elementary-school-aged children and (b) to test the hypothesis that family daily hassles are associated with family coping and managing strategies.

RELATED LITERATURE

A review of literature indicated that stress theories and research studies have focused more on individual stress and coping rather than family-level processes. Research on stress and coping at the family level has gradually evolved from various disciplines, and it is only more recently that researchers have begun systematic assessments of whole-family responses (McKenry & Price, 2000). The foundations of the family stress theory were laid out by Hill's (1949) research on war-induced separation and reunion. One of Hill's major contributions was the ABC-X model of family stress in which major variables and the relationships among them were outlined. In the ABC-X model, "A" stands for a provoking event or stressor, "B" represents the resources or strengths that the family has at the time of the event, "C" comprises the meanings that the family attaches to the event, either individually or collectively, and "X" represents the degree of stress associated with the event (Hill, 1949).

Previous stress research has concentrated on two categories of the stressors in families (i.e., Hill's "A" component): (a) major life events such as the death of a relative, divorce, or family relocation and (b) chronic stressors such as poverty, unemployment, or discrimination (Blonna, 1996). It was believed for some time that major life changes are associated with stress in individuals (Dohrenwend & Dohrenwend, 1974). Major negative life events like the death of a loved one, divorce, or loss of a job as well as positive life events like marriage, the birth of a child, or winning the lottery cause imbalance in the organism and require readjustment, thus producing stress (Holmes & Rahe, 1967). The Social Readjustment Rating Scale developed by Holmes and Rahe (1967) has been widely used to measure stress in individuals by counting the scores assigned to these life events.

This approach, however, had two major problems. First, the majority of empirical studies did not find significant correlation between major life events and health outcomes. Second, using life events to measure stressors ignored the role of perception of the event by an individual (Blonna, 1996). The underlying assumption of life events scales was that all people respond to the stressful events in the same way. Scoring of life events scales disregards people's perceived ability to cope with stressful events, leading scientists to search for other ways to assess stressors and processes that mediate health outcomes. One such alternative was to examine ongoing everyday stressors in the lives of people (DeLongis et al., 1982). Several researchers have examined daily stressors, but they have typically limited themselves to a particular stressor such as noise (Glass & Singer, 1972), commuting in rush hour traffic (Novaco, Stokols, Campbell, & Stokols, 1979), sex role conflicts (Pearlin, 1975), or work overload and underload (Frankenhaeuser & Gardell, 1976). Fewer studies have attempted to examine a broad spectrum of everyday stressors that characterize a person's everyday interactions with his or her environment (Cason, 1930; Kanner et al., 1981; Lewinsohn & Talkington, 1979).

In a pioneering study, Kanner and colleagues (1981) conceptualized hassles as "irritating, frustrating, distressing demands that to some degree characterize everyday transactions with the environment" (p. 3). Examples of hassles include annoying problems such as losing or misplacing things, being stuck in traffic jams, inclement weather, arguments, disappointments, and financial and family concerns. Researchers developed the Hassles Scale (Kanner et al., 1981) as a measure of minor, daily stressful life events and studied the broad range of daily hassles of middle-aged adults during a 10-month period. Daily hassles were a better predictor of psychological symptoms than were major life events, although the two approaches are not unrelated as life events may influence and color the perception and reaction to daily hassles. The assessment of daily hassles versus estimation of scores on major life events (Holmes & Rahe, 1967) is congruent with scholars' agreement on the importance of perception in the stress process (Boss, 2002; Lazarus, 1984), because it accounts for a person's subjective perception of each particular event at a specific time or situation and actually reveals what happens in a person's day-to-day living.

One of the few studies that examined daily stressors and resources is that of Alpert and Culbertson (1987), who compared daily hassles and coping strategies of dual-earner and non-dual-earner women. These researchers used a version of the Hassles Scale (Kanner et al., 1981) to assess number and intensity level of hassles and a shortened version of the Ways of Coping Checklist (Lazarus & Folkman, 1984) to assess coping strategies. The results of the study indicate that dual-earner women reported significantly more hassles than non-dual-earner women, even though no significant differences were found on the intensity level of hassles. In addition, both groups of women reported using more problem-focused coping strategies than emotion-focused coping strategies.

The majority of empirical studies of daily hassles have focused on individuals' daily hassles. Little research has specifically focused on the normative stressors of everyday family life, or family daily hassles. Findings of a number of studies reported differences in hassles across individuals (samples of students, middle-aged adults, health professionals, single mothers, and older students) reflecting their particular interpersonal and social context (Chamberlain & Zika, 1990; Folkman, Lazarus, Pimley, & Novacek, 1987), and few have investigated the dimensions of daily hassles.

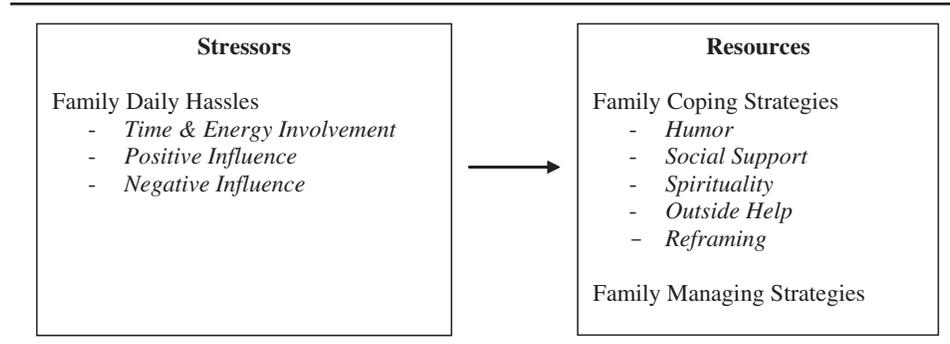


Figure 1: Empirical model of the current study.

The way in which people cope with stressful situations is the most significant mediating factor in determining consequences of stress on their health (DeMarco, Ford-Gilboe, Friedemann, McCubbin, & McCubbin, 2000). Two types of resources—Hill’s “B” component—are coping and managing strategies. Coping strategies are reactions to stressors that involve the use of emotional, cognitive, and social resources. Managing strategies, on other hand, are proactive responses that typically involve the use of cognitive and material resources more than emotional and social ones (Garrison, Malia, & Molgaard, 1991).

The variety of coping strategies that individuals and families use in response to different stressors has received considerable attention from researchers. McKenry and Price (2000) summarized that families cope with stress by employing any of three types of strategies: (a) direct action (e.g., acquiring resources, learning new skills), (b) intrapsychic forms of coping (e.g., reframing the problem, denial, detachment), and (c) controlling emotions produced by the stressor (e.g., professional counseling, keeping a diary, social support, use of alcohol). DeMarco et al. (2000) referred to Friedman’s idea that coping is embedded in family processes and that coping represents the entire family process as it unfolds day after day. Thus, coping is not a response to a stimulus but is rather a series of strategies used by members of an entire system to respond to changes within or from the environment.

In contrast to the coping literature, few empirical studies of family managing exist. Garrison and Winter (1986) examined the managerial behavior of families with preschool children and found that reported family managerial behavior is more a function of family composition than of socioeconomic-demographic characteristics. Heck et al. (1992) concluded that people tend to consciously organize paid work instead of family work, as evidenced by their research on home-based workers. In another study, Garrison and Hira (1992) found that family health was influenced by three dimensions of daily hassles, and reported managerial behavior was found to have a significant positive relationship.

In summary, there is little research on the normative stressors of everyday family life and the coping strategies of families. In addition, there are few empirical studies that have examined managerial processes in families. The present study on family daily hassles and family coping and managing strategies endeavored to fill these gaps in the scientific literature. Thus, it was hypothesized that the three dimensions of daily hassles are associated with family coping and managing strategies (see Figure 1).

METHOD

Sampling and Participants

The data used in this study were collected during the course of the Family Stress and Children's Development Within and Across Time project. Because middle childhood is an understudied age of children, families with young elementary-school-aged children were selected for participation in the larger study. Following the Institutional Review Board approval, the sample was generated by inviting participation from 64 public and private elementary schools in a medium-sized city in the Southern United States. Permission was secured from 19 public schools to recruit first- and third-grade children and their families. From these schools, parental permission was received from 431 families. A parental survey assessing internal family processes, including family daily hassles and managing and coping strategies, as well as socioeconomic-demographic characteristics, was mailed to each participating family. In two-parent households, a color-coded survey was sent separately to each parent. Families were offered a compensation of \$25 for their participation in the study. Parental surveys were returned from 290 families (278 mothers and 143 fathers) for a response rate of 67%. Prior to data analysis, a number of respondents were eliminated because they did not complete the entire family daily hassles, coping strategies, or managing strategies assessments. The final sample comprised 255 mothers and 128 fathers.

Variables and Assessments

Family daily hassles. Family daily hassles were measured by the Family Daily Hassles Inventory (Norem, Garrison, & Malia, 2001). The assessment has an adequate reliability, with Cronbach's alpha ranging from .77 (time and energy involvement) to .88 (negative influence), and the assessment has been found to be as valid as the more commonly used Hassles Scales (Rollins, Garrison, & Pierce, 2002). The 23 items in the inventory represent ongoing aspects of daily family life, such as child care or school-related matters, household chores, transportation and traffic, family financial matters, work duties, community and church involvement, and relationships. Respondents indicated the intensity to which the daily life of their family is affected by each item's dimension: time and energy, negative influence, and positive influence. The six possible responses for each dimension are 5 = *a great deal*, 4 = *a lot*, 3 = *moderate*, 2 = *slight*, and 1 = *none*, or 0 = *not applicable*. As designed, scores for each dimension of family daily hassles were then summed in three separate variables.

Family coping strategies. Family coping strategies were assessed by the Family Coping Strategies Inventory (FCSI; Garrison, Pierce, & Tiller, 1997). The FCSI is a 22-item self-report assessment with a family-level focus that was developed after existing coping strategies assessments were evaluated. The FCSI assesses five aspects of coping: humor, social support, spirituality, outside help, and reframing. The directions stated, "The following are ways of reacting to a difficult situation. Circle the response that best describes how often you and your family engage in these activi-

ties when a difficult situation is encountered." The five possible responses for each dimension are 5 (*most of the time*), 4 (*usually*), 3 (*occasionally*), 2 (*seldom*) or 1 (*never*). As designed, the items representing different families coping strategies were summed into five variables.

Family managing strategies. Family managing strategies were measured by the 10 items on family managing strategies from the NE-167 regional project on family resource management (Heck et al., 1992). These items represent the most recent attempt by family resource management scholars to measure family managing behavior. In the survey, the directions stated: "Below are several statements that describe family activities. How often does your family perform these activities?" Examples of statements are as follows: "Each week your family decides some way to improve its life," "Before starting a job, your family has a firm idea about how to judge the outcome," "When a job is done, your family thinks about how well they liked the results." The five possible responses are 5 (*most of the time*), 4 (*usually*), 3 (*occasionally*), 2 (*seldom*) or 1 (*never*). Items representing managing strategies were summed into a single index.

Data Analysis

Frequencies analyses were employed to verify that the data were normally distributed and to describe family stressors and resources. Following correlational analysis, multiple regression analyses were performed to examine the hypothesis that dimensions of family daily hassles (three variables) are related to family coping (five variables) and managing (one variable). The data from the mothers and fathers were analyzed separately for two reasons: (a) There were a number of single mothers and (b) analyzing the data separately helps to avoid problems resulting from the dependence between husbands and wives (Haring, Hewitt, & Flett, 2003).

RESULTS

The majority of the mothers (or female legal guardians, which in all cases was either a grandmother or aunt) were African American (51%) or White (43%); the remaining 11 mothers were American Indian, Hispanic, or Asian. The ages of the mothers ranged from 20 to 61 (mean age = 35, $SD = 6.67$), and most of the mothers (66%) were married or cohabiting. About 43% of the mothers had attended some college or trade school and most of them (67%) were employed, with the majority working full-time (at least 40 hours per week). Slightly more than 27% of the mothers reported an annual household income of between \$20,000 and \$40,000. Therefore, the typical female respondent was African American, 35 years old, married or cohabiting, with some college or trade school education, employed full-time, with household incomes between \$20,000 and \$40,000. Compared to the residents of the catchment area, the mothers of the current study are typical.

As for the fathers (or male legal guardians), 62% were White and 32% were African American; the remaining fathers were American Indian, Hispanic, or Asian. The ages of the fathers ranged from 21 to 68 (mean age = 38, $SD = 7.25$). The vast majority of them (88%) were married. About 39% of them had attended some college or trade school, and most were employed full-time (96%). Slightly more than

TABLE 1: Descriptive Statistics of All Variables for Mothers (n = 225) and Fathers (n = 128)

Variable	Mothers			Fathers		
	M	SD	Range	M	SD	Range
Family daily hassles ^a						
Time and energy involvement	69.86	13.91	37-106	68.79	11.65	43-105
Negative influence	48.42	22.88	10-114	45.77	20.34	18-111
Positive influence	71.11	16.14	29-112	69.61	16.68	27-115
Family coping strategies						
Spirituality ^b	12.67	2.75	3-15	11.55	3.28	3-15
Reframing ^c	8.15	1.37	3-10	7.84	1.55	3-10
Social support ^d	17.83	4.0	7-25	16.59	4.17	5-25
Humor ^b	10.49	2.50	4-15	9.92	2.72	4-15
Outside help ^c	4.35	1.82	2-15	4.30	1.86	2-15
Family managing strategies ^e	35.11	5.87	4-48	34.72	4.99	23-50

a. Expected mean = 57.5; range = 0-115.

b. Expected mean = 7.5; range = 3-15.

c. Expected mean = 5; range = 2-10.

d. Expected mean = 12.5; range = 5-25.

e. Expected mean = 25; range = 0-50.

30% of the fathers reported a household income of between \$20,000 and \$40,000, and another 29% reported a household income of between \$40,000 and \$60,000. Thus, the typical male respondent was White, 38 years old, married, had some college or trade school education, and was employed full-time with an income between \$20,000 and \$60,000. Compared to the residents of the catchment area, the fathers of the current study were not typical with respect to race and income; they were more likely to be White and have higher incomes.

The results of the descriptive statistics indicate that all variables were normally distributed; none were significantly skewed. Descriptive statistics (means, standard deviations, and ranges) for all variables for both mothers and fathers are presented in Table 1.

The results indicate that both mothers and fathers reported higher-than-expected (mathematically) levels of time and energy involvement and positive association with daily hassles and lower-than-expected levels of negative association with daily hassles.

For family coping strategies, the results indicate that the majority of the families use spirituality, reframing, social support, and humor more frequently than expected and resort to outside help less frequently than expected, as reported by both mothers and fathers.

The majority of items measuring managing strategies were reported as *usually* by both mothers and fathers. The actual means for family managing strategies, as reported by mothers and fathers, indicate that most families employ managing strategies more frequently than expected.

Correlational Analysis

The results of correlational analyses between the predictor and dependent variables are presented in Table 2.

TABLE 2: Correlations Among Family Daily Hassles and Family Coping and Managing Strategies Reported by Mothers ($n = 225$) and by Fathers ($n = 128$)

Variable	Mothers			Fathers		
	Time and Energy Involvement	Negative Influence	Positive Influence	Time and Energy Involvement	Negative Influence	Positive Influence
Coping strategies						
Spirituality	.27**	.00	.26**	.36**	.09	.35**
Social support	.27**	-.04	.24**	.40**	.08	.36**
Outside help	.15*	.12*	.13*	.40**	.30**	.40**
Reframing	.14**	-.06	.20**	.35**	.00	.32**
Humor	.14*	.00	.17**	.24**	.12	.27**
Managing strategies	.35**	.09	.39**	.43**	.19*	.47**

* $p \leq .05$. ** $p \leq .01$.

For mothers, significant relationships were found among 13 out of 18 correlations. Additional correlational analysis revealed that time and energy involvement of family daily hassles was highly correlated with positive influence of daily hassles ($r = .78$). These two dimensions of family daily hassles will need to be examined further for multicollinearity in the regression analysis.

For fathers, significant relationships were found among 14 out of 18 correlations. As with the mothers, additional correlational analysis revealed that time and energy involvement of family daily hassles was highly correlated with positive influence of daily hassles ($r = .76$) and will also be examined for multicollinearity.

Regression Analyses

Based on the F statistics from the regression analyses (see Table 3), family daily hassles were found to be significant predictors of coping and managing strategies. The amount of explained variance ranged from .03 to .16 for mothers and .08 to .24 for fathers. As mentioned earlier, correlational analysis results indicated that the time and energy involvement dimension was strongly related to the positive influence dimension of daily hassles. These two dimensions of family daily hassles were examined for multicollinearity in the regression analysis. Usually, a variance inflation factor (VIF) score of 4 or 5 would be an indicator of a potential problem. In all of the regression analyses, the VIF did not exceed 2.6, indicating no evidence of multicollinearity between these two variables.

For mothers, the time and energy involvement dimension of daily hassles was positively related to social support and the negative influence dimension of daily hassles was negatively related to social support. For fathers, time and energy involvement dimension of daily hassles was positively related to social support.

For mothers, the negative influence of daily hassles had a negative relationship with reframing; likewise, the positive influence of daily hassles had a positive relationship with reframing. For fathers, the time and energy involvement dimension of daily hassles had a positive relationship with reframing.

In terms of family managing strategies for both mothers and fathers, one of the three predictor variables was significantly related to managing strategies. The positive influence of daily hassles had a positive relationship with managing strategies.

TABLE 3: Summary of Regression of Humor, Social Support, Spirituality, Outside Help, Reframing, and Family Managing Strategies on Three Dimensions of Daily Hassles as Reported by Mothers (*n* = 255) and Fathers (*n* = 128)

Variable	Mothers			Fathers		
	B	β	t	B	β	t
Humor						
Time and energy involvement	.01	.03	.33	.02	.09	.65
Negative influence	-.01	-.05	-.82	.00	.02	.16
Positive influence	.03	.16	1.57	.03	.20	1.42
<i>F</i>		2.76			3.41	
<i>R</i> ²		0.03			0.08	
Social support						
Time and energy involvement	.07	.23	2.36*	.11	.31	2.44*
Negative influence	-.02	-.13	-2.08*	-.02	-.08	-.92
Positive influence	.02	.10	.32	.04	.16	1.19
<i>F</i>		8.41			8.67	
<i>R</i> ²		0.09			0.17	
Spirituality						
Time and energy involvement	.03	.18	1.80	.06	.23	1.80
Negative influence	-.01	-.08	-1.23	-.01	-.06	-.66
Positive influence	.03	.14	1.48	.04	.20	1.47
<i>F</i>		7.74			7.08	
<i>R</i> ²		0.09			0.15	
Outside help						
Time and energy involvement	.02	.11	1.13	.04	.23	1.81
Negative influence	.01	.09	1.38	.02	.16	1.84
Positive influence	-.00	.02	.15	.02	.16	1.24
<i>F</i>		2.59			10.41	
<i>R</i> ²		0.03			0.20	
Reframing						
Time and energy involvement	-.00	-.02	-.16	.03	.25	1.99*
Negative influence	-.01	-.13	-1.99*	-.01	-.15	-1.68
Positive influence	.02	.25	2.50**	.02	.19	1.41
<i>F</i>		4.94			7.21	
<i>R</i> ²		0.06			0.15	
Family managing strategies						
Time and energy involvement	.05	.11	1.14	.074	.17	1.43
Negative influence	.01	-.02	-.34	.00	.00	.01
Positive influence	.11	.31	3.30**	.10	.34	2.70**
<i>F</i>		15.49			12.72	
<i>R</i> ²		.16			.24	

p* ≤ .05. *p* ≤ .01.

DISCUSSION

One of the purposes of the current study was to explore the dimensions of family daily hassles, to better understand the phenomenon per se of "daily hassles" (Kanner et al., 1981) as well as to investigate the resources that are used by contemporary U.S. families with elementary-school-aged children, an understudied segment of the population. The findings from this study begin to confirm an intuitive belief about what kinds of stressors tax families; such stressors were financial matters, household chores, child care or school-related matters, work duties, and transportation and traffic. Another finding was that relationships with children and

grandparents, child care or school-related matters, and household chores were perceived by families as requiring the most time and energy. At the same time, however, these family daily hassles (except for household chores) were perceived by mothers and fathers in a positive way. These findings lend empirical support to the idea that the dimensions of daily hassles are important and should be investigated further (Garrison & Hira, 1992; Kanner et al., 1981; Norem et al., 2001; Rollins et al., 2002).

As reported by both mothers and fathers in the current study, managing strategies were used by families more than was expected. Similar results were found for reframing and spirituality. The latter finding may be partially accounted for by the sample of the current study, which was Southern. In the lives of Southerners, the importance of God, religion, and the church has been documented in the literature (e.g., Dollahite, Marks, & Goodman, 2004; Gallup & Castelli, 1989).

The general hypothesis for this study that family daily hassles were related to family coping and managing strategies was supported by both the correlational and regression analyses. Specifically, the time and energy involvement dimension of family daily hassles was positively associated with social support for both mothers and fathers. This finding may suggest that the more time and energy involvement family daily hassles are perceived to require, the more frequently that families may turn to others for help. For fathers, but not for mothers, the time and energy involvement dimension of daily hassles also predicted reframing. A possible explanation for this finding might be that men more than women try to look at the bright side of life to be able to deal with their family stressors.

The negative influence dimension of daily hassles was found to be a statistically significant predictor of social support and reframing for mothers. These relationships may indicate that the more negatively that family daily hassles are perceived, the less that social support and reframing strategies are used. A negative perception of stressors might immobilize families, preventing them from turning to others for help or trying to see things in a more positive way. The positive influence of family daily hassles was found to predict reframing and managing strategies for both mothers and fathers, suggesting that the more positively that families perceive daily hassles, the more that they may rethink stressful situations and employ managing strategies. It might be that when families perceive daily hassles in a positive way, they feel empowered and able to deal with their stressors by using social support or by focusing their attention on the proactive, direct-action aspects of challenges.

In addition, the three dimensions of family daily hassles, as evidenced by the standardized regression coefficients, were found to be stronger predictors of managing strategies rather than of coping strategies. These findings are analogous to those from another study reporting that managerial behavior is affected more by the positive influence of family daily hassles than by the time and energy involvement or the negative influence of daily hassles (Garrison & Hira, 1992). The sample used in their study was almost all White, older, rural men and women without children at home, whereas the sample used in the current study was younger, urban, a larger percentage African American and families with elementary-school-aged children. Despite the differences in populations, the results of these two studies are intriguingly similar. Managing strategies, the proactive, cognitive problem solving that occurs in families, warrants further attention.

Limitations

The inferential findings of this study should be interpreted circumspectly because of several limitations. First, participants for the study were not randomly selected from the population and they were from a single, midsized Southern city in the United States. These sampling strategies may restrict the generalizability of the results, particularly for fathers. Second, even though it was assumed that respondents used a family focus when answering the questionnaire, it should be acknowledged that respondents' individual perceptions may have taken precedence over a collective family perception. Third, the low R^2 in the models might possibly indicate a model specification problem, even in an area of study that has suffered from low R^2 s. Finally, considering the complex interaction of stressors and resources in families, the cross-sectional design of the study does not allow for causal inferences.

Implications

This study provides insight into hassles challenging contemporary American families on a daily basis and what helps them to deal with those stressors. Because many studies have focused on stressors and outcomes—Hill's "A" and "X" components—it is recommended that the relationship between stressors and resources—Hill's "A" and "B" components—be examined further.

Future studies might focus on different dimensions of daily hassles to measure and describe life stress in divergent individuals, families, and populations. In addition, the assessment of family perception needs to be improved to ensure that the family is a unit of analysis; this may be achieved by measuring individual perceptions and collective family perception. And, as Boss (1992) suggested, even an outside observer's perceptions should be measured to better assess how families construct their realities. In addition, studies designed with not only quantitative but also qualitative methods would help better assess family perception.

Although not usually included in existing assessments of coping, it is suggested that researchers consider adding spirituality or religious-oriented items to their measurement of coping strategies. Current research has revealed a link between religiosity and mental health (Hackney & Sanders, 2003).

Whether stressors influence coping and managing strategies in families or the use of certain coping and managing strategies influences family stressors and their perceptions has yet to be answered. Future studies should examine the bidirectional and interactive nature of family processes as well as test for mediation and moderation. Furthermore, it is suggested that these models include an indicator of health as an outcome variable. The model presented here could serve as a starting place. Including other relevant variables, such as more types of family resources (financial, social, and community), multiple indicators of stressors (life events, strains, and traumatic events), or outcomes measures (family health, depressive symptoms) may also help address the problem of low R^2 s found in the current study. Replication of this study using a randomly selected sample is also recommended. Future research is needed to determine the extent to which these results generalize to families of different structures, socioeconomic status, and ethnicities.

The present study contributes to the understanding of families and their functioning. As family scientists continue to uncover the mystery of how coping and

managing occurs in families and which strategies are the most effective, they will be able to identify more effective ways to help families allocate their cognitive, emotional, social, and financial resources to deal with stressors.

Programs and policies aimed at enhancing family life should employ a multidisciplinary approach. For example, family stress programs should not be limited to teaching coping skills only as a reaction to stressful events. On the contrary, they need to equip families with managerial skills by teaching them to use proactive, cognitive resources. Similarly, family financial programs that primarily deal with cognitive aspects of planning, budgeting, savings, and investing could be enriched by incorporating the use of emotional and social resources. Policy makers should seek and request programs and interventional effects that embrace this approach.

Parenting programs, such as those that use the National Extension Parent Education Model (Duncan & Goddard, 1997; Smith, Cudaback, Goddard, & Myers-Walls, 1994), should include the construct of family daily stressors, especially the nature of daily hassles. These programs should also include the resources of managing strategies and coping, specifically social support, and may also involve religious coping or spirituality.

Programs and policies designed to improve family life can better serve their purpose by employing a holistic, culturally relevant approach. This approach better reflects the complexity and stress of family life in today's fast-paced world.

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