An exploratory study of the perceived well-being of African-American families in time of crisis and its relationship to their use of resources within the metropolitan Atlanta, Georgia area

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As the United States is in the midst of a proclaimed time of economic distress it is essential to identify the methods which families demonstrate skills of survival. This study is based on the premise that African-Americans have a self-made kin support system and culture which provide resources and skills for the betterment of the family unit. A quantitative methods design is used to identify and prioritize the resources and behaviors utilized by African-American families in time of declared economic crisis.

Through the Africultural Coping Skills inventory this study identifies that African-American families within the Metropolitan Atlanta, Georgia area use a great deal of the identified cultural-specific coping mechanisms. In addition, results from the modified version of the Satisfaction with Life Scale demonstrate that the study...
participant, who served as their African-American family representative, perceived their well-being as positive.

A thorough analysis of the study’s resulting data and a discussion are provided alongside review of concepts from Afrocentric theory and resource exchange theory. Several recommendations are provided as a result of this analysis and discussion. Recommendations are also provided in hopes of ensuring that continuous efforts are made to document and expose the positive attributes found within African-American family and culture are noted as a natural form of resilience.
AN EXPLORATORY STUDY OF THE PERCEIVED WELL-BEING OF AFRICAN-AMERICAN FAMILIES IN TIME OF CRISIS AND ITS RELATIONSHIP TO THEIR USE OF RESOURCES WITHIN THE METROPOLITAN ATLANTA, GEORGIA AREA

A DISSERTATION
SUBMITTED TO THE FACULTY OF CLARK ATLANTA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

BY

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Father/Mother God from whom all blessing flow, I am eternally grateful for the opportunity to live this life of love, servant-hood, and family. I look forward to ALL that you have in store! To the spirits of Timothy Brown and my forefathers and mothers who have continuously guided and led me through this journey, I miss and thank you.

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CHAPTER I

INTRODUCTION

Research and scholarly writings acknowledge that during previous times of crisis, such as the Great Depression of the 1920s, African-Americans were the group that suffered the most. This was attributed to their limited access to needed resources as well as the additional barriers of racial and economic discrimination (Kirkendall, 1974).

Years later, research continues to relay the same facts. The difference in levels of suffering is attributed to similar issues of limited access alongside inequalities and disparities which have resulted from structured and institutionalized racism and oppression (Hattery & Smith, 2007).

In spite of the United States' (U.S.) global perceptions as being a place of hope, promise and economic opportunity, African-American families continue to face such barriers. The Atlanta metropolitan area is referred to as the Black Mecca as African-Americans are surrounded by resources and tools to achieve the success that they desire. However, even within this designated area there are still obstacles faced by black families (White, 2007).

At present, the United States is feeling the effects of a global economic crisis that is projected to begin recovery in the second part of 2009, according to the International Monetary Fund's head Dominique Straus-Kahn. Until that time, global financial markets continue to be stressed, and housing and stock markets are receiving their biggest hits as
current economic times are being compared to the Great Depression of the late 1920s (International Monetary Fund, 2008).

As all Americans question their ability to pay for living expenses and maintain their current lifestyles, African-Americans and other minority groups will face additional hardships. Such challenges cause for continued research and exploration of such resilience (White, 2007).

Previous research has historically utilized two approaches when conducting research on the African-American family. The first perspective is the American dilemma perspective which perceived the African-American family as a product of the American culture. The second perspective is the Cultural Relativistic approach, which focused more on cultural strengths than cultural weaknesses. This perspective viewed the African-American family as being culturally independent from the dominant American culture and culturally functional (Mathis, 1978).

Use of the Cultural Relativistic approach is beneficial to the field of academia, research and social work practice. With primary roles of social work being advocacy and a quest for equality, this approach acknowledges that African-Americans indeed have a culture and within that culture there are strengths. This knowledge is contrary to some thoughts that were identified by Martin and Martin (1985). According to these authors, some social scientists believed that African-Americans had no culture, no history and no traditions. In addition, several researchers such as Odum, Ovesey, Kardiner and Myrdal (as cited in Martin & Martin, 1985) produced documents stating that for African-Americans there was “no pride of ancestry” and if there was a form of tradition it was
warped and pathological as African-Americans had “no intrapsychic defenses—no pride, no group solidarity, no tradition” (p. 1). Similar in thought, others such as Moynihan and Glazer (as cited in Martin & Martin, 1985) believed that if blacks had a culture or tradition it was solely that of the American culture.

After an acknowledgement of culture, strengths and documented resilience within the African-American community, Martin and Martin proposed a theory to assist with the understanding of this culture. This theory stemmed from the assumption that the African-American extended family’s major elements of mutual aid, social-class, cooperation, prosocial behavior in children and male-female equality were valid (Martin & Martin, 1985).

In addition, this assumption included an understanding of the African-American family as it extended to its community through fictive kinship and religious and racial consciousness. While also detailing the significant cultural aspect found within the helping tradition, which is the largely independent struggle of blacks for their survival and advancement from generation to generation, Martin and Martin exposed its tenure starting from its use in traditional Africa and in slavery into a current context (Martin & Martin, 1985).

By defining and giving examples of the helping tradition’s use within the African-American family, statements that stemmed from the American dilemma perspective were challenged and questioned. As research began to utilize theories that were similar to the Cultural Relativistic approach, accurate depictions of the African-American family were acknowledged. Black Families in White America (Billingsley, 1968), Climbing Jacob’s
Ladder (Billingsley, 1992), The Helping Tradition (Martin & Martin, 1985), and other black scholarly writings proposed statistically based approaches to ensure that previous misconceptions were acknowledged and true accounts of black family life were documented (Billingsley, 1992).

Out of such writings it was concluded that the most influential strength within the African-American culture is the institution of family; which encompasses a kin-support system and helping tradition that provides resources and skills to those within the family. In addition, the African-American culture includes the component of collectivism where the greater good of the whole is more important than that of the individual. This concept has been an instrumental piece of the African-American family’s ability to survive in extreme and challenging times (Asante, 2003).

African-Americans identify components of their culture when asked about successful means of survival. However, at present there is no statistical data to validate such beliefs during times of major crisis (Jewell, 2003).

Walter Allen (1995) states that African-Americans have undergone four major transitions of: slavery, emancipation, moving from a southern agrarian society to a northern industrial society, and the desegregation of the United States. Although there was great resilience demonstrated during these times, and other recent events such as Hurricane Katrina, there is limited literature which identifies the specific resources, skills and behaviors utilized to overcome such obstacles.

Billingsley (1968) states that the evidence is clear that economic viability is one of the major factors which enable families to meet the instrumental and expressive needs
of their members. It is also noted that this is vital in the understanding the African-American family as a unit.

During times of economic turmoil, one must acknowledge such interdependence when attempting to identify the African-American family’s well-being and ability to survive. To omit such understanding limits the ability to serve African-American families (Jewel, 2003).

This interdependence within the family and cultural-specific behaviors exists contrary to the image imparted by media of a longstanding dependence on the federal welfare system. However, even if one chose to solely focus on African-Americans within the lower economic class who may have had to utilize welfare benefits one would have to acknowledge the great amount of strengths within that subpopulation as well (Nobles, 1974).

Although those within the lower-economic class face greater challenges related to receiving a well-paying job, race, sexism, and stigma, there are many strengths within this group that remain untapped. For example, research shows that Aid to Families with Dependent Children (AFDC) (former version of Temporary Aide to Needy Families (TANF) recipients were viewed as solely residents of ghettos, single parents and being non-workers. Results of the study provided evidence that participants embodied the skills of parenting, having access to transportation and long histories of financial independence which were often times not accounted as skills and or resources (Jarrett, 1996).
In addition to not identifying the strengths of this sub-population, success of these individuals within social service programs, including those mandated under policies such as TANF, are not appropriately measured. Forms of measurement and program development have historically been based upon data concluded from research which included misperceptions and distorted perspectives. Therefore, the success of individuals within such programs is not solely dependent upon that of the participants but more so the use of research from distorted and Eurocentric analytical frameworks that are utilized at the time of the programs’ and trainings’ development (Nobles, 1974).

In addition to negative images toward those within the lower-economic class, and policies and programs stemming from inaccurate perceptions, African-American men have been negatively viewed as well. Such projections are that African-American men are absent from the home by choice or due to incarceration. They are viewed as sex symbols within the hip-hop culture, believed to be among the few that managed to benefit from Affirmative Action as a tool to access the success they have obtained. This perception is in spite of the small number of colleges and universities that actually use this practice, and the large number of men within the home and outside of jail (Jackson, 2006).

Although previous depictions of African-American problems were not accurate or from a positive perspective, there are problems within the African-American community and family. Recent scholars have begun to revisit previous literature and research to acknowledge such flaws while also documenting the truths of African-American family life (Hill, 1999).
Knowing this, researchers continue to quest for an understanding of the relationship between such negative images and depictions of African-Americans. There is specific research that has revisited its influence on the ability to access well-paying jobs, obtain loans, maintain high self-esteem and improve self image. All of which are influences on overall well-being (White, 2007).

Nonetheless, it is believed that the strengths and culture of African-Americans are still heavily relied upon by African-American families in the 21st century. Research identifies: strong achievement orientation, strong work orientation, flexible family roles, strong kinship bonds and strong religious orientation as strengths of the African-American family (Hill, 1999).

In spite of negative images and publicity, there is a positive side of statistics that is generally not covered. It is the duty of Afrocentric scholars utilize theories that acknowledge such truths and place the betterment of African descendents at the center of analysis (Schiele, 1997).

Statement of the Problem

African-Americans face various forms of crisis on a daily basis. Previous literature states that, in times of economic crisis, African-Americans suffer the greatest of all cultures due to the additional hardships of racism and discrimination (Kirkendall, 1974).

Later research demonstrates that such biases still exist with African-Americans in the 21st century. Black families continue to have economic, racial disparities in addition
to those discriminations that are germane to their white counterparts such as sex, sexual orientation and others (White, 2007).

As stated previously, African-American families have endured numerous challenges including the four major transitions of (a) slavery, (b) emancipation, (c) the geographic, socioeconomic, and cultural transitions from a southern rural, agrarian folk society to a Northern, Western and Midwestern, industrial society, and (d) the desegregation of U.S. society (Allen, 1995).

In addition to those listed recent events of Hurricane Katrina and the current economic crisis have greatly affected African-Americans; however, there is no research which details their well-being and means of survival during these times. Scholarly writings identify that the African-American family as an institution is the strongest influence to the African-Americans’ culture and survival (Billingsley, 1992).

The African-American family possesses several unique qualities which have attributed to the success of their resilience. Such qualities are the helping tradition, collectivism, kin-support systems and informal adoption. Through the use of these qualities the African-American family has consistently demonstrated strengths, skills, and internal resources in addition to those utilized within the social welfare system (Mazama, 2001).

These characteristics were however void from initial research on the Black family. Initial research spoke from a negative perspective and sought to dehumanize African-Americans as their presence was viewed as a hindrance upon white Americans.
The majority of such research placed African-Americans as a part of social problems such as teen pregnancy, drug, violence and welfare use (Billingsley, 1992).

Due to such inaccuracies and differentiations in perspectives two main problems were identified with the social work profession. First is the theories and paradigms which undergird social work practice models are reliant upon Eurocentric worldview versus the use of Afrocentric theory which places the descendents of Africa as the center of research analysis. Second, the cultural values of people of color have not been used as a theoretical base to develop social work practice models versus the current trend of applying Eurocentric models to minority issues. It has been recommended that Afrocentric social workers and researchers continue to challenge and deconstruct Eurocentric hegemony which has permeated the social work education and serves as the basis of most social work practice (Schiele, 1997).

Purpose of the Study

The purpose of this exploratory study is to add to the body of knowledge statistically sound data to illustrate the skills and resources African-American families utilize in times of economic crisis. This study utilized a quantitative method research design to identify if there is a relationship between the use of such resources and behaviors to the self reported well-being of African-American families during time of crisis. In particular, this study identified coping mechanisms and behaviors utilized by African-American families faced with a crisis through the use of the Africultural Coping Skills Inventory (Utsey, Adams, & Bolden, 2000).
The study’s scale measured African-American families’ self reported well-being with questions directly stemming from the Satisfaction with Life Scale (SWLS). To demonstrate such relationships this study will utilize the self-reported life satisfaction component of well-being of African-American families as the independent variable and class status, use of resources and Afrocentric behaviors as dependant variables.

The research study’s aim was to provide imperative information pertaining to the maintenance of well-being for African-American families; which it is currently lacking (White, 2007).

Research Questions

The research questions of the study are as follows:

RQ1: Is there a relationship between the use of resources by African-American families within the metropolitan Atlanta, Georgia area in time of economic crisis and the perceived well-being in the form of life satisfaction?

RQ2: Is there a relationship between the chosen use of resources and gender?

RQ3: Is there a relationship between the perceived well-being, in the form of life satisfaction, of African-American families and gender perception?

RQ4: Is there a relationship between the well-being, in the form of life satisfaction, of African-American families and annual household income?

Hypotheses

The null hypotheses for this study were as follows:

H₀₁: There is no statistically significant relationship between the use of resources by African-American families within the metropolitan Atlanta
area in time of crisis and perceived well-being in the form of life satisfaction.

$H_02$: There is a statistically significant relationship between the chosen use of resources and gender.

$H_03$: There is no statistically significant relationship between the gender perception of African-American family representatives and perceived well-being in the form of life satisfaction.

$H_04$: There is no statistically significant relationship between the annual household income of African-American family representatives and perceived well-being in the form of life satisfaction.

Significance of the Study

There has not been a thorough analysis conducted that identified African-Americans use of resources during times of hardship that have affected a large amount of African-American families such as Hurricane Katrina, slavery, and the desegregation of U.S. society. As the U.S. is in the midst of a financial crisis causing for a $700 billion dollar bail-out from the U.S. government, literature is needed to document and analyze how African-American families survive in time of crisis. Current crisis are currently in the form of but not limited to: a significant number of housing foreclosures, increase in unemployment, bank buy-outs, racial and social barriers, along with other negative factors/events (International Monetary Fund, 2008).

As crises arise, individuals and families will rely upon their social interactions as they attempt to meet their basic needs. These social interactions will serve as the means
which families are educated, and guided to handle difficult situations (Pescosolido, 1992).

African-American families must and will adapt to such occurrences, as they have repeatedly done in the past. This study’s purpose was to identify such resources utilized while doing so. This study will add statistically sound information to the body of cultural knowledge, and benefit future social service policy and program development.

As financial restructuring takes place within the legislative branches of both the state and federal levels, the results of this study will be essential for budget allocation and policy implementation. As a result of the this study’s analysis, one is able to note if there is a need to redirect targeted funds to relative caregiver funds, faith based initiatives, or community services, based on the identified use of resources. As proposed questions were answered one is now able to utilize such information to develop policies that are more inclusive and will have a greater impact; as public policies are historically written to benefit individuals versus families (Hill, 1999).

This study will generate dialogue and empirical data to provide a detailed understanding of the African-American family within the metropolitan Atlanta area. In addition, this study will shed light on the positive aspects of African-American family culture that go unnoticed. Although African-Americans have had much advancement in areas such as race relations, sexism and disparities among treatment of the poor, there is work to be done to ensure a quality of life for African-Americans (White, 2007).

Lastly, Afrocentric Social Work is based on the assumption that African-Americans continue to have the ethos, psycho behavioral patterns and values of
traditional West African culture. Within this assumption is the belief of the helping tradition which highlights the internal support systems of the African-American family (Schiele, 1997).

Therefore, it was of great significance to demonstrate through this study if there was a relationship between the use of resources and the well-being of African-American families within the metropolitan Atlanta area in times of crisis.
CHAPTER II
REVIEW OF THE LITERATURE

The purpose of presenting this review of literature is to demonstrate a need for the study based on a scholarly foundation. This review is a combination of current and historical analysis and literature relating to the African-American family. In addition, this review will acknowledge such gaps within the body of knowledge regarding the African-American family and its use of resources in time of economic crisis. The literature review will utilize the Afrocentric and resource exchange theories as a lens to expose and acknowledge scholarly writings and empirical research on this issue. In particular, the African-American family, images of the African-American family, economic crisis and perceived well-being will be discussed. Lastly, the Resource Exchange and Afrocentric theories will be thoroughly discussed.

African-American Family

African-American family has been defined numerous ways within academia, with most research limiting the definition to blood ties in spite of the understanding that the African-American family is not monolithic. Several scholars provide various parameters for understanding. For instance, Walter Allen (1995) provides five categories as constructs of the African-American families: location (household), functional relations (economic support and emotional responsibilities), shared values, affiliations, and blood ties. Hatter and Smith (2007) add that the African-American family can simply be
defined as “a set of people whom you love,” referring to an agape form of love, which acknowledges that individuals are able to choose their families without a basis of biological, legal ties or living situations (p. 11). The later of these definitions is noted as being more global in its applicableness.

In addition, Billingsley (1992) provides a detailed definition which encompasses the concepts found within most definitions of African-American families.

As an intimate association of persons of African descent who are related to one another by a variety of means, including blood, marriage, formal adoption, informal adoption, or by appropriation: sustained by a history of common residence in America; and deeply embedded in a network of social structures both internal and external to itself. Numerous interlocking elements come together forming an extraordinarily resilient institution. (p. 28)

For the sake of this study, the researcher chooses to adopt portions of this definition and will define African-American family is defined as persons of African descent related by a variety of means including relation by blood, formal adoption, informal adoption, or a determined interdependence based on love and/or affiliation. The chosen definition relates directly to the cultural aspects of the African-American family as it speaks to the extended family, informal adoption, helping tradition, kin-support system, and collectivism which are found within this institution. Although respected social scientists of the past have stated that African-Americans have no history, nor culture; these components are a constant force within the African-American family (Martin & Martin, 1978).
The extended family is a network serving as a self made mutual aid system which benefits those within it. This unique system has the ability to extend beyond geographic location and is identified as an attributor to the African-American’s ability to be economically and emotionally secure over the generations (Martin & Martin, 1978). The African-American family has relied on the concrete and symbolic resources for survival because of the African-American family’s inability to fully participate in the dominant American culture. Resources within the African-American family were heavily utilized because of their ability to be accessed and their longstanding reliability (Carlton-LaNey, 1999).

An example of the extended family is provided by Martin and Martin (1978) as they discuss a family’s biological formation and its extension through added members. The illustration demonstrates an interdependence of emotional, social and material support from its members, multigenerational structure, is headed by a dominant family member who takes upon leadership roles and is generally an elder, and utilizes the dominant family member’s household as the core of extended family activity (family reunions, celebrations). This unit’s existence ensures each individual member’s ability to survive. When an individual finds him or herself in a crisis they look to the extended family for support resulting from the extended family’s obligation to ensure the economic well-being of its members. Without the obligation as a major factor, extended families would no longer exist (Martin & Martin, 1978).

The African-American family developed methods of financial stability by ensuring that funds were distributed throughout the family. Monies were disseminated in
three formats: on a monthly basis, occasionally and on an emergency basis. In addition to ensuring monetary solidity, this act was also a way of expressing appreciation for the time and efforts spent raising the individual who provided the funds. This act was performed by those of blood ties and those who were a part of the extended family (Martin & Martin, 1978).

In the same fashion, informal adoptions were provided by the grandparents, aunts and uncles as well as other kin to individuals and families as a safety net outside of institutional resources when in crisis. For example, in Hill’s (1977) findings on the extended family including statistical data stating that while two-thirds of Caucasian children born out of wedlock are given away for formal adoption, 90% of African-American children were retained within the extended family leaving only ten percent to enter into formal adoption. Although the African-American presence within the adoption system has increased, the Afrocentric theory allows for the researcher to acknowledge the history of the African-American family, which highlights the internal strength and ability of the informal adoption system (Hill, 1977).

When discussing informal adoption and the extended family one must mention additional literature which discusses family structure, interdependence of its members and former trends within the U.S. which affect the African-American family. As mentioned previously, families relied more on the skills, resources and abilities of those within their home and family. As society has evolved and taken on more roles for economic gain, families have come to rely on out of the home resources as familial
functions are shared, offered or assumed by external entities such as societal institutions (Olson, Ponzetti, & Olson, 1989).

For example, the role of care giving initially was provided by the mother and or grandmother. As women have created a place in the workforce and have continued to stay in the workforce in lieu of previously viewed age limitations, these persons are out of the home and in the workforce; therefore, placing children in day care (Olson, Ponzetti, & Olson, 1989). Although this trend began prior to the current economic crisis, recent literature does not recognize if the there is an intensified shift in family structure due to the current economic crisis and rather this shift has contributed to any shift in the African-American family’s perceived well-being.

In addition to the African-American family’s ability to demonstrate the benefits of an extended family and create an informal adoption system, which are currently affected by changes in societal roles and family structure, the African-American family has also utilized the institution of the church. This reliance upon the church included a quest for spiritual growth. The cultural belief that humans have a spiritual or nonmaterial part to them was nurtured through this relationship (Schiele, 1990).

As an organization, the African-American church was a vessel used to house and heal the African-American spirit and conditions (Allen, 1995; Graham, 1999; Schiele, 1990). Being the place where one was able to receive counsel, day care, food, shelter, social activity and fellowship; the African-American church was and is the ultimate indigenous resource for the African-American family. With professional organizations
such as the National Association of Black Social Workers previously believing that in order for black children to develop a healthy racial identity and self-esteem there was a need to be a part of a black cultural environment; the black church was an ideal place for such nutriment (Roberts, 2002).

Outside of the church, the African-American family took part in the development of its community as residents and professionals. Pioneer social workers utilized macro and micro orientation as they employed their primary values and principles of self-help, mutual aid, race pride, and social debt within the communities in which they lived and worked. Mutual aid during the enslavement of Africans and the later professional and socially developed mutual aid systems, were attributers to the African-Americans ability to survive. Use of this mechanism over time demonstrates its strength as a tool. In addition, although the black family has continued to change in structure there is a continued reliance on mutual aid systems (Carlton-LaNey, 1999).

Recent literature states that because of government-sponsored social-service programs mutual aid networks have decreased. Although African-American families were not previously privileged to such benefits through legislation such as the Elizabethan Poor Laws or those expanded as a result of the Great Depression of the 1930s, it is believed that the African-American families have now come to rely on such resources since the emergent use in the 1960s. This increase in use is attributed to the Civil Rights Act of 1964 (Jewell, 2003).

There are varying views as to if and why governmental entities and structures have “enabled” African-American families and created such dependence. Along side
such varying views is a discussion as to how the success of such governmental programs have been measured and its influence on the African-American image. At either side of the discussion due to the limited amount of data within this area there is no baseline or documentation of current use for comparison (Nobles, 1974; Jewell, 2003).

Images of African-Americans

Results of early research concluded that economic conditions for African-Americans were a result of “family disorganization” (DuBois, 1909; Frazier, 1932; Frazier, 1934) and the deterioration of Africa American communities was a result of the nature of African-American families (U.S. Department of Labor, 2008). Common associations previously used to describe the African-American family were educational failures, unemployment, crime in black neighborhoods and the responsibility for poverty which came from common problems of illegitimacy, female-headed households, and welfare dependency (Nobles, 1974).

What was not exposed was the African-American family’s commitment to and appreciation of the family as a unit. Examples of this appreciation and commitment are provided by Paula Giddings in the foreword of Andrew Billingsley’s *Climbing Jacob’s Ladder: The Enduring Legacy of African-American families* (1992). Paula Giddings identifies examples of efforts made to preserve the institution. First, she identifies the testimony of Union soldiers which stated that the wives and husbands of marriages that were formalized on the plantation prior to the Emancipation chose to be committed to those unions in spite of their temporary or permanent separation, and once reunited remarried under the new backing of the Freedmen’s Bureau. Secondly, fathers repeatedly
requested for the freedom of their sons whom had been apprenticed to whites after courts declared that this placement would be a better opportunity than being with their families. Lastly, she adds the fact that mothers would walk ten or twenty miles to also petition their children at the Bureau (Billingsley, 1992). Each of these examples presents a clear desire to maintain the cohesive family unit.

In addition to a longing to preserve the family as a cohesive unit, there are several characteristics that are defining of and essential to the African-American family's culture. Collectivism, an extended family or kinship network (frequently materialized from and through family reunions) and informal adoptions are several that are determinates (Billingsley, 1992; Martin & Martin, 1985; Graham, 1999; Hill, 1999). In addition, Mazama (2001) provides seven “shared orientations” to describe the core cultural characteristics of African-American families. Those items are listed as: “the centrality of the community, respect for traditions, high level of spirituality, and ethical concern, harmony with nature, the sociality of selfhood, veneration of ancestors, and the unity of being” (p. 393).

With a strong belief and knowledge of their own individual experiences black scholars began to expose the truths within the African-American families. Years later, research based strengths were recognized. Hill (1999) identified the following as five strengths for African-American families: (a) strong achievement orientation, (b) strong work orientation, (c) flexible family roles, (d) strong kinship bonds, and (e) strong religious orientation. Doing so did not and does not negate the fact that there true problems and issues face the livelihood of African-American families. Within the
definition of African-American families is the association with racism and oppression as
they can be and are characterized by real and definite problems (Nobles, 1985).
However, when depicting such problems and issues literature has begun to provide an
accurate and strengths based perspective in effort to push forward the growth within the
African-American family (Nobles, 1985; Allen, 1999; Asante, 2003). Previous literature
solely provided negative images and portrayals of the African-American family without
hope or solutions. Upon the development and incorporation of theories such as
Afrocentric theory, scholars are now able to view such concerns from one that
incorporates historical strengths and resilience.

Crisis

In this study, crisis is defined within the context of the current global economic
crisis. All Americans at present are affected in some fashion by this crisis based on
recent and current analysis alongside projections of the current economic status and
welfare within the United States of America. Such events occur, affecting the lives of all
persons regardless of race, creed or color. The consequences of such crisis affect every
facet of daily life for all citizens, regardless of the individual’s direct or indirect
participation, as the market controls an extensive amount of America’s functions. In
particular, the author must begin this review by acknowledging Billingsley’s (1968)
statement that economic viability is a main factor that allows families to be able to meet
the instrumental, as well as the expressive needs of their members therefore further
demonstrating the need for such research.
The current need for research is largely due to the choice to utilize crisis as a variable versus stress, as it is more applicable due to the current economic crisis. There is a clear distinction between family stress and crisis. Stress is able to be measured on a continuum and at various degrees as a state of disturbed equilibrium while family crisis is a categorical variable and is a point of acute disequilibrium. Families are either in a state of crisis or they are not. Furthermore, a family crisis is defined once the family is no longer able to carry out its intended functions. With the current economic crisis affecting all areas of life for American citizens, through the financial markets of the federal, state and local levels, it is applicable to the current time of this research (Boss, 2002).

With a substantial amount of the financial risks for international, federal, state and local business and governmental affairs operating through New York, all areas are jeopardized. New York’s position of being the global financial capital is weakened as several banks, which have been instrumental in its leadership, have left the geographic area and are being sold to other companies (Gross, 2008).

In particular, financial analysts identify the selling of the New York based Merrill Lynch and Company, to North Carolina based Bank of America Corporation, as an example of a transfer in financial power. Along with Merrill Lynch and Company, other financial institutions which have had a heavy stake in New York’s longstanding position are being sold in part or their entirety. For example, Bear Stearns was sold in its entirety to JP Morgan Chase, including $29 billion dollars of United States federal dollars, while Lehman Brothers sold key units to the British based firm Barclays PLC (Gross, 2008). The costs of such transitions are evident at the federal, state and local levels.
Evidence is found through the use of federal dollars to aid in the buy-outs of several financial institutions, and the increase and or decrease in employment rates at the state and local levels. Changes in physical location directly affect those individuals who had accounts with transitioning institutions as well as those residing within the local communities. For example, in 2007, 11% of the city of New York’s jobs were with financial institutions; however, the monies earned made up 40% of the city’s revenue. As jobs are lost in the city of New York, jobs are gained in the areas where institutions have relocated (Gross, 2008).

In addition to the city of New York, a multitude of cities are receiving an increase in their unemployment rate. As of December 6, 2008, the Department of Labor states that the national unemployment rate was 6.5% while Georgia’s unemployment rate was 7% (Georgia Department of Labor, 2008). A specific example of the effects of the current economic crisis is found at the local level through the City of Atlanta’s substantial budget adjustment due to the city’s projected $50-60 million deficit for the 2009 fiscal year. This projection results from a decrease in revenue of 12.6%, identified as being a direct result of current “economic challenges.” This major employer has identified the following as some of the measures taken to minimize their economic situation: lay off of 222 staff positions, closing city operations on Fridays, million dollar decreases within several departments’ budgets, a 4-hour furlough for all employees working in departments funded by general funds and a hiring freeze (City of Atlanta, 2008).

In addition to the City of Atlanta, Atlanta based AT&T has announced a reduction of its staff by 4% which equates to 12,000 jobs. Causes were attributed to an increase in
interest from landline communication to wireless, video and broadband communication, and a change in organizational structure alongside “economic pressures.” In addition, the company states that as jobs are being cut in one area of the business they are being increased in others based off of consumer interest. In efforts to ease the transition for employees the company states that severance packages are being provided to all employees based on union agreements and management policies (AT&T, 2008).

Although AT&T has agreed to take such measures to ensure financial assistance to its employees, all of 533,000 nationwide employees involved in jobs lay-offs that occurred in the month of November alone did not have such luxury (AT&T, 2008). As an economic crisis is hazardous to the economy and to the well-being of those affected, such occurrences and travesties are inevitable and individuals must and will adapt during such times (Pescosolido, 1992).

An example of individuals demonstrating their ability to overcome obstacles in spite of economic crisis is found within the study conducted by Robin L. Jarrett (1994). This study examined ways that poor African-American single mothers adapted to economic marginality. As a result of the study, one recognizes that participants were able to assess their circumstance and take action that would ensure success of their family based on the resources made available to them, in spite of the “harsh economic conditions” (Jarrett, 1994).

In the same breath, economic crisis affects groups individually based on several factors including but not limited to prior economic status, gender, race, level of education, employment rate and others. In particular, race, gender, and access to well-
paying jobs are barriers that African-Americans face, as well as those of lower economic status (White, 2007).

In such instances, Hill (1958) provides four elements to consider when reviewing families in crisis: (a) the stressor event, (b) the resources, (c) the definition of the event, and (d) the crisis. Hill referred to this developed model as the ABCX family crisis model which he states, “A” (the stressor event), interacting with “B” (the family’s crisis-meeting resources), interacting with “C” (the family’s definition of the event) produced “X” (the crisis).

Building upon this model, scholars added the variables of coping strategies, family efforts to obtain new resources, pile up of strains and stressors, adjustments in family’s definition of their presented circumstance and outcomes from the coping attempts to create the McCubbin and Patterson’s (1982; 1983) Double ABCX model of adjustment and adaptation.

Well-Being

Well-being is one of today’s frequently utilized tools for measurement. Utilized across a variety of professions this descriptor has created a presence amongst scholarly writings and ongoing research of human populations (Nordenfelt, 1993).

Although definitions of this variable vary from study to study, many scholars will note that well-being cannot adequately be defined, as it is the personal account of the individual and is relative to their beliefs, values and opinion. Others may create domains as a means of limiting the responses of their participants and items needing to be
measured. Lastly some will limit the definition solely to what is important to the writer or what is relevant to their study (Seed & Lloyd, 1997).

Scholarly critiques question questionnaires ability to adequately answer all the dimensions that “quality of life” says it is able to. After stating that it is useful within various arenas, scholars acknowledge that researchers must be sensitive to participants’ perception as its name and common use may be misleading (Hyland, 1995).

For this purpose, other scholars choose to use global views to measure well-being. In this fashion, well-being maintains the ability to cover an array of populations as it is unique to the individual whom is being measured versus the use of predetermined domains, which may omit vital cultural specific characteristics (Utsey, Adam, & Bolden, 2000).

Well-being for the purpose of this study is influenced by the African-American families’ level of satisfaction with their presenting circumstances relative to their personal values with a specific emphasis on psychosocial well-being, economic stability, and level of crisis. This scoring or level is calculated with the understanding that individuals or family units are the only proper judge of their well-being, due to its strong reliance on perspective (Pavot & Diener, 1993). In addition, subjective well-being has an affective state that is made up of actual experiences of happiness, actual experiences of depression and an evaluation of one’s overall life or an evaluation of salient life domains (Sirgy, 2002).

After extensive review and comparison among other life satisfaction scales such as the Fordyce 1, Fordyce (percent), DPQ, Cantril, Gurin, Andrews, and Withey,
Campbell, Bradburn-Pas, Bradburn-Nas, Summed Doman Satisfaction and AIM scales, the Satisfaction with Life Scale (SWLS) has demonstrated its ability to adequately measure global satisfaction with life as a component of subjective well-being (Blake, 2000).

For the sake of this study perceived well-being was measured through the use of a modified version of the Satisfaction with Life Scale. This scale is a single factor, multi-measure and includes no subscales. The scale scores items from one to seven in terms of strongly disagree to strongly agree. Items in this section were responded to on a seven-point Likert scale. The scale was listed as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Slightly Disagree, 4 = Neither Agree or Disagree, 5 = Slightly Agree, 6 = Agree, and 7 = Strongly Agree. The possibilities of scores range from 5 (extremely dissatisfied) to 35 (highly satisfied).

Theoretical Framework

In an effort to best examine the perceived well-being of African-American families’ self reported well-being in the time of crisis and its relationship to their use of resources, the writer originally chose to utilize the theories of structural-functionalism and dynamic systems. These theories, at first glance, appeared to be capable of capturing the unique position and culture of African-American families by incorporating their relationship as humans within and to the environment, while also looking at society’s impact on the individual and their environment. After further analysis and an in depth review of literature on African-American families one was led to the theories of Afrocentric theory and resource exchange theory.
Since this discovery, the writer chose to utilize the later two theories as tools to examine previous research and guide the conducted research. In order to describe how the Afrocentric theory relates to and intersects with the writer's understanding of the idea of "family" in the African-American cultural context, the writer will briefly describe the African-American family's journey which provides a basis for the theory. Within this description will be an acknowledgement of the African-American culture, and its unique dynamics. Thereafter, Afrocentric theory will be defined.

The African-American family's journey begins before their arrival to the United States via the slave trade, extending to the culture that they possessed in Africa. Within this journey has been a multitude of challenges as well as victories that make this institution unique yet complex (Nobles, 1974).

Four major events are noted as being transformers for African-Americans. Those events are: slavery, emancipation, the geographic, socioeconomic, and cultural transitions from a southern rural, agrarian folk society to a Northern, Western and Midwestern, industrial society and the desegregation of U.S. society (Allen, 1995). A current occurrence is the global economic crisis which is believed to have an effect on the lives of all Americans. However one must acknowledge that African-Americans are also affected by additional factors such as race, lack of access to well paying jobs which subsequently influences their well-being, and ability to maintain (White, 2007). Although true, the African-American family is credited as the institution that has sustained African-Americans through challenges and troubled times (Billingsley, 1992; Martin & Martin, 1985; Hill, 1999).
The theoretical framework for this study was based on Afrocentric Theory. Originally developed in part as a research methodology designed to remove the inherent Eurocentric biases in mainstream academic research, Afrocentric theory places African people in the center of any analysis of African phenomena (Asante, 2003). This theory serves as a lens to understand the dynamics of African-American families in time of crisis and how resources are utilized, while incorporating the chosen populations history and present circumstance to highlight strengths and abilities when addressing identified social issues or concerns (Asante, 2003; Hill 1995). In addition, this theory is helpful in the movement of research toward a positive and accurate depiction of African-American families.

A secondary theory chosen for this study was the research is Resource Exchange theory. Within the African-American culture there is the cultural norms of collectivism and centrality of the community. The lens of Resource Exchange theory acknowledges the relationships that are synonymous with this belief. Resource Exchange theory, as outlined by Foa and Foa (1974; 1971), combines psychological and economic theories into one theory and notes that interpersonal relationships are developed by humans with little respect for the costs, profits (or outcomes), or rewards. The theory classifies these interpersonal encounters into the six classes of: (a) love, (b) status, (c) information, (d) money, (e) services, and (f) goods with an overarching grouping of these items being rewards and punishments.

One is able to place such interactions on the “coordinates of concrete symbolic and particularistic-universal” with “goods and services being considered as the most
concrete resource” and “status and information being the least concrete resource.”

Figure 1 provides a description of these interactions. In addition, love and is identified as
the most particularistic resource with money being the least particularistic resource
(Blake & Darling, 2000).

The use of the Afrocentric Theory enabled the study the opportunity to be a
catalyst of research which takes into account the values and norms of African-American
culture as a basis of the utilized theory. The practice of not incorporating such values
into the basis of theory is listed as a Eurocentric bias within academia as a whole and
particularly within the social sciences, including the field of Social Work.

Figure 1. Foa’s (1971) Model of Psychological and Economic Resources Along a
Mathematical Circomplex. (Gordon, 1975)

In addition, several additional biases in the form of beliefs are (a) that theories
and social work practice models should be written by white men as they are solely
capable of writing theories that guide research, (b) that African-Americans in particular lack the ability to do so, (c) that Eurocentric American culture is the primary precepts by which social problems are analyzed and solved, and (d) the belief that culture and the internalization of culture by the theorist does have an impact on the developed theory (Schiele, 1997).

Afrocentric theory and Resource Exchange theory have been used when providing research on areas such as quality of life, well-being, employee-satisfaction, consumer satisfaction, family roles and relationships, and others. Both of these theories are widely utilized and respected within the fields of social sciences (Graham, 1999; Gadsden & Smith, 1994; Gordon, 1975; Rosenbaum, & Massiah, 2007).
CHAPTER III
METHODOLOGY

Chapter III presents the methods and procedures that were used while conducting this study. The following items will be described: research design, description of the site, sample and population, instrumentation, treatment of the data, and limitation of the study.

Research Design

An exploratory descriptive research design was utilized for this study. This form of design was chosen to identify the specific behaviors and resources utilized by African-American families in the metropolitan Atlanta area during the currently proclaimed economic crisis. Using this form of research design allows for the collection of data in order to identify the use of multiple variables and determine if there is a statistically significant relationship between them.

The exploratory descriptive design allows for the descriptive review of the demographic information of participants. In addition, this design allowed for the explanation of the statistical relationship between the life satisfaction element of perceived well-being, class status, use of resources and Afrocentric cultural-specific coping mechanisms and behaviors.
Description of Site

The research study was conducted in the metropolitan Atlanta area of Georgia. The Georgia Department of Labor defines the Atlanta Metropolitan Statistical Area (MSA) to include the counties of: Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Newton, Paulding, Pike, Rockdale, Spalding, and Walton. Surveys were distributed to members of the National Forum for Black Public Administrators as well as the National Association of Black Accountants and one African-American church.

These means of access were selected due to their accessibility to the chosen participants. In addition, these sites were chosen because of their organizations’ demonstrated interest in the purpose and outcome of the chosen research topic. Originally, it was believed that the members of the executive boards of each organization and the administrative staff of these churches would be able to provide space during high volume times. Due to time constraints and access to decision makers, the survey was distributed as noted.

Sample and Population

The target population for this research was composed of African-Americans at least 18 years of age within the metropolitan Atlanta, Georgia area who served as representatives of their individual families. One hundred and forty eight families were selected using non-probability convenience sampling through two professional organizations’ memberships. In addition, a rolling sample was utilized through e-mail
via Survey Monkey®. These forms of sampling were chosen because of their frequent use within social science research, ability for rapid turn-around in data collection as well as the economy of the research design.

Instrumentation

The research study utilized a survey questionnaire entitled *Well-being of African-American Families in Time of Crisis and Their Use of Resources within the Metropolitan Atlanta, Georgia Area*. The survey questionnaire consisted of four sections with a total of 42 questions. Section I sought demographic information about the characteristics of the participants. Section II sought family demographics by asking respondents to define their family by selecting all that applied from a list of descriptors found within a thorough literature review. Section III employed a modified form of the Satisfaction with Life Scale (SWLS) in order to measure the participants’ perspective of their family’s well-being. Section IV solicited behaviors, values and resources used by the surveyed family during the current economic crisis by utilizing the Africultural Coping Systems Inventory scale (ACSI).

Section I of the survey questionnaire consisted of six questions. Of these six questions, selected questions were used as independent variables for the study. Questions in section I identified gender, age group, class and marital status, ethnic identity, and level of education. These questions offered information for the compilation of a demographic profile on the participants of the research study.

Section II consisted of one question. Section II asked participants to identify characteristics of their family based on a list of descriptors found within the literature
review. These questions allowed for a detailed account of whom or what relationships participants identified as their family when completing the survey, as this definition differs throughout research on the African-American family.

Section III consisted of five questions. This section analyzed participants' subjective well-being through the use of a modified version of the Satisfaction with Life Scale. Focusing on the non-affective component of well-being, this scale does not incorporate the emotional aspects of the construct but focuses on the individuals' cognitive judgmental process. The five-question scale allows for the participant to individually attribute a value to their various domains (i.e. health, spirituality, environment, material wealth), therefore not minimizing the participant's voice to the researchers limited perception. In addition, the Satisfaction with Life Scale (SWLS) is a single factor, multi-measure and includes no subscales. The scale scores items from one to seven in terms of strongly disagree to strongly agree. Items in this section were responded to on a seven-point Likert scale. The scale was listed as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Slightly Disagree, 5 = Slightly Agree, 6 = Agree, and 7 = Strongly Agree. The possibilities of scores range from 5 (extremely dissatisfied) to 35 (highly satisfied). To ensure full participation, the option of “Neither Agree or Disagree” was omitted.

Section IV consisted of 30 questions. This section measured the culture-specific, spiritually based coping behaviors/strategies used during the currently declared economic crisis using the Africultural Coping Systems Inventory (ACSI). This portion of the questionnaire covered both the areas of use of resources and specific behaviors while incorporating African-American cultural values. The ACSI includes the four subscales of
Cognitive/Emotional Debriefing, Spiritual-Centered Coping, Collective-Centered Coping and Ritual-Centered Coping. This scale scores items from zero to three in terms of does not apply or did not use to used a great deal. Items in this section were responded to on a four-point Likert scale. The scale was listed as follows: 0 = Does not apply or did not use, 1 = Used a Little, 2 = Used a Lot, and 3 = Used a Great Deal (Utsey, Adams & Bolden, 2000).

Treatment of Data

Statistical treatment of data utilized descriptive statistics, including frequency distribution and cross tabulation. The test statistic utilized for this was study chi-square.

Frequency distribution was utilized to analyze all of the variables for this study in order to review basic measurements. In addition, a frequency distribution was used to produce an individual demographic profile as well as a family demographic profile to provide a level of understanding regarding the participants of the study.

Cross tabulations were also utilized to test statistical relationships between dependent and independent variables. This form of analysis was used between use of Ritual-Centered Coping mechanisms and gender, use of Ritual-Centered Coping mechanisms and perceived well-being in the form of life satisfaction, well-being and gender, levels of well-being and gender, and well-being and annual household income. Each of these cross-tabulations was from data received from representatives of African-American families, at least 18 years of age, in the metropolitan Atlanta, Georgia area.

The test statistic employed for the entirety of the study was Pearson Chi-Square. This test noted if there was or was not a statistically significant relationship between the
independent and dependent variables. Those scores that were below .05 demonstrated a statistically significant relationship.

Limitations of the Study

There were three limitations of the study. The first limitation was the limited number of participants. The second limitation was the inability of generalization of the information to the broad population. This is due in part because of the specificity of the chosen population.

This study does not identify the number of individuals within the household and or family of the participant. The lack of such information limits the study’s ability to identify the number of persons influencing the perceived well-being of the family unit.
CHAPTER IV
PRESENTATION OF FINDINGS

The purpose of this chapter is to present the findings of the study which purpose was to explore the perceived well-being of African-American families during the current economic crisis and its relationship to their use of resources within the metropolitan Atlanta, Georgia area. The findings are organized into two sections: demographic data and research questions and hypothesis.

Demographic Data

This section provides a summary of the study participants. Descriptive statistics were used to analyze the following: gender, highest level of education, age group, ethnic group, household annual income, marital status, and family demographics.

A target population for the research was composed of individual representatives of African-American families, at least 18 years of age, within the metropolitan Atlanta Georgia Area. One hundred and forty eight family representatives were obtained using both convenience sampling at a public location in the metropolitan Atlanta, Georgia area and a snowball sample via Survey Monkey® from participants of two professional organizations and members of predominately African-American churches within the metropolitan Atlanta, Georgia area.

As indicated in Table 1, there were 148 participants in this study. There were 144 surveys completed online via Survey Monkey® and 32 paper surveys. Four incomplete
Table 1

*Demographic Profile of Study Respondents*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>49</td>
<td>33.1</td>
</tr>
<tr>
<td>Female</td>
<td>99</td>
<td>66.9</td>
</tr>
<tr>
<td><strong>Highest Level of Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less Than High School</td>
<td>3</td>
<td>2.0</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>24</td>
<td>16.2</td>
</tr>
<tr>
<td>Technical/Associate Degree</td>
<td>13</td>
<td>8.8</td>
</tr>
<tr>
<td>College Graduate</td>
<td>108</td>
<td>73.0</td>
</tr>
<tr>
<td><strong>Age Group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 – 24</td>
<td>15</td>
<td>10.1</td>
</tr>
<tr>
<td>25 – 34</td>
<td>34</td>
<td>23.0</td>
</tr>
<tr>
<td>35 – 44</td>
<td>26</td>
<td>17.6</td>
</tr>
<tr>
<td>45 – 54</td>
<td>28</td>
<td>18.9</td>
</tr>
<tr>
<td>55 – 64</td>
<td>33</td>
<td>22.3</td>
</tr>
<tr>
<td>65 and up</td>
<td>12</td>
<td>8.1</td>
</tr>
<tr>
<td><strong>Ethnic Group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African-American Descent</td>
<td>144</td>
<td>97.3</td>
</tr>
<tr>
<td>Caucasian</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>1.4</td>
</tr>
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Table 1 (continued)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td><strong>Household Annual Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $20,000</td>
<td>14</td>
<td>9.5</td>
</tr>
<tr>
<td>$21,000 - $40,000</td>
<td>20</td>
<td>13.5</td>
</tr>
<tr>
<td>$41,000 - $60,000</td>
<td>27</td>
<td>18.2</td>
</tr>
<tr>
<td>$61,000 - $80,000</td>
<td>33</td>
<td>22.3</td>
</tr>
<tr>
<td>$81,000 - $100,000</td>
<td>17</td>
<td>11.5</td>
</tr>
<tr>
<td>Over $100,000</td>
<td>37</td>
<td>25.0</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single (Never Married)</td>
<td>60</td>
<td>40.5</td>
</tr>
<tr>
<td>Married</td>
<td>52</td>
<td>35.1</td>
</tr>
<tr>
<td>Divorced</td>
<td>32</td>
<td>21.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>3</td>
<td>2.0</td>
</tr>
<tr>
<td>Civil Union</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Common Law Marriage</td>
<td>1</td>
<td>0.7</td>
</tr>
</tbody>
</table>

surveys were submitted and were not included in the following data. Of those who completed the survey, 33.1% (49) were male and 66.9% (99) were female. In regards to their highest level of education, a great majority of the respondents were college graduates (73%) and the least of those who responded had less than a high school education (2%). Majority of the respondents were solely African-American (97.3%). One participant identified themselves as being of both African and Hispanic descent.
(0.7%). This participant expressed gratitude for being a part of the study and stressed their allegiance to both cultures. In addition, there was one participant who identified themselves as being both African and Caucasian descent (0.7%). Two participants identified themselves as being of African descent alongside an unidentified heritage (1.4%) by selecting “Other.”

Ages of participants were captured using six groupings. The largest group of participants was a part of the age group 25 to 34 (23%) and the age group with the least representation was 65 and up (8.1%). The greatest amount of participants were from a household with an annual household income of over $100,000 (25%), while 18.2% (27) were from a home with $41,000 to $60,000 annual income and 9.5% (14) were from a home with less than $20,000 annually. Participants responses indicated that 40.5% (60) were single (never married), 35.1% (52) were married, 21.6% (32) were divorced, 2.0% (3) were widowed, 0.0 (0%) were a part of a civil union and one (0.7%) was a part of a common-law marriage.

Table 2 provides a list of descriptors used to describe African-American families found within the literature review. Respondents were asked to identify all of the descriptors that they would use to describe their family. As indicated in Table 2, majority of the respondents identified their family to be defined as: those whom they had blood ties (90.5%), marriage (70.9%) and those whom they loved (agape love) (58.8%). There was an equal amount of respondents who included the definition of those whom they lived with (50%) as those who did not include this descriptor (50%).
### Table 2

*Family Definition Profile of Study Respondents*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent of Identification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood Ties</td>
<td>134</td>
<td>90.5</td>
</tr>
<tr>
<td>Marriage</td>
<td>105</td>
<td>70.9</td>
</tr>
<tr>
<td>Formal Adoption</td>
<td>54</td>
<td>36.5</td>
</tr>
<tr>
<td>Informal Adoption</td>
<td>42</td>
<td>28.4</td>
</tr>
<tr>
<td>My Community</td>
<td>48</td>
<td>32.4</td>
</tr>
<tr>
<td>Those Whom I Love (Agape Love)</td>
<td>87</td>
<td>58.8</td>
</tr>
<tr>
<td>Those With Whom I Reside (Live)</td>
<td>74</td>
<td>50.0</td>
</tr>
<tr>
<td>Organizational Affiliations</td>
<td>45</td>
<td>30.4</td>
</tr>
<tr>
<td>Those Whom I Depend on Emotionally and Financially</td>
<td>73</td>
<td>49.3</td>
</tr>
<tr>
<td>Those Whom I Share Values</td>
<td>58</td>
<td>39.2</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>6.8</td>
</tr>
</tbody>
</table>

The majority of the respondents felt that they did not define their family as being: formal adoption (63.5%), informal adoption (71.6%), their community (67.6%), their organizational affiliations (69.6%), those whom they depend on emotionally and financially (50.7%) nor those whom they share values with (60.8%). The majority of respondents was able to utilize the list of characteristics to define their family and did not need an additional option (93.2%).
Research Questions and Hypotheses

There were four research questions and four null hypotheses in the study. This section provides an analysis of the research questions and a testing of the null hypotheses.

RQ1: Is there a relationship between the use of resources by African-American families within the metropolitan Atlanta, Georgia area in time of economic crisis and the perceived well-being in the form of life satisfaction?

H01: There is no statistically significant relationship between the use of resources by African-American families within the metropolitan Atlanta area in time of crisis and perceived well-being in the form of life satisfaction.

African America Family

The African-American family has been the target of research which has both benefited and categorized the resilient institution. Recent efforts of Afrocentric research have begun to acknowledge the strengths and abilities of this population. Such strengths and abilities have allowed for continued progress through many insurmountable challenges (Asante, 2003).

For the sake of this study, African-American family is defined as persons of African descent related by a variety of means including: relation by blood, formal adoption, informal adoption, or a determined interdependence based on love and/or affiliation. Stemming from Billingsley’s (1992) definition, the study acknowledges the uniqueness of African-American culture which extends beyond conventional definitions that are limited to blood, marriage and those whom one resides with.
Use of Resources among African-American Families within the Metro Atlanta, Georgia Area in Time of Economic Crisis

The use of resources is a constant topic of interest as one of the main goals of family support services is the strengthening of family function, which is heavily influenced by the family’s chosen resources. Resources are utilized externally and internally within African-American families. Due to the unique culture of African-Americans, it is vital that research continuously acknowledge and identify those resources that are utilized and beneficial to this population (Downs, Moore, McFadden & Costin, 2000).

In this study, use of resources was defined as the culture-specific coping strategies unique to and used by African-American families in the categories of ritual-centered coping, collective coping, spiritual-centered coping and cognitive/emotional debriefing. These categories capture specific resources that are not consistently found within Eurocentric paradigms that measure coping and resources during time of stress and or crisis. Using such categories acknowledges the group-derived ego strengths and strong spiritual and/or religious belief systems embedded within the African-American culture. Literature acknowledges the effect of culture on coping skills/behaviors used by African-American and its influence on their ability to demonstrate possible resilience (Utsey, Adams, & Bolden, 2000).

A frequency distribution of coping mechanism/behaviors utilized by 148 African-American families during the current economic crisis follows. The percentage of respondents who stated that their family used each coping mechanism either a little, a lot or a great deal is identified.
As shown in Table 3, African-American families have utilized majority of the coping mechanisms/behaviors as detailed on the Africultural Coping Skills Inventory during the current economic crisis. Those categories that were utilized by a great majority of the participants were SPIRAY where members of respondents' families have prayed that things would work themselves out (99.3%), COGHOPE where they hoped that things would get better with time (91.2), SPIASK where they asked that someone pray for them (92.6%). In addition, a great majority of respondents' families have (COLSHARE) shared their feelings with a friend or family member, (COLREMEM) and remembered what a parent or other relative once said about dealing with the kinds of situations.

Also in Table 3 is the identification of the variables that majority of African-American families represented in this study did not utilize were: (COLASK) asking for suggestions on how to deal with situation during a meeting of my organization or club (46.6%), (RITLIT) the lighting of a candle for strength or guidance in dealing with the problem (23.6%), (RITBURN) the burning of incense for strength or guidance in dealing with the problem (16.9%) and (RITCROSS) the use of a cross or other object for its special powers in dealing with the problem (27.7%).

Variables with an SPI prefix were a part of the category Spiritual-Centered Coping. Variables with the prefix COL were a part of the category Collective-Centered Coping. Variables with prefix COG were a part of the category Cognitive/Emotional Debriefing. Lastly, variables with the prefix RIT were a part of the category Ritual-Centered Coping.
Table 3

*Use of Resources by African-American Families*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement on Survey</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>SPIPRAY</td>
<td>Prayed that things would work themselves out</td>
<td>147</td>
<td>99.3</td>
</tr>
<tr>
<td>COLHELP</td>
<td>Got a group of family or friends together to help with the problem</td>
<td>129</td>
<td>87.2</td>
</tr>
<tr>
<td>COLSHARE</td>
<td>Shared your feelings with a friend or family member</td>
<td>146</td>
<td>98.6</td>
</tr>
<tr>
<td>COLREMEM</td>
<td>Remembered what a parent or other relative once said about dealing with the kinds of situations</td>
<td>142</td>
<td>95.9</td>
</tr>
<tr>
<td>COGTRY</td>
<td>Tried to forget about the situation</td>
<td>93</td>
<td>62.8</td>
</tr>
<tr>
<td>SPIWENT</td>
<td>Went to church or other religious meetings to get help</td>
<td>109</td>
<td>73.6</td>
</tr>
<tr>
<td>COLSTRUG</td>
<td>Thought of all struggles black people have had to endure and this gave me strength to deal with the situation</td>
<td>131</td>
<td>88.5</td>
</tr>
<tr>
<td>COGKEEP</td>
<td>To keep from thinking about the situation, I found other things to keep me busy</td>
<td>126</td>
<td>85.1</td>
</tr>
<tr>
<td>COLADV</td>
<td>Sought advise about how to handle the situation from an other person in my family or community</td>
<td>124</td>
<td>83.8</td>
</tr>
<tr>
<td>Variable</td>
<td>Statement on Survey</td>
<td>Frequency of Use</td>
<td>Percent</td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>---------</td>
</tr>
<tr>
<td>SPIREAD</td>
<td>Read scripture from the Bible or similar book for comfort and/or guidance</td>
<td>131</td>
<td>88.5</td>
</tr>
<tr>
<td>COLASK</td>
<td>Asked for suggestion on how to deal with the situation during a meeting of my organization or club</td>
<td>69</td>
<td>46.6</td>
</tr>
<tr>
<td>COGCON</td>
<td>Tried to convince myself that it wasn’t that bad</td>
<td>105</td>
<td>70.9</td>
</tr>
<tr>
<td>SPIASK</td>
<td>Asked someone to pray for me</td>
<td>137</td>
<td>92.6</td>
</tr>
<tr>
<td>COGSPEN</td>
<td>Spent more time than usual doing group activities</td>
<td>92</td>
<td>62.2</td>
</tr>
<tr>
<td>COGHOPE</td>
<td>Hoped that things would get better with time</td>
<td>135</td>
<td>91.2</td>
</tr>
<tr>
<td>SPIREADB</td>
<td>Read passage from daily medication book</td>
<td>103</td>
<td>69.6</td>
</tr>
<tr>
<td>COGTIME</td>
<td>Spent more time than usual doing group activities</td>
<td>128</td>
<td>86.5</td>
</tr>
<tr>
<td>COGREMOV</td>
<td>Hoped that things would get better with time</td>
<td>112</td>
<td>75.7</td>
</tr>
<tr>
<td>COGLAUGH</td>
<td>Sought out people I thought would make me laugh</td>
<td>118</td>
<td>79.7</td>
</tr>
<tr>
<td>COGCLOTH</td>
<td>Got dressed up in my best clothing</td>
<td>83</td>
<td>56.1</td>
</tr>
<tr>
<td>SPIBLESS</td>
<td>Asked for blessings from a spiritual or religious person</td>
<td>109</td>
<td>73.6</td>
</tr>
</tbody>
</table>
Table 3 (continued)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement on Survey</th>
<th>Frequency of Use</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLHELP</td>
<td>Helped others with their problems</td>
<td>142</td>
<td>95.9</td>
</tr>
<tr>
<td>RITLIT</td>
<td>Lit a candle for strength or guidance in dealing with the problem</td>
<td>35</td>
<td>23.6</td>
</tr>
<tr>
<td>COLEMOT</td>
<td>Sought emotional support from family and</td>
<td>139</td>
<td>93.9</td>
</tr>
<tr>
<td>RITBURN</td>
<td>Burned incense for strength or guidance in dealing with the problem</td>
<td>25</td>
<td>16.9</td>
</tr>
<tr>
<td>COGSOC</td>
<td>Attended a social event (dance, party, movies) to reduce stress caused by the situation</td>
<td>111</td>
<td>75.0</td>
</tr>
<tr>
<td>SPISUNG</td>
<td>Sang a song to myself to help reduce the stress</td>
<td>116</td>
<td>78.4</td>
</tr>
<tr>
<td>RITCROSS</td>
<td>Used a cross or other object for its special powers in dealing with the problem</td>
<td>41</td>
<td>27.7</td>
</tr>
<tr>
<td>COGWATCH</td>
<td>Found myself watching more comedy shows on TV</td>
<td>91</td>
<td>61.5</td>
</tr>
<tr>
<td>SPILEFT</td>
<td>Left matters in God’s hands</td>
<td>142</td>
<td>95.9</td>
</tr>
</tbody>
</table>

Shown in Table 4 is a frequency distribution which reveals that majority of African-American families utilized at least one resource in the categories of Collective Coping (100%), Cognitive/Emotional Debriefing (99%) and Collective Coping (100%). Forty-three point two percent of respondents utilized coping mechanisms or behaviors that were a part of the Ritual-Centered category.
Table 4

*Use of Resources by African-American Families by Category*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency of Use</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Used</td>
</tr>
<tr>
<td>RITUAL Ritual-Centered Coping</td>
<td>64</td>
</tr>
<tr>
<td>COGDEBR Cognitive/Emotional Debriefing</td>
<td>147</td>
</tr>
<tr>
<td>SPIRCOPE Spiritual-Centered Coping</td>
<td>148</td>
</tr>
<tr>
<td>COLLECT Collective Coping</td>
<td>148</td>
</tr>
</tbody>
</table>

*Perceived Well-Being in the Form of Life Satisfaction with African-American Families*

Well-being is a continued interest amongst the social sciences and is defined in several fashions throughout academia. Well-being generally includes the analyzing of life over several domains and from a variety of perspectives while incorporating the affects of one’s environment. Due to the complexity involved in measuring each area of one’s life, which varies from individual to individual, some scholars choose to view this subject from a global perspective. Doing so allows the individual to measure their well-being from their perspective and does not limit the opportunity to capture what is important to the one whose well-being is being measured (Pavot & Diener, 1993).

In this study, the life satisfaction component of well-being is utilized and applied to the family of the participant. This study explores global life satisfaction to identify the overall life satisfaction of African-American families opposed to summarizing a variety...
of domains to arrive at an explanation of how participants are on multiple levels through the analyzing of several numerous factors across designated domains.

Table 5 is a frequency distribution table of African-American families and their perceived well-being by providing their level of agreement with five life satisfaction statements. As shown in Table 5, majority of participants agreed that in most ways their family life is close to their ideal (76.4%). Table 5 also indicates that a majority (70.3%) of participants agreed that the conditions of their family life are excellent. In addition, 73% (108) of participants agreed that their family is satisfied with their family life. Of the 148 represented black families within the metropolitan Atlanta, Georgia area, 84.5% (125) agreed with the statement that so far their family has gotten the important things they want in life. However, the majority of respondents (52.7%) disagreed with the statement that if their family could live their lives over they would change almost nothing.

Table 5

*Perceived Well-Being of African-American Families*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement</th>
<th>Frequency of Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>IDEAL</td>
<td>In most ways, my family is close to our ideal.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>113</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>35</td>
</tr>
</tbody>
</table>
Table 5 (continued)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement</th>
<th>Frequency of Satisfaction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>CONDIT</td>
<td>The conditions of my family's life are excellent</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>104</td>
<td>70.3</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>44</td>
<td>29.7</td>
</tr>
<tr>
<td>SATISF</td>
<td>My family is satisfied with our family life.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>108</td>
<td>73.0</td>
</tr>
<tr>
<td></td>
<td>Degree</td>
<td>40</td>
<td>27.0</td>
</tr>
<tr>
<td>IMPORT</td>
<td>So far, my family has gotten the important things we want in life</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>125</td>
<td>84.5</td>
</tr>
<tr>
<td></td>
<td>Degree</td>
<td>23</td>
<td>15.5</td>
</tr>
<tr>
<td>CHANGE</td>
<td>If my family could live our life over, we would change almost nothing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>70</td>
<td>47.3</td>
</tr>
<tr>
<td></td>
<td>Degree</td>
<td>78</td>
<td>52.7</td>
</tr>
</tbody>
</table>

Due to the great amount of use of resources within the categories of Spiritual-Centered Coping, Collective-Centered Coping, and Cognitive/Emotional Debriefing (see Table 4), there was little disagreement within these categories and therefore the writer was unable to run a test statistic to see if there was a relationship between such variables and the well-being of African-American families.
Table 6 provides a cross tabulation of respondents’ agreement with life satisfaction statements and their use of mechanisms that were ritually centered. As shown in this table, 34.5% (51) of respondents agreed with the statement that their family’s life is close to their ideal and they used resources that were ritually centered while 41.9% (62) may have agreed but did not use such resources; 8.8% of the respondents (13) disagreed with the statement and used resources that were ritually centered while 14.9% (22) disagreed and did not utilize such resources. There was no statistical relationship between such variables as chi-square test results provide a degree of freedom of 1 and \( p = .404 \).

Table 6

*Use of Ritual-Centered Resources by African-American Families and Well-Being*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency of Respondents’ Ritual Coping Use</th>
<th>Resource Used</th>
<th>Resource Did not Use</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>IDEAL</td>
<td>In most ways, my family is close to our ideal.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>51 34.5</td>
<td>62 41.9</td>
<td>113 76.4</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>13 8.8</td>
<td>22 14.9</td>
<td>35 23.6</td>
</tr>
<tr>
<td>Variable</td>
<td>Variable Description</td>
<td>Used</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>CONDIT</td>
<td>The conditions of my family’s life are excellent.</td>
<td>45</td>
<td>30.4</td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>19</td>
<td>12.8</td>
<td>25</td>
</tr>
<tr>
<td>SATISF</td>
<td>My family is satisfied with our family life.</td>
<td>46</td>
<td>31.1</td>
<td>62</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>18</td>
<td>12.2</td>
<td>22</td>
</tr>
<tr>
<td>IMPORT</td>
<td>So far, my family has gotten the important things we want in life.</td>
<td>54</td>
<td>36.5</td>
<td>71</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>10</td>
<td>6.8</td>
<td>13</td>
</tr>
<tr>
<td>CHANGE</td>
<td>If my family could live our life over, we would change almost nothing.</td>
<td>31</td>
<td>20.9</td>
<td>39</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>33</td>
<td>22.3</td>
<td>45</td>
</tr>
</tbody>
</table>
Also shown above in Table 6 is the response the statement that conditions of their family life are excellent, 30.4% (45) of respondents both agreed with this statement and used ritually-centered coping mechanisms while 39.9% (59) agreed with the statement but did not use these mechanisms. Nineteen (12.8%) of the respondents disagreed with the statement but used ritually-centered coping mechanisms and the 16.9% (25) who also disagreed did not use identified mechanisms. A chi-square test was ran and the degrees of freedom were one and \( p = .992 \) with a value of .000.

In response to the family life satisfaction statement that respondents' families are satisfied with their family life 41.9% (62) of respondents agreed with this statement but did not use resources that were ritually centered while 31.1% (46) also agreed but used such resources. Eighteen (12.2%) of the respondents used resources that were ritually centered and disagreed with the statement while 14.9% (22) also disagreed with the statement but did not use such resources.

The fourth family life satisfaction statement sought participants' level of agreement with the statement that so far their family has gotten the important things they want in life. A Pearson-Chi Square test was ran to test if there was a statistical relationship between their agreement with this statement and their use of ritually specific coping skills and there was not. Test results indicated that value of .069 with a degree of freedom of 1 and \( p = .793 \); 36.5% (54) of respondents agreed with this statement and used ritually-centered coping mechanisms while 48.0% (71) also agreed but did not use such resources. Thirteen (8.8%) of respondents' family members did not use one of the three identified resources in this area and they disagreed with this statement while 6.8% (10) of respondents also disagreed but used one of the three coping mechanisms.
The last perceived family well-being statement stated that if the respondents’ families could live their family lives over they would change almost nothing. Of the participants in the study, 30.4% (45) did not use coping mechanisms that were ritually centered and disagreed with the statement while 22.3% (33) also disagreed with the statement but used one of the three coping mechanisms under the category of Ritual-Centered Coping. Of the respondents, 20.9% (31) agreed with the statement and used mechanisms from this category while 26.4% (39) also agreed with the statement but did not use such resources. Pearson-chi square test results indicated that $p = .808$, there was a degree of freedom of 1 and a value of .059

RQ2: Is there a relationship between the chosen use of resources and gender?

$H_02$: There is a statistically significant relationship between the chosen use of resources and gender.

There were eleven questions on the survey which measured Cognitive/Emotional Debriefing. Eight questions on the survey were designated to measure the use of resources that were spiritually centered and an additional eight measured those that involved collective coping. Of these sections, there was not enough disagreement to do a test statistic run.

There were three questions on the survey assigned to the category of Ritual. The null hypothesis was accepted and there is no statistical relationship between gender perception of use and Ritual-Centered Coping mechanisms or behaviors.

As previously demonstrated in Table 4, three of the four resources were utilized by a great majority of the respondents. Due to the great amount of use among the
categories of Cognitive/Emotional Debriefing, Spiritual-Centered Coping and Collective Coping, there was not enough disagreement to do a test statistic run.

As shown in Table 7, 19 of the 49 (38.7%) participating males identified the use of a coping mechanism or behavior that was ritually centered by their family during the current economic crisis. Forty-five of the 99 (45.5%) participating females noted that their family utilized a ritually-centered coping mechanism. Chi-square was employed to test the strength of association between gender and the use of mechanisms that are ritually centered. The null hypothesis was not rejected and there is no statistically significant relationship between gender and use of ritually centered coping mechanisms ($p = .596$).

Table 7

*Use of Ritually-Centered Coping Mechanisms by Gender*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency of Use by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td></td>
<td>#</td>
</tr>
<tr>
<td>RITUAL Used Resource</td>
<td>19</td>
</tr>
<tr>
<td>RITUAL Did Not Use Resource</td>
<td>30</td>
</tr>
</tbody>
</table>

$df = 1$  $p = .440$  Value = .596

RQ3: Is there a relationship between the perceived well-being, in the form of life satisfaction, of African-American families and gender perception?
H₀₃: There is no statistically significant relationship between the gender perception of African-American family representatives and perceived well-being in the form of life satisfaction.

Table 8 is a cross tabulation of participant agreement or disagreement with family life satisfaction statements and gender perception. As shown, the majority of both males (73.5%) and females (77.8%) agreed that in most ways their family life is close to their ideal. A majority of both males (61.2%) and females (74.7%) also believed that the conditions of their family life are excellent. In response to the statement that respondents’ families were satisfied with their family life, majority of respondents, both male (71.4%) and female (73.7%) agreed. In reference to their perception that their family has gotten the important things they want out of life, majority of respondents, both male (81.6%) and female (85.9%) agreed. Lastly, the majority of the males (59.2%) disagreed with the statement that if they were able to live their lives over they would change almost nothing while majority of females (50.5%) agreed with the statement.

Table 8
Perceived Well-Being of African-American Families by Gender

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency of Satisfaction by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>IDEAL In most ways, my family is</td>
<td></td>
</tr>
<tr>
<td>close to our ideal.</td>
<td></td>
</tr>
<tr>
<td>Agree</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>24.3%</td>
</tr>
<tr>
<td>Disagree</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>8.8%</td>
</tr>
</tbody>
</table>
Table 8 (continued)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency of Satisfaction by Gender</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>CONDIT</td>
<td>The conditions of my family's life are excellent.</td>
<td>30</td>
<td>20.3</td>
<td>74</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>30</td>
<td>20.3</td>
<td>74</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>19</td>
<td>12.8</td>
<td>25</td>
</tr>
<tr>
<td>SATISF</td>
<td>My family is satisfied with our family life.</td>
<td>35</td>
<td>23.6</td>
<td>73</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>35</td>
<td>23.6</td>
<td>73</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>14</td>
<td>9.5</td>
<td>26</td>
</tr>
<tr>
<td>IMPORT</td>
<td>So far, my family has gotten the important things we want in life.</td>
<td>40</td>
<td>27.0</td>
<td>85</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>40</td>
<td>27.0</td>
<td>85</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>9</td>
<td>6.1</td>
<td>14</td>
</tr>
<tr>
<td>CHANGE</td>
<td>If my family could live our life over, we would change almost nothing.</td>
<td>20</td>
<td>13.5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>20</td>
<td>13.5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>29</td>
<td>19.6</td>
<td>49</td>
</tr>
</tbody>
</table>

Table 9 is a frequency distribution of perceived family well-being in the form of life satisfaction at each defined level by gender perception. As shown in this table the greatest amount of representation for both men (32.6%) and women (33.3%) was found at the second highest level of family life satisfaction.
The men (16) and women (33) perceived their families to have a high level of family life satisfaction. Eight (16.3%) of the male respondents and 24 (24.2%) of the female respondents perceived their family as being highly satisfied at the highest level; 22.4% of males (11) and 18.1% (18) of females perceived their families as having an average level of family life satisfaction. There were 14.2% (7) of males and 12.1 (12%) of females who believed that their family’s family life satisfaction was slightly below average. Of those who perceived their families to be dissatisfied with their family life satisfaction, 10.2% (5) were male and 8.0% (8) were female. Two males (4.0%) and 4 females (4.0%) viewed their families as being extremely dissatisfied with their family life satisfaction.

<table>
<thead>
<tr>
<th>Level of Family Life Satisfaction</th>
<th>Male #</th>
<th>Male %</th>
<th>Female #</th>
<th>Female %</th>
<th>Total #</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 – Highly Satisfied Life Score</td>
<td>8</td>
<td>16.3</td>
<td>24</td>
<td>24.2</td>
<td>31</td>
<td>20.9</td>
</tr>
<tr>
<td>Level 2 – High Score</td>
<td>16</td>
<td>32.6</td>
<td>33</td>
<td>33.3</td>
<td>50</td>
<td>33.7</td>
</tr>
<tr>
<td>Level 3 – Average Score</td>
<td>11</td>
<td>22.4</td>
<td>18</td>
<td>18.1</td>
<td>29</td>
<td>19.6</td>
</tr>
<tr>
<td>Level 4 – Slightly Below Average</td>
<td>7</td>
<td>14.2</td>
<td>12</td>
<td>12.1</td>
<td>19</td>
<td>12.8</td>
</tr>
<tr>
<td>Level 5 – Dissatisfied</td>
<td>5</td>
<td>10.2</td>
<td>8</td>
<td>8.0</td>
<td>13</td>
<td>8.7</td>
</tr>
<tr>
<td>Level 6 – Extremely Dissatisfied</td>
<td>2</td>
<td>4.0</td>
<td>4</td>
<td>4.0</td>
<td>6</td>
<td>4.1</td>
</tr>
</tbody>
</table>
RQ4: Is there a relationship between the well-being, in the form of life satisfaction, of African-American families and annual household income?

$H_04$: There is no statistically significant relationship between the annual household income of African-American family representatives and perceived well-being in the form of life satisfaction.

Table 10 is a cross tabulation of participant agreement or disagreement with family life satisfaction statements and annual household income. The greatest amount of participants who agreed with the statement regarding their family’s life being close to their ideal had an annual household income of $81,000 (31.1%) and above and the majority of those who disagreed with the statement had an annual household income of between $41,000 and $80,000 (10.1%). In reference to the participants’ perspective of their family life being excellent, the largest amount of the participants who agreed with this statement had an annual household income of $81,000 and above (29.7%) and the largest amount of those who disagreed with statement had an annual household income of $41,000 to $80,000 (27.7%).

In addition, Table 10 shows that there was an equal amount of individuals within the groupings of annual household income from $81,000 and above (44) and $41,000 to $80,000 (44) who agreed with the statement that their family was satisfied with their family life. The greatest amount of those who disagreed with this statement came from the grouping of individuals with an annual household income of $41,000 to $80,000 (10.8%). The largest representation of family representatives who agreed (50) and disagreed (10) with statement that so far their family’s have gotten the important things they want in life had an annual household income of $41,000 to $80,000.
Table 10

*Perceived Well-Being of African-American Families and Annual Household Income*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement</th>
<th>Frequency of Satisfaction by Annual Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$40,000 and $41,000 - $81,000 Below $80,000 and Above Total</td>
</tr>
<tr>
<td>IDEAL</td>
<td>In mist ways, my family is close to our ideal.</td>
<td>#     %      #     %      #     %      #     %</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>22  14.9  45  30.4  46  31.1  113  76.4</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>12   8.1  15   10.1   8   5.4   35  23.6</td>
</tr>
<tr>
<td>CONDIT</td>
<td>The conditions of my family's life are excellent.</td>
<td>#     %      #     %      #     %      #     %</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>19   12.8  41  27.7  44  29.7  104  70.3</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>15   10.1  19  12.8  10   6.8   44  29.7</td>
</tr>
<tr>
<td>SATISF</td>
<td>My family is satisfied with our family life.</td>
<td>#     %      #     %      #     %      #     %</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>20   13.5  44  29.7  44  29.7  108  73.0</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>14   9.5  16  10.8  10   6.8   40  27.0</td>
</tr>
<tr>
<td>IMPORT</td>
<td>So far, my family has gotten the important things we want in life.</td>
<td>#     %      #     %      #     %      #     %</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>26   17.6  50  33.8  49  33.1  125  84.5</td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>8    5.4  10   6.8   5   3.4   23  15.5</td>
</tr>
</tbody>
</table>
Table 10 (continued)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Statement</th>
<th>#</th>
<th>%</th>
<th>#</th>
<th>%</th>
<th>#</th>
<th>%</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHANGE</td>
<td>If my family could live</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>our life over we would</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>change almost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>nothing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agree</td>
<td></td>
<td>13</td>
<td>8.8</td>
<td>30</td>
<td>20.3</td>
<td>27</td>
<td>18.2</td>
<td>70</td>
<td>47.3</td>
</tr>
<tr>
<td>Disagree</td>
<td></td>
<td>21</td>
<td>14.2</td>
<td>30</td>
<td>20.3</td>
<td>27</td>
<td>18.2</td>
<td>78</td>
<td>52.7</td>
</tr>
</tbody>
</table>

Forty-nine (33.1%) of respondents agreed with the statement and had an annual household income of $81,000 and above. Twenty-six (17.6%) of the respondents agreed with the statement and had an annual household income of $40,000 and below. In response to the statement that if their family was able to live their life over they would change almost nothing, the largest amount of respondents who disagreed (30) and agreed (30) were from households with an annual household income of $41,000 to $80,000. Twenty-seven (18.2%) of respondents who disagreed with this statement had an annual household income of $81,000 and above. Twenty-one (14.2%) of the respondents who also disagreed with this statement had an annual household of $40,000 and below. A statistical test of chi-square was ran for each variable and the null hypothesis was accepted as there is no statistical relationship between the perceived well-being of
African-American families in the form of family life satisfaction and annual household income at any of the identified groupings.
CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

The exploratory research study was designed to answer four research questions concerning the perceived well-being, in the form of life satisfaction, of African-American families within the metropolitan Atlanta, Georgia area and its relationship to their use of resources. This is important because of the continuous negative stigmas toward African-American families and their assumed dependence on social services versus cultural coping mechanisms. Identifying the use of resources by African-American families is extremely important during the current times of economic distress as it provides additional understanding of the unique dynamics within the culture of African-Americans as well as a basis for future program development.

During this study use of resources was measured by the respondents’ use of cultural specific coping mechanisms and behaviors and overall family life satisfaction was used to measure well-being. This study used a quantitative research design via a 42 question survey. The survey sought to answer four research questions and test four null hypotheses.

The conclusions and recommendations of the research findings are presented in this chapter. Recommendations are presented to influence future social science policy, social work practice, as well as the administration of social services. Research questions are presented to provide a summarization of the findings of interest.
Conclusions

RQ1: Is there a relationship between the use of resources by African-American families within the metropolitan Atlanta, Georgia area in time of economic crisis and the perceived well-being in the form of life satisfaction?

To answer this question, the study first determined the level of perceived well-being among the participants. This was done by measuring life satisfaction as it is the overarching component of well-being. Life satisfaction was computed based on the respondents’ agreement to five statements regarding their family life. Respondents were allowed to rate their level of agreement with the statements by stating if they strongly disagree, disagree, slightly disagree, slightly agree, agree, or strongly agree.

Each response had a numerical value which was then totaled and divided by the number of questions. Those whose responses totaled a score of 30–35 were placed in the category of having a very high score and were believed to be “Highly Satisfied” with their family life. Respondents who fell within this area may not perceive their family life as being perfect but believe that they are on the right path and have acquired those things that are important to them and their family. The author of the scale notes that individuals whose scores fall within this area are not content as some would imagine; however, their motivation and drive are factors that may influence their positive well-being (Diener, 2006).

Those who had scores totaling 25–29 had a “High Score” and believe that things are going well in their family life and although matters are not perfect, they are mostly good. Scores of 20–24 indicated an average score and concluded that respondents are mostly satisfied but have areas of their life that they may possibly need improvement.
Respondents whose total scores are 15-9 are in the category of “Slightly Below Satisfied” with their family life (Diener, 2006).

Respondents who were “Dissatisfied” with their family life had a total score of 10-14. It is believed that individuals who scored in this area possibly have areas of their family that are not going well while they also have other areas that may be going very badly. The author of the scale notes that individuals who may score in this area due to current events such as significant problems at work will generally return over time to a higher level of satisfaction (Diener, 2006).

Lastly is the category of “Extremely Dissatisfied” which is the level where respondents who had an overall score of 5-9 fell. Respondents within this grouping are believed to be tremendously unhappy with their family life. This may be due to recent events that were tragic in nature or scores were a result of chronic issues similar to that of addiction or alcoholism. Additionally, it is believed that others in this grouping may be responding to a dreadful occurrence that has taken place within their family. Contrary to those in the grouping of “Dissatisfaction” respondents who are feeling the effects of possibly one major adjustment, respondents at this level are more than likely faced with dissatisfaction in several areas of their life (Diener, 2006).

Due to the study’s use of the scale for the purpose of analyzing the family’s perceived well-being, this writer notes that each family representative’s score is influenced by a number of factors, including individuals who were not a part of the study physically but by representation. Any one member of the family’s current situation affects the family and thus influences the score. For example, if one of the family member’s has an influence on their employment status or possible risks toward
unemployment this will impact the overall perceived well-being of the family. This influence impacts responses to all questions compiled in this revised subscale of the study's scale.

Therefore, a majority (74.3%) of the participants viewed a positive level of well-being for their families. Thirty-one individuals perceived their families as being in the highest level of life satisfaction while 50 respondents' responses placed them at the high level. Twenty-nine respondents' level of agreement placed them at the mid level giving them an average score. Nineteen individuals were placed in the category of “Slightly Below Average.” 13 were noted as being “Dissatisfied” and 6 of the 148 respondents sum total of their responses fell in the area of “Extremely Dissatisfied.”

Literature identifies that during times of crisis the support of a group has the power of changing an individual’s perception of a situation from being one of “hopeless and despair to one of hope and a determination to succeed (p. 134).” Through group-wide encouragement and use of positive thinking this perception becomes contagious and affects the members of the group as they begin to see the crisis as an opportunity for growth and venture into what is possible. This was noted as 1,800 workers in a large clothing manufacturing plant lost their jobs, majority being African-American and Latino breadwinners, and participated in psycho-educational groups as a form of coping (Walsh, 2002).

Afrocentric theory incorporates the use of social organizations, church affiliations, spiritual oneness and family as influences on African-Americans. Although these methods are not the formal psycho-educational groups identified in the above mentioned study this theory incorporates the history of African-Americans and credits the
use such coping mechanisms. Through such means African-Americans are able to receive the same level of encouragement and spiritual nutriment which provide a positive perception of life and well-being (Asante, 2003).

To further answer this question the study examined the resources used by the participants, who served as representatives of their families. Use of resources as a variable ranges in definition from the use of social services from formal agencies, services from the community, goods and services, and monetary gifts to behaviors and coping skills. This understanding is acknowledged through Resource Exchange Theory which also guided the research of this study. Therefore, this study explored the respondents’ use of cultural specific coping mechanisms and behaviors via the Africultural Coping Systems Inventory.

This 30 question scale asked respondents to measure their use of culture-specific coping strategies on a level of either used a little, used a lot, used a great deal or does not apply or did not use. Items were a part of the four categories of Spiritual Centered Coping, Cognitive-Emotional Debriefing, Collective-Centered Coping, and Ritual Centered Coping. The use of the four factor oblique model was tested for consistency and validity and was deemed adequate to provide such measurement (Utsey, Adams, & Bolden, 2000).

As demonstrated in Tables 3 and 4 (Chapter IV), African-American families that participated in this study used a great deal of the strategies listed. Of the 30 questions in the scale 11 questions were a part of the Cognitive-Behavioral Debriefing category and eight questions were a part of both the Spiritual-Centered Coping and Collective-
Centered Coping categories. Three questions measured the use of strategies that were a part of the Ritual-Centered category.

One hundred percent of the respondents utilized at least one coping skill or mechanism to some degree in the areas of Spiritual-Centered Coping and Collective Coping. Ninety-nine point three percent of respondents employed at least one strategy from the category of Cognitive-Emotional Debriefing. Forty-three point two percent of respondents used a coping skill/resource as described under the category of Ritual-Centered Coping. Due to the high level of use there was not enough disagreement to run a statistical test to test the relationship between the use of resources in all four areas and the well-being of African-American families. However, the researcher was able to do a statistical run on the use of coping mechanisms that were ritually centered and perceived well-being of African-American families represented in the study.

As demonstrated in Table 6 (Chapter IV), 43.2% (64) of study participants used resources that were ritually centered. Thirty-four point five percent (51) of respondents both agreed with the statement that they believed that their family life was close to their ideal and used a resource that was ritually centered. There were 56.8% (84) of study participants that did not use any of the three resources in this category. Forty-one point nine percent agreed with the statement while 14.9% did not. A test statistic of Pearson-Chi square was employed. The value was .695 with a degree of freedom of 1 and \( p = .404 \) indicating that there is no statistically significant relationship and the null hypothesis was not rejected.

A Pearson-Chi square test was run between the use of resources that were ritually centered and the second family life satisfaction statement resulting in a value of .000, a
degree of freedom of one and $p = .992$. It is noted that of the total number of participants
30.4% (45) used a listed ritually centered resource and agreed with the statement that the
conditions of their family life were excellent, while 39.9% (59) did not use a ritually
centered resource but also agreed with the statement.

In response to respondents’ family being satisfied with their family life 46
(31.1%) respondents agreed with this statement and utilized a ritually centered coping
strategy while 41.9% also agreed with the statement but did not use a resource that was
ritually centered. A Pearson-Chi Square test was ran and the value was .069 with a
degree of freedom of one and $p = .793$ indicating that there was no statistically significant
relationship and the null hypothesis was not rejected.

The fourth family life satisfaction statement seeks the respondents’ level of
agreement with a statement that their families are satisfied with their family life. Thirty-
one point percent (46) of respondents agreed with this statement and used a resource that
ritually centered. Forty-one point nine percent of respondents also agreed with this
statement but did not use a mechanism that was ritually centered. Of those who
disagreed with this statement, 12.2% (18) were study participants that used a resource
that was ritually centered and 14.9% (22) did not use such resources. A test of Pearson
Chi-Square was utilized to identify and test the strength of the relationship between such
variables and the results produced a value of .069 with a degree of freedom of 1 and $p = .793$.
Therefore, there is no statistically significant relationship and the null hypothesis
was not rejected.

In response to the statement which proposes that if their families could live their
lives over they would change almost nothing, 20.9% (31) agreed with the statement and
used a resource that was ritually centered while 26.4% (39) of respondents agreed with the statement and did not use such resources. Those who did not agree with statement included 22.3% (33) of the respondents who used a resource that was ritually centered and 30.4% (45) who did not. A test of Pearson Chi-Square was employed, resulting in a value of .059, a degree of freedom of 1 and $p = .808$. Therefore, there is no statistically significant relationship and the null hypothesis was accepted.

Overall there was no statistically significant relationship found with the use of resources that were ritually-centered and agreement with any of the life satisfaction statements. As detailed above, a Pearson Chi-Square was employed for each of these tests with each test run not rejecting the null hypothesis provided.

It is concluded that although there was no statistically significant relationship within the test statistics that were ran, data identified that there was a great use of Africultural coping mechanisms from the three categories of: Cognitive/Emotional Debriefing, Spiritual-Centered Coping and Collective Coping. Such findings further conclude that during time of crisis African-American families continue to utilize coping skills that Afrocentric in nature and included the use of exchange among individuals. Both the Resource Exchange theory and Afrocentric theory, point to the interdependence of relationships amongst human individuals. The sharing of information, love, goods and services were a part of the scale and are a part of the understanding of both theories.

RQ2: Is there a relationship between the chosen use of resources and gender?

As stated previously, there was little disagreement found within the three of the four areas which measured use of resources. Those areas that were not able to have statistical test ran are any relationships involving the use of Cognitive/Emotional
Debriefing, Spiritual-Centered Coping and Collective Coping. The use of Ritual-Centered Coping was able to be tested.

Chi-square testing was utilized to test the relationship between the use of mechanisms that were ritually centered and gender. Results indicated that the value was .596 with a degree of freedom of one and a $p = .440$. Such results indicated that there was no relationship and the null hypothesis was not rejected.

Within the crosstab of these two variables, gender and use of ritual centered coping mechanisms, one was able to see that majority of female respondents (54.5%) did not use resources that were ritually centered while 45.5% (45) did use such resources. Of those participated in the study, 61.2% (30) of men did not use such resources while 38.8% (19). Therefore, the majority of both male and females fell into the category of those who did not use such resources. This test solely measured use at all degrees and did not incorporate degrees of use.

As concluded by Dr. Wayne M. Blake (1997), there was no difference between the use of perceived resources by African-American males and females. Taking into account the cultural aspects of African-Americans which includes the sharing of roles and resources it is was believed to be continued evidence of such practices.

This study continues to relay the same information ten plus years later. Afrocentric theory and resource exchange theory do not differentiate between genders but instead look at individuals as a part of a greater whole.

Resource exchange theory stems from an understanding of the interpersonal relationships of individuals, as human beings and not male and female. It further notes that within such relationships there is an exchange and the greater the amount of
exchange amongst family, the greater the amount of intimacy and connection evolves (Blake 1997; Foa, 1980).

In addition, Afrocentric theory forces the researcher to acknowledge beliefs that are central to African life and cultural such as the understanding that there is a oneness with nature and a unity of being. Also is that of a veneration of ancestors and a high level of spirituality and ethical concern. Although some depictions of African-Americans include a sole dependence on the woman as a part of a matriarchal design, there is no stated separation of views towards the woman and the man (Mazama, 2001).

RQ3: Is there a relationship between the perceived well-being, in the form of life satisfaction, of African-American families and gender perception?

Family well-being in the form of life satisfaction was calculated via the use of a modified version of the Satisfaction with Life Scale. As detailed above, the scale consists of five statements and asks participants' to identify their level of agreement with each statement. The five responses have a numerical value which is added together and the sum total identifies their perceived well-being for their family.

As demonstrated in Table 8 (Chapter IV), there was no statistically significant relationship between gender perception of African-American family representatives and perceived well-being in the form of life satisfaction during this study. A test statistic of chi-square was employed to analyze a relationship for each of the five statements and gender.

The cross tabulation shows that during this study, a majority of respondents perceived their family to have a positive level of well-being in the form of life
satisfaction. In four out of the five questions within this subscale both males and females gave positive levels of agreement with the life satisfaction statements.

In response to the statement regarding the participants’ level of agreement with their family’s life being close to our ideal. Men were agreement at 73.5% versus the 26.5% who did not. Seventy-seven point eight percent of women were in agreement with this statement versus the 22.2% who did not. A Pearson Chi-square statistical test was utilized showing that the value was .337, the degrees of freedom was 1 and \( p = .562 \). The null hypothesis was not rejected and there is no statistically significant relationship.

The second question of this subscale had participants provide their level of agreement with the view that the conditions of their family’s life are excellent. Sixty-one point two percent of males were in agreement with this statement versus the 38.8% who disagreed with this statement. Females agreed with this statement at 74.7% and 25.3% did not. The statistical test of Pearson Chi-Square was employed and the null hypothesis was not rejected and there is no statistically significant relationship between gender perception and the level of agreement with this statement. Results from the test statistic are that the value was 2.869, the degrees of freedom was 1 and \( p = .090 \).

Respondents were then asked to provide their level of agreement with a statement which stated that their families were satisfied with their family life. Both males and females had a greater percentage of those who agreed with this statement then those who did not. Seventy-one point four percent of males and 73.7% of females agreed with the statement while 28.6% of males and 26.3% of females disagreed with this statement. Pearson Chi-square test was run which resulted in their being no statistically significant relationship as the value was .089, the degrees of freedom are 1 and \( p = .766 \).
The fourth statement related to the respondents view of their families receiving the important things they want out of life. Similar to the previous three life satisfaction statements, the majority of both males and females agreed with this statement. This particular statement received the highest level of agreement as well. Eighty-one point six percent of males and 85.9% of females agreed with this statement while 18.4% of males and 14.1% of females disagreed with this statement. The statistical test of Pearson Chi-square was employed and the null hypothesis was accepted as there is no statistically significant relationship. Results from the test were as follows: the value was .089, degree of freedom was 1 and \( p = .766 \).

Previous research demonstrated that men perceived themselves to have a higher quality of life (Blake, 2000). During the noted study men were speaking of themselves as an individual which is contrary to this study. The current study does not provide a comparison perceived individual life satisfaction and family life satisfaction to identify any differences. As noted in great detail as a response to the findings of question #3, African-American culture as well as the Afrocentric theory and resource exchange theory do not differentiate by gender but looking at individuals as a part of a greater society and note their interdependence versus their separation.

RQ4: Is there a relationship between the well-being, in the form of life satisfaction, of African-American families and annual household income?

A common assumption is that there is a distinction of life satisfaction between the "haves" and the "have nots." Literature continues to identify the barriers and challenges of those with less monetary income. Such differences, especially within African-American families, do exist as African-Americans are less likely to receive equal pay,
fair housing and are noted to be the receptors of more challenges during time of crisis (White, 2007).

This trend has continued for a long time. As additional literature also informs this study that dating back to the Great Depression of the 1920s African-Americans received were the most affected by such crisis because of the same barriers mentioned above (Kirkendall, 1974).

However, in spite of such barriers, challenges and the receipt of inequality African-Americans continue to have a positive outlook on their lives. The institution of the African-American family has continuously been the support system needed and there are invaluable strengths that exist within this institution that are not commonly found in the receipt of Eurocentric social services. There is an uplifting of spirits, recollection of previous challenges overcome and an exchange of both monetary and nonmonetary gifts that allow for African-Americans to sustain and prosper during times of crisis.

As shown in Tables 5, 8, and 9 (Chapter IV), a majority of the 148 family representatives viewed themselves as having a positive well-being, in the form of family life satisfaction. A specific breakdown of responses revealed that participants agreed with the satisfaction with family life statements and conclusion regarding how this carries over into an understanding of well-being at each annual household income grouping.

Table 10 (Chapter IV) displayed a cross tabulation of family life satisfaction and annual household income. In response to the first statement that respondents perceived their family life as being close to their ideal majority (57.1%) of those persons within an annual household income of less than $20,000 disagreed with this statement while only 13.5% of those with an annual household income of over $100,000 disagreed with the
statement. Those with an annual household income of between $21,000 and $40,000 agreed at level of 80%. The same is true for those with an annual household income of $41,000 to $60,000 (77.8%) and $61,000 to $80,000 (72.7%). A chi-square test was run and the value was 11.560 with a degree of freedom of 5 and a $p = .041$.

In response to participants’ views that the conditions of their family’s life are excellent the greatest difference is shown between those with an annual household income of less than 20,000 agreeing with the statement 57.1% (8) and 42.9% (6) disagreeing, while those with an annual household income of over $100,000 agreed with the statement at 81.1% (30) and 15.9% (7) disagreed. A chi-square test was run and the value was 9.345 with a degree of freedom of 5 and a $p = .096$ demonstrating that there was no statistically significant relationship and the null hypothesis was not rejected.

The third family life satisfaction statement received a different level of response. In regard to participants believing that they were satisfied with their family life an equal amount of persons, at 50% (7) on each side, agreed with this statement as those who disagreed. For those with an annual household of between 21,000 annually and 40,000 35.0% (7) disagreed with the statement while 65% (13) agreed. Those with an annual household income of over 100,000 agreed with the statement at 81.1% (30) and disagreed at 18.9% (7). A chi-test was ran producing a value of 6.400, a degree of freedom of 5 and a $p = .269$, demonstrating that there is no statistical relationship and the null hypothesis has been accepted.

In response to the statement that their families have gotten the important things they want in life, all income groupings had the majority to agree. Percentages of agreement with this statement based on annual household income were as follows: less
than $20,000 agreed at 64.3% (9), $21,000 to $40,000 agreed at 85% (17), $41,000 to $60,000 agreed at 74.1% (20), $61,000 to $80,000 agreed at 90.9% (30), $81,000 to $100,000 agreed at 88.2% (15) and those above $100,000 at 91.9% (34). A test of Pearson Chi-Square was ran which produced a value of 9.352, a degree of freedom of 5 and a $p = .096$. Results indicate that there is no relationship between these variables and the null hypothesis was not rejected.

The last family life satisfaction statement that if their families could live their lives over, they would change almost nothing four out of the six income groupings had a majority of family representatives who disagreed with this statement. Those with an annual household income of less than $20,000 disagreed at 64.3% (9) as those who had an annual income between $21,000 and $40,000 disagreed at 60.0% (12). Individual family representatives who had an annual household with an income of $41,000 to $60,000 disagreed at 51.9% (14) and those with an annual household income of $81,000 to $100,000 agreed at 58.8% (10). Those groupings that had the majority of respondents who agreed with this statement fell within the groupings of those with an annual household income of between $61,000 and $80,000 (51.5%) and over $100,000 (54.1%).

Although there is no statistically significant relationship between such variables as noted above, there are various differences when viewing the groups based on annual household income which is also detailed above. The fact that there was not equal distribution amongst the participants across the four groupings limits the study’s ability to fully provide a comparison based on economic factors.

In summary, this study demonstrates a continued use of West African cultural norms that are perceived to be no longer existent as African-Americans have integrated
into American culture. The use of resources for African-American families continues to be interdependent amongst the family as well as within the developed social support systems. In addition, the high percentage of participants who identified their family beyond the definition of blood ties insinuates that future research and programs stemmed to benefit African-Americans should allow for such extended relationships.

As previous research suggests, the African-American family’s ability to adjust as needed while influenced by outside factors such as crisis or other pressures is a strength that is unique and longstanding to this institution (Littlejohn-Blake & Darling, 1993). Although it was noted that “the Black family has ended up as the most maligned, unappreciated, and least understood of American institutions,” there continues to be a need to identify the characteristics and culture of this institution (Lincoln, 1978, p. 489).

Years after Lincoln’s (1978) statement, research concluded that only 17% (114) of articles from 1980 to 1990 within the Journal of Marriage and the Family included or were about African-American families (Demos, 1990). It is for this purpose, and many others, that this study was conducted. This study identifies only a small view into the dynamic life of African-American families, and because of this snippet it is essential that strength based research on African-American families be continued.

Recommendations

Studies concerning African-American families are frequently limited to quantitative studies which do not incorporate the cultural aspects and characteristics of African-American family life. A frequent decision by social service agencies to provide social services to African-Americans as individuals negates the longstanding
understanding of African-American culture. Such actions are continuously encouraged through the passing and use of policy mandates and program developments which stem from Eurocentric ideologies and philosophies which do not incorporate African-American family culture.

As a result of the findings of this study, the researcher is recommending the following:

1. Research should continue to acknowledge and expose the cultural aspects of African-American family life for the purpose of being a resource of understanding as well as statistical data to be used and implemented into the best practices of social services.

2. Policy makers should develop and implement policies that allow for the incorporation of the extended family of African-Americans to enable the use of natural supports as much as possible.

3. Programs should be developed that stem from an understanding of an extended family and its unique make-up including flexible roles and the helping tradition.

4. Continued research on how African-Americans incorporate their Africultural coping mechanisms into their decision making when accessing social services, and how these social service agencies utilize such choices in helping the family to heal past the presented circumstances.

5. Social service program evaluations need to develop success factors that incorporate the use of Afrocentric resources by program consumers. Participants in such programs should be involved in the process of
acknowledging how much of natural resources and behaviors were encouraged during their receipt of services from such agencies.

6. Social workers should continue to advocate for programs that encourage the promotion and mending of African-American families while also ensuring that social work methods stem from Afrocentric theories.

7. Social workers must continue to engage in research that benefits the professions understanding of the African-American family from a strengths perspective.

8. Research is recommended to identify the structural changes on the African-American family due to the current economic crisis.

9. Research is recommended to identity if African-Americans are affected by the current economic crisis and if so to what degree and is the affect negative or positive.

10. Research is recommended to question and acknowledge any change in African-American family structure due to the current economic crisis.

11. Future research should include relationships that are developed and nurtured via online communities, which was suggested by a participant of the study.
APPENDIX A

Letter Granting Permission to Use the Africultural Coping Systems Inventory (ACSI)

April 30, 2009

To Whom It May Concern:

This letter is to grant Angela Shuttlesworth permission to use the Africultural Coping Systems Inventory (ACSI) in her dissertation research. I have provided her with a copy of the measure as well as the scoring protocol. Please do not hesitate to contact me if you have any questions.

Sincerely,

Shawn Utsey, Ph.D.,
Associate Professor
APPENDIX B

Letter Granting Permission to Use the Satisfaction with Life Scale (SWLS)

University of Illinois
at Urbana-Champaign

Department of Psychology
College of Liberal Arts and Sciences
603 East Daniel Street
Champaign, IL 61820

To whom it may concern:

The Satisfaction With Life Scale (SWLS) is public domain (not copyrighted), and therefore, all professionals (researchers and practitioners) are free to administer it without permission or charge as long as credit is given to the authors of the scale: Ed Diener, Robert A. Emmons, Randy J. Larsen and Sharon Griffin as noted in the 1985 article in the Journal of Personality Assessment.

Sincerely,

Ed Diener, Ph.D.
Joseph R. Smiley Distinguished Professor of Psychology
APPENDIX C

Survey

WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

Introduction

You are invited to participate in a survey which explores the wellbeing of African American families within the Metropolitan Atlanta Area and its relationship to their use of resources and behaviors during the current economic crisis.

To be eligible for this survey participants must:
- Be a resident of the Metropolitan Atlanta Georgia Area
- Be a member of an African American (African Descent) family
- Be at least 18 years of age or older

Participants are asked to complete each section to the best of their ability.

The online survey takes approximately ten (10) minutes to complete. To ensure confidentiality, all surveys are anonymous and have no identifying information. Your email address is not stored and you will not be identified by the researcher or the public.

Selecting next indicates that you agree to participate in this study and understand that you can stop at any time if you no longer desire to participate.

Thank You,
Angela M. Shuttlesworth, Doctoral Candidate
Whitney M. Young, Jr., School of Social Work
Clark Atlanta University
### WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

#### Demographic Information

This section asks questions as it relates to you as an individual. Click on the box next to the appropriate item and a check mark will appear. Choose only one answer for each question.

1. My gender:
   - [ ] Male
   - [ ] Female
   - [ ] Transgender

2. My highest level of education completed:
   - [ ] Less Than High School
   - [ ] High School Diploma
   - [ ] Technical/Associate Degree
   - [ ] College Graduate

3. My age group:
   - [ ] 16-24
   - [ ] 25-34
   - [ ] 35-44
   - [ ] 45-54
   - [ ] 55-64
   - [ ] 65+

4. My ethnic group:
   - [ ] African American
   - [ ] Hispanic
   - [ ] Caucasian
   - [ ] Other

5. My household’s annual income is:
   - [ ] Less than $20,000
   - [ ] $21,000 to $40,000
   - [ ] $41,000 to $60,000
   - [ ] $61,000 to $80,000
   - [ ] $81,000 to $100,000
   - [ ] over $100,000

6. My marital status:
   - [ ] Single (Never Married)
   - [ ] Married
   - [ ] Divorced
   - [ ] Widowed
   - [ ] Civil Union
   - [ ] Common Law Marriage

---

### WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

#### Section II - Family Demographics

This section asks a question related to your view of your family. Click on the box next to the appropriate item(s) and a check mark will appear. Please check the box next to ALL that apply:

7. When I think of family, my family includes:
   - [ ] Blood ties
   - [ ] Marriage
   - [ ] Formal Adoption
   - [ ] Informal Adoption
   - [ ] My Community
   - [ ] Those whom I Love (agape love)
   - [ ] Those whom I reside (live) with
   - [ ] Organizational Affiliations
   - [ ] Those whom I depend on emotionally and financially
   - [ ] Those whom I share values
   - [ ] Other
Appendix C (continued)

**WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS & RESILIENCE**

**Section III - Wellbeing:**

This section asks questions about your family's life satisfaction as a part of well-being. Please be open and honest in your responding. Click on the box next to response that best represents your perception of how your family feels.

8. In most ways my family's life is close to our ideal.
   - [ ] Strongly Disagree
   - [ ] Disagree
   - [ ] Slightly Disagree
   - [ ] Slightly Agree
   - [ ] Agree
   - [ ] Strongly Agree

9. The conditions of my family's life are excellent.
   - [ ] Strongly Disagree
   - [ ] Disagree
   - [ ] Slightly Disagree
   - [ ] Slightly Agree
   - [ ] Agree
   - [ ] Strongly Agree

10. My family is satisfied with our family life.
    - [ ] Strongly Disagree
    - [ ] Disagree
    - [ ] Slightly Disagree
    - [ ] Slightly Agree
    - [ ] Agree
    - [ ] Strongly Agree

11. So far, my family has gotten the important things we want in life.
    - [ ] Strongly Disagree
    - [ ] Disagree
    - [ ] Slightly Disagree
    - [ ] Slightly Agree
    - [ ] Agree
    - [ ] Strongly Agree
12. If my family could live our family life over, we would change almost nothing.

- Strongly Disagree
- Disagree
- Slightly Disagree
- Slightly Agree
- Agree
- Strongly Agree

**Section IV – Family Resources & Behaviors:**

This section contains statements that describe various ways families cope. Please select the response that best describes your family's use of each coping skill/mechanism.

13. Prayed that things would work themselves out.

- Does not apply or did not use
- Used a little
- Used a lot
- Used a great deal

14. Got a group of family or friends together to help with the problem.

- Does not apply or did not use
- Used a little
- Used a lot
- Used a great deal

15. Shared your feelings with a friend or family member.

- Does not apply or did not use
- Used a little
- Used a lot
- Used a great deal

16. Remembered what a parent (or other relative) once said about dealing with these kinds of situations.

- Does not apply or did not use
- Used a little
- Used a lot
- Used a great deal
### WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

**Section IV – Family Resources & Behaviors:**

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<td>17. Tried to forget about the situation.</td>
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18. Went to church (or other religious meeting) to get help from the group.

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19. Thought of all the struggles Black people have had to endure and this gave me strength to deal with the situation.

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20. To keep from thinking about the situation I found other things to keep me busy.

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21. Sought advice about how to handle the situation from an older person in my family or community.

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22. Read a scripture from the Bible (or similar book) for comfort and/or guidance.

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### Wellbeing of African American Families in Time of Crisis &

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<th>Question</th>
<th>Options</th>
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| 23. Asked for suggestions on how to deal with the situation during a meeting of my organization or club. | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
| 24. Tried to convince myself that it wasn't that bad.                    | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
| 25. Asked someone to pray for me.                                        | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
| 26. Spent more time than usual doing group activities.                    | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
| 27. Hoped that things would get better with time.                         | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
| 28. Read passage from a daily meditation book.                           | Do not apply or did not use  
Used a little  
Used a lot  
Used a great deal |
29. Spent more time than usual doing things with friends and family.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal

30. Tried to remove myself from the situation.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal

31. Sought out people I thought would make me laugh.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal

32. Got dressed up in my best clothing.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal

33. Asked for blessings from a spiritual or religious person.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal

34. Helped others with their problems.
- [ ] Does not apply or did not use
- [ ] Used a little
- [ ] Used a lot
- [ ] Used a great deal
### WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

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<th>Lit a candle for strength or guidance in dealing with the problem.</th>
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<td>Sought emotional support from family and friends.</td>
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<td>Burned incense for strength or guidance in dealing with the problem.</td>
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<td>Attended a social event (dance, party, movie) to reduce stress caused by the situation.</td>
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<td>Sung a song to myself to help reduce the stress.</td>
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<td></td>
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<td>Used a cross or other object for its special powers in dealing with the problem.</td>
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### WELLBEING OF AFRICAN AMERICAN FAMILIES IN TIME OF CRISIS &

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<td>41. Found myself watching more comedy shows on TV.</td>
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APPENDIX D

SPSS Program Analysis

TITLE 'WELL BEING OF AFRICAN AMERICAN FAMILIES IN CRISIS'.
SUBTITLE 'ANGLEA M SHUTTLESWORTH - CAU SCHOOL OF SOCIAL WORK'.

DATA LIST FIXED/
ID 1-3
GENDER 4
EDU 5
AGEGRP 6
ETHNIC 7
INCOME 8
MARITAL 9
FBLOOD 10
FMARRI 11
FFORMAL 12
FINFORM 13
FCOMM 14
FAGAPE 15
FRESIDE 16
FORGAN 17
FDEPEND 18
FVALUES 19
FOTHER 20
IDEAL 21
CONDIT 22
SATISF 23
IMPORT 24
CHANGE 25
SPIPRAY 26
COLHELP 27
COLSHARE 28
COLREMEM 29
COGTRY 30
SPIWENT 31
COLSTRUG 32
COGKEEP 33
COLADV 34
Appendix D (continued)

SPIREAD 35
COLASK 36
COGCON 37
SPIASK 38
COGSPEN 39
COGHOPE 40
SPIREADB 41
COGTIME 42
COGREMOV 43
COGLAUGH 44
COGCLOT 45
SPIBLESS 46
COLHELPB 47
RITLIT 48
COLEMOT 49
RITBURN 50
COGSOC 51
SPISUNG 52
RITCROSS 53
COGWATCH 54
SPILEFT 55.

COMPUTE RITUAL = (RITLIT+RITCROSS+RITBURN)/3.
COMPUTE COGDEBR =
(COGWATCH+COGSOC+COGCLOT+COGLAUGH+COGREMOV+COGTIME+COGHOPE+COGSPEN+COGTRY+COGKEEP+COGCON)/11.
COMPUTE SPIRCOPE =
(SPILEFT+SPISUNG+SPIBLESS+SPIASK+SPIREAD+SPIWENT+SPIPRAY+SPIREADADB)/8.
COMPUTE COLLECT =
(COLHELP+COLSHARE+COLREMEM+COLSTRUG+COLADV+COLASK+COLHELPB+COLEMOT)/8.

VARIABLE LABELS
ID 'Questionnaire number'
GENDER 'Q1 My gender'
EDU 'Q2 My highest level of education completed'
AGEGRP 'Q3 My age group'
ETHNIC 'Q4 My ethnic group'
INCOME 'Q5 My households annual income is'
MARITAL 'Q6 My Marital status'
FBLOOD 'Q7 When think of family my family includes Blood ties'
Appendix D (continued)

FMARRI 'Q7 When think of family my family includes Marriage'
FFORMAL 'Q7 When think of family my family includes Formal Adoption'
FINFORM 'Q7 When think of family my family includes Informal Adoption'
FCOMM 'Q7 When think of family my family includes Community'
FAGAPE 'Q7 When think of family my family includes Those whom I love agape love'
FRESIDE 'Q7 When think of family my family includes Those whom I reside with'
FORGAN 'Q7 When think of family my family includes Those whom I have organizational affiliations'
FDEPEND 'Q7 When think of family my family includes Those whom I depend on emotionally and financially'
FVALUES 'Q7 When think of family my family includes Those whom I share values'
FOTHER 'Q7 When think of family my family includes something not listed being other'
IDEAL 'Q8 In most ways my familys life is close to our ideal'
CONDIT 'Q9 The conditions of my familys life are excellent'
SATISF 'Q10 My family is satisfied with our family life'
IMPORT 'Q11 So far my family has gotten the important things we want in life'
CHANGE 'Q12 If my family could live our life over we would change almost nothing'
SPIPRAY 'Q13 Prayed that things would work themselves out'
COLHELP 'Q14 Got a group of family or friends together to help with the problem'
COLSHARE 'Q15 Shared your feelings with a friend or family member'
COLREMEM 'Q16 Remembered what a parent or other relative once said about dealing with the kinds of situations'
COGTRY 'Q17 Tried to forget about the situation'
SPIWENT 'Q18 Went to church or other religious meeting to get help from the help'
COLSTRUG 'Q19 Thought of all struggles Black people have had to endure and this gave me strength to deal with the situation'
COGKEEP 'Q20 To keep from thinking about the situation I found other things to keep me busy'
Appendix D (continued)

COLADV 'Q21 Sought advice about how to handle the situation from an older person in my family or community'
SPIREAD 'Q22 Read a scripture from the Bible or similar book for comfort and/or guidance'
COLASK 'Q23 Asked for suggestions on how to deal with the situation during a meeting of my organization or club'
COGCON 'Q24 Tried to convince myself that it wasn't that bad'
SPIASK 'Q25 Asked someone to pray for me'
COGSPEN 'Q26 Spent more time than usual doing group activities'
COGHOPE 'Q27 Hoped that things would get better with time'
SPIREADB 'Q28 Read passage from daily meditation book'
COGTIME 'Q29 Spent more time than usual doing group activities'
COGREMOV 'Q30 Hoped that things would get better with time'
COGLAUGH 'Q31 Sought out people I thought would make me laugh'
COGCLOTH 'Q32 Got dressed up in my best clothing'
SPIBLESS 'Q33 Asked for blessings from a spiritual or religious person'
COLHELP 'Q34 Helped others with their problems'
RITLIT 'Q35 Lit a candle for strength or guidance in dealing with the problem'
COLEMOT 'Q36 Sought emotional support from family and friends'
RITBURN 'Q37 Burned incense for strength or guidance in dealing with the problem'
COGSOC 'Q38 Attended a social event - dance party movies - to reduce stress caused by the situation'
SPISUNG 'Q39 Sung a song to myself to help reduce the stress'
RITCROSS 'Q40 Used a cross or other object for its special powers in dealing with the problem'
COGWATCH 'Q41 Found myself watching more comedy shows on TV'
SPILEFT 'Q42 Left matters in God's hands'.

VALUE LABELS

GENDER
1 'Male'
2 'Female'
3 'Transgender'/

EDU
1 'Less than High School'
2 'High School Diploma'
3 'Tech-Assoc Degree'
4 'College Grad'/
Appendix D (continued)

**AGEGRP**
1 '18-24'
2 '25-34'
3 '35-44'
4 '45-54'
5 '55-64'
6 '65 up'/

**ETHNIC**
1 'African American/African Decent'
2 'Caucasian'
3 'Hispanic'
4 'Other'/

**INCOME**
1 'Less than 20000'
2 '2100 and 40000'
3 '41000 to 60000'
4 '61000 to 80000'
5 '81000 to 100000'
6 'over 100000'/

**MARITAL**
1 'Single never married'
2 'Married'
3 'Divorced'
4 'Widowed'
5 'Civil Union'
6 'Common Law Marriage'/

**FBLOOD**
1 'No'
2 'Yes'/

**FMARRI**
1 'No'
2 'Yes'/

**FFORMAL**
1 'No'
2 'Yes'/

**FINFORM**
1 'No'
2 'Yes'/

**FCOMM**
1 'No'
2 'Yes'/
### Appendix D (continued)

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<td>FOTHER</td>
<td>1 'No'</td>
<td>2 'Yes'</td>
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<td>2 'Disagree'</td>
</tr>
<tr>
<td>CONDIT</td>
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<td>SATISF</td>
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</tr>
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</table>
Appendix D (continued)

IMPORT
1 'Strongly Disagree'
2 'Disagree'
3 'Slightly Disagree'
4 'Neither'
5 'Slightly Agree'
6 'Agree'
7 'Strongly Agree'

CHANGE
1 'Strongly Disagree'
2 'Disagree'
3 'Slightly Disagree'
4 'Neither'
5 'Slightly Agree'
6 'Agree'
7 'Strongly Agree'

SPIPRAY
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLHELP
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLSHARE
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLREMEM
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COGTRY
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'
Appendix D (continued)

SPIWENT
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLSTRUG
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COGKEEP
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLADV
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

SPIREAD
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COLASK
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

COGCON
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'

SPIASK
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'
Appendix D (continued)

COGSPEN
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGHOPE
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

SPIREADB
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGTIME
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGREMOV
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGLAUGH
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGCLOTH
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

SPIBLESS
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/
Appendix D (continued)

COLHELP
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

RITLIT
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COLEMOT
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

RITBURN
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGSOC
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

SPISUNG
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

RITCROSS
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

COGWATCH
1 'Used a little'
2 'Used a lot'
3 'Used a great deal'
4 'Does not apply or did not use'/

SPILEFT
1 'Used a little'
2 'Used a lot'
Appendix D (continued)

3 'Used a great deal'
4 'Does not apply or did not use'/

COGDEBR
1 'Used a little'
2 'Used Resource'
3 'Used a Great Deal'
4 'Did Not Use Resource'/

SPIRCOPE
1 'Used a little'
2 'Used Resource'
3 'Used a great deal'
4 'Did Not Use Resource'/

COLLECT
1 'Used a little'
2 'Used Resource'
3 'Used a Great Deal'
4 'Did Not Use Resource'/

RITUAL
1 'Used a little'
2 'Used Resource'
3 'Used a Great Deal'
4 'Did Not Use Resource'/.

RECODE IDEAL CONDIT SATISF IMPORT CHANGE (1 THRU 4.99 = 2) (5 THRU 7.99 = 6).

RECODE COGDEBR SPIRCOPE COLLECT RITUAL (1 THRU 3.99 = 2) (4 THRU 4.99 = 4).

MISSING VALUES

GENDER EDU AGEGRP ETHNIC INCOME MARITAL FBLOOD FMARRI FFORMAL FINFORM FCOMM FAGAPE FRESIDE FORGAN FDEPEND FVALUES FOTHER IDEAL CONDIT SATISF IMPORT CHANGE SPIPRAY COLHELP COLSHARE COLREMEM COGTRY SPIWENT COLSTRUG COGKEEP COLADV SPIREAD COLASK COGCON SPIASK COGSPEN COGHOPE SPIREADB COGTIME COGREMOP COGLAUGH COG CLOTH SPIBLESS COLHELPB RITLIT COLEMOT RITBURN COGSOC SPISUNG RITCROSS COGWATCH SPILEFT (0).
Appendix D (continued)

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/STATISTICS=.

END DATA.
APPENDIX E

Institutional Review Board (IRB) Approval Letter

CLARK ATLANTA UNIVERSITY
Institutional Review Board
Office of Sponsored Programs
March 31, 2009

Angela M. Shuttlesworth <AMShuttlesworth@yahoo.com>
School of Social Work
Clark Atlanta University
Atlanta, GA 30314

RE: A Study of the Wellbeing of African American families in Time of Crisis and their Use of Resources Within the Metropolitan Atlanta Area.

Principal Investigators: Angela Shuttlesworth

Human Subjects Code Number: HR2009-03-311-1

Dear Ms. Shuttlesworth:

The Human Subjects Committee of the Institutional Review Board (IRB) has approved your protocol as exempt in accordance with 45 CFR 46.101(b)(2).

Your Protocol Approval Code is HR2009-03-311-1/A

This permit will expire on March 30, 2010. Thereafter, continued approval is contingent upon the annual submission of a renewal form to this office. The IRB also acknowledges your completion of the CITI IRB Training in Protection of Human Subjects. This certification is valid for two years. If you have any questions, please contact Dr. Georgianna Bolden at the Office of Sponsored Programs (404) 880-6979 or Dr. Paul I. Musey, (404) 880-6829.

Sincerely:

Paul I. Musey, Ph.D.
Chair
IRB: Human Subjects Committee

cc. “Dr. Robert Waymer” <rwaymer@cau.edu>
Office of Sponsored Programs, “Dr. Georgianna Bolden” <gbolden@cau.edu>
REFERENCES


