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Financial Stress, Neighborhood Quality, and Well-Being: Mediational and Moderational Models

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Poster Presentation P24

**FINANCIAL STRESS, NEIGHBORHOOD QUALITY, AND WELL-BEING:
MEDIATIONAL AND MODERATIONAL MODELS**

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This study explores how aspects of the community environment might facilitate the stress-and-coping process – specifically, the protective effects of social integration and high quality neighborhoods on psychological well-being. Previous research suggests that low levels of financial stress, positive neighborhood quality, and social integration are each associated with greater levels of well-being; few studies, however, investigate these contextual variables in conjunction with one another. Data from the Notre Dame Study of Health and Well-Being were used to investigate whether (1) neighborhood quality moderates the relationship between financial stress and psychological well-being and (2) social integration mediates the relationship between neighborhood quality and psychological well-being. Although the results did not support the moderational hypothesis, *post hoc* analysis did indicate that neighborhood quality mediates the financial stress psychological well-being relationship. Data supported hypothesis 2. From an ecological systems perspective, these results suggest that proximal contextual variables such as social integration and neighborhood quality can buffer individuals' psychological well-being from the negative effects of less proximal contextual variables, such as economic conditions.