

Discrimination, Gender, and Class: An Intersectional Investigation of Black Americans' Personal and Relational Well-Being

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Discrimination is a chronic stressor for Black Americans that occurs alongside other social positions and has implications for personal and relational well-being. Using data from the Survey of Midlife in the United States, this study examined the relative and multiplicative effects of gender and financial strain on the links between discrimination and personal and relational well-being among Black Americans in romantic relationships ($N = 443$). Results indicate that financial strain was associated with poorer personal well-being and that being female was associated with poorer relational well-being. Further, among women (but not men), discrimination was associated with poorer quality of life across levels of financial strain. The findings speak to the potential resilience of Black individuals and their relationships in the face of discrimination.

Keywords: discrimination, Black Americans, romantic relationships, intersectionality, well-being

Despite the increasing prevalence of more diverse and community-based samples, the relatively homogeneous compositions of study samples (i.e., predominantly White, college samples) remain a key weakness in relationship science (see Williamson et al., 2022). Thus, gaining a more complete understanding of relationship functioning requires scholars to also assess relationship processes in non-White, monoracial samples (see Dilworth-Anderson et al., 1993). This is of particular importance given the various contextual stressors that individuals face. Black Americans, for example, are regularly exposed to racial discrimination that can shape their social lives. Research has demonstrated a negative association between racial discrimination and indicators of psychological well-being (Schmitt et al., 2014). However, the association between racial discrimination and relational well-being outcomes is less clear. Past research indicates negative (Murry et al., 2001) and positive

associations (Clavé et al., 2017), as well as null findings (Lavner et al., 2018). One reason for such mixed findings may be the lack of an explicit intersectional perspective.

Intersectionality scholars contend that racial discrimination only represents one of many axes of oppression. As such, understanding the association between racism and life experiences partially depends on other social positions that designate power and disadvantage (P. H. Collins, 1986; Crenshaw, 1991). Gender and class are two particularly notable intersections among Black Americans. Slavery and racial discrimination are argued to have shaped how gender is enacted within African Americans' relationships (Cowdery et al., 2009; K. R. Johnson & Loscocco, 2015). Additionally, the role of social class holds historical significance in that Black Americans were restricted to a lower social class and face systemic barriers to social mobility (see W. J. Collins & Wanamaker, 2017). However, little research has elevated these intersections as a primary focus in the analysis of Black Americans' personal and relational well-being. The present study adds to the literature examining the associations between discrimination, personal well-being (i.e., psychological well-being and quality of life), and relationship well-being (i.e., relationship quality, instability, and support) by examining gender and financial strain as relevant intersections.

Theoretical Framework

Mundane Extreme Environmental Stress Model

The mundane extreme environmental stress (MEES) model argues that the historical context of slavery fosters environmental stress that is both mundane and extreme (Peters & Massey, 1983). According to MEES, Black Americans not only experience typical life stressors but also stress from anticipated, yet unpredictable, instances of racial discrimination. These additive stressors are considered *mundane* because they are so common that they may be viewed as normal and *extreme* because they may negatively influence individuals' perceptions, behaviors, and interactions

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(Carroll, 1998). Such stress manifests in multiple domains of life including interpersonal relationships (see also Bryant et al., 2010).

Racial discrimination represents one way that MEES may manifest in individuals' daily lives (McNeil Smith & Landor, 2018). Racial discrimination becomes an interpersonal stressor when partners experience it concurrently or when one partner experiences discrimination and their stress has a spillover effect that influences the other partner (Bodenmann, 2005). That is, racial discrimination may begin as an external stressor and become an internal stressor for the relationship by influencing the quantity and quality of partners' interactions (Bodenmann, 2007) and by increasing the likelihood that partners make negative attributions in romantic interactions (Neff & Karney, 2017). Moreover, some relationships may be more susceptible to MEES due to enduring vulnerabilities (e.g., personal characteristics, beliefs about relationships), excessive or major typical life stressors, and poor adaptive processes (Karney & Bradbury, 1995). Research supports a generally negative association between experiences of external and internal stress and relationship satisfaction (see Randall & Bodenmann, 2017). However, racial discrimination complicates this association because of its "both, and" nature. For Black Americans, discrimination is both external and internal, mundane and extreme, anticipated and unexpected, and experienced individually and vicariously. Moreover, racial discrimination occurs in relation to other social locations including gender and class.

Intersectionality

Although discrimination represents a chronic shared stressor among Black Americans, its presence co-occurs alongside other social positions that also designate power and disadvantage (P. H. Collins, 1986; Crenshaw, 1991). Intersectionality considers the meanings and consequences associated with individuals' simultaneous social positions within a sociohistorical context (Crenshaw, 1991; Few-Demo, 2014). Its primary claim is that social positions (e.g., race and class) and their accompanying "isms" (e.g., racism and classism) merge to create life experiences otherwise overlooked when such positions are considered separately (Crenshaw, 1991). Individuals occupy multiple social positions that vary in power and may be in conflict with one another (Greenwood, 2008). As social positions vary in salience, individuals may be differentially privileged or oppressed in different contexts (P. H. Collins, 1991). Importantly, intersectionality scholars argue that social positions are not additive (Hancock, 2007). For example, one is not simply Black and male and middle class. Instead, the experience of being Black, male, and middle class inform and co-construct one another in a way that makes examinations of Black middle-class individuals incomplete without explicit consideration of gender.

Racial Discrimination as a Stressor in Black Americans' Relationships

Racial Discrimination and Personal Well-Being

Research on the consequences of racial discrimination has predominantly focused on its implications for personal well-being. Prior research suggests racial discrimination is associated with multiple indicators of psychological well-being including anxiety and depression (Ong et al., 2009), quality of life (Driscoll et al.,

2015), perceived lack of control (Lee et al., 2020), and sense of mastery (Watkins et al., 2011). Findings from panel data corroborate these cross-sectional reports, indicating that racial discrimination is associated with elevated psychological distress and depression among Black Americans (Brown et al., 2000). In a meta-analysis, perceived discrimination was negatively associated with multiple indicators of psychological well-being including sense of control, quality of life, and anxiety symptoms (Schmitt et al., 2014). These findings provide evidence that racial discrimination may be negatively associated with psychological well-being.

Gender and Class as Relevant Intersections

Qualitative research points toward gender differences in how Black Americans experience discrimination (Awosan & Hardy, 2017). Although some studies report no differences in psychological well-being among Black men and women (Lee et al., 2020), higher levels of daily racial discrimination have been associated with later psychological distress among Black men, but not Black women (Assari et al., 2017). Daily racial discrimination also predicted a greater likelihood of Black men, but not Black women, having had a major depressive episode. In addition, experiencing a major discrimination event was associated with a greater likelihood of having a major depressive episode among Black men with higher education and income levels, compared to Black men with lower education and income levels (Hudson et al., 2012). These findings indicate that racial discrimination may have unique effects on individual well-being among men and women.

Previous research has focused less on how the relationship between discrimination and well-being may depend on gender and class for Black Americans in romantic relationships. This is notable because (a) Black Americans are depicted as having poorer individual and relational well-being compared to White Americans (see Dilworth-Anderson et al., 1993), (b) relationship well-being and individual well-being are directly related (Proulx et al., 2007), (c) perceptions of race, class, and gender are shaped by one another (e.g., K. L. Johnson et al., 2012), (d) experiences of racial discrimination may differ for men and women and across social classes (e.g., Hudson et al., 2012), and (e) discrimination may be a shared stressor for partnered Black Americans. Therefore, the present study examines how associations between discrimination and personal well-being (quality of life and psychological well-being) vary across gender and financial strain among Black Americans in heterosexual romantic relationships. Specifically, we hypothesize that discrimination will be negatively associated with psychological well-being and quality of life. In addition, we explore whether and how the magnitude of these associations varies by gender and financial strain.

Racial Discrimination and Relationship Well-Being

Research on the links between racial discrimination and relationship functioning has grown within the last decade. However, in prior studies, scholars have focused on one aspect of relational well-being rather than considering multiple dimensions in unison which may contribute to the mixed literature and deficit-based perspectives of Black Americans' relationships. Research assessing positive dimensions of relationship well-being (e.g., satisfaction, quality) is relatively mixed (see Rice et al., 2023, for

review). On the one hand, cross-sectional (Kerr et al., 2018) and longitudinal studies (Riina & McHale, 2010) indicate that racial discrimination is negatively associated with positive dimensions of relationship well-being. For example, greater levels of racial discrimination were associated with poorer relationship quality among Black men (Kerr et al., 2018) and women (Murry et al., 2001). At the same time, several studies report no association between discrimination and positive dimensions of relationship functioning. For example, initial reports of racial discrimination were not associated with relationship satisfaction 9 months later (Barton et al., 2018). Findings assessing negative dimensions of relationship well-being demonstrate a more consistent pattern of positive associations. For example, racial discrimination has been associated with greater levels of relationship instability among men (Lavner et al., 2018) and more spousal strain (Doyle & Molix, 2014; Priest et al., 2020). Notably, research assessing social support indicates that experiences of racial discrimination are associated with perceiving one's partner as more supportive (Clavél et al., 2017) and that support may buffer the negative effects of discrimination on men's mental health (McNeil et al., 2014).

Gender and Class as Relevant Intersections

Given that notions of race, class, and gender depend on one another (K. L. Johnson et al., 2012), it is reasonable to expect that experiences of racial discrimination may differ across social status and gender (Crenshaw, 1991). Past research has shown gender differences in the ways in which discrimination affects relationships. For example, internalized racism has been negatively associated with marital satisfaction among husbands, but not wives (Taylor, 1990). Early research also found that African American middle-class men, but not women, were perceived as having more negative family interactions because of experiences with racial discrimination outside the home (St. Jean & Feagin, 1998). These findings are supported by more recent qualitative findings that suggest gender differences in how racial discrimination shapes Black partners romantic interactions (Awosan & Hardy, 2017; Rice, 2023). These gender differences can be further complicated by social class, which may complicate the association between stress response and relationship strain. However, some research indicates that the link between racial discrimination and relationship may be accounted for by financial strain (Lincoln & Chae, 2010; see also Surachman et al., 2021). Thus, examining how gender and experiences of financial strain may influence the association between discrimination and relational well-being could be critical to clarifying a mixed body of literature.

The Present Study

The MEES model and intersectionality suggest that social class and gender are important intersections in how racial discrimination operates and may moderate the links between racial discrimination and personal and relational well-being among Black Americans. Previous literature has largely relegated assessments of class and gender differences as covariates without considering the potential for multiplicative effects as suggested by intersectionality. Moreover, gender and class differences have predominately been

examined separately rather than as interacting constructs. The present study aims to replicate prior research examining the link between discrimination and personal well-being and extends those findings by examining relational and personal well-being from an intersectional perspective. Specifically, we hypothesize that gender will moderate the associations between discrimination and personal (i.e., quality of life and psychological well-being) and relational well-being (i.e., quality, instability, and support). We also expect that class will moderate the association between discrimination and personal and relational well-being such that the magnitude of the association will be larger among individuals with greater financial strain. Finally, we explore whether financial strain moderates the gender difference in the association between discrimination and personal and relational well-being. However, we make no directional hypotheses about this association.

Method

Participants and Procedure

Data come from the Survey of Midlife in the United States (MIDUS), available through the Inter-university Consortium for Political and Social Research. The original MIDUS sample was collected between 1995 and 1996 from a national probability sample of English-speaking adults in middle adulthood (ages 25–75). For this study, we rely on data from three MIDUS projects: MIDUS2 Project 1 (MIDUS2), MIDUS Milwaukee (MIDUSM), and MIDUS Refresher (MIDUSR). Data for MIDUS2 were collected from 4,963 individuals between 2004 and 2006. Data for MIDUSM were collected between 2005 and 2006 from 592 individuals in Milwaukee, Wisconsin, and included an oversampling of African Americans. Data for MIDUSR were collected from 3,577 individuals between 2011 and 2014. Only individuals who were in a relationship and indicated Black/African American as their race were included in this study. For each of the MIDUS samples, participants first completed in-person interviews with trained research assistants. Afterward, participants were mailed a survey which they completed and returned by mail. Only participants who completed the mailed survey were eligible for an additional telephone survey. Individuals were compensated \$50 for completing the initial interview and \$20 for completing the survey—no compensation was provided for completing the telephone interview.

The analytic sample included 443 Black individuals (MIDUS2 $n = 119$; MIDUSM $n = 198$; MIDUSR $n = 126$), who were married (89.4%) or cohabiting (10.6%). Participants were between 27 and 83 years old ($M = 52.88$, $SD = 12.23$). Over half of the participants were male (52.1%) and most were parents (91.2%). Approximately 58% of participants reported being currently employed. Regarding education level, 14.5% had less than a high school education, 27.8% completed their high school education or the general education development exam, 24.9% had some college experience (1+ years, no degree), 8.1% had obtained a 2-year college degree, 12% had completed a 4-year college degree, and 12.7% at least some postbaccalaureate. This study was not preregistered. The data for this study are publicly available through the Inter-university Consortium for Political and Social Research, and the analysis code is available on the Open Science Framework at https://osf.io/hvpjn/?view_only=73474121ecd942b78b08965a085ec196.

Measures

Discrimination

Discrimination was assessed with the Daily Discrimination scale created for the MIDUS 2 study (Essed, 1991; Feagin, 1991). Participants responded to nine items indicating how often they experienced discrimination from a number of sources (0 = *never*, 3 = *often*). Example items are “You are treated with less courtesy than other people” and “People act as if they think you are not as good as they are.” Items were reverse-coded and averaged to create a composite scale so that higher values indicate more experiences of discrimination. Reliabilities for the analytic sample were strong ($\alpha = .93$) and comparable to the full sample ($\alpha = .92$).

Personal Well-Being

Personal well-being was assessed with two separate scales: Psychological Well-being and Quality of Life. Psychological Well-being was assessed with a summed score of five subscales that capture global psychological well-being: *Autonomy*, *Environmental Mastery*, *Personal Growth*, *Purpose in Life*, and *Self-Acceptance* (Ryff, 1989). Each of the subscales included seven items rated from 1 (*disagree strongly*) to 7 (*agree strongly*). Items were recoded so that higher scores indicate greater personal well-being. The Psychological Well-being scale demonstrated strong reliability ($\alpha = .91$). Quality of Life was assessed with a single item where participants rated their life overall (0 = *worst possible life*, 10 = *best possible life*).

Relationship Well-Being

Relationship well-being was assessed with three separate scales assessing Global Relationship Quality, Relationship Instability, and Partner Support. Global Relationship Quality was assessed with a single item on which participants provided an overall rating of their relationship (0 = *worst possible marriage or close relationship*, 10 = *best possible marriage or close relationship*). Relationship Instability was assessed with two items: “During the past year, how often you thought your relationship might be in trouble” (0 = *never*, 4 = *all the time*) and “Realistically, what do you think the chances are that you and your partner will eventually separate?” (0 = *not likely at all*, 3 = *very likely*; Booth et al., 1983). Items were summed to create a composite score where higher values indicate more instability ($\alpha = .70$). Partner Support was assessed with a mean composite score of six items (0 = *not at all* to 4 = *a lot*; “How much can you open up to him or her if you need to talk about your worries?”). Higher scores indicated greater relationship well-being ($\alpha = .89$).

Gender

Participants provided self-reports of gender (0 = *male*, 1 = *female*).

Class/Financial Strain

Social class was assessed with a single-item measure of financial strain: “How would you rate your financial situation these

days?” Participants responded on a scale from 0 (*worst possible financial situation*) to 10 (*best possible financial situation*). The item was reverse-coded so that higher scores indicate greater financial strain.

Control Variables

Parental status (0 = *no children*, 1 = *one or more children*) and participant age were included as controls in the analyses.

Analytic Approach

All analyses were conducted in SPSS. Results of Little’s missing completely at random test indicated that data were not missing completely at random ($\chi^2 = 29.68$, $df = 14$, $p = .03$). Data were imputed with 50 imputations using expectation maximization to repeatedly estimate parameters. Five sets of regression analyses were conducted to examine gender and financial strain as moderators of the links between (a) discrimination and personal well-being and (b) discrimination and relational well-being. Discrimination and financial strain were group mean centered prior to creating four interaction terms between (a) discrimination and gender, (b) discrimination and financial strain, (c) gender and financial strain, and (d) discrimination, gender, and financial strain. The independent variables were regressed onto each dimension of personal and relational well-being in four steps. The first block of the regression models included the control variables: parental status and age. The second block included discrimination, gender, and financial strain. The third block included all two-way interaction terms and the final block included the three-way interaction term between discrimination, gender, and financial strain. Significant interactions were probed at 1 *SD* above and below the mean.

Results

Preliminary Analyses

Descriptive and bivariate statistics for study variables across gender are presented in Table 1. Daily discrimination and financial strain were positively associated (see Table 1). Similarly, dimensions of personal well-being were positively associated, and positive dimensions of relational well-being were positively associated, whereas relationship instability was negatively associated with relationship quality and perceived partner support (see Table 1). Within the analytic sample, 85% of participants identified race as the primary reason for daily discrimination. On average, married individuals were significantly older, more educated, and had higher psychological well-being and lower levels of relationship instability compared to the nonmarried sample. There were no significant differences in discrimination or financial strain between those who did and did not report race as the primary reason for discrimination (see online materials: https://osf.io/39e4j?view_only=73474121ecd942b78b08965a085ec196). We also examined the extent to which discrimination was attributed to gender (23.5%). There were no significant differences in discrimination, $t(216) = -1.92$, $p = .06$, or financial strain, $t(216) = -0.16$, $p = .87$, among those who did and did not indicate gender as the primary reason for discrimination.

Table 1
Bivariate Correlations and Descriptive Statistics

Variable	1	2	3	4	5	6	7	8	<i>M</i>	<i>SD</i>
1. Daily discrimination	—	.19*	-.21**	-.25***	-.15*	-.08	.16*	-.03	1.31	.55
2. Financial strain	.16*	—	-.15*	-.41***	-.49***	-.25***	.27***	-.16*	4.39	2.47
3. Education	-.00	-.18*	—	.31**	.03	-.13	.02	.04	6.40	2.49
4. Psychological well-being	-.20**	-.25***	.36***	—	.43***	.21**	-.27***	.20**	4.48	.70
5. Quality of life	-.34***	-.14***	.08	.42***	—	.45***	-.37***	.17*	7.49	1.46
6. Relationship quality	-.10	-.17*	-.08	.09	.34***	—	-.73***	.54***	8.33	1.25
7. Relationship instability	.11	.11	-.04	-.15*	-.26***	-.75***	—	-.50***	1.33	2.68
8. Perceived partner support	.01	-.03	.05	.13	.18**	.78***	-.70***	—	1.38	.41
<i>M</i>	1.21	4.44	6.59	4.47	7.64	7.74	1.71	2.52	—	—
<i>SD</i>	.57	2.55	2.49	.80	1.67	2.17	1.71	.64	—	—

Note. Correlations above the diagonal are for men, whereas correlations below the diagonal are for women.

* $p < .05$. ** $p < .01$. *** $p < .001$.

Daily Discrimination and Personal Well-Being

We first assessed gender and financial strain as moderators of the association between daily discrimination and psychological well-being. Results indicated that discrimination was associated with poorer psychological well-being ($B = -0.191, p = .018$). In addition, greater levels of financial strain were associated with poorer psychological well-being ($B = -0.119, p = .001$). Neither gender nor class operated as moderators of the association between discrimination and psychological well-being (see Table 2). Neither age nor parental status were significant covariates in the final model, which accounted for 11.9% of the variance in psychological well-being.

Next, we examined gender and financial strain as moderators of the association between discrimination and quality of life. Only the main effect of financial strain was significant; however, it was qualified by a significant two-way interaction between discrimination and gender ($B = -0.573, p = .007$). Simple slopes analyses indicate that among women, but not men, discrimination was associated with poorer quality of life (see Figure 1). We also

decomposed the three-way interaction between discrimination, gender, and financial strain ($B = -0.153, p = .057$). Simple slopes analyses indicated that among men, discrimination was not associated with quality of life, regardless of the level of financial strain. However, among women, the negative association between discrimination and quality of life was stronger when women reported higher levels of financial strain (see Figure 2). Age was a significant covariate in the final model, which accounted for 24.8% of the variance in quality of life.

Daily Discrimination and Relational Well-Being

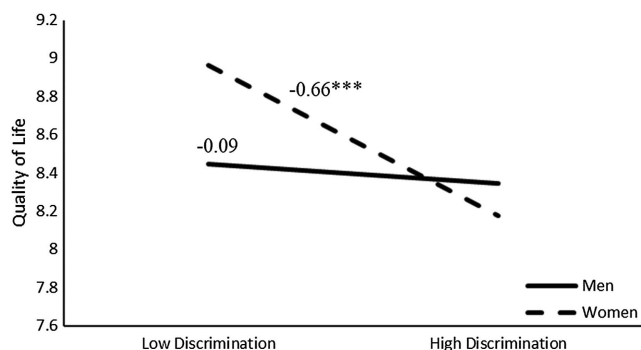
We also examined gender and financial strain as moderators of the association between discrimination and relationship quality. Being female ($B = -0.561, p = .002$) and greater levels of financial strain ($B = -0.157, p = .006$) were associated with lower levels of relationship quality. However, discrimination was not associated with relationship quality. Neither gender nor financial strain was significant moderators (see Table 3). Age was a significant covariate

Table 2
Final Regression Models Predicting Personal Well-Being

Variable	Psychological well-being				Quality of life			
	<i>B</i>	<i>SE</i>	<i>p</i>	[95% CI]	<i>B</i>	<i>SE</i>	<i>p</i>	[95% CI]
Controls								
Age	0.002	0.003	.403	[-0.003, 0.008]	0.011	0.005	.026	[0.001, 0.021]
Parental status	0.002	0.118	.987	[-0.230, 0.234]	0.131	0.215	.543	[-0.292, 0.555]
Main effects								
Discrimination	-0.191	0.081	.018	[-0.349, -0.032]	-0.085	0.147	.564	[-0.375, 0.205]
Financial strain	-0.119	0.022	.001	[-0.162, -0.076]	-0.297	0.040	.001	[-0.375, -0.219]
Gender	-0.009	0.068	.898	[-0.142, 0.124]	0.172	0.124	.165	[-0.071, 0.416]
Two-way interactions								
Discrimination × Financial Strain	-0.003	0.028	.917	[-0.059, 0.053]	0.048	0.052	.358	[-0.054, 0.150]
Discrimination × Gender	-0.011	0.116	.923	[-0.239, 0.216]	-0.573	0.211	.007	[-0.998, -0.157]
Gender × Financial Strain	0.048	0.030	.114	[-0.011, 0.107]	0.041	0.055	.453	[-0.067, 0.149]
Three-way interactions								
Discrimination × Financial Strain × Gender	-0.054	0.044	.221	[-0.140, 0.032]	-0.153	0.080	.057	[-0.331, 0.005]
R^2	0.119				0.248			
Model <i>F</i>	7.635				17.157			
			.001				.001	

Note. *SE* = standard error; *CI* = confidence interval; *B* = unstandardized beta; *male* = 0, *female* = 1; 0 = *not parent*, 1 = *parent*.

Figure 1
Two-Way Interaction Between Daily Discrimination and Gender on Quality of Life



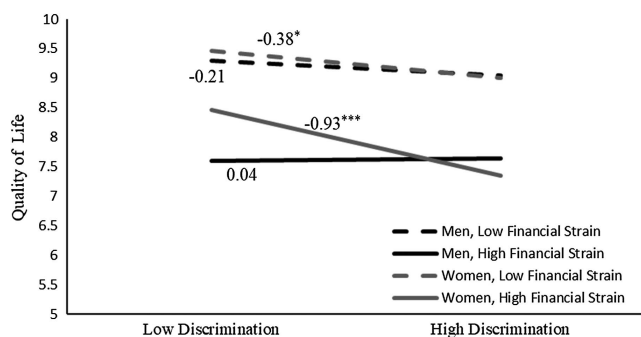
*** $p < .001$.

in the final model, which accounted for 6.3% of the variance in relationship quality.

Similarly, in the model assessing gender and financial strain as moderators of the association between discrimination and relationship instability, only the main effects of gender and financial strain were significant (see Table 3). Being female ($B = 0.361$, $p = .012$) and greater levels of financial strain ($B = 0.127$, $p = .006$) were associated with greater levels of relationship instability. Neither gender nor financial strain was significant moderators (see Table 3). Age was a significant covariate in the final model, which accounted for 8.8% of the variance in relationship instability.

Finally, the main effects of gender and financial strain were significant in the model examining perceived partner support (see Table 3). Being female ($B = -0.165$, $p = .001$) and greater levels of financial strain ($B = -0.029$, $p = .054$) were associated with lower levels of perceived partner support. Neither gender nor financial strain was significant moderators (see Table 3). Neither age nor parental status was significant covariates in the final model, which accounted for 1.4% of the variance in perceived partner support.

Figure 2
Three-Way Interaction Between Daily Discrimination, Financial Strain, and Gender on Quality of Life



* $p < .05$. *** $p < .001$.

Discussion

The present study examined gender and financial strain as moderators of the associations between discrimination and personal and relational well-being. We found that the link between discrimination and quality of life varied by gender and found some support for financial strain exacerbating this association. However, there was limited support for the multiplicative effects of discrimination, gender, and financial strain on relational well-being. These findings build on the extant literature examining discrimination, personal well-being, and relational well-being among Black Americans in two primary ways. First, although prior research has examined discrimination and well-being, the present study examined the relative and multiplicative associations of discrimination, financial strain, and gender on personal well-being and relational well-being. Second, whereas prior research has examined personal and relational well-being with single measures, the present study assessed multiple dimensions of personal and relational well-being. Importantly, the results highlight how financial strain may be uniquely associated with personal well-being, whereas the role of discrimination and gender on relational well-being may be more variable.

Our first hypothesis examined gender as a moderator of the associations between discrimination and personal and relational well-being. Regarding personal well-being, we found that gender was a significant moderator such that among women, but not men, discrimination was associated with poorer quality of life. These findings diverge from research suggesting that the effects of discrimination on personal well-being may be more pronounced among men (Hudson et al., 2012) but are in line with research suggesting that discrimination is related to poorer individual outcomes (Driscoll et al., 2015; Schmitt et al., 2014) and may specifically compromise women's mental health (McNeil et al., 2014). Because Black women face a different matrix of oppression and privilege than Black men (P. H. Collins, 1986), it is possible that Black women carry the burden of their own and their male partners' discrimination (e.g., McNeil Smith et al., 2020). Thus, the quality of life for Black women in relationships may be more susceptible to the adverse influence of discrimination than Black men, who may be less likely to carry the burden of their female partners' experiences of discrimination.

Although the links between discrimination and relational well-being did not vary by gender, being female was consistently associated with poorer relational well-being. This may be because women are more aware of the state of the relationship (Acitelli, 1992; Doss et al., 2003) and more likely to identify relationship problems (Williamson et al., 2016). Indeed, the results of a meta-analysis indicate a small gender difference among community samples, and a larger difference among clinical samples, where wives were less satisfied in their relationships than husbands (Jackson et al., 2014). Prior research suggests that compared to married Black fathers, married Black mothers report higher levels of relationship distress in the face of cumulative risk (Williams et al., 2019). Although speculative, it may be that Black women attend to their own and their partners' oppressions (Cowdery et al., 2009) in ways that compromise the quality of interactions with their romantic partners (Rice, 2023).

Our second hypothesis examined financial strain as a moderator of the associations between personal and relational well-being.

Table 3
Final Regression Models Predicting Relational Well-Being

Variable	Relationship quality			Relationship instability			Perceived partner support					
	B	SE	p	[95% CI]	B	SE	p	[95% CI]	B	SE	p	[95% CI]
Controls												
Age	0.016	0.007	.027	[0.002, 0.030]	-0.026	0.006	.001	[-0.038, -0.014]	0.001	0.002	.653	[-0.003, 0.005]
Parental status	-0.283	0.306	.355	[-0.884, 0.318]	0.242	0.250	.333	[-0.249, 0.734]	-0.055	0.090	.539	[-0.232, 0.121]
Main effects												
Discrimination	-0.043	0.209	.839	[-0.454, 0.369]	0.288	0.171	.093	[-0.048, 0.624]	0.005	0.061	.930	[-0.115, 0.126]
Financial strain	-0.157	0.056	.006	[-0.267, -0.046]	0.127	0.046	.006	[0.036, 0.217]	-0.029	0.017	.054	[-0.061, 0.004]
Gender	-0.561	0.176	.002	[-0.906, -0.216]	0.361	0.144	.012	[0.079, 0.644]	-0.165	0.052	.001	[-0.267, -0.064]
Two-way interactions												
Discrimination × Financial Strain	0.040	0.074	.584	[-0.104, 0.185]	0.023	0.060	.708	[-0.096, 0.141]	0.000	0.022	.999	[-0.043, 0.043]
Discrimination × Gender	-0.240	0.300	.425	[-0.830, 0.350]	-0.054	0.245	.825	[-0.537, 0.428]	0.004	0.088	.966	[-0.170, 0.177]
Gender × Financial Strain	0.018	0.078	.815	[-0.135, 0.172]	-0.061	0.064	.339	[-0.187, 0.064]	0.019	0.023	.399	[-0.023, 0.064]
Three-way interactions												
Discrimination × Financial Strain × Gender	-0.055	0.114	.631	[-0.279, 0.169]	-0.016	0.093	.866	[-0.199, 0.167]	0.019	0.034	.581	[-0.047, 0.084]
R^2	0.063				0.088				0.014			
Model F	4.308		.001		5.737		.001		1.702		.086	

Note. SE = standard error; CI = confidence interval; B = unstandardized beta; male = 0, female = 1; 0 = not parent, 1 = parent.

Financial strain was consistently associated with poorer psychological and relational well-being, suggesting a relative, rather than a multiplicative influence on well-being. However, our exploratory analyses provide some evidence that financial strain may exacerbate the association between discrimination and quality of life for women. We note that this finding should be interpreted with caution give its proximity to the traditional threshold for significance and should be replicated in future studies. Even still, this finding aligns with extant research suggesting that financial strain predicts greater levels of psychological distress and lower levels of relationship satisfaction among married Black Americans (Lincoln & Chae, 2010). Similar to the findings of Lincoln and Chae (2010) who simultaneously examined financial strain and discrimination, we found that discrimination was not related to relational well-being, whereas financial strain was consistently related to relational well-being. Although speculative, it may be that perceived quality of life is less compromised by discrimination because it may be anticipated and viewed as a normative or mundane part of life for Black Americans (Peters & Massey, 1983). On the other hand, financial strain may have a more observable and additive impact on life quality or, as intersectionality suggests, be inextricably linked with discrimination. Notably, scholars are unsettled on whether financial strain and racial discrimination act as suppressor variables when included in the same model (Clavé et al., 2017; Lincoln & Chae, 2010).

Prior research using these data indicate that discrimination is associated with relational strain (Priest et al., 2020). However, our findings align with research indicating no association between discrimination and relationship quality (Lavner et al., 2018). Building on the work of Priest and colleagues, we examined how discrimination was associated with relational well-being relative to the influence of financial strain and gender. The fact that there were no main effects of discrimination on different indicators of relational well-being may be due to partners viewing discrimination as mundane, curating safe environments, and/or having developed coping strategies (Peters & Massey, 1983). Thus, Black partners who experience discrimination may be similar to interracial couples who experience discrimination as a stressor yet perceive minimal to no impact on their relationship (Brooks et al., 2021). Notably, this sample reported relatively lower levels of discrimination and higher levels of psychological well-being and quality of life. Middle-aged Black Americans may be more likely to experience low but stable trajectories of racial discrimination and experience lower levels of psychological distress relative to younger people (Lee et al., 2020). Thus, another explanation is that this sample of middle-aged Black Americans in established relationships curated environments where they are less likely to face discrimination and/or developed effective coping strategies. Another possibility is that, in line with tenets of intersectionality, experiences of discrimination are entangled with financial strain and gender in ways that cannot be captured without assessing the processes and systems that contribute to the racialization, gendering, and classing of Black Americans and their family life (Choo & Ferree, 2010; Williams, 2023). Future research may continue to examine whether and how the privileges and oppressions that accompany race, class, and gender influence relational and personal well-being.

The limitations of this study should be considered when assessing claims. First, this study was confined to measures available in the secondary data. Although MIDUS provides relatively good

measures of psychological and relational well-being, some were single-item measures and the measures of social stressors were less comprehensive. This is of crucial importance to the present study, which relies on an intersectional theoretical framework. For example, the measure of discrimination was general rather than specific to racial discrimination and assessed frequency rather than perceived severity. This study also relied on financial strain as a proxy for classism and gender as a proxy for sexism, which constricts the types of intersectional claims that can be made. Notably, intersectionality underscores the multiplicative nature of social oppressions. Future studies seeking to employ quantitative methods for assessing intersectional hypotheses and research questions should recruit sufficiently powered samples with variability across intersections and consider measures that capture the “both and” characteristic of intersecting social oppressions. Doing so is essential to replicating, expanding upon, and increasing confidence in the findings of this study. For example, Lewis and Neville’s (2015) measure of gendered racial microaggressions may better serve quantitative intersectionality hypotheses.

Additionally, this study relied on a cross-sectional design and thus cannot make claims around causality or directionality. Prior research indicating an association between discrimination and relational well-being has largely been cross-sectional and longitudinal studies indicate no relation (Rice et al., 2023). When extant research is considered with the findings of this study, it appears that experiences of discrimination may have more micro-level effects. That is, although cross-sectional designs are not ideal for assessing causality, longitudinal designs with months in between data collections may also be missing the phenomena of interest. Future research should consider multiple micro-assessments in the form of daily diary designs or ecological momentary assessments that capture more immediate experiences of discrimination.

Another limitation is that this study relied on data from individuals, rather than couples, in examining relational well-being. Discrimination, in particular, is considered as a shared stressor. Experiences of discrimination may occur to an individual who then tells their partner, thus raising the stressor from the individual to the dyadic level, or it may occur when partners are together but have different impacts on each partner. Of note, the results of this study are not generalizable beyond the demographics of this sample, which is predominately middle-aged, partnered, Black Americans.

Despite these limitations, the results of this study build on the extant literature by examining the relative and multiplicative influences of discrimination and financial strain on multiple dimensions of personal and relational well-being. Practitioners who work with Black individuals in relationships may consider how to equip them with tools to navigate competing stressors, like financial strain, within a racialized and gendered context. Understanding how Black individuals can protect their relational and personal well-being from the stress of discrimination, financial strain, and gendered expectations remains an important area for future research. A number of null findings speak to the potential resilience of Black individuals and their relationships in the face of chronic discrimination. Identifying and assessing the ways that oppression affects individuals and their relationships and factors that contribute to partners coping and resilience in the face of oppression remains a key charge of future research.

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