



A Cross Cultural Insight into Social Capital and Stress Mediation



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Abstract

Background: Stressful Life Events (SLEs) have been correlated with adverse health outcomes. Social capital has been shown to mitigate stress effects. Studies have documented demographic specific varying levels and perceptions of social capital by age, race and socioeconomics. We set to investigate demographic perceptions of social capital and how this influenced stress appraisal.

Methods: We conducted a cross-sectional study in 2020 in the US. Participants responded to a 4-variable Likert-like scale on 4 social capital constructs: distract, readily available, stress effect without contact, and routine contact, with options from family, close friends to social and professional groups. We incorporated the Cross-Cultural Stress Scale (CCSS), a 55-item validated toolkit asking participants to indicate their perceived SLE scores, consequently correlated the two.

Results: Survey participants (N=323), ranked social capital accentuating family, friends and coworkers in the top three. Some demographic differences in intensity were reported by all demographics for example: older people relied more on family while younger people relied more on friends for coping. Nonwhites and immigrants relied on extended family and cultural groups to cope and distract them from stress while lower socioeconomic groups reported higher stress without people in their neighborhood and cultural groups. Significant differences in SLEs appraisal were reported; higher severity with lower perceived social capital-particularly cultural and leisure groups by some participants (N=175).

Conclusion: Despite convenience sampling limitations, our results demonstrate varying perceptions of social capital and highlight its significance in mitigating the effects of stress which may translate to better health outcomes.

Keywords: Social Capital; Stressful Life Events; Stress Appraisal; Cross-Cultural

Abbreviations: IP: SLEs: Stressful Life Events; Internet Protocol; CCSS: Cross Cultural Stress Scale; PTSD: Post-traumatic Stress Disorder

Introduction

Research has documented how lingering psychological stress due to stressful life events (SLEs) play a major role in the decline of our emotional and physical well-being. Several studies have documented morbidity and mortality outcomes due to stress [1-4]. Studies have shown positive correlations between increased community resources and overall health [5-7]. The social capital theory was applied in this study to uncover how the effects of various unique social dimensions existing within communities were associated with individual stress. With such evidence of linkage of greater social capital to substantial positive physical and mental health outcomes, we postulated that perceived social

capital would influence which types of SLEs are reported and how they are appraised.

Lazarus & Folkman [8] coined the transactional model of stress and coping. They linked levels of individual stress to the dynamic transaction between the individual and their environment which includes available resources such as coping mechanism. In health psychology, the overall physical and environmental effects of stress are often studied along with mitigating and moderating factors, such as coping and social support [9,10]. Social capital is the collective term for various initiatives available to members of social groups which has been shown to provide individuals and

communities resources to deal with adversities [6]. Studies have long demonstrated that variations of stress-related depressive moods depend on individual satisfaction with social capital from available social support systems [5,6,11]. Furthermore, demographic categories, including race, alter how stress impacts depression risk [1].

Theoretical Framework

Lazarus & Folkman [8] suggested cognitive appraisal to be an evaluation of the stress effect on an individual. As a result of their appraisal, an event was categorized as irrelevant, benign, or a threat currently or potentially harmful. The social capital theory describes complex channels and networks within a community that enhance cohesion among individuals through mutual cooperation, norms of reciprocity and other trust building relationships such as civic participation [7]. Theorists such as Kawachi et al. [12] have used a pluralistic approach that unifies key elements resulting in a relative consensus that social capital includes those elements of social networks that can yield positive physical and psychological health. In a recent review of prospective multilevel studies [13] the authors report considerable evidence of an association between social capital and various indicators of health. Several additional studies have documented morbidity and mortality outcomes due to stress, showing correlations between increased community resources and overall health [5-7].

Perception of social support or perceived availability for an individual is just as important as actual presence of social support. Such perception has been shown to predict a positive adjustment to SLEs [14-16]. With such evidence of the linkage of greater social capital to substantial positive physical and mental health outcomes, we postulated that perceived social capital would influence how SLEs are appraised.

Methods

Part of the data reported in this study is included in our larger study which incorporated interviews, focus groups and surveys [17-19]. In our initial study, we investigated SLEs and developed a validated toolkit, the Cross Cultural Stress Scale (CCSS) [18]. We further evaluated stress and social capital as driven by the ongoing pandemic in early 2020 (February-April) [17]. Data shared in this study are derived from surveys conducted through Qualtrics (Qualtrics, Provo, UT) shared on Amazon's Mechanical Turk (MTurk), a crowdsourcing website (<https://www.mturk.com>) [20]. Survey participants responded to questions on social capital constructs on a Likert scale (1=Very little to none, 2=Less than moderate, 3= A moderate amount, 4= A lot). We condensed these to 2 options for easier analysis where 1 & 2 were merged to 'Not much' and 3 & 4 to were merged to 'Quite a bit'. Dichotomizing the responses was necessary because most of the respondents favored options 1 & 4, with very few opting for 2 & 3. There were four constructs of social capital whose indicators were as follows:

i. I can count on these people/groups to distract me from

stress or help me feel more relaxed...

ii. These people/groups are most readily available to help me cope with stressful life events...

iii. Without these people/groups, the stress effect would be...

iv. How often you keep routine contact...

To obtain the total score for each social capital, we summed the original 4-Likert scale responses across the four constructs (distract, readily available, stress effect without contact, how often routine contact). The CCSS ranks 55 SLE's from 55 to 100, however participants ranked these events even lower, from 1-100 based on their perceived severity if they should experience this. We summed up scores of perceived SLE from all items in a similar fashion as our past study [19] where the maximum score of 5500 would assume a perceived severity of 100 on each SLE. The higher scores of up to 5233 depicted stronger intensity of stress while lower scores such as our observed 225 total illustrated perceived mild stress intensity should respondent experience those. We then correlated these scores with reported social capital.

Participants and Recruitment

This broad study was approved by Loma Linda University Institutional Review Board. All eligible participants for the study were: (a) over 18 years old, (b) reside currently in the U.S. (i.e., not on a temporary/visitor visa) and (c) able to communicate in and read English. Adult participants from all races/ethnicities, including undocumented U.S. residents, could participate with no verification of status required so long as temporary status was not an issue. A total of 323 survey responses collected were deemed usable to assess social capital and 175 were complete and usable to correlate with appraised SLEs. Internet Protocol (IP) address collection feature was disabled in Qualtrics. Some demographic categories not included in Table 1 had to be eliminated due to sampling difficulties. All participants provided informed consent and had the option to withdraw at any time.

Variables and Instrumentation

The main demographic-specific independent variables of interest included: (a) race - White, Black, Asian and ethnicity-Latino and (b) nativity- immigrant, U.S.-born or 1st generation; (c) we also included additional demographic indicators (e.g., education and economic status); and (d) age in four categories (i.e., 18-24, 25-44, 45-64 and 65+). Key race/ethnicity, nativity/immigrant status questions were required on the survey instrument to control for missing data. Participants not willing to consent, provide race/ethnic demographics or of temporary visa status (excluding protected and undocumented residents) were exited from the survey via Qualtrics survey logic. As this study is part of a larger study particularly assessing race and nativity variables, declining to provide the race/ethnicity and nativity information would render the data unusable.

Data Analysis

The quantitative survey data were coded and analyzed using SPSS (ver. 26, IBM SPSS, Inc, Armonk, NY). Analyses performed included summary statistics of demographic, social capital, and SLE total variables; correlation to determine if there is a relationship between total social capital scores and total SLE scores; Chi-square square test of independence to determine if there is a relationship between social capital and demographic variables.

Results

Table 1 shows the breakdown of participants by demographics requested. Due to low response rates from some race demographics, only data from Asian, Black/African American (AA)

and White races are reported. All race data are from non-Hispanic individuals. The Hispanic ethnicity is categorized separately. We were particularly interested in the overall weight of social capital from all constructs by nativity as highlighted in Table 2. Within each social capital, there were no significant differences among the nativity groups. The first four social capitals (immediate family, friends, extended family, coworkers) were ranked the same way by all nativity groups. U.S. born individuals ranked religious groups above old classmates, people in the neighborhood, cultural, and social groups. First generation respondents ranked people in the neighborhood above old classmates, religious groups, cultural and social groups. Foreign born respondents ranked old classmates above religious groups, people in the neighborhood, social, and cultural groups.

Table 1: Demographic breakdown of study participants.

	Survey 1		Survey 2	
	N=323	Percent	N=175	Percent
Gender				
Female	187	58%	113	65%
Male	136	42%	62	35%
Age Group				
18-24	43	13%	15	9%
25-44	196	61%	101	58%
45-64	67	21%	46	26%
65+	17	5%	13	7%
Race/Ethnicity				
NH Asian	76	24%	39	22%
NH Black/ AA	72	22%	51	29%
NH White	87	27%	56	32%
Hispanic	77	24%	29	17%
Other*	11	3%	-	
Nativity				
US Born	157	49%	83	47%
Immigrant	94	29%	45	26%
1 st generation	72	22%	44	25%
Unsure*	-		3	2%
Education				
High school or less	89	28%	48	27%
Bachelors	151	47%	82	47%
Graduate degree or higher	83	26%	45	26%
Socioeconomic status				
Income level 1	29	9%	26	15%
Income level 2	73	23%	12	7%
Income level 3	49	15%	35	20%
Income level 4	84	26%	58	33%
Income level 5	88	27%	44	25%

*Eliminated from analysis

Table 2: Social Capital Ranking by Nativity.

Rank	All	US Born	First Generation	Foreign Born
1	Immediate Family	Immediate Family	Immediate Family	Immediate Family
2	Friends	Friends	Friends	Friends
3	Extended family and other relatives	Extended family and other relatives	Extended family and other relatives	Extended family and other relatives
4	Coworkers	Coworkers	Coworkers	Coworkers
5	Religious groups	Religious groups	People in the neighborhood	Old classmates and colleagues
6	Old classmates and colleagues	Old classmates and colleagues	Old classmates and colleagues	Religious groups
7	People in the neighborhood	People in the neighborhood	Religious groups	People in the neighborhood
8	Cultural/recreation and leisure groups	Cultural/recreation and leisure groups	Cultural/recreation and leisure groups	Social, professional, government groups
9	Social, professional, government groups	Social, professional, government groups	Social, professional, government groups	Cultural/recreation and leisure groups

The results of the chi-square tests are presented in Table 3 and its specific sub-tables. The p-values and category percentages are broken down by the constructs of our investigation. The p-values shared highlight multiple demographic-specific significant differences within each construct. Highlights from the significant associations include:

- i. A higher percentage of older people (45 and above) can count on immediate family quite a bit to distract them from stress, compared to those in younger age groups.
- ii. A higher percentage of younger age groups (44 and below, but especially 24 and below) rely on friends quite a bit to help them cope with stressful life events compared to other age groups.
- iii. A higher percentage Hispanics can count on extended

family, people in the neighborhood, and cultural and leisure groups quite a bit to distract them from stress, compared to other racial groups.

- iv. A higher percentage of non-Hispanic Black individuals often keep routine contact quite a bit with extended family or other relatives compared to other racial groups.
- v. In regards to nativity, compared to other groups, a higher percentage of foreign-born individuals can count quite a bit on extended family or other relatives, people in the neighborhood, friends, coworkers, and old classmates and colleagues.
- vi. Compared to middle and higher socio-economic groups, a higher percentage of individuals in lower socio-economic would be stressed quite a bit if they didn't have people in the neighborhood, old classmates, and cultural groups.

Table 3: Chi-Square test of independence results by Nativity, Race, Age, Educational level, and Socio-economic status:

Table 3a: Responses by age.

Construct	Social Capital	18-24 (n=43)	25-44 (n=196)	45-64 (n=67)	65 plus (n=17)	P-value
Can count on to distract you from stress or help you feel more relaxed	Immediate Family					
	Not much	18.6	32.1	20.9	5.9	0.025
	Quite a bit	81.4	67.9	79.1	94.1	
	Extended family or other Relatives					
	Not much	44.2	49.5	44.8	17.6	0.088
	Quite a bit	55.8	50.5	55.2	82.4	

Construct	People in your neighborhood					P-value
	Not much	48.8	75.5	82.1	41.2	
	Quite a bit	51.2	24.5	17.9	58.8	<.0001
	Friends					
	Not much	14	35.7	37.3	17.6	0.018
	Quite a bit	86	64.3	62.7	82.4	
	Coworkers					
	Not much	67.4	64.3	61.2	58.8	0.886
	Quite a bit	32.6	35.7	38.8	41.2	
	Old Classmates and Colleagues					
	Not much	67.4	65.8	73.1	64.7	0.733
	Quite a bit	32.6	34.2	26.9	35.3	
	Cultural/recreation and leisure groups					
	Not much	69.8	68.4	82.1	58.8	0.116
	Quite a bit	30.2	31.6	17.9	41.2	
	Religious Groups					
	Not much	69.8	64.3	65.7	47.1	0.42
	Quite a bit	30.2	35.7	34.3	52.9	
	Social, professional, government groups					
	Not much	74.4	75.5	83.6	64.7	0.335
	Quite a bit	25.6	24.5	16.4	35.3	
	Social Capital	18-24 (n=42)	25-44 (n=194)	45-64 (n=67)	65 plus (n=17)	

Most readily available to help you cope with stressful life events	Immediate Family					
	Not much	14.3	28.4	17.9	11.8	0.072
	Quite a bit	85.7	71.6	82.1	88.2	
	Extended family or other Relatives					
	Not much	32.7	51	34.8	17.6	0.008
	Quite a bit	67.3	49	65.2	82.4	
	People in your neighborhood					
	Not much	46.5	72.8	74.2	52.9	0.003
	Quite a bit	53.5	27.2	25.8	47.1	
	Friends					
	Not much	16.3	41.7	32.8	29.4	0.014
	Quite a bit	83.7	58.3	67.2	70.6	
	Coworkers					
	Not much	69.8	62.3	65.2	70.6	0.752
	Quite a bit	30.2	37.7	34.8	29.4	
	Old Classmates and Colleagues					
	Not much	62.8	67.2	72.7	76.5	0.608
	Quite a bit	37.2	32.8	27.3	23.5	
	Cultural/recreation and leisure Groups					
	Not much	74.4	75	87.9	70.6	0.142
	Quite a bit	25.6	25	12.1	29.4	
	Religious Groups					
	Not much	76.7	62.5	65.7	47.1	0.143
	Quite a bit	23.3	37.5	34.3	52.9	
	Social, professional, government groups					
	Not much	76.7	75	83.3	76.5	0.586
	Quite a bit	23.3	25	16.7	23.5	
	Construct	Social Capital	18-24 (n=42)	25-44 (n=195)	45-64 (n=66)	65 plus (n=17)

Stress effect without this contact	Immediate Family					
	Not much	16.7	29.2	19.7	11.8	0.11
	Quite a bit	83.3	70.8	80.3	88.2	
	Extended family or other Relatives					
	Not much	42.9	48.2	40.9	29.4	0.394
	Quite a bit	57.1	51.8	59.1	70.6	
	People in your neighborhood					
	Not much	50	65.6	68.2	52.9	0.164
	Quite a bit	50	34.4	31.8	47.1	
	Friends					
	Not much	23.8	43.2	36.4	23.5	0.061
	Quite a bit	76.2	56.8	63.6	76.5	
	Coworkers					
	Not much	61.9	61.8	64.1	58.8	0.979
	Quite a bit	38.1	38.2	35.9	41.2	
	Old Classmates and Colleagues					
	Not much	61.9	67.9	74.2	68.8	0.596
	Quite a bit	38.1	32.1	25.8	31.2	
	Cultural/recreation and leisure Groups					
	Not much	71.4	72.5	83.3	62.5	0.216
	Quite a bit	28.6	27.5	16.7	37.5	
	Religious Groups					
	Not much	73.8	61.5	65.2	43.8	0.174
	Quite a bit	26.2	38.5	34.8	56.2	
	Social, professional, government groups					
	Not much	73.8	71.5	77.3	62.5	0.639
	Quite a bit	26.2	28.5	22.7	37.5	
	Construct	Social Capital	18-24 (n=43)	25-44 (n=196)	45-64 (n=67)	65 plus (n=17)

How often you keep routine contact	Immediate Family					
	Not much	9.3	19.9	11.9	5.9	0.125
	Quite a bit	90.7	80.1	88.1	94.1	
	Extended family or other Relatives					
	Not much	39.5	41.3	26.9	17.6	0.061
	Quite a bit	60.5	58.7	73.1	82.4	
	People in your neighborhood					
	Not much	48.8	65.3	71.6	47.1	0.043
	Quite a bit	51.2	34.7	28.4	52.9	
	Friends					
	Not much	14	34.7	29.9	35.3	0.063
	Quite a bit	86	65.3	70.1	64.7	
	Coworkers					
	Not much	46.5	54.1	44.8	47.1	0.526
	Quite a bit	53.5	45.9	55.2	52.9	
	Old Classmates and Colleagues					
	Not much	67.4	64.8	71.6	76.5	0.62
	Quite a bit	32.6	35.2	28.4	23.5	
	Cultural/recreation and leisure Groups					
	Not much	74.4	69.4	80.6	58.8	0.196
	Quite a bit	25.6	30.6	19.4	41.2	
	Religious Groups					
	Not much	79.1	63.3	64.2	58.8	0.23
	Quite a bit	20.9	36.7	35.8	41.2	
	Social, professional, government groups					
	Not much	79.1	77	85.1	76.5	0.571
	Quite a bit	20.9	23	14.9	23.5	

Table 3b: Responses by Race.

Construct	Social Capital	NH White (n=87)	NH Black or AA (n=72)	NH Asian (n=76)	Hispanic (n=77)	P-value
Can count on to distract you from stress or help you feel more relaxed	Immediate Family					
	Not much	25.3	22.2	27.6	29.9	0.743
	Quite a bit	74.7	77.8	72.4	70.1	
	Extended family or other Relatives					
	Not much	57.5	40.3	48.7	35.1	0.023
	Quite a bit	42.5	59.7	51.3	64.9	
	People in your neighborhood					
	Not much	79.3	76.4	73.7	55.8	0.005
	Quite a bit	20.7	23.6	26.3	44.2	
	Friends					
	Not much	43.7	29.2	25	29.9	0.057
	Quite a bit	56.3	70.8	75	70.1	
	Coworkers					
	Not much	60.9	61.1	69.7	61	0.598
	Quite a bit	39.1	38.9	30.3	39	
	Old Classmates and Colleagues					
	Not much	75.9	59.7	67.1	68.8	0.187
	Quite a bit	24.1	40.3	32.9	31.2	
	Cultural/recreation and leisure Groups					
	Not much	83.9	70.8	69.7	58.4	0.005
	Quite a bit	16.1	29.2	30.3	41.6	
	Religious Groups					
	Not much	71.3	54.2	68.4	62.3	0.124
	Quite a bit	28.7	45.8	31.6	37.7	
	Social, professional, government groups					
	Not much	86.2	75	71.1	72.7	0.088
	Quite a bit	13.8	25	28.9	27.3	
	Construct	Social Capital	NH White (n=86)	NH Black or AA (n=72)	NH Asian (n=74)	Hispanic (n=77)

Most readily available to help you cope with stressful life events	Immediate Family					
	Not much	23.3	18.1	23	26	0.711
	Quite a bit	76.7	81.9	77	74	
	Extended family or other Relatives					
	Not much	48.8	39.1	48	37.7	0.36
	Quite a bit	51.2	60.9	52	62.3	
	People in your neighborhood					
	Not much	76.7	75	73.3	49.4	0.001
	Quite a bit	23.3	25	26.7	50.6	
	Friends					
	Not much	39.5	41.4	28	32.5	0.279
	Quite a bit	60.5	58.6	72	67.5	
	Coworkers					
	Not much	62.8	60.9	73.3	59.2	0.268
	Quite a bit	37.2	39.1	26.7	40.8	
	Old Classmates and Colleagues					
	Not much	75.6	62.3	76	59.7	0.047
	Quite a bit	24.4	37.7	24	40.3	
	Cultural/recreation and leisure Groups					
	Not much	83.7	79.7	72	72.7	0.226
	Quite a bit	16.3	20.3	28	27.3	
	Religious Groups					
	Not much	69.8	57.1	65.3	66.2	0.422
	Quite a bit	30.2	42.9	34.7	33.8	
	Social, professional, government groups					
	Not much	89.5	75.4	74.7	68.8	0.012
	Quite a bit	10.5	24.6	25.3	31.2	
	Construct	Social Capital	NH White (n=87)	NH Black or AA (n=70)	NH Asian (n=75)	Hispanic (n=77)

Stress effect without this contact	Immediate Family					0.098
	Not much	26.4	17.1	18.7	32.5	
	Quite a bit	73.6	82.9	81.3	67.5	
	Extended family or other Relatives					0.163
	Not much	44.8	33.3	50	49.4	
	Quite a bit	55.2	66.7	50	50.6	
	People in your neighborhood					0.015
	Not much	74.7	63.8	65.8	50.6	
	Quite a bit	25.3	36.2	34.2	49.4	
	Friends					0.312
	Not much	31	41.2	35.1	44.2	
	Quite a bit	69	58.8	64.9	55.8	
	Coworkers					0.707
	Not much	57.5	64.2	59.5	65.3	
	Quite a bit	42.5	35.8	40.5	34.7	
	Old Classmates and Colleagues					0.162
	Not much	78.2	63.2	64.9	67.5	
	Quite a bit	21.8	36.8	35.1	32.5	
	Cultural/recreation and leisure Groups					0.05
	Not much	80.5	80.9	68.9	64.9	
	Quite a bit	19.5	19.1	31.1	35.1	
	Religious Groups					0.148
	Not much	66.7	51.5	63.5	68.4	
	Quite a bit	33.3	48.5	36.5	31.6	
	Social, professional, government groups					0.498
	Not much	78.2	72.1	68.9	68.8	
	Quite a bit	21.8	27.9	31.1	31.2	
	Construct	Social Capital	NH White (n=87)	NH Black or AA (n=72)	NH Asian (n=76)	Hispanic (n=77)

How often you keep routine contact	Immediate Family					0.085
	Not much	16.1	6.9	15.8	22.1	
	Quite a bit	83.9	93.1	84.2	77.9	
	Extended family or other Relatives					0.004
	Not much	39.1	23.6	51.3	32.5	
	Quite a bit	60.9	76.4	48.7	67.5	
	People in your neighborhood					0.006
	Not much	67.8	65.3	72.4	46.8	
	Quite a bit	32.2	34.7	27.6	53.2	
	Friends					0.705
	Not much	34.5	26.4	31.6	28.6	
	Quite a bit	65.5	73.6	68.4	71.4	
	Coworkers					0.671
	Not much	50.6	54.2	50	44.2	
	Quite a bit	49.4	45.8	50	55.8	
	Old Classmates and Colleagues					0.034
	Not much	78.2	65.3	69.7	57.1	
	Quite a bit	21.8	34.7	30.3	42.9	
	Cultural/recreation and leisure Groups					0.035
	Not much	80.5	69.4	76.3	61	
	Quite a bit	19.5	30.6	23.7	39	
	Religious Groups					0.024
	Not much	77	58.3	68.4	57.1	
	Quite a bit	23	41.7	31.6	42.9	
	Social, professional, government groups					0.025
	Not much	89.7	80.6	72.4	74	
	Quite a bit	10.3	19.4	27.6	26	

Table 3c: Responses by Nativity.

Construct	Social Capital	US-Born (n=157)	1st Generation (n=72)	Foreign-Born (n=94)	P-value
Can count on to distract you from stress or help you feel more relaxed	Immediate Family				
	Not much	28	30.6	21.3	0.349
	Quite a bit	72	69.4	78.7	
	Extended family or other Relatives				
	Not much	48.4	56.9	34	0.01
	Quite a bit	51.6	43.1	66	
	People in your neighborhood				
	Not much	74.5	84.7	56.4	<.0001
	Quite a bit	25.5	15.3	43.6	
	Friends				
	Not much	36.9	34.7	22.3	0.049
	Quite a bit	63.1	65.3	77.7	
	Coworkers				
	Not much	60.5	81.9	55.3	0.001
	Quite a bit	39.5	18.1	44.7	
	Old Classmates and Colleagues				
	Not much	69.4	77.8	56.4	0.011
	Quite a bit	30.6	22.2	43.6	
	Cultural/recreation and leisure Groups				
	Not much	68.8	77.8	69.1	0.345
	Quite a bit	31.2	22.2	30.9	
	Religious Groups				
	Not much	63.7	70.8	60.6	0.384
	Quite a bit	36.3	29.2	39.4	
	Social, professional, government groups				
	Not much	79	86.1	64.9	0.004
	Quite a bit	21	13.9	35.1	
	Construct	Social Capital	US-Born (n=157)	First-Generation (n=72)	Foreign-Born (n=94)

Most readily available to help you cope with stressful life events	Immediate Family				0.063
	Not much	28.8	21.1	16.1	
	Quite a bit	71.2	78.9	83.9	
	Extended family or other Relatives				0.044
	Not much	46.5	52.1	33.7	
	Quite a bit	53.5	47.9	66.3	
	People in your neighborhood				0.003
	Not much	68.4	82.9	57.6	
	Quite a bit	31.6	17.1	42.4	
	Friends				0.2
	Not much	40.4	33.8	29.3	
	Quite a bit	59.6	66.2	70.7	
	Coworkers				0.006
	Not much	59.7	80.3	59.8	
	Quite a bit	40.3	19.7	40.2	
	Old Classmates and Colleagues				0.165
	Not much	65.8	77.5	65.2	
	Quite a bit	34.2	22.5	34.8	
	Cultural/recreation and leisure Groups				0.124
	Not much	76.1	85.9	72.8	
	Quite a bit	23.9	14.1	27.2	
	Religious Groups				0.235
	Not much	60.3	71.8	65.2	
	Quite a bit	39.7	28.2	34.8	
	Social, professional, government groups				0.029
	Not much	78.1	85.9	68.5	
	Quite a bit	21.9	14.1	31.5	
	Construct	Social Capital	US-Born (n=157)	First-Generation (n=71)	Foreign-Born (n=92)

Stress effect without this contact	Immediate Family				0.077
	Not much	29.9	22.5	17.4	
	Quite a bit	70.1	77.5	82.6	
	Extended family or other Relatives				0.098
	Not much	45.9	53.5	36.7	
	Quite a bit	54.1	46.5	63.3	
	People in your neighborhood				0.011
	Not much	59.9	78.6	57.8	
	Quite a bit	40.1	21.4	42.2	
	Friends				0.882
	Not much	39.5	36.2	37.4	
	Quite a bit	60.5	63.8	62.6	
	Coworkers				0.351
	Not much	60	69.6	60	
	Quite a bit	40	30.4	40	
	Old Classmates and Colleagues				0.468
	Not much	67.5	74.3	65.6	
	Quite a bit	32.5	25.7	34.4	
	Cultural/recreation and leisure Groups				0.417
	Not much	73.2	80	71.1	
	Quite a bit	26.8	20	28.9	
	Religious Groups				0.148
	Not much	59.6	72.9	61.1	
	Quite a bit	40.4	27.1	38.9	
	Social, professional, government groups				0.113
	Not much	72	81.4	66.7	
Quite a bit	28	18.6	33.3		
Construct	Social Capital	US-Born (n=157)	First-Generation (n=71)	Foreign-Born (n=92)	P-value

How often you keep routine contact	Immediate Family				0.007
	Not much	22.3	13.9	7.4	
	Quite a bit	77.7	86.1	92.6	
	Extended family or other Relatives				0.088
	Not much	40.1	41.7	27.7	
	Quite a bit	59.9	58.3	72.3	
	People in your neighborhood				0.022
	Not much	65	73.6	53.2	
	Quite a bit	35	26.4	46.8	
	Friends				0.033
	Not much	37.6	27.8	22.3	
	Quite a bit	62.4	72.2	77.7	
	Coworkers				0.61
	Not much	50.3	55.6	47.9	
	Quite a bit	49.7	44.4	52.1	
	Old Classmates and Colleagues				0.068
	Not much	68.8	75	58.5	
	Quite a bit	31.2	25	41.5	
	Cultural/recreation and leisure Groups				0.311
	Not much	72	77.8	67	
	Quite a bit	28	22.2	33	
	Religious Groups				0.374
	Not much	63.7	72.2	62.8	
	Quite a bit	36.3	27.8	37.2	
	Social, professional, government groups				0.041
	Not much	81.5	84.7	70.2	
	Quite a bit	18.5	15.3	29.8	

Table 3d: Responses by Educational Attainment.

Construct	Social Capital	High school or less (n=89)	Bachelors (n=151)	Graduate or higher (n=83)	P-value	
Can count on to distract you from stress or help you feel more relaxed	Immediate Family					
	Not much	25.8	25.8	28.9	0.861	
	Quite a bit	74.2	74.2	71.1		
	Extended family or other Relatives					
	Not much	48.3	45	45.8	0.883	
	Quite a bit	51.7	55	54.2		
	People in your neighborhood					
	Not much	66.3	78.1	65.1	0.046	
	Quite a bit	33.7	21.9	34.9		
	Friends					
	Not much	32.6	29.1	37.3	0.436	
	Quite a bit	67.4	70.9	62.7		
	Coworkers					
	Not much	69.7	64.9	55.4	0.14	
	Quite a bit	30.3	35.1	44.6		
	Old Classmates and Colleagues					
	Not much	76.4	66.2	60.2	0.07	
	Quite a bit	23.6	33.8	39.8		
	Cultural/recreation and leisure Groups					
	Not much	82	68.9	62.7	0.015	
	Quite a bit	18	31.1	37.3		
	Religious Groups					
	Not much	70.8	62.9	60.2	0.308	
	Quite a bit	29.2	37.1	39.8		
	Social, professional, government groups					
	Not much	82	77.5	68.7	0.11	
	Quite a bit	18	22.5	31.3		
	Construct	Social Capital	High school or less (n=89)	Bachelors (n=149)	Graduate degree or higher (n=80)	P-value

Most readily available to help you cope with stressful life events	Immediate Family				0.778
	Not much	25.8	21.9	23.8	
	Quite a bit	74.2	78.1	76.2	
	Extended family or other Relatives				0.535
	Not much	44.9	46.3	38.8	
	Quite a bit	55.1	53.7	61.2	
	People in your neighborhood				0.131
	Not much	61.8	73.8	65.8	
	Quite a bit	38.2	26.2	34.2	
	Friends				0.191
	Not much	41.6	30.7	38.8	
	Quite a bit	58.4	69.3	61.2	
	Coworkers				0.454
	Not much	69.7	62.8	61.3	
	Quite a bit	30.3	37.2	38.7	
	Old Classmates and Colleagues				0.016
	Not much	76.4	69.8	56.3	
	Quite a bit	23.6	30.2	43.7	
	Cultural/recreation and leisure Groups				0.075
	Not much	85.4	75.6	71.3	
	Quite a bit	14.6	24.4	28.7	
	Religious Groups				0.175
	Not much	71.9	62.7	58.8	
	Quite a bit	28.1	37.3	41.2	
Social, professional, government groups				0.17	
Not much	82	77.9	70		
Quite a bit	18	22.1	30		
Construct	Social Capital	High school or less (n=87)	Bachelors (n=150)	Graduate degree or higher (n=83)	P-value

Stress effect without this contact	Immediate Family					
	Not much	19.5	25.3	28.9	0.355	
	Quite a bit	80.5	74.7	71.1		
	Extended family or other Relatives					
	Not much	34.5	52.3	42.7	0.026	
	Quite a bit	65.5	47.7	57.3		
	People in your neighborhood					
	Not much	54.7	69.1	62.2	0.082	
	Quite a bit	45.3	30.9	37.8		
	Friends					
	Not much	36.8	38.9	38.3	0.948	
	Quite a bit	63.2	61.1	61.7		
	Coworkers					
	Not much	65.1	60.4	62	0.773	
	Quite a bit	34.9	39.6	38		
	Old Classmates and Colleagues					
	Not much	69	67.1	70.4	0.873	
	Quite a bit	31	32.9	29.6		
	Cultural/recreation and leisure Groups					
	Not much	77	71.8	75.3	0.653	
	Quite a bit	23	28.2	24.7		
	Religious Groups					
	Not much	62.1	63.8	62.5	0.962	
	Quite a bit	37.9	36.2	37.5		
	Social, professional, government groups					
	Not much	74.7	73.2	69.1	0.703	
	Quite a bit	25.3	26.8	30.9		
	Construct	Social Capital	High school or less (n=89)	Bachelors (n=151)	Graduate degree or higher (n=83)	P-value

How often you keep routine contact	Immediate Family				0.64
	Not much	15.7	14.6	19.3	
	Quite a bit	84.3	85.4	80.7	
	Extended family or other Relatives				0.133
	Not much	39.3	40.4	27.7	
	Quite a bit	60.7	59.6	72.3	
	People in your neighborhood				0.803
	Not much	60.7	64.9	63.9	
	Quite a bit	39.3	35.1	36.1	
	People in your neighborhood				0.803
	Not much	32.6	29.1	32.5	
	Quite a bit	67.4	70.9	67.5	
	Coworkers				0.314
	Not much	56.2	51	44.6	
	Quite a bit	43.8	49	55.4	
	Old Classmates and Colleagues				0.007
	Not much	79.8	64.9	57.8	
	Quite a bit	20.2	35.1	42.2	
	Cultural/recreation and leisure Groups				0.01
	Not much	80.9	72.8	60.2	
	Quite a bit	19.1	27.2	39.8	
	Religious Groups				0.054
	Not much	74.2	64.9	56.6	
	Quite a bit	25.8	35.1	43.4	
	Social, professional, government groups				0.015
	Not much	86.5	80.1	68.7	
	Quite a bit	13.5	19.9	31.3	

Table 3e: Responses by Socioeconomic Status.

Construct	Social Capital	Level 1: Unemployed has trouble making ends meet (n=29)	Level 2: Employed but qualify or receive gov. benefits (n=73)	Level 3: Doesn't receive gov. benefits, has trouble making ends meet (n=49)	Level 4: Can get by with little to no problem w/ out gov assistance (n=84)	Level 5: Make enough with some to spare-no problem making ends meet (n=88)	P-value
Can count on to distract you from stress or help you feel more relaxed	Immediate Family						
	Not much	37.9	34.2	24.5	33.3	11.4	0.002
	Quite a bit	62.1	65.8	75.5	66.7	88.6	
	Extended family or other Relatives						
	Not much	37.9	56.2	46.9	51.2	35.2	0.055
	Quite a bit	62.1	43.8	53.1	48.8	64.8	
	People in your neighborhood						
	Not much	65.6	56.2	79.6	85.7	68.2	0.001
	Quite a bit	34.4	43.8	20.4	14.3	31.8	
	Friends						
	Not much	31	38.4	40.8	34.5	20.5	0.068
	Quite a bit	69	61.6	59.2	65.5	79.5	
	Coworkers						
	Not much	69	49.3	71.4	70.2	63.6	0.046
	Quite a bit	31	50.7	28.6	29.8	36.4	
	Old Classmates and Colleagues						
	Not much	58.6	63	77.6	73.8	62.5	0.165
	Quite a bit	41.4	37	22.4	26.2	37.5	
	Cultural/recreation and leisure Groups						
	Not much	62.1	54.8	83.7	78.6	72.7	0.002
	Quite a bit	37.9	45.2	16.3	21.4	27.3	
	Religious Groups						
	Not much	62.1	43.8	71.4	71.4	71.6	0.001
	Quite a bit	37.9	56.2	28.6	28.6	28.4	
	Social, professional, government groups						
	Not much	58.6	61.6	77.6	86.9	84.1	<.0001
	Quite a bit	41.4	38.4	22.4	13.1	15.9	
	Construct	Social Capital	Level 1	Level 2	Level 3	Level 4	Level 5

Most readily available to help you cope with stressful life events	Immediate Family						<.0001
	Not much	39.3	40.3	22.4	18.1	10.2	
	Quite a bit	60.7	59.7	77.6	81.9	89.8	
	Extended family or other Relatives						0.032
	Not much	37.9	52.8	40.8	53.1	32.2	
	Quite a bit	62.1	47.2	59.2	46.9	67.8	
	People in your neighborhood						0.02
	Not much	65.5	59.7	79.2	79	60.9	
	Quite a bit	34.5	40.3	20.8	21	39.1	
	Friends						0.119
	Not much	44.8	43.1	38.8	35.8	25	
	Quite a bit	55.2	56.9	61.2	64.2	75	
	Coworkers						0.063
	Not much	69	51.4	65.3	74.1	64	
	Quite a bit	31	48.6	34.7	25.9	36	
	Old Classmates and Colleagues						0.005
	Not much	62.1	52.8	79.6	77.8	67.8	
	Quite a bit	37.9	47.2	20.4	22.2	32.2	
	Cultural/recreation and leisure Groups						0.045
	Not much	72.4	65.3	83.7	84	79.3	
	Quite a bit	27.6	34.7	16.3	16	20.7	
	Religious Groups						0.035
	Not much	58.6	50	65.3	72.8	69.3	
	Quite a bit	41.4	50	34.7	27.2	30.7	
	Social, professional, government groups						<.0001
	Not much	62.1	61.1	89.8	86.4	79.3	
	Quite a bit	37.9	38.9	10.2	13.6	20.7	
	Construct	Social Capital	Level 1	Level 2	Level 3	Level 4	Level 5

Stress effect without this contact	Immediate Family						
	Not much	34.5	37	18.4	18.1	20.9	0.026
	Quite a bit	65.5	63	81.6	81.9	79.1	
	Extended family or other Relatives						
	Not much	46.4	52.1	36.7	51.2	37.2	0.182
	Quite a bit	53.6	47.9	63.3	48.8	62.8	
	People in your neighborhood						
	Not much	48.3	47.9	70.8	80.5	61.2	<.0001
	Quite a bit	51.7	52.1	29.2	19.5	38.8	
	Friends						
	Not much	37.9	46.6	40.8	39.5	28.2	0.203
	Quite a bit	62.1	53.4	59.2	60.5	71.8	
	Coworkers						
	Not much	65.5	51.4	54.2	72.8	64.3	0.059
	Quite a bit	34.5	48.6	45.8	27.2	35.7	
	Old Classmates and Colleagues						
	Not much	62.1	46.6	69.4	82.9	75	<.0001
	Quite a bit	37.9	53.4	30.6	17.1	25	
	Cultural/recreation and leisure Groups						
	Not much	58.6	56.2	75.5	82.9	85.7	<.0001
	Quite a bit	41.4	43.8	24.5	17.1	14.3	
	Religious Groups						
	Not much	53.6	49.3	61.2	72	70.2	0.02
	Quite a bit	46.4	50.7	38.8	28	29.8	
	Social, professional, government groups						
	Not much	65.5	56.2	67.3	85.4	79.8	<.0001
	Quite a bit	34.5	43.8	32.7	14.6	20.2	
	Construct	Social Capital	Level 1	Level 2	Level 3	Level 4	Level 5

How often you keep routine contact	Immediate Family						<.0001
	Not much	27.6	34.2	12.2	7.1	8	
	Quite a bit	72.4	65.8	87.8	92.9	92	
	Extended family or other Relatives						0.044
	Not much	41.4	50.7	30.6	35.7	28.4	
	Quite a bit	58.6	49.3	69.4	64.3	71.6	
	People in your neighborhood						0.005
	Not much	72.4	47.9	69.4	75	59.1	
	Quite a bit	27.6	52.1	30.6	25	40.9	
	Friends						0.009
	Not much	48.3	39.7	28.6	32.1	18.2	
	Quite a bit	51.7	60.3	71.4	67.9	81.8	
	Coworkers						0.034
	Not much	72.4	45.2	51	57.1	42	
	Quite a bit	27.6	54.8	49	42.9	58	
	Old Classmates and Colleagues						0.002
	Not much	48.3	54.8	81.6	75	68.2	
	Quite a bit	51.7	45.2	18.4	25	31.8	
	Cultural/recreation and leisure Groups						0.005
	Not much	69	54.8	79.6	76.2	78.4	
	Quite a bit	31	45.2	20.4	23.8	21.6	
	Religious Groups						0.001
	Not much	58.6	45.2	69.4	76.2	71.6	
	Quite a bit	41.4	54.8	30.6	23.8	28.4	
	Social, professional, government groups						<.0001
	Not much	69	61.6	83.7	89.3	84.1	
	Quite a bit	31	38.4	16.3	10.7	15.9	

Summary statistics of social capital scores and total SLE are presented in Table 4. We hypothesized an inverse correlation between social capital and ranking of SLEs which was mostly affirmed by our findings except for the first 3 social capital which included family, relatives and people in the neighborhood. In our previous work [19] we linked stressful life events to perceived self-reported social capital. In previous work, we

asked participants to rank all the SLEs in our developed toolkit consisting of the Cross-Cultural Stress Scale (CCSS) [18,19] based on their perceived severity. We then used these values for further analysis to correlate with measures of public health significance to ascertain the stress-health link. In this study, we employed the same method, summing up reported scores of stressful life events and in this paper correlate with reported social capital.

Table 4: Summary Statistics of SLE Total score and Social Capital total scores. (N=174).

Variables	Spearman correlation	Min	Max	M	SD
SLE Total		224	5233	3159.6	1217.1
Immediate Family	.16*	4	16	12.9	3.3
Extended family or other Relatives	0.14	4	16	10.2	3.9
People in your neighborhood	0.09	4	16	7.7	3.4
Friends	-0.11	4	16	11.6	3.3
Coworkers	-.20**	4	16	8.7	3.5
Old Classmates and Colleagues	-0.14	4	16	7.9	3.2
Cultural/recreation and leisure Groups	-0.11	4	16	7.1	3.2
Religious Groups	-.28**	4	16	8.1	3.9
Social, professional, government groups	-.18*	4	16	6.8	3.1

*p<.05, **p<.01. The correlation column are correlations between SLE Total and social capital scores.

Discussion

Social capital networks are a mental and psychological health determinant which create shared resources or reciprocity; however, allocation of these is not always not always equal [21]. Results from our quantitative analysis show family (both immediate and extended), friends and coworkers as the highest rated channels of social capital for all groups. We hypothesized that some demographic groups are likely to perceive lower levels of available social support and consequently rank SLEs considerably higher. Our results demonstrate significant differences in optimism which aligns with previous work alluding to individual differences in optimism that influence in the adjustment to stressful life events [16]. Social isolation is exhibited along racial and ethnic lines, and might be worse for immigrants [22]. Our results support this hypothesis with multiple significant differences within the social constructs, not only by nativity, but also by other study demographic variables. For the distraction construct, Hispanics were more likely to count on extended family quite a bit to distract them from stress or help them feel more relaxed compared to other racial groups. Similarly, individuals age of 65 and older were more likely to count quite a bit on immediate family, extended family, and people in the neighborhood to distract them from stress or help them feel more relaxed compared to individuals under the aged of 65. The findings also revealed that people of high social economic status were more likely to keep routine contact quite a bit with all the social capital categories compared to those in middle or low socio-economic status. Our findings are consistent

with recent research [23] which implies that social ties can serve as a literal lifeline during times of need particularly for the elderly and those who are socioeconomically challenged.

Our correlation of social capital and appraisal of SLEs yielded small but statistically significant associations. The higher the participants appraised stress, the lower their perceived social capital was based on our constructs of measurement particularly on a macro level. It is possible that often SLEs being faced involve those closest contacts and external links such as the ones showing negative correlations in Table 4 are most effective for support. The 'social' in social capital is thus profound towards stress moderation. While the more personal forms of social capital were ranked highest overall, particularly by nativity as depicted in Table 2, it is possible that the other social and communal social capital come with unique resources that directly target the stressors, which explains the negative association at the macro level. In the literature, a recent study by An S et al. [24] describe the depression vulnerability of older adults with reduced community social capital. Another study by Ansman et al. [25] measured organizational social capital confirming associations between employee engagement, burnout and overall stress.

The authors uphold communal social capital to contribute to both individual wellbeing and organizational performance. Lastly, Flores et al. [26] set to investigate association of cognitive and structural social capital and post-traumatic stress disorder (PTSD) among the Peru 2017 earthquake survivors. Their measures

of cognitive social capital included trust, sense of belonging and interpersonal relationships, closely aligned with our four constructs of measurement. They described structural social capital as actual support and involvement in community groups. The authors reported independent association of cognitive social capital with lower prevalence of chronic PTSD among survivors. They found a prevalence of almost twice as much PTSD among participants indicating low cognitive social capital. We presented the notion that perception of social support or perceived availability for an individual is just as important as actual presence of social support which is supported by Flores' team's findings of no association between structural social capital and PTSD. Participants from our previous study indicated potential dire consequences had they not been able to interact somewhat on a large scale with the broader community particularly due to the uncertainty during the earlier onset of the COVID-19 pandemic [17].

Our data do not clarify why or how social capital is related to health outcomes, a notion that is further handicapped by the limited prospective epidemiologic evidence on the effects of social capital on health [13]. The theory proposed is that the social capital and health association integrated with social interpersonal and community mechanisms may be mediated or moderated by those mechanisms [12], for instance individual and psychosocial coping and various forms of social or even professional support. Conclusively, such perception has been shown to predict a positive adjustment to SLEs [11,12,16] and moderation of negative behaviors such as binge drinking [27], child maltreatment [28] and violent crime [29]. We are limited in comparison with other studies as social capital is a growing field and very few researchers have delved into demographic-specific differences. To our knowledge, our research is the first of its kind assessing the 4 constructs stratified by demographics we incorporated and linking the CCSS.

Conclusion

Life events provide an overview of a community's wellbeing and have been used as markers for health outcomes. Social capital studies are growing, and findings will be especially relevant for a population whose livelihood has included a global catastrophic pandemic with survival measures that includes de-crowding, minimized personal or face-to-face interaction and social distancing. In this study, we set to connect the social capital theory with the issue of SLEs based on Lazarus & Folkman [8] who argued that the way people appraise life events influence the way they appraise experiences. By adding up total scores of appraised SLEs, we were able to affirm that those whose social capital constructs ranked lower largely appraised stress much higher than those who reported higher social capital especially on a macro level. Findings from this study are fundamental in cross cultural and comprehensive stress ratings. The quality of social

networks defined by the availability and extent to which they can be relied on for social support can influence psychological wellbeing [16]. Understanding demographics specific appraisals and availability of social capital at the individual and community level is important to build or expand applicable social networks. As no specific channel of social capital holds weight above the other equally for different demographics, adopting multilevel approaches that incorporate both individual and community connectedness may exert maximum effect on health. Our ability to cope with the life events from social connections also determines how we experience, or rate SLEs such as the COVID-19 pandemic. Lastly, available or perceived social capital is a critical stress determinant that should not be ignored.

Ethics Statement

This study was approved by Loma Linda University Institutional Review Board. All study participants provided informed consent and had the option to decline or withdraw from participation at any time. No identifying information was requested. Anonymity was maintained through coded names for interview or focus group participation. Web-based survey did not query for any identifying information, and participants were reminded to maintain their anonymity. Unexpected interview personal identifiers were anonymized in the analytical datafile to prevent participants from being identified from any sensitive information that may have been inadvertently shared. All eligible participants equally participated in all aspects of the study selected. Completed transcripts have no personal identifiers. The Internet Protocol (IP) address collection feature was disabled on Qualtrics. All research information including interview recordings is stored in password protected shared folder hosted on a cloud-based portal only accessible to the study team.

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