

Research Paper

## A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic

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### ABSTRACT

The novel coronavirus has spread with such severity that all countries across the globe, imposed lockdowns to limit its spread. The pandemic has severely affected dual-earner females as they now have the dual burden of personal (home) and professional work to deal with. Hence, it is pertinent to take up the present study which compares the stress and well-being levels, and coping styles of unmarried and married dual-earner females due to the lifestyle changes induced by the COVID-19 Pandemic. Perceived stress was assessed using Perceived Stress Scale (Cohen and Williamson, 1988), well-being was assessed using P.G.I. General Well-Being Scale (Verma and Verma, 1989) and coping styles were evaluated using Brief Cope Scale (Carver, 1997). A total of 169 participants including 60 unmarried dual-earner females (35.50%) and 109 married dual-earner females (64.50%) were selected from India through purposive sampling. Welch's t-test was performed using SPSS. The finding reveals that unmarried dual-earner females experience significantly more stress and lesser well-being than their married counterparts. Further, the analysis indicates that married dual-earners are significantly high on religion and positive-reframing coping style. Whereas, unmarried dual-earner females are high on self-blame and humor coping styles. The present study also has implications for future interventions: a) emphasizes on the strengthening of the social support which helps in lowering the stress and enhancing the well-being levels; b) the comparative study reflects that the public policies should incorporate the component that has consideration towards the mental health of dual-earner females.

**Keywords:** *Coronavirus, Stress, Well-Being, Coping, Lifestyle Changes, Married and Unmarried Dual-Earner Females*

Many 21st century viruses like the novel coronavirus have spread with such severity due to globalization, that most countries-imposed lockdowns or collective quarantines to limit its spread. The Indian government imposed a nationwide

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## **A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

lockdown on 24th March 2020, which extended till 30th May 2020. This measure was imposed again in April 2021 and was extended till May 2021. One of the industries that have been monumentally impacted by the imposed lockdowns is the Domestic Workers Guild. This industry came to a standstill due to the previous lockdowns as anyone who wasn't a part of an essential service was prohibited to step outside their homes. Hence, households that were somehow dependent on domestic helpers had to be self-reliant.

In a Utopian world, one would assume that all the domestic responsibilities would be shared equally among all family members. But this isn't the case in India (Chauhan, 2020). Domestic work is associated with unpaid household chores, which are majorly performed by females, (Despande, 2020) because the gendered cultural norms in our patriarchal society inhibit male members of the society from indulging in household work. In the current pandemic, many males have understood the importance of domestic work, yet there is a major portion of the male population that still doesn't value it. Hence the pandemic has affected working females differently than males as having no or very limited house help has put tremendous pressure on them to balance their dual work for maintaining efficiency in both spheres, especially when household tasks are greatly time-consuming and physically tiring. Simultaneously, the new norms of social distancing and sanitization have added new chores and stressors to the already overburdened females, as 75 percent of chores are done by females regardless of their marital status (Da Silva, 2019).

Keeping the lens on dual-earners, specifically on the female dual-earners, the imposed lockdowns have led to the collapse of separation of the professional and domestic spheres, as a simultaneous performance of office work, household responsibilities, and taking care of the elders and children was required. Shockley et al. (2021) found that this collapse resulted in lower family cohesion and relationship tension which may lead to increased stress levels and lower job performance.

### ***Stress***

Phillips-Wren and Adya (2020) have defined stress as 'a situational experience when a person perceives that demands exceed the personal and social resources that the individual can mobilize'. Thus, stress is an individual's perception of demands compared to their resources. In the last few decades, lifestyle changes have become rampant and are attributed as a major cause of stress.

Eigenschenk et al. (2019) reported that outdoor leisure activities provide physical, psychological, and social benefits, enhance intra and interpersonal development and provide unique opportunities within the natural and social environments. But the restrictions imposed due to the COVID-19 Pandemic have led to a lack of exercise, lack of physical socialization, increased dietary consumption, and burnout (Bastiaansen et al., 2021) etc. which may have impacted the stress levels.

Additionally, the pandemic's uncontrollability and ambiguity have especially affected dual-earners as they have had to balance both household chores and professional responsibilities. They have experienced higher stress levels due to this blurring of boundaries and experienced a negative shift in their routine because of the current pandemic impact on health habits (Xiao et al., 2021). Furthermore, Kowal et al. (2020) reported that the marital status of working females can influence stress levels. Also, Nkire et al. (2021) reported that

## **A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

the mean scores on the Perceived stress scale were highest among those who were single than their married counterparts.

### ***Well-being***

The pandemic stressors and one's ability to cope with them, would also somewhat impact one's well-being levels. Well-being can be defined as the development of one's potential, having some control over one's life, having a sense of purpose, and experiencing positive relationships (Ruggeri, 2020).

In the last few decades as more females have entered the workforce, greater implications can be seen for their mental health and well-being (Islahi, 2018). Latest studies have also shown that marital status can significantly influence the well-being of females. Tahir (2012) and Parveen (2018) reported that the mental health and well-being of unmarried female dual-earners were lower than their married counterparts as marriage may act as an emotionally and socially fulfilling relationship and provide additional economic benefits (Wood et al., 2007).

Also, a study by Rostami et al. (2013) reported that for married women, marital support can outweigh social support as well as the burden of responsibilities for a married woman especially in Asian cultures, further leading to buffering of negative effects of stress and effects well-being.

In the current scenario, there has been a decline in well-being amidst the COVID-19 Pandemic due to greater family responsibilities and financial burdens. For dual-earners, Sharma and Vaish (2020) revealed that the mental health of female dual-earners was moderately (27.5%) and severely affected (27%) in the pandemic. Findings also indicate that pandemic has also reduced work-life balance for dual-earner females (Craig and Churchill, 2021). Unmarried dual-earner females are at greater risk of lowered well-being and higher stress (Ceri et al., 2021) as married dual-earner females with supportive partners were better able to maintain their well-being. Hence, positive interactions in a marriage are significant predictors of well-being in the pandemic.

### ***Coping***

The new stressors of the pandemic have at times moved beyond one's capabilities to effectively deal with them and have resulted in psychological distress. This negative consequence can be mitigated by learning how to deal effectively with these new stressors. Hence, this forms one's coping strategies. Rahman et al. (2020) suggested several activities that many undertook to cope with the ambiguity of COVID-19 like spending quality time with family; maintaining contact with the social world via the internet; rekindling the love for hobbies; undertaking physical exercise, connecting to God, etc. However, adopting unhealthy coping strategies can further deteriorate mental health like Belen (2020) reported that self-blame during COVID-19 is positively correlated with stress and depression.

Based on the marital status of dual-earners, unmarried individuals have frequently adopted passive coping styles like self-blame during the pandemic (Yu et al., 2020). Along with this, research based on the lived experience of a female academician found that coping mechanisms like disengagement, energy conservation, and denial are frequently employed by working mothers to deal with the excessive unpaid and paid work demands during the pandemic (Aldossari and Chaudhry, 2020).

## **A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

### ***Rationale***

The COVID-19 Pandemic has shattered many assumptions, like many have abandoned their incorrect and misinformed opinions about the ease of domestic work. They now realize that holistic growth is necessary for all spheres rather than growth in one sphere while keeping development stagnant in the rest.

Hence, as more and more females join the workforce and assume the role of dual-earners, it's imperative to highlight the challenges the dual-earner females face in the patriarchal society of India, especially in the wake of the current pandemic. While keeping the responsibility of domestic work and the unparalleled lifestyle changes caused by the COVID-19 Pandemic as the background, the present study aims to assess and compare how the pandemic impacts the perceived stress levels, well-being, and coping styles of married and unmarried dual-earner females. Hence, it aims to add to the existing literature on the usually neglected group 'dual-earner females', especially when few Indian studies have been carried out on the same in the current scenario.

## **METHODOLOGY**

### ***Method***

The present explorative and quantitative study is done to compare the perceived stress levels, well-being levels, and coping style of married and unmarried dual-earner females and it followed the ethical guidelines of APA. According to the dual-career model, dual-earners in this study refer to a social and economic arrangement in which men and women engage symmetrically in both paid work in the labor market and unpaid work in the home (Gornick and Meyers, 2002).

### ***Objectives***

- To compare the stress levels of married and unmarried dual-earner females in India due to the lifestyle changes during the COVID-19 Pandemic.
- To compare the impact of the lifestyle changes during the COVID-19 Pandemic on the well-being of married and unmarried dual-earner females.
- To compare the coping styles adopted by married and unmarried dual-earner females due to the lifestyle changes during the COVID-19 Pandemic.

### ***Hypothesis***

- There will be a significant difference in the stress levels of married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic.
- There will be a significant difference in the well-being of married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic.
- There will be a significant difference in the coping styles of married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic.

### ***Participants***

A total of 169 responses were recorded from people all across India using purposive sampling. The age of the participants ranges from 23 to 60 years ( $\bar{X} = 37.01$  years). There were 60 unmarried dual-earner females, whose mean age was ( $\bar{X}$  age = 26.98 years), and 109 married dual-earner females, whose mean age was ( $\bar{X}$  age = 46.62 years). Concerning the availability of hired help during the lockdown, 28.33% of unmarried dual-earner females had hired help either part-time or full-time, while 71.67% didn't; 32.11% of married dual-

**A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

earner females had hired help, while 67.89% didn't. The socio-demographic characteristics of the sample are summarized in Table 1.

- **Inclusion criteria:** For this study, dual-earner females are defined as those who have a personal income, which is separate from their spouse or family members and they even engage in unpaid work at home. The participants' marital status was either unmarried or married. All the participants were residing in India and had a working knowledge of English.
- **Exclusion criteria:** All participants other than the females were not considered for the research purpose. Additionally, the sample also excluded females below 23 and above 60 years of age. Non-working females and those who don't have a personal source of income were not included in the research study. Widowed, separated, and divorced dual-earner females were not included as participants. The sample excluded Non-Resident Indians (NRIs) from the research.

*Table 1 Demographic Information of Married and Unmarried Dual-Earner Females*

Demographic Characteristics of Respondents	Unmarried Dual-Earner Females (n=60)		Married Dual-Earner Females (n=109)	
	M	SD	M	SD
<b>Age in years (23-60)</b>	26.98	1.41	46.62	1.61
	<b>n</b>	<b>% of Participants</b>	<b>n</b>	<b>% of Participants</b>
<b>Stress levels increase since 25 March 2020</b>				
Strongly Disagree	1	1.67	2	1.83
Disagree	5	8.33	8	7.34
Agree	29	48.33	66	60.55
Strongly Agree	25	41.67	33	30.28
<b>TOTAL</b>	<b>60</b>	<b>100</b>	<b>109</b>	<b>100</b>
<b>Hired Help for Household Work during Lockdown</b>				
Yes	17	28.33	35	32.11
No	43	71.67	74	67.89
<b>TOTAL</b>	<b>60</b>	<b>100</b>	<b>109</b>	<b>100</b>

*Note.* M= Mean. SD= Standard Deviation. % = Percentage

**Tools**

To assess the perceived stress levels, Perceived Stress Scale (Cohen and Williamson, 1988) is used. It includes 10 items that focus on the various subjective feelings related to problems on a 5-point scale from 0 (never) to 4 (very often). The PSS-10 scale has acceptable reliability (internal consistency Cronbach's  $\alpha = 0.70$ ) (Lee, 2012).

PGI-GWB scale is a self-report measure used to assess well-being and was developed by Verma and Verma (1989). It consists of 20 items, assessing well-being on six major

## A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic

components. The Scale reports high reliability of .98 and test-retest reliability of .91 (Verma and Verma, 1989).

The Brief-Cope measure (Carver, 1997) is used to identify the coping styles. It consists of 28 items on a 4-point Likert scale. Some of the coping strategies identified by this scale are self-distraction, active coping, denial, etc. The items of the scale have high internal consistency (where Cronbach alpha;  $\alpha=.70$ ). The reliability was found to be marginal low,  $\alpha=.60$  (García, 2018).

### *Procedure*

The link of the Google form was circulated among the participants via e-mails, WhatsApp messenger application, and other social media accounts. The participants were briefed through the consent form, and the researcher's contact information was provided for debriefing purposes. The participants were duly informed about the purpose of the study and were ensured that there won't be any harm associated with it. The first section of the form was a consent form which was a prerequisite. Then the subsequent sections contained the research questionnaires. The survey took approximately 10 minutes to complete. The data collection started on 5th July 2020 and closed on 1st September 2020; therefore, data collection spanned over three months.

## RESULTS

The results of the study are analyzed using SPSS. Shapiro-Wilk test for normality was performed and it was observed that the data are not normally distributed. The transformation of the scores to normality was done through the square root method. Welch's t-test was done to see whether there are any significant differences in perceived stress levels, well-being, and coping styles of married and unmarried dual-earner females. The analysis of the data has been documented in a tabular format (Table 2).

*Table 2 Mean, Standard Deviation, and Welch's t-test of Perceived Stress Levels, Well-Being and Coping Styles of the unmarried dual-earner females and married dual-earner females*

Variables	Descriptive Statistics of Unmarried Dual Earner's		Descriptive Statistics of Married Dual Earner's		Welch's t-test
	M	SD	M	SD	
<b>Self-Perceived Stress</b>	22.22	5.81	18.70	5.83	<b>3.87**</b>
<b>Well-Being</b>	4.47	4.55	6.48	5.11	<b>-2.78*</b>
<b>Coping Styles</b>					
<b>Self-Distraction</b>	5.52	1.50	5.10	1.65	1.76
<b>Active-Coping</b>	5.50	1.49	5.69	1.60	0.66
<b>Religion</b>	4.40	1.90	5.39	1.99	<b>-3.11**</b>
<b>Denial</b>	3.45	1.66	3.33	1.51	0.43
<b>Humor</b>	3.72	1.72	3.28	1.60	<b>-3.11**</b>
<b>Acceptance</b>	5.67	1.41	6.13	1.58	-1.73
<b>Planning</b>	5.22	1.55	5.65	1.71	-1.54
<b>Substance Use</b>	2.37	1.01	2.20	0.68	1.15
<b>Self-Blame</b>	3.87	1.80	3.02	1.46	<b>3.33**</b>
<b>Positive-</b>	5.07	1.71	5.68	1.63	<b>-2.24*</b>

**A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

<b>Reframing</b>					
<b>Instrumental Support</b>	4.32	1.43	4.65	1.66	-1.23
<b>Venting</b>	4.23	1.32	4.18	1.44	0.30
<b>Behavioral Disengagement</b>	4.02	1.80	3.50	1.47	1.80
<b>Emotional support</b>	4.87	1.59	5.16	1.59	-1.11

Note. \* $p < .05$ , \*\* $p < .01$

***Comparison of Stress Levels***

For objective 1, Table 2 outlined the descriptive statistics and Welch’s t-test value for the Perceived Stress Scale. As illustrated in the table, a significant difference was found in the stress levels [ $t(130.13) = 3.87, p < .01$ ]. Further, the obtained mean of unmarried dual-earner females on this scale ( $M = 22.22, SD = 5.81$ ) was higher than that of married counterparts ( $M = 18.70, SD = 5.83$ ) which implies that unmarried dual-earner females are more stressed due to the lifestyle changes induced by the pandemic.

Participants were also asked to report their perceived stress levels by providing an answer to the following question: ‘Do you think that there has been an increase in your stress levels since the pandemic started i.e., since 25 March 2020?’ The unmarried dual-earner female sample (41.67%) strongly agreed with it, (48.33%) agreed with it, (8.33%) disagreed with it, and only (1.67%) participants reported that they strongly disagreed. While in the married dual-earner female sample (30.28%) perceived that they strongly agreed with it, (60.55%) agreed with it, (7.34%) disagreed with it, and only (1.83%) strongly disagreed with it. These percentages are in concordance with the means of the PSS scale.

***Comparison of Well-Being***

For research question 2, Table 2 outlined the descriptive statistics and Welch’s t-test value for the P.G.I. General Well-Being Measure. The difference for psychological well-being was significant at [ $t(128.70) = -2.78, p < .05$ ]. Additionally, the obtained mean of unmarried dual-earner females on this scale ( $M = 4.47, SD = 4.55$ ) was lower than that of the married dual-earner females ( $M = 6.48, SD = 5.11$ ). It implies that married dual-earner females have higher well-being than unmarried females in the current health crisis.

***Comparison of Coping Styles***

The means and standard deviations of all the scales of Brief COPE were outlined in Table 2. As illustrated in the table, a significant difference was found in the positive-reframing coping style [ $t(113.62) = -2.24, p < .05$ ]. Further, the obtained mean of unmarried dual-earner females on positive-reframing coping style ( $M = 5.07, SD = 1.71$ ) was lower than that of their married counterparts ( $M = 5.68, SD = 1.63$ ), which implies that married dual-earner females used more positive reframing than their unmarried counterparts.

Statistically significant differences were found in the usage of 3 more coping styles: religion, self-blame, and humor. The difference for religion as a coping style was significant at [ $t(122.80) = -3.11, p < .01$ ]. Additionally, the obtained mean of the unmarried dual-earner sample on this coping style ( $M = 4.40, SD = 1.90$ ) was lower than that of their married counterparts ( $M = 5.39, SD = 1.99$ ) which implies the greater usage of religion as a coping style by married as compared to unmarried dual-earner females.

## **A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

On the other hand, unmarried dual-earner females reported greater usage of the self-blame coping style than married ones. Welch's t-test value indicated that the difference was significant at [ $t(107.71) = 3.33, p < .01$ ]. Based on the mean value score, unmarried dual-earner females ( $M = 3.87, SD = 1.80$ ) were higher on self-blame coping style than those who were married ( $M = 3.02, SD = 1.46$ ).

Significant difference was also found with regard to humor coping style [ $t(122.80) = -3.11, p < .01$ ]. Further, the obtained mean of the unmarried dual-earner participants for this coping style ( $M = 3.72, SD = 1.72$ ) was higher than that of their married counterparts ( $M = 3.28, SD = 1.60$ ). This implies that unmarried dual-earner females employed more humor than married dual-earner females, similar to the self-blame coping style.

The above table also reports that there was no significant marital status difference in the usage of coping styles: Self-distraction, Denial, Substance Use, and Behavioral disengagement, Emotional Support, Venting, Acceptance, Active Coping, Use of Instrumental Support, and Planning.

### **DISCUSSION**

From COVID-19 to Ebola, the world has been facing tremendous waves of new-age diseases. New pandemics are anticipated to occur at an increasing frequency (Wolfe, 2011). This study is one of the first studies that explores whether a difference exists between the stress levels, coping styles, and well-being of married and unmarried dual-earner females in the COVID-19 Pandemic in the Indian setting.

For this study, one of the hypotheses claimed that there would be a significant difference in the perceived stress levels of married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic (H1). Considering the results of the study, this hypothesis is accepted, as the results revealed that unmarried dual-earner females reported greater stress as compared to their married counterparts.

These findings are in accordance with various researches done during the current pandemic on the differences in perceived stress levels of unmarried and married females. For example, Nkire et al. (2021) reported that the mean scores on the Perceived Stress Scale were highest among single individuals. Similar results were reported by Yang (2020) and Kowal et al. (2020).

Perhaps, this suggests that being in a 'romantic relationship' might mitigate the risk of increased stress levels during the COVID-19 Pandemic. As Single individuals are more likely to feel the effects of loneliness and isolation than the married individuals (Matthews et al. 2019), and this may explain the consistently higher levels of stress, anxiety, and depression among the single individuals compared to other subgroups. Further, some studies have also shown that the presence of a supportive partner may act as a buffer against stress and allow for dyadic coping (McLaughlin et al., 2002; Bodenmann, 2005), which may allow them to have happier and healthier lives (Lee and Ono, 2012; Kiecolt-Glaser and Newton, 2001).

Lastly, it was also hypothesized that there would be a significant difference in the well-being levels of the married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic (H2). This hypothesis was accepted as the findings indicated that



## **A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

married dual-earner females have significantly higher well-being than those who are unmarried. Kansal (2020) reported that dual earners are experiencing a greater decline in well-being because of the double burden caused by work and house chores.

Also, the protective layer that a happy marriage may provide is absent from an unmarried dual-earner's life, which may decrease their well-being levels (Tahir et al., 2012). Furthermore, higher well-being among married dual earners can be explained by protection and support hypotheses. According to which married individuals have continuous support and emotional buffer from their partners, but only conditionally if they are satisfied in their relationship (Coombs, 1991).

Also, Beam and Kim (2020) have reported that the younger population has shown a significant decline in their well-being than their older counterparts as the pandemic caused more disruption in the active lifestyle of young adults. Moreover, some studies report that physical activity may relatively lower one's stress levels and increase well-being (Kleszczewska et al., 2019). But a study by Nienhuis and Lesser (2020) indicates that women who engaged in less physical activities during COVID-19 pandemic had lower psychological well-being than women who engaged in more physical activities.

Additionally, it was also hypothesized that there would be a significant difference in the coping styles of the married and unmarried dual-earner females due to the lifestyle changes in the COVID-19 Pandemic (H3). Considering the results, this hypothesis is partially true as a significant difference concerning marital status was found in four coping styles: positive reframing, religious, self-blame, and humor coping styles. The section below focuses on the details of these four styles.

For positive-reframing coping style, results revealed that its usage was higher in married than unmarried dual-earner females. Similar results were obtained in another study by Aazami et al. (2015), where positive reframing is a frequently used coping style by married working females. Perhaps, using this style could be one factor that resulted in the lower stress levels of married dual-earners during the COVID-19 Pandemic. Recent literature linked to it, found that using positive reframing during the challenging times of COVID-19 has also been associated with lower depression and better quality of life (Shamblaw et al., 2021).

Further, for religious coping styles, the overall usage was again higher in married than unmarried dual-earner females. Higher usage of this style has been linked to a negative correlation with depression and stress levels, thus better mental health outcomes (Mahamid and Bdier, 2021) and lower loneliness during the pandemic. Thus, religious coping may have played a powerful role in providing comfort due to the lifestyle changes for married dual-earner females in the pandemic. Additionally, Kalliath et al. (2011) found widespread usage of religious coping among Indian dual-earner couples for dealing with stressful life situations in personal and professional spheres.

For self-blame coping style, results revealed that its usage was significantly higher in unmarried than married dual-earner females. It has been found that adopting the self-blame coping style is a maladaptive coping strategy during COVID-19, which is associated with lower quality of life and mental health (Shamblaw et al., 2021) and high-stress levels (Belen, 2020), like unmarried females in our study. Wang et al. (2020) found that unmarried

## A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic

individuals perceived more impacts over living conditions during the pandemic and have adopted higher negative coping styles like self-blame.

For Humor as a coping style, previous literature has established that humor is an effective means of coping with adversity by reducing perceived stress and promoting positive affect (Strick et al. 2009; Szabo 2007). However, the orientation of humor matters. Cann et al. (2010) elaborated on two humor styles: self-enhancing and self-defeating. Cann and Cann (2013) found that a self-defeating humor style was associated with greater chronic worry.

In the present study, higher use of humor as a coping style was seen in individuals who report higher levels of stress and lower levels of well-being. Therefore, unmarried dual-earner females have reported higher use of humor as a coping style. This finding isn't aligned with the previous research. Although the study doesn't further investigate the style of humor used but perhaps the one used by the unmarried dual earners might be more self-defeating which has been associated with more perceived stress and hopelessness due to COVID-19 and thus reported engaging in less protective behaviors (Olah et al., 2021).

### CONCLUSION

The findings of the study highlight the negative effect of the lifestyle changes induced by the pandemic on dual-earner females. They were already burdened by the inequitable distribution of unpaid work and the existing pandemic scenario has exacerbated the gender gap. This has impacted the stress, well-being and coping styles of dual-earner females. The results also revealed the effect of marital status on these variables. It indicated that married dual-earner females had lower stress levels and higher well-being as compared to unmarried dual-earners during the COVID-19. Additionally, married dual-earners were high on religion and positive-reframing coping style. Whereas, unmarried dual-earner females were high on self-blame and humor coping styles. Gaining a better understanding of these variables in this unprecedented situation of a pandemic is extremely important for dual-earner females as well as for keeping their families stable.

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**A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

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**A Comparison of the Perceived Stress Levels, Well-Being, and Coping Strategies of Unmarried and Married Dual-Earner Females during the COVID-19 Pandemic**

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