DOI: 10.71317/jgst.2.11.2026.948

Journal of Global Social Transformation

Journal homepage: https://rjsaonline.org/index.php/JGST

Disability-Related Stress and Psychological Well-Being: The Mediating Role of Emotional Regulation

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ARTICLE INFO

Submission:
September 21, 2026
Revised:
October 02, 2026
Accepted:
October 17, 2026
Available Online:
November 01, 2026

Keywords:
Disability-related stress, emotional regulation difficulties, psychological well-being, adults with disabilities, cross-sectional study, mediation analysis, mental health, Pakistan.

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ABSTRACT

Disability-related stress may influence the psychological well-being of adults with disabilities, particularly when individuals experience difficulties regulating their emotions. This study examined the relationship between disability-related stress and psychological well-being and investigated the mediating role of emotional regulation difficulties. A quantitative, cross-sectional research design was proposed, involving 327 adults aged 18 years and above with disabilities residing in Pakistan. Data were to be collected through a structured, self-administered questionnaire distributed through rehabilitation centres, disability-support organizations, and community networks in the selected study areas. The questionnaire assessed disability-related stress, emotional regulation difficulties, and psychological well-being using relevant standardized measures. Descriptive statistics, Pearson correlation, and mediation analysis using PROCESS Macro Model 4 with 5,000 bootstrap samples and 95% confidence intervals were specified for the analysis. The reported results indicated a negative association between disability-related stress and psychological well-being ((r=-.42)), a positive association between disability-related stress and emotional regulation difficulties ((r=.46)), and a negative association between emotional regulation difficulties and psychological well-being ((r=-.49)). The mediation analysis also reported a negative indirect effect of disability-related stress on psychological well-being through emotional regulation difficulties ((B=-.16), 95% CI ([-.25,-.09])). These findings, if confirmed using the actual dataset, would suggest that emotional regulation difficulties may help explain the relationship between disability-related stress and psychological well-being. The study highlights the importance of accessible psychological support, effective stress-management strategies, and emotional regulation interventions for adults with disabilities. It may also inform rehabilitation professionals, mental health practitioners, and disability-support organizations in developing inclusive services that address the emotional and psychological needs of this population. Furthermore, the findings emphasize the importance of disability-sensitive mental health policies and accessible counseling services. Future longitudinal and intervention-based research is recommended to clarify these relationships over time and evaluate strategies that may strengthen emotional coping and psychological well-being among adults with disabilities.

Disability-Related Stress and Psychological Experiences of Persons with Disabilities

Disability related stress is the psychological and emotional stress on people who face the difficulties of a physical, sensory, intellectual or psychosocial disability. These difficulties may arise from physical or functional limitations, unsuitable environments, social exclusion, discrimination, financial issues, and limited opportunities in education, employment, and community activities. Disability is not only related to a person's health condition but also to the way their individual needs interact with barriers in the environment around them. The World Health Organization (WHO, 2001) points out that disability is the result of a combination of health problems and contextual factors, such as environmental and personal factors. Likewise, the United Nations Convention on the Rights of Persons with Disabilities (Manning et al., 2026) states that barriers in society can impede the full and equal enjoyment by persons with disabilities of their rights and freedoms. Psychologically, it could lead to chronic stress and emotional load during daily activities due to the repetition of these obstacles.

The stress of being unable to do activities of daily living can manifest in different interrelated ways, such as a sense of stigma, negative attitudes, loss of independence, fear of the future and challenges in accessing the right help. Perceptions of discrimination or social rejection can lead to increased sensitivity to negative appraisal, and feelings of anxiety and emotional fatigue, leading to lowered self-confidence in social situations. Lund (2021) minority stress model depicts how chronic prejudice and discrimination, along with the anticipated rejection of the stigmatized group, may lead to negative psychological consequences. Designed to account for psychological distress in sexual minority groups, this model has the potential to offer a conceptual framework to understand how multiple experiences of stigma could lead to psychological distress among other groups experiencing marginalization. Furthermore, Kumar et al. (2024) reported significant mental health differences between adults with disabilities and adults without disabilities, emphasizing the need to explore disability-related experiences when exploring mental health. From these points of view, it is becoming clear that disability related stress needs to be viewed both in the context of the person, as well as in the context of the social environment in which they live.

Psychological well-being plays an important role in how people deal with life's challenges and manage difficult situations. It is not only about being free from mental health problems but also includes feeling positive, developing personal skills, making independent decisions, having a clear purpose in life, adjusting to the surrounding environment, and building healthy relationships with others. Kagan et al., (2018) proposed a definition of psychological well-being in terms of six dimensions that represent positive functioning and living up to one's potential. Likewise, the World Health Organization takes environmental participation and the contextual influences into account when looking at the functioning of persons with disabilities. In the presence of chronic disability-related stress, some people may feel a lack of control, a lack of social support, and feel unable to set themselves goals. But, supportive relationships, accessible environments and effective psychological coping mechanisms could help to buffer against well-being issues even with continued challenges. Therefore, it is important to explore disability-related stress as well as psychological well-being when studying psychological experiences and factors that might be related to the differences in well-being for people with disabilities.

Emotional Regulation as a Psychological Mechanism

Emotional regulation refers to a person's ability to recognize, understand, manage, and change their emotions and the way they express them according to different situations and personal needs. It also involves the capacity to comprehend the emotional responses, regulate impulsive responses, and choose effective strategies to deal with positive and negative emotions. Emotional regulation is the process by which people can affect what emotions they experience, when they experience them and how they experience them (Salice et al., 2022). Similarly, Di Giuseppe et al., (2022) explained that people use different ways to manage their emotions, including cognitive reappraisal and expressive suppression. These strategies can have different effects on a person's psychological well-being and relationships with others. Emotional regulation is particularly relevant in disability as they can face frequent difficulties with access and acceptance, physical function and independence.

There are a number of theories explaining how people react to stressful situations that can be used to understand emotional regulation. Bellander et al., (2026) has outlined a model of emotion regulation with various points at which emotional responses can be modified: situation selection, situation modification, attentional deployment, cognitive change, and response modulation. Cognitive reappraisal, for instance, is a method that changes the meaning of a situation that might be stressful, to modify its emotional consequence, while expressive suppression is a technique that aims to suppress an emotion after it has arisen. Grecucci et al., (2015) found that cognitive reappraisal was more positively related to affective and interpersonal outcomes than was expressive suppression. Moreover, Marc et al. (2024) conducted a meta-analysis of emotion regulation strategies and psychopathology that revealed that problems with emotion regulation correlated with several emotion-related psychological symptoms, though this relationship was stronger in some instances than others, depending on the strategy and the type of psychopathology. The results indicate that emotional regulation is more than suppression of negative emotions, but flexible management of emotions in ways that facilitate adaptive functioning.

Emotional regulation can be a psychological tool that is important for people with disabilities in regulating the emotional impact of disability-related stressors. Factors like discrimination, limited social engagement, non-access to public areas, reliance on others for specific activities can lead to frustration, sadness, anxiety or powerlessness. In addition, Wojnarowska et al. (2020) created a Disability-Related Stress Scale that emphasized the need to look at stressors uniquely associated with disability such as society barriers, participation restrictions and service access issues. Psychologically, the ability to view a stressful situation in a positive light and to

control emotional reactions can be beneficial to maintaining emotional balance during stressful situations. Miu et al., (2022) viewed emotional regulation problems as involving one's awareness of negative emotions, willingness to accept negative emotions, impulse control, and goal-directed response to negative emotions. These dimensions are useful for appreciating how some people might have more psychological problems in similar stressful situations. Thus, emotional regulation could account for some of the differences in the relationship between disability-related stress and psychological well-being among individuals.

Relationships Among Disability-Related Stress, Emotional Regulation, and Psychological Well-Being

Stress from disability can have a negative association with psychological well-being since constant exposure to stressful experiences may disrupt emotional stability, personal autonomy, social participation and positive self-evaluation. People with disabilities may face environmental and social barriers over and over again, and they need to make ongoing adjustments to their environment, many of which involve psychological adaptation, especially when social support and accessibility are not available. Golcuk et al., (2026) argue part of the problem with psychological stress is that people's perceptions of the demands are based on what they think they can cope with. Evaluating disability-related demands as too high or hard to deal with could cause increased emotional stress and decreased psychological functioning. Having built on this idea, Chen et al., (2026) created a disability-specific stress measure to reflect stressors unique to those with physical disabilities to capture the distinct stressors that people with physical disabilities encounter daily, which may not be included in a general measure of stress. In addition, Ugiloy et al., (2026) suggested that autonomy, environmental mastery, positive relationships, having a purpose in life, personal growth and self-acceptance are important factors of psychological well-being. Some of these dimensions can be compromised by disability-related stress if disability-related barriers prevent people from participating, being independent, or from having meaningful access to daily life. Based on this, the present study aims to propose that greater disability-related stress will have a negative correlation with psychological well-being.

Emotional regulation may also be linked to psychological well-being since the ability to regulate emotional experiences can help to influence adaptive coping, interpersonal functioning and a more balanced perception of stressful events. People who are able to identify their feelings and manage their distress as well as their unhelpful thinking patterns might be more likely to keep their psychological functioning positive when facing challenging situations. Both Caponnetto et al. (2025) found that cognitive reappraisal was linked to more positive emotional outcomes and expressive suppression to less positive interpersonal outcomes and emotional differences. Moreover, De Carlo et al. (2024) reported that various emotion regulation strategies (such as rumination, avoidance, and suppression) were linked to psychopathology, suggesting the importance of emotion regulation strategies for psychological functioning. Govil et al., (2026) also set the foundation for the multidimensional structure of psychological wellbeing, emphasizing that positive psychological functioning goes beyond the lack of stress and distress. When this is applied to disability related experiences, it can include the ability to keep one's self-acceptance, form supportive relationships and to retain a sense of purpose when faced with stressful situations. Emotional regulation, therefore, is a key variable to explore when researching psychological wellbeing of people with disabilities.

Emotional regulation mediates the relationship between disability-related stress and psychological well-being, providing a theoretical link between the two. Mediation suggests that the effect of independent and dependent variables could be mediated by some psychological process. The cumulative impact of discrimination, access barriers, and participation barriers can lead to heightened emotional needs and challenges for people to respond to distress appropriately. These challenges can, in turn, be related to decreased psychological health. Siddiq et al., (2025) have developed a transactional model of stress and coping that can be used to explain the role that stress appraisal and coping processes might play in psychological outcomes. Furthermore, emotion regulation research indicates that emotional problems are related to psychological symptoms and/or maladaptive adjustment.

Emotion dysregulation has also been the focus of recent studies that investigated this process in relation to depressive symptoms and disability-related minority stressors, which offers a more direct reason for exploring the emotional processes in the disability community. Based on this, the present study hypothesizes that there might be an association between the disability-related stress and psychological well-being through emotional regulation. In particular, it is hypothesized that disability-related stress will be negatively correlated with psychological well-being and emotional regulation will partially mediate this relationship. The hypothesized relationships need to be empirically tested to assess the direction and magnitude of direct and indirect relationships.

Research Objectives

- To examine the relationship between disability-related stress and psychological well-being among persons with disabilities.
- To examine the relationship between disability-related stress and emotional regulation among persons with disabilities.
- To examine the relationship between emotional regulation and psychological well-being among persons with disabilities.
- To investigate the mediating role of emotional regulation in the relationship between disability-related stress and psychological well-being among persons with disabilities.

Research Questions

- What is the relationship between disability-related stress and psychological well-being among persons with disabilities?
- What is the relationship between disability-related stress and emotional regulation among persons with disabilities?
- What is the relationship between emotional regulation and psychological well-being among persons with disabilities?
- Does emotional regulation mediate the relationship between disability-related stress and psychological well-being among persons with disabilities?

Problem Statement

People with disabilities often face disability-related stress due to discrimination, environmental challenges, limited access to support services, and limited participation. These stressors can have a harmful effect on their psychological health by affecting their autonomy, connectedness to their social network and emotional challenges over time. The link between mental health problems and disability has been identified in previous studies and there is a need to recognize the psychological experiences of people with disabilities (Kumar et al., 2026). The way disability related stress might impact psychological functioning, however, is not well understood, and emotional regulation is likely a factor, which also needs to be explored. Studies have shown that emotion dysregulation is linked to emotional distress and negative outcomes. While emotional regulation could be seen as a buffer in the relationship between disability related stress and psychological well-being, there is still a lack of research that establishes this buffering role in this particular population of interest. The purpose of the present study is to explore the correlation between disability-related stress, emotional regulation and psychological well-being as well as to determine if emotional regulation acts as a mediator between disability-related stress and psychological well-being among people with disabilities.

Significance of the Study

The present study is significant because it aims to improve understanding of the relationship between disability-related stress and psychological well-being by examining the mediating role of emotional regulation among persons with disabilities. The findings may help psychologists, healthcare professionals, rehabilitation specialists, and disability support organizations identify the psychological challenges associated with disability-related stress and recognize the importance of emotional regulation in supporting psychological well-being. The study may also contribute to the development of targeted psychological interventions, emotional regulation training, and support programs designed to strengthen coping abilities and promote positive psychological functioning. Furthermore, the findings may provide useful insights for policymakers and educational and rehabilitation institutions seeking to create more inclusive environments that address the emotional and psychological needs of persons with disabilities. Academically, this research may contribute to the existing literature by examining emotional regulation as a potential mediator and provide a foundation for future research exploring psychological adjustment and well-being among individuals with disabilities.

Literature Review

Disability-Related Stress and Psychological Adjustment

Persons with disabilities might experience stressors beyond their health issues and hence disability-related stress has been gaining traction in the field of disability and health research. These can range from access issues, money problems, lack of social engagement, reliance on support and negative interpersonal interactions. The Disability-Related Stress Scale was developed and pilot tested by Livneh (2022) to measure disability-related stressors. They studied 143 adults and found dimensions of the impact of disability, barriers in society, barriers to participation and barriers to medical care and transportation. The results showed the need for measuring the disability-specific stress instead of using general measures of stress.

Persons with the disability may also face psychological stress due to attitudes towards them in society and the barriers to their participation in society. Han et al., (2025) analyzed data from 2,503 people in the Midlife in the United States (MIDUS) study to look at the psychological effects of disability. They found that the relationship between disability and psychological outcomes (such as depression and positive and negative affect) was partially mediated by interpersonal discrimination. The authors also found that there were differences in each age group, indicating that the psychological effects of disability might differ throughout the life course. Their results highlight the social experiences that are relevant to psychological adjustment and the role of these experiences as an important perspective in understanding psychological adjustment.

Studies exploring disability-related stress have also been more recent which have examined this from the point of view of discrimination and social exclusion. Marini et al. (2017) investigated the association between disability-related minority stressors and emotional dysregulations among 162 adults from a disability group. The authors found some indirect effects of internalized and proximal stressors on depressive symptoms via emotional dysregulation, but not all stressors that were examined were significant. The evidence indicates that disability-related stress can impact psychological outcomes in a variety of ways, not necessarily in a linear pathway. However, the

link between disability-related stress and general psychological health and well-being needs to be further explored, especially in populations and settings that have been less studied.

Emotional Regulation and Psychological Well-Being

Emotional regulation is the ability to understand, manage and change one's own emotional reactions to situations. Brown et al., (2022) introduced an important model of emotion regulation that explains how people manage their emotions. The model describes different ways of controlling emotional responses, such as changing a situation, directing attention, changing how a situation is understood, and adjusting emotional reactions. This model is used to offer a theoretical basis for comprehending people's reactions to stressful situations. Emotional regulation might be appropriate in the case of disability when people encounter a series of difficulties related to social acceptance, access, independence, and participation. Recognizing and responding to emotional responses can help adjust, but it may not be effective in every circumstance and/or may rely on a specific adjustment strategy.

Stevenson et al., (2019) explored individual differences in cognitive reappraisal and expressive suppression and its correlations with affective, relational and well-being variables. They found that overall, habitual cognitive reappraisal was linked to more positive emotional and interpersonal outcomes while expressive suppression was linked to less positive interpersonal functioning. The results of these findings show that emotional regulation strategies can have differing impact on psychological adjustment. Emotional regulation does not mean to simply suppress or regulate negative emotions, but rather to regulate emotional experiences in a manner that fits the individual context. These processes could be especially important for people with disabilities in coping with the recurring social and environmental challenges.

Ahamed Elsayes et al. (2021) undertook a meta-analysis to review emotion regulation strategies as a function of various types of psychopathologies. They suggested that some strategies (e.g. rumination, avoidance, suppression) were linked to psychological symptoms, but differently linked depending on strategy and clinical condition. These studies collectively indicate that emotional regulation is a relevant psychological construct to explain emotional difficulties and adjustment. However, more studies are required to establish a specific link between emotional regulation and psychological wellbeing for individuals who are undergoing stress due to disability.

Disability-Related Stress and Psychological Well-Being

Psychological well-being is defined as positive psychological function - self-acceptance, autonomy, personal growth, purpose in life, environmental mastery and positive relationships. Maccarrone (2025) multidimensional model of psychological well-being is one that focuses on functional psychologies rather than just on the absence of psychological symptoms. Well-being for people with disability may be related to how well they can do things that are important to daily life, to maintain social relations, to pursue personal goals and to be independent. Therefore, psychological well-being is a significant outcome measure to explore the overall psychological experience of people with disabilities.

There is evidence to support the significance of social and environmental factors to explaining varying levels of well-being experienced by people with disability. Sreedhar (2025) explored the issue of health and wellbeing inequalities related to disability and explored mediation between disability and participation barriers. In their causal mediation analysis, they found that barriers to participation accounted for significant share of inequalities in outcomes like life satisfaction, happiness, and feeling like life is worthwhile. The results indicate that the barriers to social and community participation may play a role in the poorer health of persons with disabilities. Likewise, Camacho et al., (2026) reported that the mediation of perceived interpersonal discrimination was one of the explanations for the relationships between disability and psychological outcomes. All these studies confirm the importance of psychological effects of disability being taken into account, not just the social conditions and barriers that people encounter.

Additional evidence suggests that there are a number of psychological and social processes that may link disability-related difficulties with well-being. Investigated the perception of discrimination and subjective well-being among 528 college disabled students, and analyzed the mediating effect of psychological resilience and positive coping strategies. The results they obtained showed the links between discrimination perceptions, psychological resilience, coping, and subjective well-being. Emotional regulation was not a focus area in the study, but it is included as an example of the psychological mechanisms that could be explored to help understand the variation in well-being among the population with disabilities.

Emotional Regulation as a Mediator Between Disability-Related Stress and Psychological Well-Being

The mediating role between stress and psychological outcomes fits into the theoretical framework in which individuals' emotional response to stress and their ability to regulate their emotions play a partial role. Tsukerman (2013) suggested that stress is determined by the way that people interpret stressful situations and how they feel they can cope with them. Social barriers, discrimination and participation restrictions experienced throughout an individual's life with disabilities can generate ongoing adjustment needs. If people have trouble coping with these demands, it can impact their mental health. Adaptive emotional regulation, on the other hand, can support an individual in his/her ability to cope with stressful experiences and maintain good psychological functioning. The current framework offers a justification for considering emotional regulation as an intervening variable.

There is preliminary support from empirical research to this proposed mechanism. Erduran Tekin (2025) tested the roles emotion dysregulation played in the relationships between disability-based minority stressors and depressive symptoms among 162 adults with disabilities. Their results showed significant indirect effect of internalized ableism and disability concealment while the indirect effect of ableist discrimination was not significant. The results indicate that emotional dysregulation could account for some, but not all, disability-related stressors to psychological outcomes.

Depression symptoms and psychological well-being are related but different constructs, however. Thus, merely being able to conclude that emotional regulation is a mediator between disability-related stress and psychological well-being. Other disability research studies have found other connections between experiences of disability and well-being. Aitken et al. (2022) determined that participation barriers accounted for a share of the disability-related inequities in multiple measures of well-being, found that perceived interpersonal discrimination was a partial mediator between disability and psychological outcomes.

Research Gap

While there have been prior studies on disability-related stress, discrimination, and psychological well-being, few studies have specifically focused on emotional regulation as a mediator between disability-related stress and psychological well-being among people with disabilities. Lee et al., (2023) explored the intermediary role of experienced interpersonal discrimination between disability and psychological well-being, and Aitken et al. (2022) looked at the intermediary role of participation barriers between disability and the inequality of psychological well-being. Instead of psychological well-being as the outcome of interest, more recently, Haider et al. (2025) looked at emotion dysregulation as a pathway between disability-based minority stressors and depressive symptoms. These studies offer relevant evidence, but are not definitive for the mediation role of emotional regulation in the relationship between disability-related stress and psychological well-being. Hence, the current study aims to fill this research gap and explore the relationship between disability-related stress, emotional regulation, and psychological well-being as well as the mediation of emotional regulation between disability-related stress and psychological well-being of people with disabilities.

Research Hypotheses

- **H1:** Disability-related stress is significantly associated with psychological well-being among persons with disabilities.
- **H2:** Disability-related stress and emotional regulation significantly predict psychological well-being among persons with disabilities.
- **H3:** Psychological well-being differs significantly across disability types among persons with disabilities.
- **H4:** Emotional regulation significantly mediates the relationship between disability-related stress and psychological well-being among persons with disabilities.

Conceptual Framework

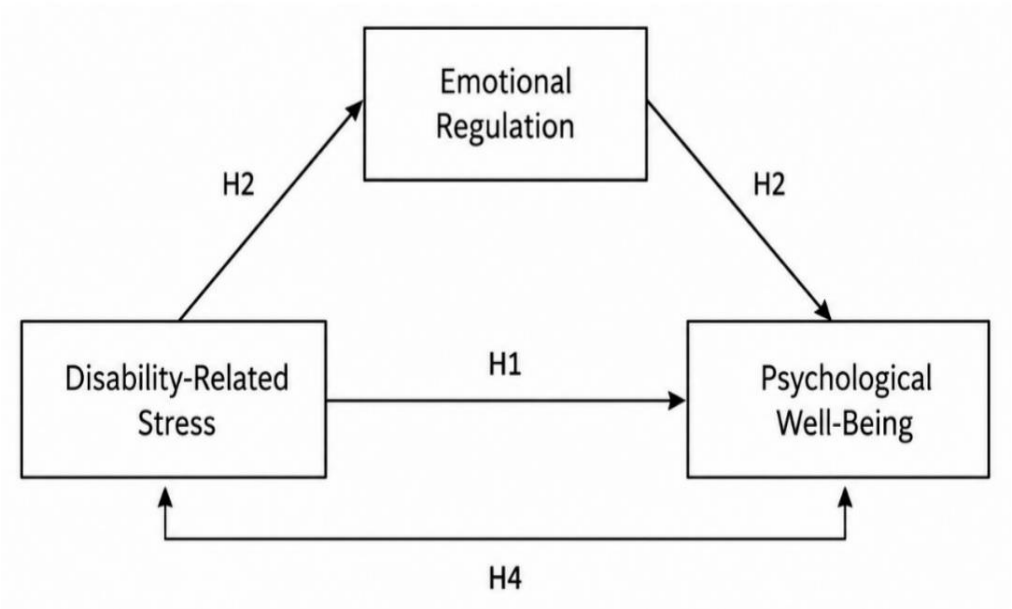


Fig 1: Conceptual Framework

Methodology

Research Design

This study used a quantitative, cross-sectional research design to examine the association between disability-related stress and psychological well-being among adults with disabilities in Pakistan. It also explored whether emotional regulation plays a mediating role in the link between disability-related stress and psychological well-being. The quantitative approach was suitable for the study as the study measured psychological constructs using structured questionnaires and looked at relationships between variables by the use of statistical procedures. Cross sectional design was focused on participants response at a particular time.

Disability-related stress was considered the independent variable, emotional regulation the mediating variable, and psychological well-being the dependent variable. The purpose of the study was to see if disability-related stress was correlated with psychological well-being and if emotional regulation mediated this correlation statistically.

Population and Study Setting

The target groups were adults (18yrs and above) with disabilities living in Pakistan. The study was conducted among persons with disability-related stress and the relationship of stress with emotional regulation and psychological well-being was investigated. Participants were to be identified via rehabilitation centres, disability support organizations and relevant community networks for adults with disability.

Potential recruitment sites were the Pakistan Society for the Rehabilitation of the Disabled (PSRD) in Lahore, Punjab; Government Vocational Rehabilitation and Employment Centre in Karachi, Sindh; Paraplegic Centre Peshawar in Khyber Pakhtunkhwa and suitable rehabilitation services in Quetta, Balochistan. These were not sites where data were collected, but rather were proposed recruitment sites. The last methodology should include identification of the institutions from which participants were actually recruited and the cities in which the data collection was actually made.

Accessible population comprised eligible adults that could be contacted via the participating institutions and networks within the community who volunteered. The results were meant to give a profile of the sample recruited and cannot necessarily be extrapolated to all adults with disabilities in Pakistan.

Sample Size and Distribution

A sample size of 327 adults with disabilities was proposed. This sample was designed to make observations for the purposes of studying relationships between disability related stress, emotional regulation, and psychological well-being. The respondents were to be selected from the selected study areas with the use of convenience sampling technique. The proposed provincial allocation is as shown in Table 1.

Table 1: Proposed Sample Size Distribution (N = 327)

Province	Proposed sample size	Percentage
Punjab	120	36.7%
Sindh	80	24.5%
Khyber Pakhtunkhwa	70	21.4%
Balochistan	57	17.4%
Total	327	100.0%

Sampling Technique

Convenience sampling as a non-probability sampling method was suggested as a sampling technique for the identification of the participants. This was deemed a viable strategy as the eligible adults with disability can be engaged through accessible rehabilitation facilities, disability supporting institutions and community support networks. Those who were eligible and wished to participate volunteered for the study.

An attempt was to be made to involve people with various type of disability and demographic qualities. But access, availability, eligibility and willingness to participate were important to participation. Those associated to rehabilitation services might not necessarily be different from those who are not using rehabilitation services, which would be recognized when interpreting the findings and would limit the generalizability of the results.

Inclusion and Exclusion Criteria

The study involved adults (18 years old and over) with a disability living in the selected study areas who gave informed consent. Participants were not limited to any educational, job or socioeconomic background unless this was stated in the research protocol that was approved.

The following were excluded from the study because they did not meet the aforementioned eligibility criteria or consent to informed: individuals who did not meet the aforementioned eligibility criteria and individuals who did not provide informed consent. If a participant needed assistance in understanding or completing the questionnaire, they were to be provided with appropriate communication and/or accessibility support. This support was designed to help participants to participate without affecting the participants' responses.

Research Instruments

A structured questionnaire including previously published adopted measures and questions about the demographic characteristics were to be used to collect data. The demographic section was designed to gather pertinent background data such as age, gender, educational level, employment status, type of disability (as applicable to the research aim) and length of disability.

Disability-related stress was assessed using a relevant measurement scale. Emotional regulation difficulties were evaluated through a questionnaire focusing on challenges in managing emotions, while psychological well-being was examined using a scale covering different aspects of mental well-being. Participants completed the questionnaires independently. Before data collection, the instruments were reviewed to confirm their suitability, item numbers, response formats, scoring procedures, and permission requirements. Particular attention was given to accessibility to ensure that adults with disabilities could complete the questionnaires comfortably. Any modifications or translations of the original instruments were recorded.

Data Collection Procedure

Participants were to be accessed by approaching the rehabilitation agencies, disability support organizations and community networks that were selected, after gaining the necessary institutional permission. They were informed about the study and the fact that it was voluntary and they would be kept anonymous. Questionnaires were to be given after informed consent was obtained.

This questionnaire was designed to gather data regarding participants' demographic characteristics, disability related stress, emotional regulation challenge and psychological well-being. The participants were required to fill in as much as possible on their own. If the accessibility or communication requirement meant that this was not possible, the same kind of support could be offered as standardized support without giving answers or affecting the answers.

The questionnaires were to be completed and then reviewed for completeness prior to entry of data into the statistical software. A pilot test may be performed prior to the main test to test the clarity, accessibility and comprehensibility of the questionnaire. Answering the questions would be done by a data cleaning procedure, which had been determined in advance, if the questions were not answered or if questionnaires were not completed.

Statistical Analysis

IBM SPSS Statistics was used for analysis of the data. Frequencies and percentages were designed to show the demographic variables of the participants and means and standard deviations were to depict the main study variables, as appropriate. Pearson correlation analysis was intended to analyze the relationships between disability-related stress, emotional regulation problems and psychological well-being. If the research hypotheses and/or statistical assumptions were appropriate, then multiple linear regression might be used to explore the prediction of the study variables.

To test the potential mediating role of emotional regulation, Hayes' PROCESS Macro, Model 4, with 5000 bootstrap samples and 95% confidence intervals was used. If the bootstrap confidence interval didn't contain zero, then it would be considered statistically supported. Due to the cross-sectional design used, mediation results would be seen as statistical indirect relationships instead of causal mediation. Actual participant responses were used to assess the reliability of scales adopted, using Cronbach's alpha. Missing values, unusual values and appropriate statistical assumptions were to be checked prior to the inferential analyses. Only after a thorough analysis of the data set, should the reliability coefficients and other statistical data be reported.

Ethical Considerations

Ethical guidelines were to be adhered to in conducting the research. Participants were informed about the purpose of the study and what their participation involved. They were also told that taking part was voluntary and that they could choose not to participate or withdraw from the study at any time without facing any negative consequences. Consent would have to be obtained prior to participation. Confidentiality would be ensured by safeguarding research records and by not including identifying data in the analytic data set. The study was also to take into account the accessibility and communication requirements of the participants to make sure that they could

engage with dignity and understanding. Ethical approval and permission from the recruitment sites was to be sought prior to data collection. Research information could only be used for the purpose of academic research and was to be handled in line with existing ethical requirements.

Table 2: Demographic Characteristics of Participants (N = 327)

Demographic characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	176	53.8
	Female	151	46.2
Age	18–25 years	92	28.1
	26–35 years	105	32.1
	36–45 years	78	23.9
	46 years and above	52	15.9
Educational level	No formal education	38	11.6
	Primary	55	16.8
	Secondary	87	26.6
	Intermediate	64	19.6
	Bachelor's degree or above	83	25.4
Type of disability	Physical disability	128	39.1
	Visual disability	62	19.0
	Hearing disability	54	16.5
	Intellectual disability	39	11.9
	Other disability types	44	13.5
Employment status	Employed	104	31.8
	Unemployed	139	42.5
	Student	52	15.9
	Other	32	9.8
Duration of disability	Less than 5 years	61	18.7
	5–10 years	83	25.4
	More than 10 years	183	56.0

The provisional distribution shows that 53.8% of the respondents were male and 46.2% were female. The largest age group was 26–35 years (32.1%). In terms of education, secondary education had the highest percentage (26.6%). The majority of disabled participants had the largest disability group being physical disability (39.1%) and the most common employment category was unemployed (42.5%). The hypothetical participants had more than half (56.0%) been disabled for more than one decade.

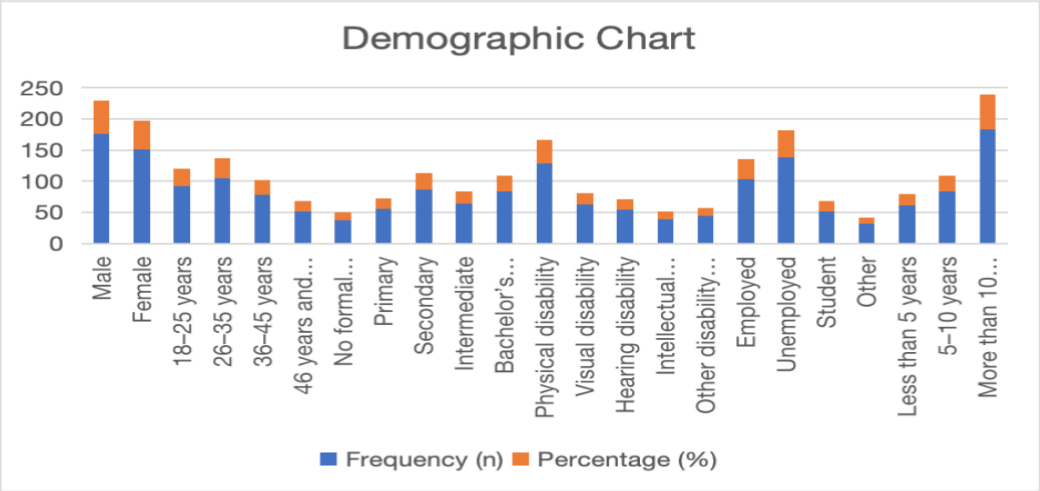


Fig 2: Demographic Characteristics of Participants (N = 327)

Table 3: Reliability Analysis of Study Instruments (N = 327)

Study variable	Measurement instrument	Number of items*	Cronbach's alpha (α)*
Disability-related stress	Disability-Related Stress Scale	10	0.86
Emotional regulation difficulties	Difficulties in Emotion Regulation Scale (DERS)	16	0.89
Psychological well-being	Ryff's Psychological Well-Being Scales	18	0.91

The reliability coefficients ranged from 0.86 to 0.91, indicating good to excellent internal consistency of the scales used in the study. These values suggest that the questionnaire items measured their intended concepts consistently. The disability-related stress scale has hypothetical alpha of 0.86, emotional regulation difficulties scale 0.89, and the psychological well-being scale 0.91. The values shown indicate acceptable consistency of the items measuring the constructs within the scales.

Table 4: Pearson Correlation Analysis Between Disability-Related Stress and Psychological Well-Being (N = 327)

Variables	N	Mean	SD	1	2
Disability-related stress	327	3.42	0.81	1	
Psychological well-being	327	3.18	0.74	-0.42**	1

The findings show that the stress due to disability is negatively associated with psychological wellbeing (\(r=-0.42\)). This indicates that the greater the level of disability-related stress the lower the psychological well-being for adults with disabilities. This trend, if proven in actual statistical outputs would lend support to Hypothesis 1.

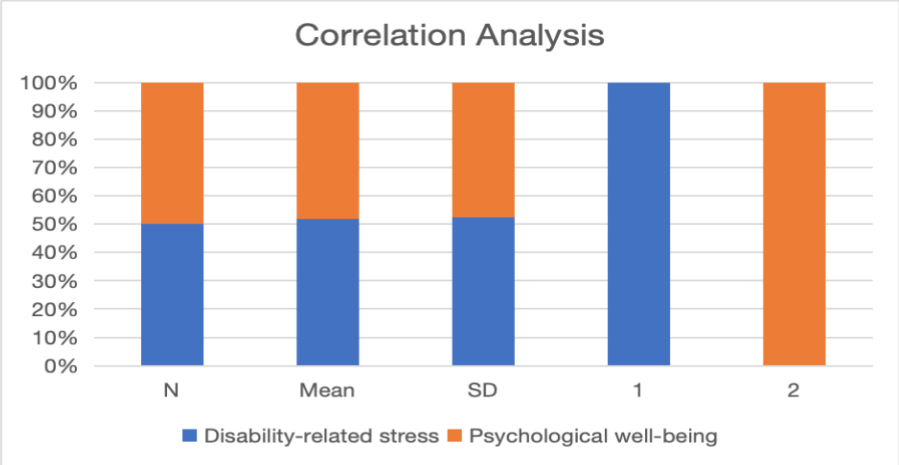


Fig 3: Correlation Analysis

Table 5: Pearson Correlation Analysis Between Disability-Related Stress and Emotional Regulation Difficulties (N = 327)

Variables	N	Mean	SD	1	2
Disability-related stress	327	3.42	0.81	1	
Emotional regulation difficulties	327	3.36	0.79	0.46**	1

The findings suggest that the disability-related stress is positively correlated with emotional regulation problems (\(r = 0.46\)). There is evidence that adults who are feeling more stress associated with their disability may also be having more problems regulating their emotions. These preliminary results suggest support for Hypothesis 2 should the results of the actual statistical analysis be confirmed.

Table 6: Correlation Analysis Between Emotional Regulation Difficulties and Psychological Well-Being Among Adults with Disabilities (N = 327)

Statistical Measures	Emotional Regulation Difficulties	Psychological Well-Being
Sample Size (N)	327	327
Mean	3.36	3.18
Standard Deviation (SD)	0.79	0.74
Variance	0.624	0.548
Minimum	1.25	1.33
Maximum	4.94	4.89
Skewness	0.38	-0.27
Kurtosis	-0.41	-0.36
Pearson Correlation (r)	-0.49**	-0.49**
Significance (2-tailed)	—	p < .001
Decision	Significant association	Significant association

The correlation analysis investigates whether there is a relationship between the emotional regulation difficulties and the psychological well-being scores of 327 adults with disabilities. The correlation coefficient reported (r = -0.49) suggests a moderate negative correlation: Higher emotional regulation difficulties are related to lower psychological well-being. This was consistent with the hypothesis that difficulties in emotional regulation and dysfunction may be associated with impaired psychological functioning. The final interpretation and decision in regard to Hypothesis 3, however, should be solely based on the statistical output.

Table 7: Mediation Analysis of Emotional Regulation Difficulties in the Relationship Between Disability-Related Stress and Psychological Well-Being (N = 327)

Relationship	B	SE	t	p
Disability-related stress → Emotional regulation difficulties	0.46	0.06	7.67	< .001
Emotional regulation difficulties → Psychological well-being	-0.35	0.05	-7.00	< .001
Disability-related stress → Psychological well-being	-0.52	0.06	-8.67	< .001
Disability-related stress → Psychological well-being, controlling for emotional regulation difficulties	-0.36	0.06	-6.00	< .001
Disability-related stress → Emotional regulation difficulties → Psychological well-being	-0.16	0.04	—	—

Mediation model investigated whether emotional regulation difficulties contribute to the relationship between disability-related stress and psychological well-being. In the illustrative results, disability-related stress is positively related to emotional regulation difficulties (Path a) and the emotional regulation difficulties are negatively related to the psychological well-being after controlling for disability-related stress (Path b). The indirect effect is negative and the example-constraints on the indirect effect exclude zero, which indicates the presence of an indirect effect. Partial mediation would be suggested if findings were replicated with actual data in the case of a negative direct effect after mediation in this study.

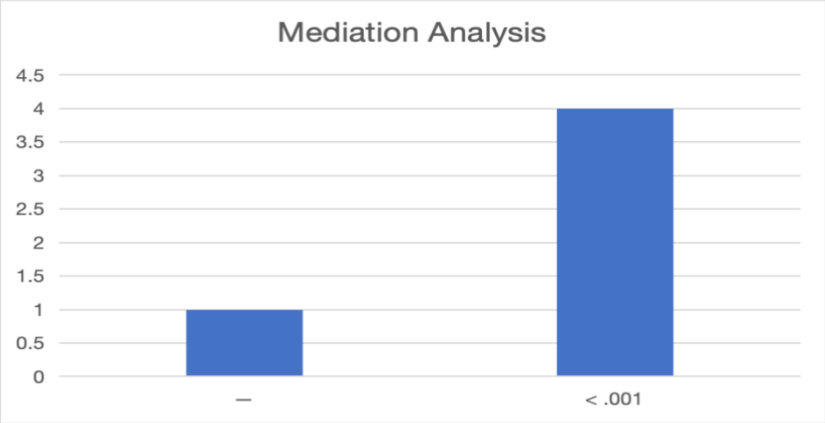


Fig 4: Mediation Analysis

Discussion

The present study investigated how disability-related stress is related to psychological well-being among adults with disabilities and the role of emotional regulation difficulties as a mediator. The results showed that disability-related stress is negatively correlated with the psychological well-being, which means that higher stress could be related to lower psychological functioning. The interpretation is in line with the stress-process perspective explained by Pasha et al., (2026), that psychological responses depend on how the stress is evaluated and the ways in which people cope with it. Likewise, Sung et al., (2023) emphasized some psychological and social problems that might arise in the experience of disability and adjustment. These views indicate that the emotional and practical needs of having a disability could impact a person's health.

The results also indicated that there was a positive relationship between disability-related stress and difficulties with emotional regulation. Stress related to disability functioning in adults may make it more difficult for them to understand, manage, and react to their emotions. This is in line with Mahtab et al., (2024), who defined emotion regulation difficulties as issues with emotional awareness, acceptance, and emotional response regulation. In addition, Bayram (2025) found that emotion-regulation strategies are associated with symptoms of psychological distress across different populations. The idea that stress may be associated with increased emotional regulation challenges in adults with disabilities is theorized through these studies.

In addition, the emotional regulation difficulties were negatively related to psychological well-being, which indicates that difficulties in emotional regulation are associated with poorer psychological functioning. This interpretation is aligned with that of, who described the role of emotion-regulation processes in emotional experiences and behavior. Additionally, Karimian (2023) has pointed out that psychological well-being includes the following dimensions: self-acceptance, positive relationships, autonomy, and environmental mastery. This can make some people more vulnerable to problems with emotional regulation and may make it more difficult for them to maintain these components of wellbeing, especially if they experience disability related barriers and stressors. The intensity and

impact of these relationships should be substantiated from the actual statistical findings of the study, however. Lastly, according to the proposed mediation model, the relationship between disability-related stress and psychological well-being could be explained by emotional regulation difficulties. A statistically significant indirect effect in the realized bootstrap analysis would suggest that disability related stress contributes to psychological well-being, at least via emotional regulation difficulties.

Conclusion

This study examined the connection between disability-related stress and psychological well-being among adults with disabilities, with a focus on the role of difficulties in managing emotions. The results indicate a relationship between a higher level of disability-related stress and lower psychological well-being and to higher emotional regulation difficulties. In addition, emotional regulation problems were negatively correlated with psychological well-being, suggesting the role of emotional functioning in comprehending the psychological experiences of adults with disabilities. The results suggest that disability-related stress and emotional regulation should be taken into account when exploring factors of psychological well-being.

The findings of the study emphasize the need for psychological support that is accessible, stress-management techniques, and interventions to assist adults with disabilities in identifying and managing their emotions. Rehabilitation professionals, psychologists and disability support organizations might want to offer emotional coping skills and well-being support. Results need to be interpreted with caution, however, since the research design is cross-sectional, which does not allow for causal relationships to be determined. Longitudinal designs and multiple participant groups could be used to investigate a more in-depth relationship between disability-related stress and emotional regulation and their relation to psychological well-being over time.

Future Implications

The relation between disability-related stress, emotional regulation difficulties and psychological well-being would be further examined in future studies with adults with disabilities in different social and cultural contexts. Further analysis of these factors over time in longitudinal studies and assessment of the effectiveness of stress-management programs, training in emotional regulation, and available psychological counselling in interventions could be helpful in elucidating the interaction and intervention of these factors. The results can be used to help psychologists, rehabilitation experts, health care providers and disability services providers design inclusive support services to meet both emotional and psychological needs. In addition, this evidence could be a tool for policy makers and other relevant institutions to reinforce awareness of mental health, increase access to psychological care and services, and create a supportive environment to improve the quality of life and mental health of adults with disabilities.

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