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Resilience Indicators of Post Retirement Well-Being

Elsa Marziali and Peter Donahue

SEDAP Research Paper No. 49

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Resilience Indicators of Post Retirement Well-Being

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Abstract

This study compares and contrasts criteria for determining how individuals cope with adverse life events during the aging process. From a pool of 140 interviews with older men and women who had experienced a significantly stressful life event (either widowhood or involuntary retirement), a cohort of 26 subject interviews were selected. In random order, interviews were rated on two dimensions: poor versus good financial status, and positive versus negative appraisals of stress events. Interviews continued to be rated until 13 met criteria for successful outcomes (good financial status and positive appraisals of experienced stress) and 13 more met criteria for unsuccessful outcomes (poor financial status and negative appraisals of stress). A second rater, blind to the initial classification, coded and classified the interviews on positive versus negative indicators of the availability of supportive interpersonal relationships. There was 69% agreement between the two classification systems on successful versus unsuccessful outcomes. On eight cases the raters disagreed in a consistent fashion; the first rater classified all eight cases as unsuccessful in contrast to the second rater who rated the same cases as successful. These eight cases were reassessed using an expanded coding system that targets indicators of resilience as predictors of well being. This descriptive reanalysis of the cases showed that all of the subjects were well aware of their limited financial status but had a balanced appraisal of life challenges overall. Analyses of their life narratives showed evidence of resilience (self-reliance, availability of close interpersonal relationships, accommodative modes of coping, internal control, perseverance, viewed change as a challenge, and a spiritual convergent view of mind, body, and soul in the face of adversity). In summary, while poor financial status has negative consequences for coping with major life transitions, aging individuals who are resilient and hardy and who apply a spiritual lens for understanding the meanings of adversity show greater capacity for achieving and maintaining well-being.

Introduction

The purpose of the study was to examine the effects of internal and external resources on response to adverse life events (widowhood or involuntary retirement) in a cohort of elderly men and women. Adaptive coping with the stresses that accompany post retirement life transitions is dependent on the internal and external resources available to the aging individual. It is the optimal mix of these resources that determines quality of life and well being following any major life change. The quantity and adequacy of external resources (e.g. financial resources, accommodation, social support) can be readily defined. The primary external resources discussed in the literature are social support and socioeconomic status. Social support refers to the entire spectrum of social resources that an individual potentially has to draw upon (Pearlin, 1989). The general understanding in the stress literature is that, “people are not passive recipients of stress; they draw upon personal and social resources to deal with it and even transcend its effects” (Fernandez et al., 1998: 72). Socioeconomic status (SES) has also been associated with responses to stressful or adverse life events, particularly illness (Link & Phelan, 1995; Adler et al., 1994). According to Fernandez and colleagues (1998) socioeconomic status, “reflects the financial resources, social and intellectual skills, and prestige that directly affect well-being” (Fernandez et al., 1998: 72-73).

In contrast, defining what constitutes ‘internal resources’ is a challenging undertaking. In global terms, cognitive function and emotion regulation are logical constructs to include in any definition of internal resources. However, less clear are the multiple interacting

factors that contribute to understanding the quantity and quality of internal resources that operate to protect against the consequences of adversity.

Resiliency has been suggested as the over-arching term for defining the ‘protective factors’ (internal and external) that are called upon to manage life stresses (Rutter, 1987). Similarly, the concept of hardiness has been proposed to describe ‘resistance resources’ in the face of stressful life events (Kobasa, Maddi & Kahn, 1982). Coping capacity also targets actions taken to manage life stresses (Folkman & Lazarus, 1980; Brantstaeder, Rothermund & Schmitz, 1997). An associated construct, spirituality, has also been suggested as evidence for affirming the presence of effective internal resources (Fry, 2001). It is proposed that a complex set of overlapping dimensions captured by multiple theoretical domains will yield a comprehensive description of both external and internal protective factors that function to maintain and regain levels of adaptation in aging following significant life transitions.

Theoretical Overview

Life Stress Events

Life events are considered to be, “discrete, observable events standing for significant life changes with a relatively clear onset and offset; once in motion, they are made up of relatively well-defined set of sub-events describing the normal progression of the event” (Wheaton, 1999: 183). In terms of an aging population, these would include such events as widowhood, divorce, retirement, serious illness, going on welfare, and moving (Dohrenwend & Dohrenwend, 1974; Pearlin, 1989; Wheaton, 1996). The early stress

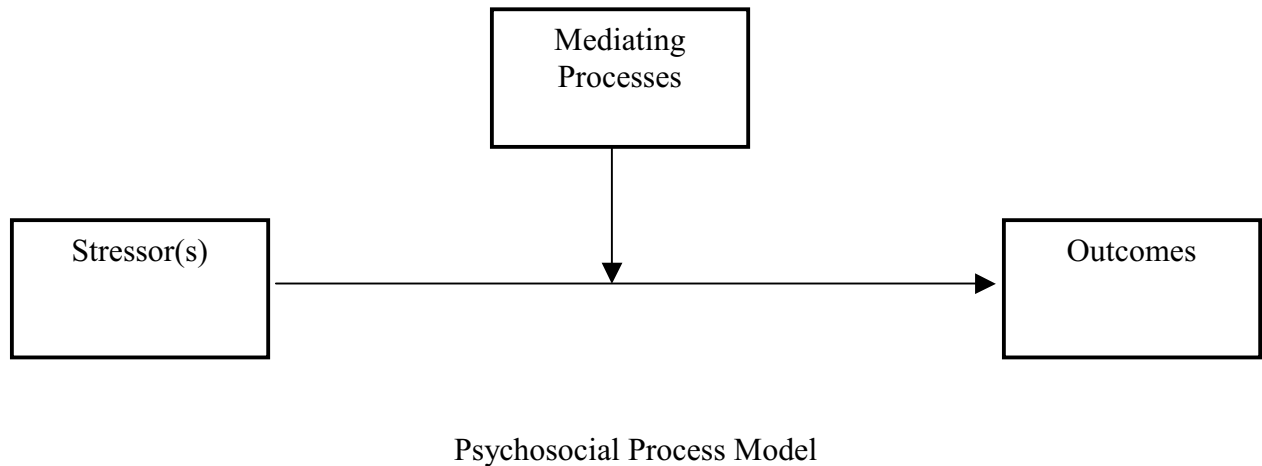
literature assumed that all life events acted as stressors (Holmes & Rahe, 1967). Today, however, it is generally held that only certain types of life events are likely to act as stressors (Thoits, 1983; Wheaton, 1999) due to differences in subjective appraisals of meanings of significant life events.

Events that are generally considered stressful or potentially stressful are those that are unscheduled or unexpected within the life course trajectory (Pearlin, 1999). According to Eisdorfer (1981: 221), “a stimulus configuration which might be stressful at one point in life may be reacted to very differently by the same individual at a different point in time”. Conversely, events that occur at a more appropriate phase in the life course appear to be less traumatic (Eisdorfer, 1981). For example, both widowhood and involuntary retirement could be considered as stressful or adverse life change events.

Psychosocial Process Model

The psychosocial process model (Aneshensel, 1996) provides a theoretical framework for analyzing the component parts of how stress is experienced. In this model, “the stress process is influenced by various structural arrangements in which individuals are embedded. To a large extent these arrangements determine the stressors to which people are exposed, the mediators they are able to mobilize, and the manner in which they experience stress” (Pearlin, 1989: 241). According to this definition, the model is comprised of three components: 1) sources of stress; 2) mediators of stress; and 3) response manifestations of stress (Pearlin et al., 1981; Pearlin, 1989). Pearlin and

colleagues (1981) developed this model to understand how life events, chronic life strains, self-concepts, coping and social supports come together to explain the stress process and outcomes. (see figure below).



Sources of stress, or stressors, are defined as, “the demands that challenge people’s physical and psychological capacities and place them at risk of negative outcomes,” (Elder et al., 1996: 257). The mediators and moderators of the stress are those factors that, “influence how people anticipate, offset, or deal effectively with stressful events,” (Taylor & Aspinwall, 1996: 71). Mediators may be thought of as the conduits through which stress impacts upon the individual (Aneshensel, 1996). The mediators of stress that are most readily discussed in the research literature include: coping, social support, self-identity and self-esteem (Taylor & Aspinwall, 1996; Burke, 1996). Outcomes refer to the actual manifestations of stress (Pearlin, 1989). One of the greatest strengths of this model is the recognition and clear definition of potential mediators of the stress process.

Resilience: Response to Life Stress Events

Resilience is a complex construct that encompasses many dimensions that have been described in the literature as factors that influence adult response to normative life transitions as well as unforeseen stress events. Resilience can be viewed as a constellation of external (e.g. social networks, finances) and internal (e.g. cognitive capacity, self-esteem, emotion regulation) resources that are available to the individual as needed across the life span to cope with adversity. Dimensions chosen for inclusion in a discussion of indicators of resilience include two external mediating resources (social support and finances) and five internal mediating resources (reserve capacity, sense of coherence, hardiness, coping mechanisms and spirituality).

External Mediators of Stress

1. Social Support

Social support may be defined as, “the satisfaction of a person’s basic social needs – affection, esteem, approval, belonging, identity and security through interactions with others” (Aneshensel, 1996: 120). In their seminal work of Sidney Cobb (1974) and John Cassell (1976) found evidence for the hypothesis that social support is an important mediator of the impact of stressful life events. Social support has been viewed as a resource for coping with stress as well as a protective factor in moderating the effects of of both physical and mental illness (Aneshensel & Stone, 1982; Turner, 1983; Kessler & McLeod, 1985). Taylor and Aspinwall (1996) have characterized types of social support: appraisal support, tangible assistance, information support, and emotional support. They

assert that each of these types of social support may operate to offset or suppress the effects of stressful life events. Social support has not only been found to reduce emotional distress during stressful times (Cohen & Wills, 1985; Kessler & McLeod, 1985), but social support also reduces stress for particularly vulnerable populations such as the elderly and adult victims of sudden and/or uncontrollable events (Wortman & Dunkel-Schetter, 1987). Krause (1986) found that social support for older adults buffers the negative effects of stressful life events such as on depressive symptoms and summarizes his views of the buffering effect of social support as follows:

Social support reduces the impact of stress by promoting a clearer understanding of the stressful situation, and that feedback from others helps the stressed individual develop, implement, and evaluate a sensible plan of action for dealing with the problem. Moreover, social support can reinforce an individual's positive self-feelings and assure him or her that although a different situation may be troublesome, it can be tolerated and that successful outcomes will follow his or her actions.

(Krause, 1986, pg. 512)

2. Socioeconomic Status

Socioeconomic status (SES) has been found to predict response to stressful or adverse life events (Link & Phelan, 1995; Adler et al., 1994). For example, higher socioeconomic status can reduce stress in two ways. First, a higher level of socioeconomic status diminishes the likelihood that individuals will encounter adverse life events (Alder et al., 1994; McLeod and Kessler, 1990). Second, a higher

socioeconomic status is usually associated with the availability of more social and psychological resources to cope with stressful life events (Alder et al., 1994). Furthermore, socioeconomic factors such as money, education and standards of living influence the mechanisms of appraisal, resistance, coping, and vulnerability to stressful life events (Taylor & Apsinwall, 1998). Socioeconomic status is also associated with access to coping resources such as social support and self-efficacy (Pearlin, 1989; Aneshensel, 1992; Lachman & Weaver, 1998). Individuals with lower socioeconomic status have been found to have a higher sense of fatalism and a lower sense of mastery or personal control (Ross & Mirosky, 1989; Turner & Roszell, 1994). Hughes and Demo (1989) have suggested that higher levels of education, one of the determinants so socioeconomic status, enhances efficacy which, in turn, bolsters self-esteem. Individuals with higher socioeconomic status are more likely to have a supportive social network. (Ross & Mirowsky, 1989; Turner & Marino, 1994, Thoits 1995). House, Umberson and Landis (1988) suggest that variations in socioeconomic status are associated with both structural barriers and opportunities that, in turn, shape social relationships and the availability of social supports.

In large measure, financial resources define socioeconomic status. Research has shown that levels of disposable income are related to both life satisfaction and economic satisfaction (Veenhaven, 1991; Douthitt, MacDonald & Mullis, 1992; Mullis, 1992; Diener, Diener & Diener, 1995). Kawachi and colleagues (1997) argue that lower socioeconomic status affects health negatively due to people's perceptions of the lack of fairness in the distribution of financial resources across socioeconomic groups. They

posit that unfulfilled expectations with regard to income may lead to frustration, hardship and emotional stress. De Leon, Rapp & Kasl (1994) found that financial strain was strongly associated with depression among men and women in the Yale Health and Aging Project. It has been posited that finances may serve to buffer stress, as people often draw upon financial resources when coping with a variety of issues (Thoits, 1995).

While evidence indicates that, when compared with economically advantaged groups, individuals from disadvantaged groups do not experience more frequent negative stressful life events, however, due to the paucity of external resources they experience more strain over sustained periods of time. (Brown & Harris, 1978; Thoits, 1995). Moreover, members of lower socioeconomic status groups have been found to be more adversely affected by the same stress event experienced by more socially advantaged groups (McLeod & Kessler, 1990; Thoits, 1995). In a study of the effects of job loss, Pearlin & Schooler (1978) found that individual with less education and lower incomes were less likely to have the means to fend off the stresses resulting from life's hardships.

Internal Mediators of Stress

1. Reserve Capacity

Staudinger, Marsiske and Baltes (1993) and Baltes, (1991) use the terms “reserve capacity” and “plasticity” to describe developmental mechanisms available to the individual for managing life transitions. Included in this model are three components: selection, optimization, and compensation. Selection refers to the decisions made to cope with the normal losses of aging such as reduction in activities requiring high-performance

capabilities. Optimization refers to ways in which high levels of functioning can be maintained by practice and the acquisition of new knowledge and technical skills. Compensation comes into play due to normal decline in physical and mental capacities. Baltes provides an illustration of this theoretical model as follows: (referring to a television interview with the pianist Arthur Rubinstein) “When asked how he succeeded in remaining such an admired concert pianist, Rubinstein mentioned three factors. First, Rubinstein noted that he masters the weaknesses of old age by reducing the scope of his repertoire and playing fewer pieces (an example of selection). Secondly, he spends more time at practice than earlier in his life (an example of optimization). And thirdly, he uses special tricks, such as slowing down his play before fast segments, thereby creating the impression of faster play than is objectively true (an example of compensation).” (p.g. 850)

2. Sense of Coherence

Antonovsky (1987) has proposed a salutogenic approach to understanding an individual’s response to life stresses. In contrast to an approach that focusses on the pathological consequences of illness and adversity, Antonovsky has proposed the construct of “the sense of coherence” (SOC) to capture dimensions of the personality that maximize the utilization of resilient coping strategies that result in the maintenance of healthy development across the life span. Multiple early life experiences contribute to the development of the three component parts of SOC, comprehensibility (the ability to understand life situations), manageability (the ability to manage life demands), and meaningfulness (the ability to derive meaning from life situations). SOC refers to characteristics of the individual personality that are acquired during early development,

beginning with infant-mother attachment experiences and extending to identity development in adolescence. By early adulthood a sense of coherence is achieved. According to Antonovsky (1979) “it is unlikely ... that one’s sense of coherence, once formed and set, will change in any radical way” (pg. 188). He identifies three levels of SOC which predict long-term outcomes in terms of response to life stresses. A person with a “strong” SOC will maintain an ever-challenged equilibrium; a person with a “moderate” SOC will tend to move to a lower level over time (selection of positive, reinforcing situations decline and avoidance of debilitating situations is less successful); a person with a weak SOC persistently engages in situations which are debilitating (“the ‘loser’ continues to lose, and life becomes more and more chaotic, unmanageable, and meaningless” pg. 122). Clearly, from this theoretical paradigm the SOC represents cognitively-based internal resources enhanced by adequate emotion regulation, and only those individuals with strong SOC will be able to consistently respond in a resilient, adaptive manner to life challenges and transitions across the life span.

3. Hardiness

Hardiness as defined by Kobasa (1979) is similarly conceptualized as a characteristic of the personality. It represents “a constellation of personality characteristics that function as a resistance resource in the encounter with stressful life events” (Kobasa, Maddi, & Kahn, 1982, pg. 169). Developed from existential theories of personality the construct of hardiness overlaps considerably with Antonovsky’s SOC. Hardy individuals possess three interrelated attributes: control, commitment, and challenge. The control dimension includes three components: decisional control (the ability to autonomously choose among various courses of action in response to stress events), cognitive control (the ability to

appraise and incorporate stressful life events into the normal course of daily functioning thereby deactivating their negative effects), and coping skills (high motivation for development and maintenance of a broad repertoire of suitable responses to stresses). Commitment refers to the possession of a belief system that minimizes the perceived threat of stressful events. Committed individuals feel deeply involved in the activities of their lives and identify with persons in their environment. Commitment to self is ranked highly and is described as “an ability to recognize one’s distinctive values, goals, and priorities and an appreciation of one’s capacity to have purpose and make decisions that support internal balance and structure” (Kabosa, 1979, pg. 4). Challenge refers to the hardy person’s perception of life stresses as opportunities for personal development. Thus any life change is met with curiosity and ample flexibility for processing meanings and deciding on suitable responses. The hardy person welcomes challenge and anticipates success in managing accompanying social, psychological and biological threats.

4. Coping Mechanisms

Coping in the face of life stresses is defined by Folkman and Lazarus (1980) as “the cognitive and behavioral efforts made to master, tolerate, or reduce external and internal demands and conflicts among them. Such coping efforts serve two main functions: the management or alteration of the person-environment relationship that is the source of stress (problem-focused coping) and the regulation of stressful emotions (emotion-focused coping) pg. 223. An important component of coping is concerned with stress appraisal. How an event is perceived will influence the selection of coping response and similarly, coping response will alter the situation and thus lead to new reappraisals. It is

the dynamic interaction between appraisal and coping that determines the success of the response to any life event. Folkman (1992) suggests three models for assessing coping capacity; a) an ego psychology model that emphasizes mechanisms of defense; b) a trait-disposition model that emphasizes personality traits; and c) a contextual model that emphasizes the interaction between the person and the environment in a stressful encounter. Thus, the actions taken and the emotions processed in response to stressful life events can be viewed as ego defense responses, expressions of personality traits, system-based responses or a combination of all three modes each of which is dependent on how the event has been perceived. Appraisal of the perceived impact of a stress event very much determines the success of the coping response. In a study of the interactions between hardiness and physical and mental health outcomes, Clarke and Hartman (1996) apply the three components of hardiness (Kobasa, 1989) to understanding types of appraisal (control appraisals, challenge versus threat appraisals, and commitment appraisals). The assumption is that hardy individuals will appraise stressful life events positively on each of the three dimensions and thereby generate successful coping responses. In a study of coping modes in the elderly, Brantstaeder, Rothermund & Schmitz (1997) made a distinction between assimilative coping (instrumental activities that aim at preventing, alleviating, or compensating age-related losses) and accommodative coping (readjustments in personal goals and ambitions). They found that the elderly when compared with a younger cohort of adults demonstrate an accommodative coping style in the face of adversity or failure. The older adults were more flexible and better able to adjust their goals to changed circumstances.

5. Spirituality

Spirituality has been acknowledged by the helping professions as an important aspect of a person's well-being. Spirituality is conceptually similar to spiritual well-being, and religiosity but also differs from these constructs in important ways. Spirituality is broader than religiosity as it is possible for a person to be spiritual yet not participate in any formal religious group. Spirituality has been defined as "a way of being and experiencing that comes through awareness of a transcendent dimension and that is characterized by certain identifiable values in relation to self, others, nature, life, and whatever one considers to be the Ultimate" (Elkins et. al., 1988, pg. 11). Spiritual well-being associates personal values and beliefs with positive self-regard and adaptive functioning especially in the face of life challenges such as decline in aging and illness. Studies have shown positive relationships between spirituality or religiosity and mental and physical health in aging cohorts (Thorson, 1999; Fry, 2001). A person who is spiritual finds transcendent meanings in life experiences and changes. Thus, appraisals of stressful events are influenced by a belief system that finds purpose in existence. When applied to selecting adaptive responses, purpose in life finds expression in optimizing the use of internal and external resources and is not dissimilar to positive self-esteem.

Summary

As is clear from this brief review, there is considerable overlap across conceptual domains in describing external and internal factors that influence adaptive responses to life changes and challenges. Both the external and internal factors selected for analysis function as mediating processes as specified in the 'psychosocial process model' of stress

response. Limited financial resources and insufficient support from social networks contribute to negative responses to life stresses and result in compromised well-being. Similarly, internal factors such as poor self esteem, lower cognitive capacity, and poor control over emotions result in maladaptive responses to life stresses. It is the combination of adequate internal and external resources that function as mediators of the stress-outcome continuum. Conceptually there is much convergence across the selected conceptual domains. For example, Baltes' (1991) notion of reserve capacity contains elements consistent with Antonovsky's sense of coherence and Kobasa's definition of hardiness. They share in common a focus on cognitive capacity for appraising situations (normative changes and stressful events), making choices, judging the appropriateness of selected responses, and attributing meaning to life transitions and maintaining interpersonal connectedness. The function of cognitive appraisal in understanding and responding to life events is also a central feature of theories of coping capacity and spiritual well-being. The appraisal component of coping response is similar in its emphasis on cognitive capacity as specified in the other theoretical domains but includes as well appraisal of emotional response to stress events. Sense of coherence, hardiness, and spirituality are based on existential theories of personality. Thus, the history of one's early and later life experiences very much influences the level of achievement of the capabilities specified in each of these conceptual domains. In summary, the construct of resilience does provide an over-arching definition of internal resources that interface with external resources in order to respond effectively to life stresses and captures as well the personality-trait and situation-response variables included in all of the conceptual models reviewed.

Measurement Technology

In terms of measurement technology there is no well-tested instrument for capturing the multiple dimensions of resiliency. Information regarding income and education can be readily recorded in order to generate levels of SES. Similarly, measures of social support have been developed and tested (Marziali, 1987). Measures of several of the internal mediator constructs have been developed and to different degrees tested. (Sense of Coherence Questionnaire, (Antonovsky, 1987); Personal Views Survey, (Hardiness Institute, 1985); Ways of Coping Checklist, (Folkman & Lazarus, 1980); Spiritual Well-being Scale, (Ellison, 1983; Bufford, Paloutzian & Ellison, 1991)). The challenge ahead for research in gerontology is to develop a reliable and valid measure of the factors which collectively capture the dimensions of resilience. A working definition of indicators of resilience capacity is proposed and includes the following: 1) the presence of positive self-regard; 2) the ability to engage in and maintain mutually gratifying and supportive relationships; 3) the ability to regulate and control affect; 4) the ability to be self-reflective; 5) the ability to anticipate and plan; 6) evidence of successful problem-solving experiences; 7) a high level of cognitive capacity (e.g. intelligence, abstraction, judgement, sense of causality and predictability); 8) the availability of a supportive social network; 9) the availability of the amenities of daily living; and 10) the availability of sufficient financial resources. These determinants constitute internal and external protective factors that establish the extent of an individual's repertoire of resilient responses to life changes including the aging process.

Methods

This research involved secondary analyses of 26 transcripts of interviews from two existing data sets. The first set of data consisted of interviews conducted in 1996-97 with 40 older women who were widowed in retirement (McDonald, Donahue and Moore, 1997). The second set of data consisted of interviews conducted in 1997-98 with 100 older adults who had been forced to retire involuntarily for a number of reasons, including: poor health, to provide care for a family member, unemployment, mandatory retirement provisions and early retirement incentive packages (McDonald, Donahue and Moore, 1998a, 1998b, 1998c). The data for both of these projects were collected through structured interviews lasting one to two hours in length that were tape recorded. The questions in both studies addressed issues pertaining to: work histories, health and well-being (physical, emotional, social), financial status and well-being, and the circumstances, experiences and feelings surrounding the life events under investigation (widowhood and involuntary retirement).

Study Question

The secondary analyses of the selected 26 cases was intended to examine the degree of convergence of two rating systems for tracking external resources used to classify cases as good versus poor outcomes in terms of well-being.

Rating Systems and Sample Selection

One rating system focussed on financial status and positive versus negative appraisal of the experienced life event (widowhood or involuntary retirement). This rating system

was used to initially select the 26 study cases. This was carried out as follows: One rater randomly selected cases from the original pool of 140 interviews and applied the rating system. This process continued until 13 cases were classified as having positive outcomes and 13 more were classified as having negative outcomes on the basis of financial status and appraisal of the life transition event (widowhood or involuntary retirement). The following statements are taken from the transcripts of several respondents to illustrate the application of the rating system.

Positive appraisal of involuntary retirement:

I consider myself extremely fortunate. I mean it's terrible to have had cancer, but in view of the larger picture and the way things have turned out for government and our debt and so on, I am so glad not to be part of that picture and part of that tension and anxiety about losing your job and that I got out, I got out at the right time.

Positive appraisal of widowhood:

Well, actually I was in poor shape at the time he died because I had been going up there (hospital) and spending six hours a day there. It was just like having a job...and I was exhausted and I looked a mess too. So I needed rest you know. I needed to pull myself together and rest...I don't over tax myself like I did when my (husband) was sick because I don't have anybody to look after or anything now. I just look after me.

Negative appraisal of involuntary retirement:

I'm really angry about losing that last job...still angry. It has certainly given me an attitude...You know I wasn't particularly an example of sweetness and light, but I'll tell you it certainly deteriorated from that.

Negative appraisal of widowhood:

My sister used to say you are a second class citizen when you're a widow, and that's true...

Positive perceptions of financial status:

...and we have to remember that money is not everything; you get so much more than you put out at times. We can all do with more money, but we can live on what we get...others may have said oh, I need more money to live and how can I live, how can I do that, but I make do with what I have and I am very happy.

Negative perceptions of financial status:

...Well, like I said I can't meet my bills on time. I just can't. But I try even if I'm late. I will try to pay them. Because even my taxes, when I pay my taxes sometimes it's so late I have to pay extra. I try and try to pay...and before it wasn't like that you know.

The second coding system focussed on the dimension of social support. The second rater, who was blind to group classification, independently coded the interviews on the dimension of social support, operationalized as the availability of mutually supportive

and rewarding relationships. The 26 cases were reclassified. The following statements illustrate the rating system's focus on satisfaction with supportive relationships.

Negative Relationship Experiences: Older Female Involuntary Retiree

Referring to a woman neighbour in her apartment building:

I try to help her with her computer; we fight and I tell her she's crazy, to listen to me and don't tell me what to do. Most of the time I'm pretty well left alone.

I do tend to be nasty and I have never ever been given to patience.

Negative Relationship Experience: Older Male Involuntary Retiree

Talking about his wife.

Generally speaking, I call the shots; I back off a little bit because of my wife. My wife and I don't get along at all. ... Well, we hurt each other.

Regarding his wife's volunteer work: It's good though, I mean then there's half the time we won't be arguing.

Positive Relationship Experience: A Widow

I go everywhere and I always meet people. I have friends. I know people here at the club; we go out together, we'll be going on trips. I enjoy myself.

I know a lot of men in my age group. I have a man who wants to marry me but I'm not interested.

Positive Relationship Experience: A Male Involuntary Retiree

Referring to his Parkinson's disease.

There's support groups around and stuff like that. There is a lot of help from the Parkinson's Office especially one fellow I met who gave me a lot of support. I can tell him things he can relate to. Referring to social life with his wife; We're always gadding about here and there, wining and dining; it's always been like this.

Results

A demographic profile of the cases used in this analysis is summarized in the table below:

Demographic Profile	N = 26
Gender	
Male	31%
Female	69%
Age	
Mean	73.95
Range	59-89
Marital Status	
Married	27%
Widowed	46%
Separated/Divorced	19%
Single	8%
Education	
Elementary or less	14%
Some high school	18%

Some tech school	32%
Univ. under graduate	18%
Univ. graduate	18%
Income	
Mean	\$25,984
Range	\$6,260 - \$103,000

Upon comparison of the two classification systems it was found that, it was found that the coders agreed on the categorization of eighteen of the cases (69%). On eight cases the raters disagreed in a consistent fashion; the first rater classified all eight cases as unsuccessful in contrast to the second rater who rated the same cases as successful. For the cases on which there was agreement it was clear that the two external indicators of response to life stresses (financial status and social support) functioned in a similar manner in discriminating between subjects who had achieved positive outcomes in terms of overall well-being and subjects who had negative outcomes. Because of the within-rater consistency in classifying the eight discrepant cases it was decided that a re-analysis of these interview transcripts with a broader list of indicators of resilience response might explain more fully the outcomes.

Reanalysis of Eight Discrepant Cases

Following comparisons of the two systems for categorizing the study subjects, the transcripts of the eight subjects on which there was consistent disagreement as to outcome category were re-coded using the following indicators of resiliency:

- a) Positive/negative self-esteem

- b) Presence/absence of mutually gratifying relationships
- c) Adaptive/maladaptive management of affect
- d) Effective/ineffective cognitive appraisal
- e) Ability/inability to anticipate and plan
- f) Successful/unsuccessful problem-solving experiences
- g) Higher/lower levels of cognitive capacity
- h) Finds meaning in life versus absence of meaning
- i) Positive/negative views of finances
- j) Satisfaction/dissatisfaction with living situation (housing etc.)

Segments of actual dialogue are provided to illustrate operational definitions of several components of resilience.

Gratifying Relationships: talking about previous employment "I met very good people; when I quit I felt very sorry"

Life Meaning: "We must accept everything in life, the good and the bad"

Management of Affect: talking about husband "his last illness took a toll on me"...
"I was really down"

Positive Self-Esteem: Quit job to take care of husband "I feel good about that"

Gratifying Relationships: "My youngest son helps me in everything, so it wasn't hard for me to get used to being alone" ... "I'm close to my sons"

"I'm very close to my sister"... "I have some friends in my building"

Satisfactory Living Situation: sons want her to live with them "I would rather live in my apartment. They (sons) call me every day and visit me every weekend"... "My friends keep me company"

Management of Affect: "my cousin had a good laugh when we went shopping and I bought a hot water bottle – since my husband died I sleep hugging this bottle, not because the house is cold but because it gives me a sense of company - it helps - it brings me comfort"

Ability to Anticipate & Plan: "I volunteer in the building and help organize parties - I help cook. I go to activities 3 times a week - play cards. When my sons need me I baby-sit."

Successful Problem Solving: "In Portugal we were middle class. We came here and in the beginning I cried. I used to have cleaning ladies and here I was a cleaning lady. But you know I loved Canada. I loved living here. I like going to Portugal on vacation, but I like my life here."

Positive View of Finances: "It's what I expected; sure - there are things I wish I could do, or have, but it was the same before (before husband died). We were careful with our money and I just have to do the same now"

Gratifying Relationships: "I had a good marriage. My in-laws were very close to me. I have videos of us (husband) at parties and I like to watch them. It helps me"

For the eight re-coded cases, 5 to 10 indicators of resilient response to life stresses were found in each interview transcript. The initial and subsequent analysis of the study cases showed that resilient responses consist of an array of adaptive behaviours that contribute to well being despite limited financial resources and negative appraisals of the life transition events of widowhood or involuntary retirement.

Discussion:

There are obviously many resources, both external and internal, that older adults may draw upon to deal with adverse life events. The lens through which we view older adults' coping capacities influences our perceptions of their success, or lack of, in dealing with adverse life events. A focus on external coping resources, such as social supports and financial status, coupled with attention to internal resources such as cognitive capacity and self-esteem reveal the complex arsenal of resources older adults have to available to them for coping with adversity. The study results show that an inclusive view of older adults' coping capacities is needed in order to demonstrate the multitude of interacting

and overlapping internal and external resources that protect against the consequences of adversity. Both internal and external resources that were identified in the narratives reviewed in this study. They appear to facilitate coping with adversity. Furthermore, the internal coping resources may have mediated the stress due to limited finances, thus yielding a satisfactory quality of life.

There is a need to develop reliable and valid measures of both internal and external indicators of resilient responses in an aging population. It is clear that older adults respond differently to stress and change when compared with younger adults (see in particular Staudinger, Marsiske & Baltes, 1993). Positive experiences in addressing challenges across the life span provide the older person with important knowledge and skills for managing the process of physical and mental decline. In contrast, individuals who have had a paucity of successful problem-solving experiences throughout life will have greater difficulties in managing the changes that accompany aging. Thus, the development of methods for distinguishing the more versus the less resilient older adult would yield useful assessment tools for service planning and the reformulation of policies that address the needs of an aging population.

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