

In Loss and Trauma

General and Close Relationship
Perspectives

J. H. Harvey & E. D. Miller

(Eds.). New York.

Brunner-Routledge

17

CHAPTER

Stevan E. Hobfoll
Nicole Ennis
Jennifer Kay

Loss, Resources, and Resiliency in Close Interpersonal Relationships

Loss of a loved one is often the most painful of life's experiences. It plays so close to the heart that it is the mainstay of poetry, literature, and film, all of which attempt to capture the poignancy, despair, and essence of departure, death, and separation from those people whom we love most. In the social sciences as well, loss and separation from loved ones have been a pivotal area of study. Bowlby (1980) was among the first to see loss and separation as a central defining point for development of the infant and child. Parkes (1972) incorporated the inevitable process of death and grief into mainstream psychology, emphasizing that grief reactions could produce severe reactions even in healthy individuals. Given that the social sciences and our culture have accepted this idea—that grief reactions can be severe and require treatment even when the individual is otherwise psychologically healthy—so unequivocally now it is easy to forget that at the time of its introduction this thought was seen as radical. Mourning was seen as a normal process of little interest to psychology and melancholy was seen as a deep-seated psychopathology, having little to do with life events occurring after early childhood (Freud, 1915/1917).

Most of the interpersonal theorizing on loss speaks to the psychological and social attachments that are central and therefore likely to be damaged if not lost entirely when loss of a loved one occurs (Harvey & Miller, 1998; Parkes, 1972; Stroebe & Stroebe, 1987). However, theories have tended to address interpersonal loss as separate from other kinds of losses, or apply theories of interpersonal loss to other kinds of loss. Hence, theories might see loss of a loved one as qualitatively different from retirement, loss of one's home, or job loss. Alternatively, some theories might tend to extrapolate from interpersonal loss to these other categories. In such instances, job loss is viewed in terms of grief and grief resolution based on a model of interpersonal grief.

□ Conservation of Resources Theory

Conservation of Resources (COR) theory is a comprehensive motivational theory that speaks to the role of resource loss, its impact on stress, and the part it plays in goal-

oriented behavior. In this chapter we will explore how COR theory applies to interpersonal loss in particular, and examine how interpersonal loss impacts a multitude of resources that are central to people's sense of self, attachment to others, economic viability, and day-to-day functioning. We will make the case that loss of a loved one must be removed from Western individualistic notions if it is to be understood beyond its poetic, literary boundaries. With this fuller understanding should come an increased ability to predict the consequences of loss and an understanding of how to address it therapeutically.

Relationships: Their Historical Purpose and Their Current Manifestation

Before explicating the principles of COR theory it is helpful to understand the history of relationships. When we think of close personal ties we think of love and use the term loved ones. We must recognize, however, the recency of love's primacy in relationships, and in doing so come to appreciate that love is only one aspect of close ties, and one whose primacy is only recently acquired. Instead, the *functional* basis of close ties is the primary evolutionary and cultural component.

Surely, romantic love has existed in love relationships from time immemorial. The Old Testament sings Solomon's "Song of Songs,"

Set me as a seal upon thy heart,
As a seal upon thine arm;
For love is strong as death,
Jealousy is cruel as the grave; the flashes thereof are flashes of fire,
A very flame of the Lord. (Song of Sol. 8:6)

Nevertheless, for the tribe, the functional nature of relationships was primary and it is this functional level that has contributed to our genetic stock to produce our species' need for attachments. Members of the tribe needed each other for hunting, planting, protection, and procreation. Loss of any individual could spell loss of a vital role and could place the tribe, and its shared genetic pool, in a precarious role. As the institution of marriage was codified, marriage was seldom a product of love or individual decision making. Instead, marriage in its early forms was more closely related to property rites, propagation, protection, and division of labor.

Relationships between a child and parent are more likely to possess both an historical-cultural and genetic love bond. However, even here, it is readily apparent that the love bond fortifies the functional bond. The attachment of a parent to child and child to parent must be strong enough to ensure biological preservation on both sides of the attachment. A strong love bond ensures dedication, loyalty, and the willingness to incur sacrifice.

The veracity of this message is made clear in the Ten Commandments in the West and in Confucianism (Eliot, 1980) in the East, which say nothing of love, but much of the functional relationships between people. Of those commandments that pertain to relationships between people, they concern property (stealing and coveting), false testimony against one's neighbor, honor of father and mother, adultery, and murder (Kaplan, 1981). Likewise, the biblical marital contract (called Ketuba) contains provisions for the protection of the wife and the disposition of her property (Kaplan, 1981). Similarly, it is only very recently (post World War II) that loss of love and incompat-

ibility can be grounds for divorce in Western nations, and still are not recognized as legitimate grounds within many religious communities.

Love has become increasingly central in our cultural views toward romance, and even family members, as the likelihood of protection against functional difficulties and survival itself become less of an issue. It can be said that love has replaced functional intent as the predicate of relationship formation and sustenance. Current cultural imperatives suggest that we should not marry without love and we should not be having children for "the sake of the farm" or to support us in our old age. The primacy of love is still not a worldwide phenomena even now, however, as many cultures still have arranged marriages. Yet, it is nevertheless clear that love has become a central facet of close relationships. Love is left out of few theories of relationship loss, whereas the more functional aspects of relationships are likely to be minimized.

Conservation of Resources Theory and Interpersonal Relationship Loss

COR theory begins with the basic motivational tenet that people strive to obtain, retain, protect, and foster those things they most value (Hobfoll, 1988, 1989). Those things that people value are termed resources and they are either directly valued, such as home, family, or health, or instrumental in the acquisition of basic valued resources (e.g., insurance, money, knowledge). Resources are further understood in that they are tied to the nexus of individual-nested in family-nested in group-nested in tribe (Hobfoll, 1998). What this means is that we cannot separate resources of the individual from those that are linked to the family, group, or tribe. For example, even such a basic self resource as self-efficacy entails success within social settings and is inferred by the greater culture. An executive feels self-efficacy probably only in small part by his actual behavior, but instead by the sociocultural implications of having a position that is deemed a success by the greater social milieu. If this broader linking is true of self-efficacy, how much more is it the case for such resources as social support, employment and good marriage? Each of us may individuate our understanding of resources, but few resources are circumscribed solely within an individual and his or her self boundaries.

In our research (Hobfoll & Lilly, 1993), we found 74 key resources (see Table 1) nominated by a series of dozens of community groups. Freedy, Saladin, Kilpatrick, Resnick, and Saunders (1994) noted that from this greater list, a subset were especially relevant in the wake of natural disaster. Stoll (1999) in a series of studies in sport and rehabilitation found a more specific group of resources, but again a rather finite number were nominated by individuals who shared a social setting or challenge (e.g., back injury, long distance sports). These studies suggest that the number of key resources may be tailored from the broader group of resources that hold in most situations to a subset of finite resources that are more specific. However, in virtually all cases the more finite resources are merely particular examples of the original 74 resources found. For example, health is a basic resources, but a back injury group will relate it to health concerning their back injury.

Resources can also be better understood by dividing them categorically. There are several reasonable ways to divide resources. One breakdown is by type: object resources, personal characteristics and skills, condition resources, and energy resources (Hobfoll, 1988). Object resources pertain to those key physical resources such as home,

TABLE 1. COR Resources

| | |
|--|--|
| Personal transportation (car, truck, etc.) | Ability to organize tasks |
| Feeling that I am successful | Extras for children |
| Time for adequate sleep | Sense of commitment |
| Good marriage | Intimacy with at least one friend |
| Adequate clothing | Money for extras |
| Feeling valuable to others | Self-discipline |
| Family stability | Understanding from my employer/boss |
| Free time | Savings or emergency money |
| More clothing than I need* | Motivation to get things done |
| Sense of pride in myself | Spouse/partner's health |
| Intimacy with one or more family members | Support from coworkers |
| Time for work | Adequate income |
| Feeling that I am accomplishing my goals | Feeling that I know who I am |
| Good relationship with my children | Advancement in education or job training |
| Time with loved ones | Adequate financial credit |
| Necessary tools for work | Feeling independent |
| Hope | Companionship |
| Children's health | Financial assets (stocks, property, etc.) |
| Stamina/endurance | Knowing where I am going with my life |
| Necessary home appliances | Affection from others |
| Feeling that my future success depends on me | Financial stability |
| Positively challenging routine | Feeling that my life has meaning/purpose |
| Personal health | Positive feeling about myself |
| Housing that suits my needs | People I can learn from |
| Sense of optimism | Money for transportation |
| Status/seniority at work | Help with tasks at work |
| Adequate food | Medical insurance |
| Larger home than I need* | Involvement with church, synagogue, etc. |
| Sense of humor | Retirement security (financial) |
| Stable employment | Help with tasks at home |
| Intimacy with spouse or partner | Loyalty of friends |
| Adequate home furnishings | Money for advancement or self-improvement (education, starting a business) |
| Feeling that I have control over my life | Help with child care |
| Role as a leader | Involvement in organizations with others who have similar interests |
| Ability to communicate well | Financial help if needed |
| Providing children's essentials | Health of family/close friends |
| Feeling that my life is peaceful | |
| Acknowledgment of my accomplishments | |

*Groups repeatedly admitted investing more in these two luxury resources than other resources they deemed more important.

transportation, cooking appliances, and clothing. Personal characteristics and skills include those resources that are contained within the self, such as having a job skill, sense of mastery, self-esteem, and optimism. Condition resources include social positions that give individuals links them to resources within society. These include employment, tenure, marriage, and being attached to loving others (i.e., a support system). Finally, energy resources have no value in and of themselves, but are conferred value by virtue of their availing individuals to other resources. These include money, credit, and knowledge. Knowledge, for example, has no value other than when it is

used to achieve some other end such as status, better employment, or problem solving. Indeed, knowledge is often jealously guarded so that it remains "owned" by those who possess it and not shared.

COR Principles. COR theory posits a number of central principles that have particular implications for the circumstances of resource loss and gain and their relevance to the stress process. We will discuss two of these principles in this chapter. *The first principle of COR theory is that resource loss is more impactful than gain.* This first principle distinguishes COR theory from general reinforcement theory which makes no statement as to the relative weight of gain and loss and indeed suggests that loss and gain of the same object or reinforcer are of equal value. Instead, COR theory proposes that resource loss has decidedly more magnitude than resource gain. In studies comparing resource loss and gain, it has repeatedly been found that loss is more impactful and that resource gains have little impact outside of the context of loss (Hobfoll & Lilly, 1993; Wells, Hobfoll, & Lavin, 1997, 1999). Hence, in a relationship context it can be said that losing a relationship will have more psychological impact than gaining a relationship. A child's birth is celebrated for a day before one psychologically turns one's attention back to work and other aspects of life, whereas a child's death is devastating and its effects are felt for a lifetime. This same principle seems to hold for loss and gain as mundane as a cup in a laboratory experiment (Tversky & Kahneman, 1974). In this regard, it was found that participants in an experiment would expend more effort to avoid losing a cup that they were just given; then they would expend the same effort to gain the same cup! Moreover, there is recent evidence that this first principle is a basic cognitive bias that exists on the neurological level (Ito, Larsen, Smith, & Cacioppo, 1998). In studying the impact of disaster, Ironson et al. (1997) found that resource loss was the best predictor of not only psychological sequelae, but also immunological compromise.

Resource gain should not, however, be viewed as trivial by any means. Research suggests that resource gain is particularly important when loss has occurred (Cohen & Hoberman, 1983; Wells et al., 1999). That is, resource gain has a protective effect such that it buffers the otherwise negative impact of resource loss. For example, Wells et al. (1999) found that the existence of gains in intimacy had little effect for pregnant women who experienced few resource losses during pregnancy. However, for those who experienced such losses as job setbacks, health problems, and economic difficulties, the gain of intimacy and other resources during that period had an offsetting effect on depression.

The second principle of COR theory is that people must invest resources in order to obtain, retain, protect, and foster other resources. This might seem circular, but can be seen for example, in the use of money (one resource) to protect other money through insurance or investing in education. On the interpersonal level, we may use social support and by doing so exchange and expend favors, in order to forestall the loss of resources such as self-esteem or hope. Relationships demand the investment of time, energy, and the loss of other potential resources because of lost opportunities when we invest in a relationship. This principle was first observed and carefully studied by Schönplflug (1985). He noted that in order to cope with challenges people consider not only the direct outcomes of their efforts, but the resources they have to expend to achieve those ends. People might choose not to act or to act in some minimal fashion because the resource costs of coping are too high. For instance, when a marriage

threatened individuals often see the investment of resources (such as time, trust, and effort) as too steep compared to the ultimate value of the marriage, given the likelihood of failure in saving the marriage even after significant resource investment. Add to this equation the possibility of some second relationship, and the resource loss-gain balance may favor not investing resources, or at least a temporary "wait and see" period.

Such a view of relationships may appear too economic and cold, but COR theory does not see this in terms of straightforward resource exchange as might Kelley (1979). Communal ties have been shown to have long-term involvements that cause people to be willing to sacrifice beyond a simple gain-loss accounting (Clark & Mills, 1979). Moreover, because the resources are held by individuals-nested in family-nested in group-nested in tribe, individual effort and valuation in the above marriage example can be seen as allowing for the esteem of resources of the couple over the individual. Moreover, the sense of love and attachment that increased effort brings is itself a central resource (Bowlby, 1980), making the very sense of having love and being loved as primary. Nevertheless, the economics of COR theory may increase our ability to understand such behavior as staying in a bad marriage, remaining with an abusive partner, or dedicating oneself to love even in a case where love is unrequited. In other words, close relationships involve both romantic resources and more practical ones and we ignore either type at the peril of being unable to predict behavior and psychological states.

Loss Cycles. Given that resource loss is critical and people must invest other resources to protect and preserve resources, those who lack resources are more vulnerable to stress (Ennis, Hobfoll, & Schröder, 2000; Holohan, Moos, Holohan, & Cronkite, 1999; Wells et al., 1999). This leads to a critical corollary of COR theory for the understanding of interpersonal loss. Specifically,

Once an initial loss occurs, it follows that further loss will have even greater impact as the individual, family, or group will have fewer remaining resources available to forestall the negative impact of secondary loss. This then creates loss cycles that increase in impact and speed and increase the likelihood of severe negative psychological and functioning sequelae.

Studying the aftermath of Hurricane Hugo, Kaniasty and Norris (1993) noted that not only did the disaster most negatively impact those who lacked close supportive ties, but that the initial disaster impact further reduced resources and set the stage for rapidly expanding cycles of resource loss. Similarly, Wells et al. (1999) found that women had initial resistance to resource loss, but as losses mounted there was an accelerating negative impact.

There is not room here to expand further on COR theory or on the supporting research. Readers are referred to other work for this purpose (Hobfoll, 1988, 1989, 1998). The key points, however, are valuable and we expand upon them in the coming pages for understanding how relationship loss impacts individuals and families and how we might intervene to minimize its negative effect on people, their functioning, and their other relationships.

The Interweaving of People's Resource Webs

In this section we explore the resource webs that exist among people in three major domains. The three areas of interest are those that connect people biologically, eco-

nomically, and psychologically. Because of this interconnectiveness, resource loss and the stress that results impact more than just the individual. We explore how the interconnections of resources leads to a powerful synergistic impact of interpersonal loss.

Biological and Cultural Connectiveness

Individuals' first goal is survival because without survival, there is no continuation of the self, family, or species. Survival is biologically not an individualistic concept, but instead is communal. Sacrifice of the self for the family or tribe is as much a part of survival as survival of the individual. From a biological standpoint, those events or circumstances that prevent or impede survival create stress. Survival refers also to survival of one's kin as well as one's culture. The joint survival of the individual-in-group is the fundamental motivation of our species. The loss of an individual has no influence on the species' domination of a niche, and individual survival does not ensure the transfer of a group's genes unless those genes are shared by enough members of the group to allow creation of a new genetic template for the species. In support of the collective nature of variation, Darwin (1859/1959) wrote:

Natural selection will modify the structure of the young in relation to the parent, and of the parent in relation to the young. In social animals it will adapt the structure of each individual for the benefit of the whole community; if the community profits by the selected change. (p. 93)

Biologically, people are connected in families and tribes. These social structures allow for a decrease in individual effort for goal acquirement, while emphasizing goals for the group. Society creates institutions and customs around marriage, work, education, and other important domains that facilitate individual and societal advancement. As culture advances, individual resources and social resources become more closely enmeshed. Individual, familial, tribal and social goals are linked closely. "Individuals set tasks for themselves, distilling from the many culturally prescribed and biologically based demands of social life and survival a set of personal life task goals for which to strive" (Cantor, 1990, p. 736). Through this sociocultural distillation process, how a person behaves in reaction to stress is matched to situations largely derived from social norms and constraints.

Through biological and communal processes, stress is largely enmeshed with family organizations and society as a whole. COR theory widens the study of stress from an individual appraisal to one that incorporates social interconnections. Stress occurs in circumstances that represent a threat of loss or actual loss of the resources required to sustain the individual-nested-in-family-nested-in social organization (Hobfoll, 1998). Individual-nested-in-family-nested-in-social organization emphasizes that although it is possible to separate these levels for study, they are inevitably linked. Without individuals, there is no organization or family, and individuals must rely on social attachments for well-being, self-esteem, and survival. This implies that resources are not only valued by the individual but are intertwined with group membership. COR emphasizes people striving to regulate their resource reserves in order to support survival, preserve well-being, and retain their social ties.

Following this logic, stress, at its most primary level, is created by events or circumstances that hinder survival. For example, loss of a partner is biologically stressful because it hampers procreation. This loss has more impact on surviving female spouses because men can procreate until much later in life. In this regard, after the death of a

spouse, men have a higher probability of remarriage than do women of the same age (Kaeer, Jokela, Merilae, Helle, & Kohola, 1998; Wu, 1995). Further, Kaeer et al. (1998) found that remarried men had higher lifetime reproductive success than women who remarried. Kaeer et al. (1998) hypothesized that this may be due to men's longer reproductive lifespan as compared to women. Since the institution of marriage is so closely connected with bearing children, women suffer greater procreational loss than men in the event of spousal loss.

A further function related to biological underpinnings is the role of the partner for protection of the young. This might seem to be an outdated need, but for much of the economically underdeveloped world, including many Western nations, the issue of physical protection is still vital. Moreover, if we understand that protection means having a secure household, having medical insurance, and having income that will ensure maintenance of the provision of food, shelter, and employment, then we can see how loss of one's partner may mean the difference between biological preservation and risk of that preservation. In the United States, loss of one's partner is likely to bring a working or even middle class family into poverty and may bring a poor family into homelessness (Morgan, 1981; Lopata, 1973).

In this manner we are not arguing that the stress of partner loss is primarily biological or even that sociobiological factors are in themselves predictive of the sequelae of partner loss. Rather, our point is that biological patterns endemic to the species are related to the social institutions that are part and parcel of culture, such as the institution of marriage. This, in turn, means that partner loss, and indeed loss of any loved one, has bio-psycho-social implications that impact on the conservation of resources that are central to the stress process. If we ignore the biological roots of culture, we simplify the stress process and in so doing produce more limited models to explain the impact of loss of a loved one and the potential interventions to limit such impact.

Economic Interdependency

For spouses, their economic resources are so intertwined it is often difficult to separate them for each individual. The family's resources are a product of the investments made by each spouse, whether in paid labor or the unpaid contribution of a homemaker. Hence, when there is a loss of a spouse, economic threats to the family are likely to arise. The extent of the impact of the overlap of couple's economic resources is illustrated in a study by Shapiro (1996). Shapiro examined the differences in psychological and economic distress between remarried and divorced people, and investigated whether differences in economic distress explained differences in psychological distress. He found that those who remarried had significantly lower rates of economic and psychological distress than those who were currently divorced. He also found that economic distress explained a large proportion of the impact of marital status on psychological distress. Interestingly, he found no differences in psychological distress between the remarried and divorced after controlling for income differences. This means that loss of economic resources accounted for much of the psychological distress people were experiencing, and that marital status was only a proxy for economic loss.

Economic resources of the couple cannot be evaluated only in terms of paid labor. Whether or not household labor is traditionally divided, each spouse is likely to make an economic contribution either in dollar form or in kind. For example, in a relatively

traditional family, the wife may be in charge of tasks such as cooking and cleaning, whereas the husband may handle maintenance of the car and house. In the event of one of these spouse's death, there are many household tasks that may not get accomplished or that will require substantial dollar investment to offset. Because of the roles that each spouse filled, when one dies, there is an extreme strain financially on the surviving spouse as well as the family as a whole. Nevertheless, because financial income is critical and because men earn more, the loss of a husband is typically more economically devastating than the loss of a wife. Women who do not work in the paid labor force, are likely to be especially vulnerable because they may lack not only income but also the requisite skills relevant to current employment conditions. In this light, James (1996) found that women who devoted themselves to childcare and unpaid work in the home, suffered greater economically following separation or divorce.

Consequently, when examining spousal loss, it is important to take into account the economic interdependency that exists in most families. Income will be a major factor, but unpaid labor will also be a factor that will require creative means of assessment. Although economic losses are more likely to result from the loss of a male partner, the omnipresence of dual career families makes this an increasingly challenging factor for both men and women.

Culture and Psychological Connectiveness

Stress then is not just an individual experience, but takes into account the sociobiological context, family economics, and culture. This means that both individual and broader environmental perspectives are vital to understanding the concept of stress and its ultimate psychological experience. Margaret and Paul Baltes (1982, 1990) emphasize in their theory of Compensation with Optimization that psychological stress is a function of broader sociocultural phenomena. They suggest that individuals' stress experiences are a derivative of social and cultural processes involving their resources and the resource demands of the culture. Society creates institutions and traditions around work, marriage, education, health care, and other important life domains that facilitate both individual and societal advancement. This leads to individuals being tied to a social group where individual resources, such as self-esteem, become intertwined with group membership. In this manner, resources to a large extent are established and operate from being part of certain social systems; the couple is a primary building block of these social systems within society. This also translates to the fact that society creates regulatory systems at work, for raising children, and for social situations, that are supportive of the institution of couples, not singles. Hence, stress is more likely to occur after interpersonal loss, because social structures are in place to support couple and two-parent families, and not single adults or single-parent families.

With attachment, the most primary of which is with one's partner, comes an interdependence that is at once both cultural and psychological. Rather than solely acting independently of others according to self-interest, people act in their own self-interest in cooperation with others, and against others (Van Lange, Otten, De Bruin, & Joireman, 1997). This collectivist orientation implies that people will often act in a self-sacrificing manner if it will benefit their spouse, family, social group, or society. In this way, interpersonal contacts provide a roadmap for understanding and navigating the complexities of the world around us. Interpersonal ties define and demarcate individuals' roles in that web of relationships.

A major psychological resource that is gained and lost on the basis of having and losing one's partner has been conceptualized under the general heading of social support. Parkes, Burgess and McKenzie (1926) in their classic book, *The City*, proposed that health and well-being, versus deviancy and ill-health, were direct consequences of the extent to which individuals were nested in social relationships in which they held a sanctioned place and position; marriage is one key to this sanctioning process. Cassel (1974) later reawakened this earlier theme, theorizing that the strengths of primary social contacts provide a protective, health-enhancing influence. Antonovsky (1979) further built on this idea and identified the nesting of individuals within social networks as general resistance resources. He stated that intimate relationships provided access to a greater web of supportive ties and a sense of community. Berkman (1977) identified the importance of social ties in the maintenance of health and well-being in his landmark examination of adults in Alameda County, California. She found that those individuals who were married, had close friends and relatives, church membership, and informal and formal group association had the lowest mortality rates.

If we understand that the ties created as a couple is a primary linkage upon which many of these other relationships are predicated, then the importance of having and losing a partner can be more fully appreciated. When people lose their partner, they not only lose the social support they once received from their partner, but they may also lose social support from the formal and informal social groups to which the couple once belonged. For example, Smith and Zick (1996) found that for nonelderly men (less than 65 years of age), there was an elevated mortality risk when their wives died suddenly and they had a harder time adjusting. They hypothesized that perhaps this was due to the fact that wives were the critical link to their husbands' social support network. However, if their spouses' death was not sudden, they had an easier time adjusting, perhaps because they had time to redefine their connection to their social networks. As long as they continued to define themselves as a couple, they may not even have felt justified in seeking individual support.

It is also important to note the deleterious effects of social support that may be exacerbated when people lose their partner. When people rely on or offer social support, they are making themselves vulnerable to stress contagion (Riley & Eckenrode, 1986) and "pressure cooker" effects (Hobfoll & London, 1986). This occurs because social support translates into sharing stress exposure among others for whom consequences may be jointly experienced or empathically shared (Hirsch, 1980). For example, Miller, Smerglia, Gaudet, and Kitson (1998) found that following the loss of a spouse, widowed and divorced women experienced stress associated with increased social support from family and friends. However, the authors found that social support had mixed effects on distress, depending on the type of support. Advice did not affect distress for either group, but widows and divorcees who received material support experienced increased distress. COR emphasizes that people strive to regulate their resource reserves in order to preserve well-being and retain the fabric of their social ties. People are motivated to sustain themselves and their core social groups which can become difficult in the face of loss because they are sharing stress and pain in the support process.

The loss of love is still one of the least understood psychological concepts. On one level loss of love can be understood in Bowlbian terms of loss of a loving attachment (Bowlby, 1980). However, this still loses some of the romantic element of love as it is so poignantly expressed in music, literature, and poetry (Hendrick, Dicke, & Hendrick,

1998; Meeks, Hendrick, & Hendrick, 1998; Taraban, Hendrick, & Hendrick, 1998) COR theory is too large scale to aid in a specific understanding of love, however, the concept of resource substitution in COR theory may prove relevant. Specifically, COR theory suggests that resources may be substituted following loss in order to limit loss's negative impact (Hobfoll, 1988, 1998). This translates into loss of love having greater impact the greater the love, not only because the loss is greater, but because the belief that a new love will substitute will be evaluated as less likely. Some cross-substitution is possible, such as obtaining love from other relationships following loss of a partner. Similarly, finding a new partner may prove a key remedy after some period of mourning transpires. Nevertheless, if loss of love is painful, then loss of great love may create special challenges for those involved.

□ Resilience and the FALL Model

This section addresses the concept of resilience in the context of the Fitting, Adaptation, Limitation, and Leniency (FALL) model. This model is an extension of the ideas from the Conservation of Resources theory (Hobfoll, 1998) and refers specifically to how resources interact to counteract stress' impact.

The nature of resiliency can be defined as the possession and sustaining of key resources that prevent or interrupt loss cycles. For example, money can be invested to prevent financial loss outright, and time and energy can be invested to prevent the loss of love by contributing to one's family. If initial loss occurs, strong resource reservoirs can offset or minimize the impact of the loss. Rejection by a partner may be painful, but turning to family for support can help an individual feel nurtured and cherished. Hence, the key to resilience in the face of loss is the sustaining of resource reserves. The active process of stress and coping must be developed in the context of how resources are used based on an individual's nesting in families and social organizations. Using this premise to understand the process requires us to take into account how people's environment will impact their use and sustenance of key resources in preventing loss cycles. A better understanding of the FALL model may provide the context that will allow for the development of ideas about the active processes of stress and coping in the face of interpersonal loss.

Fitting

Fitting is the first step in the FALL model and it posits that individuals actively and reactively engage in the fitting of their resources to the demands of their environments in order to promote resiliency. This has typically been understood in static terms of resource "fit." For example, in a sample of widowed and divorced women Miller et al. (1998) found social support had mixed effects on distress depending on the type of support provided. Practical support was more beneficial in reducing distress for widows, and having someone to listen to personal problems was more beneficial for divorcees. Therefore, the resource of social support decreased distress only if it fit the demands of the environment.

The theoretical work of Thoits (1994) offers a foundation upon which to build an understanding of resource fitting, a more dynamic concept than static fit. In her work, Thoits proposed that certain higher level resources act as resource managers thereby

allowing them to have a greater impact by providing individuals the ability to use other resources more effectively. Thoits' ideas combined with the COR principle that individuals' resources contribute to the gain of additional resources provides us a more action oriented framework with which to view the process of stress and coping. When resources are examined in this context, individuals are provided more degrees of freedom to demonstrate their ability to engage in resiliency promoting strategies. The key point of these findings is that we must move to the older concept of resource fit (French, Caplan, & Van Harrison, 1982) to the more dynamic concept of resource fitting, which implies that resources are managed to respond to demands and that the greater the ability to exercise this fitting, the more resiliency will be expressed. There are a number of strategic steps in the act of fitting resources:

Shaping One's Resources to Increase Invulnerability, Irrespective of Circumstances. The main idea in this first step is that individuals proactively fashion their resources in order to protect themselves against potential stress. Work done by Taylor, Pham, Rivkin, and Armor (1998) on mental simulation is one instance of shaping resources in order to achieve desired goals. By using mental simulation individuals can move themselves from a current situation toward an envisioned future; in doing so they manage emotions and fundamental tasks that will produce successful completion of their goals. The process of mental simulation promotes resilience in that it can be used proactively in order to engage in self-regulatory behavior that will help people better manage their resources in a variety of situations.

Positioning Oneself such that One Cannot be Easily Threatened with Resource Loss or Lose Resources. This kind of fitting promotes ideas that are in line with what might be called stage setting. The emphasis here is on actively positioning oneself in circumstances that limit loss or potential loss. For example in interpersonal relationships people often provide nurturance to others who may in turn provide love or support. Through this process people are also more insulated from the pain of isolation. In addition, providing nurturance increases the chance that social support will be available when needed (Miller et al., 1998).

Accurate Estimating of Threat of Loss or Actual Loss if it Occurs. This is the next critical phase in the fitting of resources and it involves an appropriate assessment of the stressor in order to employ resources in the most useful manner (Lazarus & Folkman, 1984). An appropriate assessment of the stressor allows an individual to mobilize resiliency-promoting strategies that may garner him or her certain degree of protection.

Assessing of the Adequacy of the Resources that may be Employed to Offset Loss or Increase Gain of Resources. After an accurate assessment of the situation, an understanding of those resources that can be used to address the situation is needed (see also Lazarus & Folkman, 1984). For example, Schut, Stroebe, and van den Bout (1997) examined coping in a sample of widows and widowers who were suffering from elevated levels of distress 11 months after their loss. They found that widowers benefited more from emotion-focused interventions and widows from problem-focused interventions. Due to gender differences in coping styles, these op-

posite gender strategies were the most adequate resources that could be used to offset the loss and consequent stressors experienced.

Deciding Whether Internal Resources are Adequate to Address Situational Demands or Whether External Resources are Warranted. A prudent appraisal of resource need is important because using external resources could deplete them and not using them could deplete internal ones. The key to resilience here lies in understanding how to coordinate resources for maximum benefit. These last three strategies involve understanding the demands of the situation and accessing those resources that are appropriate.

Adaptation

Adaptation is the second step in the FALL model and promotes an integrative approaches to the dynamic processes of stress and coping. The core ideas behind the process of adaptation encourage a widening of the lens when examining the coping process. In other words, a broader temporal span is emphasized in order to provide a more accurate view of the process. Therefore, instead of looking at stress and coping during the crisis, it becomes necessary to examine the subsequent adjustments made after the crisis has abated. In references to the latter we might find that one has learned something vital or gained support that contributes to overall resiliency. However, it should also be kept in mind that coping resources that promote resiliency may have been accrued long before the crisis began. For example, Moos, Cronkite, and Moos (1998) found that having family resources led to a better prognosis in the treatment of depression. The adaptive process that should be recognized is that—despite a diagnosis of clinical depression—individuals were able to maintain their existence as part of the family unit. It is important to note that Moos and his colleagues found that those resources (i.e., family support) that were better indicators of resilience were the resources acquired prior to and irrespective of the problem.

The process of adaptation is accomplished through the process of selective optimization with compensation (SOC; Baltes, 1987, 1997). SOC is a process that involves the use of particular strategies that enables individuals or groups to select out of or into circumstances that match or do not match their strengths and weaknesses thereby promoting resilience. The process also involves readjusting, changing, increasing, and honing resources to meet changed environmental circumstances or personal resources. SOC has three features that are indicative of a gain/loss relation: 1) adaptation as a general feature of life span development; 2) adaptation to biological and social aging with its limitations of plasticity; and 3) selective and compensatory efforts dealing with evolving deficits for purpose of life mastery and effective aging (Baltes, 1987). The process of SOC provides a view of individuals' life history and personal development in which to examine individuals use and sustenance of key resources that enable them to offset loss cycles. In other words, when given the opportunity to examine individual development within the context of family and social organizations, we gain a better perspective on how the individual orchestrates the resources in his or her environment in order to optimize the process of adaptation—a much broader and more inclusive concept than coping.

To understand that coping is a dynamic process it is important to keep in mind that

in times of loss or when there is a threat of loss the possession of resources or resource gain increases in meaning (Frankl, 1963). For example, when a family member is diagnosed with a serious illness we find that people begin to take stock of their resources. This is necessary because people must decide how it is they are going to cope with the current crisis and in doing so must find those resources from which they can profitably draw. It is important to note that during times of loss we become increasingly aware of our resources as they are set in contrast to the things around us. Therefore, even in the face of personal tragedy, such as the loss of a loved one, we find that people tell of and remember their blessings (Hobfoll, 1998). Similarly, Smith and Zick (1996) suggest that having the opportunity to emotionally prepare for the loss of a spouse promotes resilience. What becomes apparent is that people enact gain cycles in the wake of loss in part to offset current resource loss, but also because they become aware of future losses and seek to prevent them. Hence, resource loss serves the function of drawing attention to the consequences that may occur if loss cycles continue or a more pervasive loss occurs in the future. After having experienced loss, gain strategies that might shelter the individual or social group on future occasions are learned and people seek to implement them.

In the process of adaptation individuals use available resources to create an environment that is conducive to their success. Resource gain is critical in this regard because it is interwoven with loss. Although loss may have more of an impact, the extent of loss's negative impact may be prevented or forestalled through resource gain. People must invest resources in order to protect against resource loss, recover from losses, and gain resources (Hobfoll, 1989). Resource investment promotes resilience, making it a key component in the dynamic adaptation process (Schönflug, 1985). Paradoxically, the cost of resource investment also means that the decision not to act based upon assessment of resource reservoirs is an indication that individuals understand the need to have resources in order to offset losses. The act of evaluating resource stores and choosing not to employ them because they are needed for the minimal protection that must be sustained following a crisis or for later crises that may be forthcoming provides an illustration of the dynamic process of adaptation and distinguishes it from coping, which addresses the here and now without much reflection on past or future circumstances.

Limitations and Leniency

The last two Ls in the FALL model refer to limitations and leniency. A basic assumption inherent in work on coping with stress in general, and coping with interpersonal loss in particular, is that people's resiliency resources have equivalent value for people of different status. As such, it is assumed that a given level of money, self-efficacy, social support, or insurance will have equal value for different people in the same setting. In fact, this assumption is highly questionable as environments and people interact differently based on individuals' social status, gender, and ethnicity. In other words, the rules are different for different people based on their status.

Limitations. Limitations involve taking into account the environment's role in enabling individuals to use and sustain their valued resources. Resources will promote resiliency provided that the environment allows this to occur. This aspect of the

FALL model highlights an area that can often be overlooked in resource based models, that is the limits placed on individuals by their environment. In other words knowing someone's resources and objective demands does not provide information on the fitting of the resources to the demands due to the fact that the biases of the social structures individuals are operating in need to be acknowledged. The limits placed on individuals due to race, class, or gender profoundly influence the fitting of resources to the demands in the adaptation process. It is important to note that not only do bias itself create stressful demands but it also limits the application of resources.

The purchasing of a house can be used to demonstrate of this aspect of the model. The purchase price and the availability of credit for a mortgage are the demands and a family's finances are the key resources. However, in many regions of the United States an African-American family will need a greater amount of capital to purchase a home, because in order to obtain a mortgage they will require more money than a comparable white family. Henceforth, \$100,000 becomes a relative, not an absolute amount as a resource and an African-American family will therefore have a more difficult time fitting their resources to the environmental demands.

One difficult scenario that follows women's loss of their partner is their having to re-enter or upgrade their place in the paid labor force. The lack of recent experience or their need to invest in child care may be seen by employers as negating the strength of their educational resources, talents, and other life experiences. One could contend that they, in fact, might lack recent experience, but then one would expect that the women might be given extra credit, for example, for their need to work which would make them more loyal employees and less likely to miss work than someone in a dual career relationship. It is diagnostic of the limitations process that those with low status (African-Americans, women, Jews) are only discredited for their status, never over-credited. For example, a widow who has gone back to school may actually have an advantage over her male counterpart who has long since been away from retraining experiences. She will have the advantage then of a combination of past experience and recent training, whereas her male counterpart might be said to have the advantage of past training and recent experience. His combination, however, is given greater credit than hers, not because it is empirically better, but because lowered status results in a devaluing of her combination of resources.

Leniency. Leniency is the final step in the FALL model and in this step the role of ennoblement is examined in reference to the use of resources. The concept of ennoblement suggests that there is conferred dominance and privilege by being a member of the ennobled group. Leniency is a positive bending of the rules in order to lower the obstacles in the environment or an artificial overvaluation of resources that benefit the ennobled. Ennoblement eases the strain of fitting resources to demands. The ennobled generally hold the power in society and deny their rule breaking abilities. This is, in some ways, the opposite of limitations, but not its direct opposite.

In the process of limitations, obstacles are placed in the path of the successful investment of resources. In the process of leniency, rules and impediments are relaxed in order to facilitate resource investment. In a sports analogy, the rookie is sanctioned for each mistake, whereas the star player can transgress any number of rules to score a goal. In the stress process, ennobled groups are sometimes willing to see that others have been prevented from opportunities because of limitations. It is more difficult

however, to accept that one achieved one's successes because of favoritism. This would translate not only to others' achievements, but also to accepting that we may more properly have failed.

In work settings, the consequences of stress for men and women may facilitate our understanding of both limitations and leniency. Alcoholism is disproportionately a problem for men (American Psychiatric Association, 1994), and one that is likely to be exacerbated by interpersonal loss. However, alcohol problems have achieved a special status at work where people receive understanding and special allowances. In this way, men are likely to be forgiven their psychological transgressions. In contrast, women may receive punitive feedback for appearing depressed, a more typical reaction to stress for women (Rehm & Tyndall, 1993).

Limitations and leniency can be generally applied to the process of stress following any loss, but have particular implications for interpersonal loss. In this regard, men seem to come out of divorce and widowhood with partially enhanced status. The single man is perhaps even envied because he can do the things that men are assumed to want to do, and these have little to do with family. He can go out with the boys when he pleases, watch all the sporting events he wishes, and see younger women. A woman who is divorced or widowed is seen as having lost her link to status. Her primary purpose is assumed to be family which is disrupted by spousal loss. She is perceived as less attractive because of her years and less sexual, therefore, her mate value has decreased (Buss & Shackelford, 1997).

The legal system has responded to this dual process of limitations and leniency in areas like the mortgage market, hiring, and financial credit by making bias in these matters illegal. However, even in these areas, bias is difficult to monitor. In the more interpersonal areas of remarriage and social acceptance, legislation and law is not possible. Research on interpersonal loss must move status variables such as age, ethnicity, education, and gender to center stage, rather than the more typical process of using them as controls. By uncovering how status interacts with resources we will achieve a clearer understanding of the patterns of resiliency and the generalizability of resiliency theories for different status groups.

Conclusion

In this chapter we have presented COR theory and applied it to the realm of interpersonal loss. We have highlighted that stress is a process that has biological, economic, social, and psychological components. The elements of stress are interwoven because we are biologically social animals and live in socially derived cultures. Likewise resiliency must be seen as a multifaceted concept that involves the process of adaptation, not just coping with stress in the acute fashion that has typically been done.

COR theory makes specific predictions as well. First, resource loss is depicted as more powerful than resource gain. In the case of interpersonal loss, this principle means that losses will have a decisive impact and long-term ramifications. Second, people will need to invest resources to offset the negative sequelae of interpersonal loss. However, because of their loss their resource reservoirs may be severely depleted at precisely the time they need them most. This, in turn, leads to a process of loss cycles, such that initial losses cascade into multiple losses that have widening impact

outside the initial realm of the interpersonal loss, into the economic, biological, and psychological realms.

Resource gain and the ability to manage resources in the recovery process must also be broadened. Psychology has tended to focus on the mental health aspects, and most specifically on psychological distress. However, COR theory points to the importance of functioning in a more general sense that includes family, economic, sexual, social, and psychological aspects. Indeed, because many individuals who experience interpersonal loss have increased responsibilities in the familial and economic arenas, these domains will have special importance. This is not to say that psychological ramifications are not important, they are paramount, but they are most critical in their interrelationship to these other realms. COR theory allows for a means of disentangling these processes and understanding them in their broader ecological context.

References

- American Psychiatric Association. (1994). *Diagnostic and statistical manual of mental disorder* (4th ed.). Washington, DC: Author.
- Antonovsky, A. (1979). *Health, stress, and coping*. San Francisco: Jossey-Bass.
- Baltes, M. M., & Baltes, P. B. (1982). Microanalytic research on environmental factors and plasticity in psychological aging. In T. M. Field, A. Huston, H. C. Quay, C. Troll, and G. F. Finley (Eds.), *Review of human development* (pp. 524-539). New York: Wiley.
- Baltes, M. M., & Baltes, P. B. (1990). Psychological perspectives on successful aging: The mode of selective optimization with compensation. In P. B. Baltes, & M. M. Baltes (Eds.), *Successful aging: Perspectives from the behavioral sciences* (pp. 1-34). New York: Cambridge University Press.
- Baltes, P. B. (1987). Theoretical propositions of life span developmental psychology: On the dynamics between growth and decline. *Developmental Psychology*, 23, 611-626.
- Baltes, P. B. (1997). On the incomplete architecture of human ontogeny: Selection, optimization, and compensation as foundation of developmental theory. *American Psychologist*, 52, 366-380.
- Berkman, L. F. (1977). *Social networks, host resistance and mortality: A follow-up study of Alameda county residents*. Unpublished doctoral dissertation, University of California, Berkeley.
- Bowlby, J. (1980). *Attachment and loss* (Vol. 3): *Loss*. New York: Basic Books.
- Buss, D. M., & Shackelford, T. K. (1997). From vigilance to violence: Mate retention tactics in married couples. *Journal of Personality and Social Psychology*, 72, 346-361.
- Cantor, N. (1990). From thought to behavior: "Having" and "doing" in the study of personality and cognition. *American Psychologist*, 45, 735-750.
- Cassel, J. (1974). An epidemiological perspective on psychosocial factors in disease etiology. *American Journal of Public Health*, 64, 1040-1043.
- Clark, M. S., & Mills, J. (1979). Interpersonal attraction in exchange and communal relationships. *Journal of Personality and Social Psychology*, 37, 12-24.
- Cohen, S., & Hoberman, H. M. (1983). Positive events and social support as buffers of life change stress. *Journal of Applied Social Psychology*, 13, 99-125.
- Darwin, C. (1859/1959). *The origin of species: By means of natural selection or the preservation of favoured races in the struggle for life*. New York: New American Library.
- Eliot, C. W. (Ed.). (1980). *The saying of Confucius, Sacred writings: Confusion, Hebrew, Christian Part 1*. Danbury, CT: Grolier.
- Ennis, N., Hobfoll, S. E., & Schröder, K. E. E. (2000). Money doesn't talk, it swears: How economic stress and resistance resources impact inner-city women's depressive mood. *American Journal of Community Psychology*, 28, 149-173.

- Frankl, V. E. (1963). *Man's search for meaning*. Boston: Beacon.
- Freedy, J. R., Saladin, M. E., Kilpatrick, D. G., Resnick, H. S., & Saunders, B. E. (1994). Understanding acute psychological distress following natural disaster. *Journal of Traumatic Stress, 7*, 257-273.
- French, J. R. P., Jr., Caplan, R. D., & Van Harrison, R. V. (1982). *The mechanisms of job stress and strain*. Chichester, UK: Wiley.
- Freud, S. (1915/1917). *Mourning and melancholia* (Standard ed.), 14. London: Hogarth Press.
- Harvey, J. H., & Miller, E. D. (1998). Toward a psychology of loss. *Psychological Science, 9*, 429-434.
- Hendrick, S. S., Dicke, A., & Hendrick, C. (1998). The relationship assessment scale. *Journal of Social and Personal Relationships, 15*, 137-142.
- Hirsch, B. J. (1980). Natural support systems and coping with major life changes. *American Journal of Community Psychology, 8*, 159-172.
- Hobfoll, S. E. (1988). *The ecology of stress*. New York: Hemisphere.
- Hobfoll, S. E. (1989). Conservation of resources: A new attempt at conceptualizing stress. *American Psychologist, 44*, 513-524.
- Hobfoll, S. E. (1998). *Stress, community and culture: The psychology and philosophy of stress*. New York: Plenum.
- Hobfoll, S. E., & Lilly, R. S. (1993). Resource conservation as a strategy for community psychology. *Journal of Community Psychology, 21*, 128-148.
- Hobfoll, S. E., & London, P. (1986). The relationship of self-concept and social support to emotional distress among women during war. *Journal of Social and Clinical Psychology, 4*, 189-203.
- Holahan, C. J., Moos, R. H., Holahan, C. K., & Cronkite, R. C. (1999). Resource loss, resource gain, and depressive symptoms: A 10-year model. *Journal of Personality and Social Psychology, 77*, 620-629.
- Ironson, G., Wynings, C., Schneiderman, N., Baum, A., Rodriguez, M., Greenwood, D., Benight, C., Antoni, M., LaPerriere, A., Huang, H. S., Klimas, N., & Fletcher, A. (1997). Posttraumatic stress symptoms, intrusive thoughts, loss, and immune function after Hurricane Andrew. *Psychosomatic Medicine, 59*, 128-141.
- Ito, T. A., Larsen, N., Smith, K., & Cacioppo, J. T. (1998). Negative information weighs more heavily on the brain: The negativity bias. *Journal of Personality and Social Psychology, 75*, 887-900.
- James, S. (1996). Female household investment strategy in human and non-human capital with the risk of divorce. *Journal of Divorce and Remarriage, 25*, 151-167.
- Kaefer, P., Jokela, J., Merilae, J., Helle, T., & Kojola, I. (1998). Sexual conflict and remarriage in preindustrial human populations: Causes and fitness consequences. *Evolution and Human Behavior, 19*, 139-151.
- Kaniasty, K., & Norris, F. (1993). A test of the social support deterioration model in the context of natural disaster. *Journal of Personality and Social Psychology, 64*, 395-408.
- Kaplan, A. (1981). *The living torah hebrew: The five books of Moses and the Hafforah*. New York: Moznaim.
- Kelley, H. H. (1979). *Personal relationships: Their structures and processes*. Hillsdale, NJ: Erlbaum.
- Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal, and coping*. New York: Springer.
- Lopata, H. Z. (1973). Living through widowhood. *Psychology Today, 7*, 87-92.
- Meeks, B. S., Hendrick, S. S., & Hendrick, C. (1998). Communication, love and relationship satisfaction. *Journal of Social and Personal Relationships, 15*, 755-773.
- Miller, N., Smerglia, C., Gaudet, D., & Kitson, G. C. (1998). Stressful life events, social support, and the distress of widowed and divorced women: A counteractive model. *Journal of Family Issues, 19*, 181-203.
- Moos, R. H., Cronkite, R. C., & Moos, B. S. (1998). The long term interplay between family and extrafamily resources and depression. *Journal of Family Psychology, 12*, 326-343.

- Morgan, L. A. (1981). Economic change at mid-life widowhood: A longitudinal analysis. *Journal of Marriage and the Family*, 43, 899-907.
- Parkes, C. M. (1972). *Bereavement*. New York: International Universities Press.
- Parkes, R. E., Burgess, E. W., & McKenzie, R. D. (1926). *The city*. Chicago: University of Chicago Press.
- Rehm, L. P., & Tyndall, C. I. (1993). Mood disorders: Unipolar and bipolar. In P. B. Sutker & H. E. Adams (Eds.), *Comprehensive handbook of psychopathology* (pp. 235-261). New York: Plenum.
- Riley, D., & Eckenrode, J. (1986). Social ties: Subgroup differences in costs and benefits. *Journal of Personality and Social Psychology*, 51, 770-778.
- Schönpflug, W. (1985). Goal directed behavior as a source of stress: Psychological origins and consequences of inefficiency. In M. Frese & J. Sabini (Eds.), *The concept of action in psychology* (pp. 172-188). Hillsdale, NJ: Erlbaum.
- Schut, H. A., Stroebe, M. S., & van den Bout, J. (1997). Interventions for the bereaved: Gender differences in the efficacy of two counseling programs. *British Journal of Clinical Psychology*, 36, 63-72.
- Shapiro, A. (1996). Explaining psychological distress in a sample of remarried and divorced persons: The influence of economic distress. *Journal of Family Issues*, 17, 186-203.
- Smith, K., & Zick, C. (1996). Risk of mortality following widowhood: Age and sex differences by mode of death. *Social Biology*, 43, 59-71.
- Song of Songs. *Old Testament*, 8(6).
- Stoll, O. (1999). *Die theorie der ressourcenerhaltung in der sportwissenschaftlichen forschung—studien zur wirksamkeit von sport, spiel und bewegung auf die psyche* (Conservation of resources theory in sports science research—studies to the effect of sport, games and movement on psychological well-being). Leipzig: Habilitationsschrift, Universität Leipzig. Post doctoral habilitation. University of Leipzig.
- Stroebe, W., & Stroebe, M. S. (1987). *Bereavement and health*. New York: Cambridge University Press.
- Taraban, C. B., Hendrick, S. S., & Hendrick, C. (1998). Loving and liking. In Peter Andersen & L. Guerrero (Eds.), *Handbook of communication and emotion: Research, theory, applications and contexts*. (pp. 331-351). San Diego, CA: Academic Press, Inc.
- Taylor, S. E., Pham, L. B., Rivkin, I. D., & Armor, D. A. (1998). Harnessing the imagination: Mental simulation, self-regulation, and coping. *American Psychologist*, 53, 429-439.
- Thoits, P. (1994). Stressors and problem-solving: The individual as psychological activist. *Journal of Health and Social Behavior*, 35, 143-160.
- Tversky, A., & Kahneman, D. (1974). Judgment under uncertainty: Heuristics and biases. *Science*, 185, 1124-1131.
- Wells, J., Hobfoll, S. E., & Lavin, J. (1997). The effects of resource loss, resource gain and communal coping on anger during pregnancy among women with multiple roles. *Psychology of Women Quarterly*, 21, 645-662.
- Wells, J., & Hobfoll, S. E., & Lavin, J. (1999). When it rains, it pours: The greater impact of resource loss compared to gain on psychological distress. *Personality and Social Psychology Bulletin*, 25, 1172-1182.
- Van Lange, P., Otten, W., De Bruin, E., & Joireman, J. A. (1997). Development of prosocial individualistic, and competitive orientation: Theory and preliminary evidence. *Journal of Personality and Social Psychology*, 73, 733-746.
- Wu, Z. (1995). Remarriage after widowhood: A marital history study of older Canadians. *Canadian Journal on Aging*, 14, 719-736.