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# Conservation of Resources Theory

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## GLOSSARY

*Conservation of Resources (COR) Theory* States that stress has central environmental, social, and cultural bases in terms of the demands on people to acquire and protect the circumstances that insure their well-being and distance themselves from threats to well-being.

*resources* Those objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as the means for attainment of other objects, personal characteristics, conditions, or energies.

*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. Further, because people will invest what they value to gain further, stress occurs when individuals do not receive reasonable gain following resource investment, this itself being an instance of loss.

*traumatic stressors* Severe, typically infrequent and unexpected events that usually include serious threat to life and well-being.

High-risk situations such as war, natural disasters, and crime and victimization as well as the onset of a serious illness put people's coping resources to a test and can result in psychological stress and distress. Because these situations are widespread, it is important that we examine the effects that high-risk situations have on people and why some can go through them relatively unscathed, whereas others are almost completely debilitated. As many as 2 million American households experience injuries and physical damage each year from fire, floods, hurricanes, tornadoes, and earthquakes. Over the past 2 decades, natural disasters and other calamities have killed about 3 million people worldwide and adversely affected the lives of at least 800 million more people. Between 1974 and 1980, there were 37 major catastrophes in the United States alone. In addition, few families are spared the pain of having a family member who has a serious illness or one who passes away. Although in the United States we think of war as something that does not effect us directly, global conflict is widespread, and communications have forced us to share in the suffering many go through in wars elsewhere. This article explores Conservation of Resources Theory as applied to high-risk situations as one theoretical backdrop for explaining the differences in people's coping successes and their subsequent psychological reactions.

## I. CONSERVATION OF RESOURCES THEORY

Conservation of Resources (COR) Theory examines and describes the nature of psychological stress and its likely consequences. Traditionally, stress theories have concentrated on people's individual appraisals of stressful situations as the determining factor of how much distress they will experience. Conservation of Resources Theory states that stress is neither first nor foremost a product of individuals' appraisal of events, but that it has central environmental, social, and cultural bases in terms of the demands on people to acquire and protect the circumstances that insure their well-being and distance themselves from threats to well-being. The theory posits that stress emanates from difficulty achieving the common goals toward which members of a culture strive. In this regard, stress is largely culturally determined because most of the major demands placed on people have a shared social context and that culture is a social phenomenon. Through personal experience and learning, people come to recognize what they need in order to affirm the acquisition and ownership of what is important directly, indirectly, and symbolically for success within their culture and for sheer survival. These things that individuals value are called resources.

## II. RESOURCES

Resources are those objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as the means for attainment of other objects, personal characteristics, conditions, or energies. Conservation of Resources Theory's basic tenet is that people strive to retain, protect, and build resources and that what is threatening to them is the potential or actual loss of these valued resources. In addition, people also endeavor to foster that which they value. Therefore, people work to acquire resources that they do not have, preserve those resources they have, protect resources when they are threatened, and cultivate resources by positioning themselves so that their resources can be put to best use.

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. Further, because people will invest what they value to gain further, stress is predicted to occur when individuals do not receive reasonable gain following resource investment, this itself being an instance of loss.

It follows, that psychological stress is a reaction to the environment in which there is (1) the threat of a net loss of resources, (2) the net loss of resources, or (3) a lack of resource gain following the investment of resources. Individual-nested-in-family-nested-in-social-organization implies that these levels are enmeshed because there is no organization or family without individuals and individuals must rely on social attachments for well-being, self-esteem, and survival.

## III. RESOURCE CATEGORIES

The Conservation of Resources model identifies resources whose loss is likely to result in stress. Since there is a common basis of human survival, most of these resources are valued across cultures, whereas others are more culturally or familially determined. Three different methods have been considered to categorize these resources. The first method categorizes resources into internal and external types. Several researchers have used this distinction. Internal resources are those that are possessed by the self or are within the domain of the self. This includes resources such as optimism, self-esteem, and a sense of mastery. External resources are those resources that are not provided by the individual, but are external to it. These include resources like social support, employment, and economic status.

Another method of classification of resources is a structurally based system that divides resources that have meaningful differences. The resulting four resource categories are (1) object resources, (2) personal resources, (3) condition resources, and (4) energy resources. Object resources (e.g., shelter, transportation) are valued because of some aspect of their physical nature or because of their acquiring secondary status values based on their rarity and expense. Personal characteristics are resources to the

extent that they generally aid stress resistance. These include both skills and personal traits. Some examples of these are social competence, self-esteem, and a sense of mastery. Conditions are resources to the extent that they aid in obtaining other valued conditions or are themselves goals that people value. Some examples of condition resources are marriage and tenure. These resources are important because they lay the structural groundwork for access to other resources. Energies include resources such as time, knowledge, and money. They acquire value from their ability to be exchanged for resources in the previous three categories. Because of the common basis for human survival, many resources are valued across cultures. However, the order of importance of resources will vary along with differing cultural values, and some resources may be present in some cultures and not others.

The third method of classification of resources is based on the proximity of the resource to survival. Primary resources are those that directly correlate to survival. These include ample food, shelter, safety, and clothing. Secondary resources are those that contribute indirectly to primary resources. These include social support, marriage, and optimism. Tertiary resources include those things that are symbolically related to primary or secondary resources. These include money as well as workplace and social conditions that allow availability or access to secondary resources and resources that signify social status.

#### IV. PRINCIPLES OF CONSERVATION OF RESOURCES THEORY

##### A. Principle 1

There are two major principles that follow from the basic proposition of Conservation of Resources Theory. The first principle is that *resource loss is disproportionately more salient than resource gain*. Therefore, given an equal amount of loss and gain, loss will have a much greater impact. According to COR theory, it is the loss and the threat of loss of resources that principally define stress. This principle has also been developed in work by Tversky and Kahneman in their Prospect theory. Their theory

states that the gradient of loss is steeper than the gradient for gain, which results in a bias in favor of loss. In experiments they have shown that when problems are framed or worded in terms of loss, greater risk will be taken to try to preserve resources than if the same situation is framed in terms of potential gain. Studies that separate loss from gain events also confirm that only loss events are related to psychological distress and illness. Therefore, it appears that losing resources will be much more notable and will have a greater impact than the equivalent gain.

If loss is more salient than gain, resource loss should have a greater impact on psychological distress than gain. This was examined empirically. First, groups of students, community members, and psychologists nominated resources that they valued. Next, different groups of people added resources that they felt were important that did not already appear on the list and deleted resources they felt were not valued. This process was repeated with about 50 different groups until no new resources were added that had not been deleted by more than one group prior and until no new deletions were judged to be necessary, ending with a final list of 74 resources.

Next, 255 students and 74 community members indicated whether they had lost or gained each of the 74 resources recently as well as during the past year. They repeated this process twice, separated by 3 weeks. They were also administered well-known anxiety and depression scales. Results indicated that neither recent resource gain nor resource loss during the past year had any direct impact on psychological distress for either group. Recent resource loss and resource loss during the past year, in contrast, had major negative effects on psychological distress. People were deeply negatively effected when they lost resources, but were hardly impacted when they experienced resource gain.

Researchers have applied COR theory to study the impact of both Hurricane Hugo, which affected South Carolina in 1990, and the Sierra Madre earthquake that hit Los Angeles county in 1991. They examined how resource loss influenced the mobilization of resources and also how loss effected mental health. It was found that the greater the resource loss, the more coping individuals engaged in and the more psychologically distressed they became. They also

found that the influence of resource loss was both of greater magnitude and independent of the influence of positive coping responses. Supporting COR Theory, resource loss was more important in predicting psychological distress than were personal characteristics and coping behavior.

The impact of resource loss on coping, physical health, and psychological well-being was examined further after Hurricane Andrew struck South Florida in 1992. Comparing the impact of resource loss to other factors, it was found that resource loss had the single most profound influence. The greater the resources people lost, the greater was their psychological distress and the worse their immune resistance. It was also found that individuals' sense of optimism counterbalanced much of the negative influence of resource loss. Therefore, those people who had resources, including optimism, were more likely to successfully cope with Hurricane Andrew than did those individuals who lacked resources.

Traumatic stress entails the rapid loss of resources and the resources lost are usually the ones held with highest value by individuals. The rapidness of resource loss is related to the fact that traumatic stressors (1) attack people's most basic resources, (2) typically occur unexpectedly, (3) make excessive demands on remaining resources, (4) are outside of the realm for which resource utilization strategies have been developed, and (5) leave a powerful mental image that is easily evoked by cues associated with the event. The excessive demands placed on an individual by a war or natural disaster are such that no amount of resources could prevent severe initial reaction to stress. At best, it is expected that a healthy individual could make a reasonably rapid recovery that could be a matter of weeks, months or years, depending on the trauma. For many traumatic events, it would be expected that negative sequelae be lifelong, but hopefully limited to certain life domains so that most normal functioning continues.

Chronic stressful conditions also have been found to chip away at resources and strong resource reservoirs. For example, social support has been found to diminish for mothers of chronically ill children and for women with breast cancer. In addition, under chronic stress conditions, resources that remain have been found to have increasingly limited effectiveness.

This may be the case because loss begets further loss and can lead to loss spirals. Under a chronic stressful condition, not only do people experience more and more loss, they also may deplete resources until they have few resource reserves to contribute to the stress resistance process.

Although loss is more salient than gain in COR Theory, resource gain is an important facet of stress, even if it is secondary. Resource gain is important because it is woven with loss. Loss can be prevented, counterbalanced, or forestalled through resource gain. If initial losses occur, previously stored resources can be applied to minimize the impact of loss. Resource gain also increases in meaning in the face of loss. This occurs because people take stock of their resources when loss occurs. People enact gain cycles in the wake of loss, in part to offset current resource loss, but also because they become more aware of future losses and look to prevent them. Consistent with the idea that resource gain is important in the face of loss, researchers examining workers who were laid off from their jobs found that those people with financial savings did not experience the harmful effects of unemployment. However, they found that prior to the worker's job loss, their savings had little positive impact, supporting the idea that resource gain or surpluses (in this case a savings account) increases in significance during a loss.

## B. Principle 2

The second principle that follows from COR Theory is that *people must invest resources in order to protect against resource loss, recover from loss, and to gain resources*. Conservation of Resources Theory states that resources are central to the experience of stress. Stress occurs when resources are lost or threatened, and people use resources to prevent or offset loss and to make other resource gain. This investment of resources occurs by several mechanisms. The first mechanism of resource investment deals with the total investment of a resource. The second kind of resource investment involves risking the resource without total investment. Resource investment may also occur directly or through substitution. Resource investment may counterbalance loss,

protect against threat of loss, or contribute toward resource gain.

When mastery, optimism, social support, finances, or status are put into place to offset a major stress event, the importance of Principle 2 is underscored. First, the resource must be ample enough to be used. Low self-esteem will have limited value, just as little money can do little good to offset financial losses. The second principle of COR Theory also suggests a more subtle point. Specifically, because people typically have little experience with major stressors, they may not know how to employ their resources in these special circumstances. Just as combat troops must learn to apply their skills under increasing pressure, people will learn and adjust to even catastrophic circumstances. However, the cost of resource investment will accelerate as people will at first misuse resources, hold back on resource use to preserve resource integrity, and will need to allow for a quick depletion of resources in some instances.

## V. COROLLARIES OF CONSERVATION OF RESOURCES THEORY

### A. Corollary 1

In addition to the two major principles presented previously, there are four corollaries of COR Theory that outline rules that allow for definitive predictions as to how resources function over time. The first corollary states that

Those with greater resources are less vulnerable to resource loss and more capable of orchestrating resource gain. Conversely, those with fewer resources are more vulnerable to resource loss and less capable of achieving resource gain. Moreover, those who lack resources are more likely to experience extreme consequences, as without adequate resource reserves they are less likely to have resources to invest in the wake of initial losses.

Resources may be used either individually or in combination with other resources. In addition, stress often makes multiple demands on people that require different combinations of resources. However, those people with greater resources will be less negatively

affected by initial resource loss and will be more likely to create gain cycles because they can invest resources that are not required for everyday functioning. Those people with fewer resources will be more deeply impacted by a major crisis or by chronic demands and will have few resource reserves to assemble. Therefore, initial setbacks will be devastating and result in immediate and rapid loss spirals.

### B. Corollary 2

The second corollary of COR Theory states that *those who lack resources are not only more vulnerable to resource loss, but that initial loss begets future loss*. People rely on resources to apply to losses, and therefore with each loss there are fewer resources that can be utilized or invested in gains that might influence the occurrence of stress. With a depleted resources pool, future challenges are increasingly less likely to be met and a downward spiral increases in momentum. This results in depleted resource reserves that are less capable of mobilizing to defend against future challenges. This further suggests that loss cycles will have initially higher velocity for resource-poor individuals or groups, as they are from the outset in a resource-challenged state characterized by their resources being already stretched in protection of the self, family, or social system. Therefore, this corollary predicts that loss cycles will have progressing momentum and strength.

When exposed to very high-risk situations, people may lose not only their tertiary and secondary resources, such as transportation and a sense of mastery, but may lose primary resources, such as food and shelter that are necessary for survival. In this way, the psychological stress that people experience in a high-risk situation is not only taxing because of its severity, but is also taxing because of the vast array of resources that it may effect and deplete.

Where individuals are not equipped to gain resources, especially if they are in a loss spiral, they are also likely to be particularly vulnerable. For example, in many disasters such as war, the country may be in such turmoil that it is very difficult for people to gain resources such as employment or money. Individuals may also not be equipped to gain resources because they might have limited access to

opportunities to protect themselves or to gain access to the resources available to others in society. Furthermore, resources are not distributed equally in society, and those people who lack resources are most vulnerable to additional losses. Those with weak resources have been found to have the least success under high stress. Loss spirals develop because people lack the resources to offset the cascading of loss. If resources are used to prevent loss of other resources, such loss would be predicted to lead to further decreases in the likelihood of possessing necessary resource reserves. In this manner, people who have weak or few resources prior to the onset of a high-risk situation, like a natural disaster, will psychologically do worse and will experience more loss spirals than those who had stronger or greater resources prior to the disaster.

Environmental circumstances, like high-risk situations such as war, natural disasters, chronic illness, and rape, often threaten or result in multiple depletions of people's resources. These losses are important because resources have instrumental value to people and they have symbolic value in that they help to define for people who they are. Hence, rapid resource loss impacts people's ability to mobilize resistance resources as challenges to the social fabric that binds communities and sustains people as a safety net. Further, ongoing major losses ebb away at people's sense of identity that may result in helplessness and other extreme behaviors evidenced in panic, mob action, and even barbarism.

### C. Corollary 3

The third corollary of the Conservation of Resources Theory states that *those who possess resources are both more capable of gain and that initial resource gain begets further gain*. If initial resource gains are made, then greater resources become available for investment. When initial gains are achieved, additional resources become available for investment and individuals and social systems are less vulnerable to loss and loss spirals. In addition, individuals do not necessarily need to rely on these resource surpluses for reserves, so they can benefit further by employing them for gains' sake. However, because resource loss

is more potent than resource gain, gain cycles will have less momentum or speed and less impact than loss cycles and people will be motivated to sustain resistance reserves for future misfortune. Seen in this light, in the case of major and traumatic stress, gain cycles will often only occur well after the events' initial impact. Even then, gain cycles will often begin from a depleted base and might better be framed as rebuilding cycles.

### D. Corollary 4

The fourth and final corollary affirms that *those who lack resources are likely to adopt a defensive posture to guard their resources*. For those with few resources, the cost of resource investment surpasses demands and makes the individual or organization vulnerable. A defensive posture keeps a maximum of resources in reserve in case the person needs to offset a future loss.

Those people who lack resources are predicted to take a defensive posture in order to guard their resources. Those with weak resources have been found to use their resources best when challenged by everyday stressors, but to have the least success under high-stress conditions. In studying victims of Hurricane Andrew, researchers found that resource loss resulted in a marked increase in use of denial coping. This, in turn, placed victims at increased risk for PTSD. To expend resources from a depleted system may be too risky a venture. Instead, a shut-down response may best preserve limited resource pools until the storm (literally in this case) blows over.

## VI. CONCLUSION

In conclusion, loss is particularly salient because it is disproportionately weighted in the human experience and it is harder to prevent loss than to obtain resource gain. Therefore resource loss is more powerful and more potent than resource gain. Conservation of Resources Theory states that when loss occurs it is more depleting of resources than gain is resource

generating. It is clear that high-risk situations deplete resources as well as resource reserves and can result in loss spirals. Conservation of Resources Theory defines psychological stress as a reaction to the environment in which there is the threat of a net loss of resources, the net loss of resources, or a lack of resource gain following the investment of resources. In high-risk situations such as war, natural disasters, or sudden illness, many if not all of these threats can occur. Therefore, COR Theory would explain people's distress following a high-risk situation, not as an individualized response based solely on characteristics of the individual, but as one that occurs because of the threats to resources as shared within a community.

Although loss is more salient than gain, this is not to imply that resource gain is not important. Resource gain is important because it can prevent, counterbalance, or forestall loss. However, in a high-risk situation, many factors may prevent resource gain and therefore limit the role of gain in forestalling loss cycles. Because of the long tail of resource loss that follows major stressful circumstances, follow-up to protect the individual and social system are needed on a long-term basis.

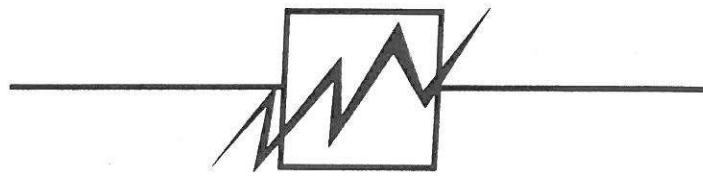
### See Also the Following Article

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