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**THE PSYCHOLOGICAL IMPACT OF RESOURCE GAINS AND  
LOSSES IN AN AGEING POPULATION  
FROM THE PERSPECTIVE OF CONSERVATION OF RESOURCES  
THEORY**

**A thesis presented in partial fulfillment of the requirements for the degree  
of Doctor of Clinical Psychology at Massey University, Palmerston North**

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*“There is not one type of old age for all” (Seneca the Younger 1<sup>st</sup> Century AD)*

The aim of the current study was to examine a series of hypotheses and questions derived from Hobfoll's (1988) conservation of resources theory (COR) using existing longitudinal data from 1,119 55-70 year-old participants of the Health, Work and Retirement Study parent study (Alpass, 2009). The years from mid-life through retirement into older adulthood are signified by change and adjustment. COR theory predicts these years are also a time of significant stress as personal and material resources are depleted. This main hypothesis of this study predicted that losses in valued resources over time would result in loss of psychological wellbeing over the same period. Additionally, other central COR principles were examined such as the potential role of resource gain in alleviating the impact of other resource losses, and the potential for resource losses or gains to spiral. Hobfoll's suggestion that losses and gains increase respective vulnerabilities and opportunities for further losses and gains were also explored, as was his idea that resources correlate or travel together as a "caravan". *Analyses:* Chi-square and logistic regression were used as the general strategy for testing all hypothesized main and interaction effects as well as for exploring research questions. Resources examined for the potential impact of changing levels on psychological wellbeing were economic standard of living, physical health, and social support. *Results:* Losses in economic standard of living were associated with clinically significant loss in psychological wellbeing, with large losses associated with increased odds of loss in psychological wellbeing at a rate over four times that of participants who did not experience such loss. Gains in economic standard of living were also associated with gains in psychological wellbeing, but to a lesser degree. Similarly,

loss of social support over the same period was associated with loss of psychological wellbeing. However gains were not associated with gains in psychological wellbeing. Anomalously, no association was found for losses or gains of physical health on psychological wellbeing. In support of COR, there was evidence that losses impacted psychological wellbeing to a greater degree than sustained low levels of resource ownership, indicating resource loss may have greater impact than sustained “poverty”. Gains in physical health were also found to alleviate the impact of loss of other resources as predicted by COR. No support was found for predominance of loss or gain spirals. Resource ownership levels were far more likely to oscillate than to spiral up or down. Correlations of resources with each other were moderate, providing some evidence of Hobfoll’s resources traveling together. *Significance:* Results suggested provisional support for the central principles of COR theory linking loss and gain of valued resources to psychological wellbeing. Economic standard of living emerged as a critical and valued resource linked to the relative psychological impact of losses and gains of this resource. This research highlighted limitations in COR theory, in particular an absence of consideration of the differential values resources may have, and the different roles resources might play in maintaining psychological wellbeing. Questions were also raised about the refutability of COR theory. Implications for future research, theory and for the psychological wellbeing of older adults are discussed.

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## Acknowledgements

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## PREFACE

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The aim of the present study was to examine a series of hypotheses and questions derived from Hobfoll's (1988) conservation of resources theory (COR). This theory proposes that loss or gain in valued resources (e.g., money, time, friendships) would have direct psychological impact on an individual irrespective of amount of resource possessed by the individual before the loss or gain. Older adulthood is a time of expected loss but also of less considered gains, such as when retirement brings an opportunity to spend more time with friends and family. Older adulthood is therefore a rich context to examine COR theory in practice. The longitudinal New Zealand Health, Work and Retirement Study (Alpass, et al., 2007) provided the wealth and depth of data to make it possible for such an examination of the interplay of losses and gains over time in three resources highly valued through retirement into late life - economic resources, social support, and physical health.

This introductory chapter describes the political and epidemiological setting in which the older adults of this current study live. The chapter outlines demographic transitions in New Zealand and compares these to international contexts, before considering the political rhetoric generated by these changes in population distribution. In aiming to present a balanced view of older adulthood in the Aotearoa context, time will be spent challenging the statistical and demographic myths, which fuel fears of the ageing population. This scene setting is important as it is within this milieu the general philosophies, and psychological theories of ageing addressed in chapter two develop. Chapter two focuses on the lived experience of ageing in late life beginning by providing a commentary on the general philosophies of ageing (such as "positive ageing") that have been popular

and arguably politically motivated within recent history. What is known of ageing well, and where the peaks and troughs of psychological well being in older adulthood lie will be outlined; and finally the most influential psychological theories of ageing will be reviewed including Carstensen's (1999) socio-emotional selectivity theory and Antonucci's (2009) convoy model of ageing. Chapter three describes Hobfoll's (1989) conservation of resources theory (COR) in detail as the main theoretical premise of this study, covering the principles and definitions of this theory and including a review of theoretical support and limitations. Chapter five presents the three resources used in this study to examine COR theory in older adulthood - social support, physical health, and economic standard of living. An argument for their inclusion in this study as 'valued resources' will be given along with a summary of what is known of the importance of these resources to psychological wellbeing in late life.

The general aims of the study are presented in chapter five and will include a synopsis of hypotheses to be tested and exploratory questions to be considered. A description of the research design, design decisions, and of the process of data collection is outlined in chapter six. Additionally a description of participants, variables (and variable transformations) and measures used are described, along with a brief description of the larger Health, Work and Retirement Study (Alpass et al, 2007) from which the current study data derive. Results from analyses addressing the main hypotheses and exploratory questions are presented in the order described in Chapter seven. Finally chapter eight opens with a discussion of the research findings and examines how these findings fit into the theoretical base of COR theory (Hobfoll, 1988,1989) and integrate with findings of past research

before consideration of the strengths and limitations of this study and COR theory, and how findings might contribute to or direct future research.

