



SPIRITUALITY AND OPTIMISM AS BUFFER OF SENSE OF COHERENCE AMONG IMMEDIATE RETIREES IN LAGOS STATE, NIGERIA

OLUWOLE, David Adebayo

Department of Guidance & Counselling

University of Ibadan, Ibadan, Nigeria

daoluwoledr@gmail.com

+2348034105253

ABSTRACT

This study examined the buffering influence of spirituality and optimism on sense of coherence among imminent retirees in Lagos State, Nigeria. The study adopted a descriptive survey utilizing an ex-post-facto research design. Six hundred and five imminent retirees constituted the participants for the study. Through the use of probabilistic simple random sampling technique, the participants were selected from various federal governments' parastatals and core ministries. All the participants were selected in Lagos state. They comprise three hundred and sixty five (365) males and two hundred and forty (240) females. Their age ranged between 48 and 65 with an average age of 59.6 years. Hierarchical multiple regression statistic was employed to examine the relationships between the criterion variable and the independent variables. Results revealed that each of the independent variables made significant relative and joint contribution to the prediction of sense of coherence. Also, there were significant correlations between spirituality, dispositional optimism and sense of coherence among the imminent retirees. It is recommended that there is strong need for counselling, clinical and personnel psychologists to take into account the psychological variables used in this study while addressing workers' anxiety relating to their prospective retirement.

Keywords: *Spirituality, optimism, sense of coherence, imminent retirees*

INTRODUCTION

Retirement is a situation in which an individual who has been working for a period of time voluntarily gives up his/her job, or is forced to give up his/her job, after serving for at least an officially defined number of years or having attained a certain age limit which qualifies him for pension and/or gratuity (Green 2006). In this study, imminent retirees are those that are about to go on full retirement from the next four (4) months from the period of the retirement.

Retirement in Nigeria has two-fold problems. First negative perception which has made retirement difficult for retirees and the social stigma attached to it. Second, retirement poses a threat to many people who may not know what to do with their lives after retirement from active service. Fear of the unknown after retirement causes serious psychological problems for retirees at the point of retirement. The retirees face different psychological problems of retirement such as: poor health, finances, social contacts, religiosity, marriage, home, self-esteem, losses of status, loneliness, neglected by government. The retirees were neglected after serving the nation, by not paying their gratuity at appropriate time and monthly pension allowances. In the process of waiting for clearance exercises, several retirees collapse, faint and some often met their untimely death. Further, government refused to re-engage them thereby wasting the accrued experience and intelligence of the retirees which are supposed to be utilised by the government. Society generally does not recognise and involve them in social activities which they feel as loss of social status and self-esteem because they are out of active job.

Sense of coherence (SOC) according to Antonovsky (1987) is a global construct that expresses the extent to which an individual has a pervasive, enduring though dynamic feeling of confidence that one's internal and external environments are predictable. It is ability to have strong belief that there is a high probability that things will work out as well in one's life. Sense of coherence has three basic dimensions. These are referred to as meaningfulness, manageability and comprehensibility. The individual will perceive the stimuli from the external and internal environment as structured and predictable (referred to as comprehensibility), he/she will perceive that resources are available to meet the demands posed by these stimuli (referred to as manageability), and that these demands are challenges worthwhile spending his/her energy on (referred to as meaningfulness).



Spirituality is a complex construct, which is defined differently in various literatures. Spirituality is expressed in psychology literature, for the most part, as that aspect of the self which searches for meaning, attempts to render sense out of life events, and which seeks to reconcile one's experiences with personal beliefs. Pate and Bondi (1992) describe spirituality as the sense of one's place in the universe. Gilchrist (1992) identifies spirituality as that which individuals deem sacred and central in their lives. In this broad conception, spirituality is viewed as an individual's life philosophy, as the backdrop to which the individual makes sense out of his/her experiences. Spirituality provides each person with a context for his or her life within the ultimate environment in terms of what the person most values. Therefore, everyone is spiritual according to this definition, as each person approaches life's circumstances with a certain degree of existential questioning and answering. Spirituality is instrumental for coping through its generation of hope, sense of purpose for even seemingly incomprehensible events, and provision of support through connection to something larger than self (Ganje-Fling & McCarthy, 1996). This notion of interconnectedness is strongly tied to spiritual thought (Zumeta, 1993), and it may be operationalized as a connection to a deity, or to other people, or merely the sense that one is part of a larger order of the universe. These aspects of spirituality can be immensely adaptive in times of stress, and are shown to be widely endorsed in the general populace by demographic data (Rowan, 1996).

Over the past few years, there has been a movement towards the study of positive psychology and the study of psychological strengths instead of focusing exclusively on psychological weakness (Peterson, 2000). Similarly, there has been a shift among researchers towards the study of preventive factors in health, rather than focusing on factors that make individuals vulnerable to illness (Seligman & Csikszentmihalyi, 2000). Optimism has been discussed and researched according to a variety of conceptualizations (Peterson, 2000). For example, Seligman and colleagues frame optimism in terms of explanatory style (Peterson et al., 1982). According to their conceptualization, individuals are assumed to have a habitual manner of interpreting bad events, deemed their explanatory style. Individuals who explain outcomes in terms of external, specific, and unstable causes are said to display an optimistic explanatory style. Conversely, individuals who ascribe outcomes to internal, global, and stable causes are said to display a pessimistic explanatory style. Pessimistic explanatory style is proposed as an influence on helplessness following hardship (Peterson, 2000).

However, perhaps the most widely researched conceptualization of optimism, particularly as it pertains to physical health stemmed from Scheier and Carver's (1992) view of optimism that is based on self-regulation and the pursuit of goals. Scheier and Carver (1992) define optimism as an expectation that in the future, good things will be more plentiful than bad things. Scheier and Carver's view of optimism grew largely out of their work on a self-regulatory model of goal-pursuit, which suggests that individuals will work to overcome challenges that they face in their pursuit of goals as long as they have favorable beliefs regarding their eventual success in obtaining these goals (Carver & Scheier, 1981). Consequently, optimists are likely to persist in the pursuit of goals, even when that pursuit proves difficult (Carver & Scheier, 1981). Further, the researchers suggest that optimists tend more often than pessimists to use adaptive problem-focused and emotion-focused coping strategies in their persistence to achieve their goals (Scheier, Carver, & Bridges, 1994). Alternately, pessimists tend to hold negative expectations for the future (Carver & Scheier, 1981). As a result, pessimists are less likely to persist in their goals in the face of hardship and tend to disengage from their goals earlier than their optimistic peers (Scheier, Carver, & Bridges, 1994). Further, the researchers suggest that pessimists tend to use less adaptive coping strategies than optimists (Scheier et al., 1994).

This study is very critical at this point in Nigeria because the author has not come across studies that have examined the predictive effects of spirituality and optimism on individuals who are about to retire from public service. This current study therefore intends to fill this gap.



Based on the literature reviewed, the following research questions were raised and answered.

1. What is the relationship between spirituality and sense of coherence among imminent retirees?
2. What is the relationship between dispositional optimism and sense of coherence among imminent retirees?
3. What is the combined effect of spirituality and dispositional optimism on sense of coherence among imminent retirees?

Method

Research Design:

This study is a cross-sectional quantitative survey design. It is a research that systematically observed the existing variables so as to record our observations. The variables of study are Spirituality, optimism and sense of coherence.

Participants

Six hundred and five imminent retirees participated in the study. Through the use of probabilistic simple random sampling technique, the participants were selected from various federal governments' parastatals and core ministries.

All the participants were selected in Lagos state. In the first instance, Lagos State is the economic nerve-centre of Nigeria. Lagos is both nationally and internationally recognized as the economic capital of Nigeria. Lagos harbours a wide range of federal government offices more than any other state in the south west Nigeria.

The participants comprised of males (365, %) and females (240, %) females. Their age ranged between 48 and 65 with an average age of 59.6 years (sd =). Describe the marital status, their level of education, their positions in the organization, their years of working experience, their religion affiliations etc

Measures

The Spiritual Well-Being Scale. (SWBS; Ellison, 1983) The SWBS is a widely employed instrument used in this study to assess spirituality. The scale consists of twenty items split evenly between the measurement of religious dimensions in terms of relationship to God and the assessment of the person's social/existential perspective of him/herself, the community, and the larger whole. This scale has been utilized in a variety of settings, and its indices of spiritual well-being have been found to correlate with adjustment to physical illness, psychological and relational wellbeing, and level of care given by health care professionals (Ellison & Smith, 1991). High reliabilities of .95, .94, and .84 have been found on the spiritual wellbeing (overall score), existential well-being, and religious well-being scales respectively (Ellison & Smith, 1991)

Optimism was measured with the Revised Life Orientation Test (LOT-R) (Scheier, Carver, & Bridges, 1994). The LOT-R consists of six Likert-type items pertaining to optimism along with four filler items which are not included in scoring. Each item is scored on a scale from one to five, yielding total scores for the measure of between six and thirty. Lower total scores on the measure indicate greater optimism. The scale has demonstrated acceptable internal consistency (Cronbach's alpha = 0.78) and test-retest reliability (correlations ranging from 0.56 to 0.79) (Scheier, Carver, & Bridges, 1994). Scheier & Carver (1985) reported that the LOT is appropriately correlated with measures of locus of control, depression, hopelessness, alienation, self esteem, and perceived stress, while it diverges appropriately from measures of self consciousness and social desirability.

Sense of Coherence Scale (SOC; Antonovsky, 1987). The 29-item SOC measures sense of coherence in the areas of comprehensibility, manageability, and meaningfulness. The SOC uses a 7-point Likert-type scale with two anchoring responses. Examples of



questions are (a) "When you talk to people, do you have the feeling that they don't understand you?" (1 = never have this feeling, 7 = always have this feeling) and (b) "When you have a difficult problem, the choice of the solution is" (1 = always confusing and hard to find, 7 = always completely clear). Responses to items were summed, with higher scores indicating a stronger sense of coherence. Although the SOCS measures sense of coherence in three areas (i.e., comprehensibility, manageability, and meaningfulness), factor analysis demonstrated a unitary factor, suggesting that the use of the Total score across the 29 items is appropriate (Antonovsky, 1993; Frenz, Carey, & Jorgenson, 1993). Mean scores were inserted for missing data. Antonovsky (1993) reviewed 42 studies that investigated the criterion validity of the SOCS. In general, these studies indicated positive correlations between SOCS and (a) health and well-being, (b) self-esteem, (c) social skills, and (d) social support. Negative correlations were found between SOCS and anxiety and perceived stressors. In a study by Frenz et al. (1993), nonclinical participants scored higher in sense of coherence than clinical participants, and negative correlations were found between sense of coherence and self-reports of perceived stress and trait anxiety. Internal consistency reliability coefficients (Cronbach's alpha) have been reported between .86 and .95 (Antonovsky, 1993). Through a split half method, the internal consistency estimate was .91.

Data analysis

SPSS for Windows was utilized for all data analyses. Hierarchical multiple regression statistical analysis is used to test the influence of a group of predictors (spirituality and optimism) on a criterion (sense of coherence) based on theoretical or empirical foundation.

RESULTS

Research question 1: What is the relationship among spirituality, optimism and sense of coherence among imminent retirees?

Table 1: Means, standard deviations and correlations among study variables (n = 605)

Variables	Mean	Sd	1	2	3
Sense of coherence	97.9058	24.32287	1.000		
Spirituality	16.7388	4.49738	.257*	1.000	
Optimism	38.2149	6.73580	.301*	.259*	1.000

*P < .05

Table 1 contains descriptive statistics and intercorrelations among the study variables. As shown in Table 1, sense of coherence correlated with spirituality (r = .257; P < 0.05). There was significant correlations between spirituality and sense of coherence among the imminent retirees.

The Table contains descriptive statistics and intercorrelations among the study variables. As shown in Table 1, sense of coherence correlated dispositional optimism (r = .301; p < 0.05). There was also significant correlation between dispositional optimism and sense of coherence among the imminent retirees.

Research Question2: What is the combined effect of spirituality and dispositional optimism on sense of coherence among imminent retirees?



Table 2: Summary of hierarchical multiple regression analysis for the prediction of sense of coherence from spirituality and optimism

Predictors	R	R ²	ΔR^2	R ² change	F change	B	Beta	Df	F	t	P
Spirituality	.257	.066	.064	.066	42.595	1.389	.257	1	42.595	6.526	.05
Optimism	.271	.073	.070	.007	4.766	-.310	-.086	1	4.766	2.183	.05

a Dependent Variable: sense of coherence

The results in Table 2 indicated that the psychological constructs such as spirituality and dispositional optimism have predictive relationship with sense of coherence among the imminent retirees. Spirituality which was in block 1 was significantly predictive of sense of coherence ($\beta = .257$, $F(605) = 42.59$); dispositional optimism in block 2 was significantly predictive of sense of coherence.

The results show that the each of the independent variables (spirituality and dispositional optimism) has significant effect on sense of coherence among the imminent retirees. The values of R² (adjusted) for spirituality and dispositional optimism are 0.064 and 0.70 respectively. The analysis of variance performed on multiple regression yielded an F-ratio value of 24.944 and was found to be significant at 0.05 level.

The above table shows that each of the independent variables made significant contribution to the prediction of sense of coherence. In terms of the magnitude of contribution, spirituality made more significant contribution (Beta = .257; $t = 6.52$; $p < 0.05$) to the prediction followed by dispositional optimism (Beta = .086; $t = 2.18$; $P < 0.05$).

Discussion

Research question 1: What is the relationship between spirituality and sense of coherence among imminent retirees?

There was also significant correlation between dispositional optimism and sense of coherence among the imminent retirees.

The result indicated that there was significant correlations between spirituality and sense of coherence among the participants.

Spirituality is an appropriate addition to the currently employed coping paradigm in retirement research. Although spirituality has been largely neglected in the retirement literature, it has been examined in adult populations as a viable coping response.

Recently, data have been published indicating spirituality as clinically relevant in both the prevention of physical and mental illness in adult populations as well as in coping and recovery from illness (Larson & Milano, 1995). Additionally, demographic data indicate that up to 90% of the United States adult population endorses a belief in God (Rowan, 1996). It is likely that children are also utilizing spirituality as a coping mechanism; however, this possibility has not been acknowledged nor studied in the childhood illness adjustment literature. Research indicating that religion can aid an individual's adaptation to both physiological and psychological stress has led to the suggestion that religion can be conceptualized in terms of a cognitive schema through which individuals may interpret and cope with stressors (Koenig, 1995). It has been suggested that clinicians incorporate spirituality into the treatment process in an effort to combat pathological cognitions during periods of stress (Gopaul-McNicol, 1997).

Spirituality is a coping strategy that is particularly primed for maintaining hope, and is often cited by patients as a primary strategy for remaining positive during illness (Hall, 1994). Current data suggest that greater than 75 percent of patients surveyed indicated that their physicians should address spiritual issues in conjunction with their medical care (Larson & Milano, 1995). The introduction of spirituality into the medical realm has been facilitated by research conducted within the field of psychoneuroimmunology (or mind-body medicine), and is beginning to subsume a larger role in many physicians' daily practice (Wirth, 1993).



As demonstrated, the state of the literature is primed for the inclusion of an addition to the current coping conceptualization. Spirituality deepens and broadens the potential for coping efforts to impact survivorship experience, both via the amelioration of negative experience (depression and anxiety) and the augmentation of positive global health outcomes (quality of life).

Research question 2: What is the relationship between optimism and sense of coherence among imminent retirees?

Optimism is associated with a wide variety of benefits related to both psychological functioning and physical health (Peterson, 2000). Some of the diverse benefits of optimism include resistance to postpartum depression (Carver & Gaines, 1987), increased self-reported quality of life following coronary artery surgery (Scheier & Carver, 1987), and adjustment to cancer surgery (Carver et al., 1993). Additionally, optimism appears to be related to choice of coping style (Aspinwall & Taylor, 1997; Scheier, Weintraub, & Carver, 1996; Taylor et al., 1992), positive affect (Salovey & Birnbaum, 1989), and levels of social support (Scheier & Carver, 1987; Taylor & Brown, 1994).

The benefit that optimism confers on health may be mediated in part by health behaviours. Highly optimistic individuals may be more likely than less optimistic individuals to engage in beneficial health behaviours and refrain from harmful health behaviours. Evidence has suggested that optimistic college students are more likely to engage in health-enhancing behaviours such as engaging in regular exercise (Robbins, Spence, & Clark, 1991). Further, optimists appear to take better care of themselves than pessimistic individuals when faced with illnesses including the common cold (Lin & Peterson, 1990), as well as with more serious illnesses (Aspinwall & Brunhart, 1996).

In addition to the influence of optimistic disposition on the practice of health behaviours, optimism may also affect health through other pathways. For example, optimism may impact physical health by predisposing individuals to the experience of positive emotions (Salovey & Birnbaum, 1989; Salovey, Rothman, Detweiler, & Steward, 2000; Taylor et al., 2000). Dispositional optimism is associated with greater overall positive affect and less negative affect than is pessimism (Raikkonen, Matthews, Flory, Owens, & Gump, 1999). Optimism has also been prospectively associated with smaller increases in reports of stress and depression during a period of adjustment in college students (Brissette, Scheier, & Carver, 2002).

This increased frequency with which optimists experience positive emotions may trigger beneficial physiological changes (Segerstrom et al., 1998). Positive emotions have been associated with immune system changes (Salovey, Rothman, Detweiler, & Steward, 2000), including enhanced immune system response to the common cold (Stone, Cox, Valdimarsdottir, Jandorf, & Neale, 1987; Stone et al., 1994). Over time, the experience of positive emotions may then lead to improvements in physical health (Pettit, Kline, Gencoz, Gencoz, & Joiner, 2001). Interestingly, when optimists do experience negative emotions they register elevations in ambulatory blood pressure similar to those observed in pessimists (Raikkonen et al., 1999).

Research Question 3: What is the combined influence of spirituality and dispositional optimism on sense of coherence among imminent retirees?

The results showed that spirituality and dispositional optimism were significantly predictive of sense of coherence among the participants.

Sense of coherence has been found to be positively related to subjective health perceptions, self-esteem, internal locus of control, and life satisfaction/ quality of life (Antonovsky, 1993; Korotkov, 1998; Lustig, Rosenthal, Strauser, & Haynes, 2000; Soderberg, Lundman., & Norberg, 1997). Sense of coherence has shown a negative relationship with state and trait anxiety, perceived stressors, depression, and somatic complaints (Antonovsky, 1993; Carstens & Spangenberg, 1997; Flannery., Perry, Penk, & Flannery, 1994; Korotkov; 1998; McSherry & Holm, 1994). Data from several studies



indicated that there was a relationship between a strong sense of coherence and (a) the psychological adjustment of refugees (Ying & Akutsu, 1997), (b) managing the stress associated with taking an exam (Flannery & Flannery, 1990), and (c) the psychological adjustment of individuals who were forced to move from their homes (Antonovsky & Sagy, 1986). A strong sense of coherence has also been shown to differentiate between satisfied/competent workers and incompetent/dissatisfied workers (Kalimo & Vuori, 1990). A review of the research showed that sense of coherence is a construct that significantly influences an individual's personal adjustment to life stresses. Therefore, sense of coherence may have a moderating effect on a person's career thoughts and career decision making, which have been conceptualized as stressful life events (Szymanski, Hershensen, Enright, & Ettinger, 1996). Examining the relationship between sense of coherence and career thoughts may have significant implications for career and vocational counseling.

Within the context of processing information theory, retirement thoughts are conceptualized as cognitions that are on a continuum from functional to dysfunctional (Sampson et al., 1996). Retirement thoughts are important factors that affect an individual's career decision-making process and overall career development and progressive termination. An individual's career behaviours tend to be influenced by the interaction of vocational cognitions, behaviours, and environments; changes in an individual's career behaviours tend to be cognitively mediated (Keller, Biggs, & Gysbers, 1982). Some individuals tend to verbalize negative or o statements regarding the career decision-making process, making the career problem-solving and decision-making process more difficult (Sampson et al., 1996).

Implications for Counselling Practice

The article has articulated that spirituality and dispositional optimism are very critical to sense of coherence among individuals who are about to retire from work.

It is therefore, noticed that an individual's retirement thoughts about career cessation could be influenced by a more global orientation to life, specifically, sense of coherence. If imminent retirees are made to learn about and develop a coping strategies based on spirituality and optimism method for improving their views about retirement, they may begin to embrace the process of retirement properly.

This showed the need for counselling, clinical and personnel psychologists to take into account the psychological variables used in this study while addressing workers' anxiety relating to their prospective retirement. Workers who are about to retire should be taken through programmes that will help them to manage their anxiety about their future well being. Making workers to take cognizance of the deterministic relevance of retirement to their life satisfaction will make them to work harder and seek psychological help when necessary.

REFERENCES

- Antonovsky, A. (1987). *Unraveling the mystery of health: How people manage stress and stay well*. San Francisco: Jossey-Bass.
- Antonovsky, A. (1993). The structure and properties of the Sense of Coherence scale. *Social Science and Medicine*, 36 (6), 725-733.
- Arbuckle T. Y., Conney R., Milne J. & Melchior A. (1994) Memory for spatial layouts in relation to age and schema typicality. *Psychology and Aging*. 9, 467-480.
- Aspinwall, L. G., & Taylor, S. E. (1997). A stitch in time: Self-regulation and proactive coping. *Psychological Bulletin*, 121(3), 417 - 436.
- Blau, David M. 1994. "Labor Force Dynamics of Older Men". *Econometrica* 62(1): 117-156.



- Bound, J., Schoenbaum, M., & Waidmann, T. (1995). Race and education differences in disability status and labor force attachment in the health and retirement survey. *Journal of Human Resources, 30*, Special issue on the Health and Retirement Study: Data quality and early results. S227-S267.
- Brissette, I., Scheier, M. F., & Carver, C. S. (2002). The role of optimism in social network development, coping, and psychological adjustment during a life transition. *Journal of Personality and Social Psychology, 82*, 102-111. Retrieved September 19, 2002, from the PsycARTICLES database.
- Carstens, J. & Spangenberg, J. (1997). Major depression: A breakdown in sense of coherence? *Psychological Reports, 80*, 1211-1220.
- Cohen, H., Matar, M. A., Kaplan, Z., & Kotler, M. (1999). Power spectral analysis of heart rate variability in psychiatry. *Psychotherapy & Psychosomatic, 68*, 59-66.
- Ellison, C.W. 1983. Spiritual well-being: conceptualization and measurement. *Journal of Psychology and Theology, 11*, 330-340.
- Falkenstein, M., Hohnsbein, J., Hoorman, J. (2000) ERP components on reaction errors and their functional significance: a tutorial. *Biological Psychology, 51*, 87-107.
- File, S. E. (1993) The interplay of learning and anxiety in the elevated plus-maze. *Behavioural Brain Research, 58*, 199-202.
- Flannery, R. B., & Flannery, G. J. (1990). Sense of coherence, life stress and psychological distress: A prospective methodological inquiry. *Journal of Clinical Psychology, 46(4)*, 415-420.
- Flannery, R.B., Perry, J.C., Penk, W.E. & Flannery, G.J. (1994). Validating Antonovsky's Sense of Coherence Scale. *Journal of Clinical Psychology, 50(4)*, 575-577.
- Green, C. A. (2006). The unexpected impact of health on the labor supply of the oldest Americans. *Journal of Labor Research, 27(3)*, 361-379.
- Gustman, Alan L. and Thomas L. Steinmeier. 1984. "Modeling the Retirement Process for Evaluation and Research". *Monthly Labor Review (107)7*: 26-33.
- Gustman, A. L., Mitchell, O. S., & Steinmeier, T. L. (1995). Retirement measures in the Health and Retirement Study. *Journal of Human Resources, 30*, Special issue on the Health and Retirement Study: Data quality and early results, S57-S83.
- Hamermesh, D. S. (1984). Life-cycle effects on consumption and retirement. *Journal of Labor Economics, 2 (3)*, 353-370.
- Hardy, M. A. (1984). Effects of education on retirement among white male wage and-salary workers. *Sociology of Education, 57 (2)*, 84-98.
- Honig, M., & Hanoch, G. (1985). Partial retirement as a separate mode of retirement behaviour. *The Journal of Human Resources, 20 (1)*, 21-46.
- Kalimo, R. & Vuori, J. (1990). Work and sense of coherence: Resources for competence and life satisfaction. *Behavioural Medicine, 16(2)*, 76-89.
- Keller, K.E, Biggs, D.A. & Gysbers, N.C. (1982). Career counselling from a cognitive perspective. *The personnel and guidance journal, 60*, 367-371.
- Koenig H.G. 1997. *Is Religion Good for Your Health?* Binghamton, NY: Haworth.
- Korkushko O.V., Chebotarev D.F., Kalinovskaya E.G. (1993) Geriatrics in therapeutically practical. *Zdorovia, Kiev*, p 840.
- Korotkov, D. (1998). Sense of coherence: making sense out of chaos. In T.P. Wong & P.S. Fry (Eds.), *The human quest for meaning* (pp. 51-70). Mahwah: Lawrence Erlbaum Associates.
- McSherry, W.C. & Holm, J.E. (1994). Sense of coherence: Its effect on psychological and physiological processes prior to during and after a stressful situation. *Journal of Clinical Psychology, 50*, 476-487.



- Leonova A.B. (1984) Psychodiagnostic of human functional states. Moskovski Universitet, Moscow, p 200.
- Loprest, P., Rupp, K., & Sandell, S. H. (1995). Gender, disabilities, and employment in the Health and Retirement Study. *Journal of Human Resources*, 30, Special issue on the Health and Retirement Study: Data quality and early results. S268-S292.
- Lukoff, D. LU, F. G. and Turner, R. (1995). " Cultural Consideration in Assessment and Treatment of Religious and Spiritual Problems". *The Psychiatric Clinic of North American*, 18(3) 467-485.
- Lustig, D., Rosenthal, D., Strauser, D. & Haynes, K. (2000). The relationship of sense of coherence to life satisfaction for students with disabilities. *Rehabilitation Counselling Bulletin*, 43, 134-141.
- Montalto, C. P., Yuh, Y., & Hanna, S. (2000). Determinants of planned retirement age. *Financial Services Review*, 9, 1-15.
- Mullan J.T. (1981) The stress process. *J. Social Behaviour*. 22.: 337-356.
- Peterson, C. (2000). The future of optimism. *American Psychologist*, 55(1), 44-55.
- Price, C. (2002). Retirement for women: The impact of employment, *Journal of Women & Aging*, 14 (3/4), 41-57.
- Quinn, J. F. (1977). Microeconomic determinants of early retirement: A cross-sectional view of white married men. *Journal of Human Resources*, 12 (3), 329-346.
- Raikkoenen, K., Matthews, K. A., Flory, J. D., Owens, J. F., & Gump, B. B. (1999). Effects of optimism, pessimism, and trait anxiety on ambulatory blood pressure and mood during everyday life. *Journal of Personality and Social Psychology*, 76(1), 104-113.
- Robinson-Whelen, S., Kim, C., MacCallum, R. C., & Kiecolt-Glaser, J. K. (1997). Distinguishing optimism from pessimism in older adults: is it more important to be optimistic or not to be pessimistic? *Journal of Personality and Social Psychology*, 73(6), 1345-1353.
- Ruhm, C. J. (1990). Bridge jobs and partial retirement. *Journal of Labor Economics*, 8 (4), 482-501.
- Salovey, P., & Birnbaum, D. (1989). Influence of mood on health-related cognitions. *Journal of Personality and Social Psychology*, 57, 539-551.
- Salovey, P., Rothman, A. J., Detweiler, J. B., & Steward, W. T. (1999). Emotional states and physical health. *American Psychologist*, 55, 110-121.
- Scheier, M. F. & Carver, C. S. (1987). Dispositional optimism and physical well-being: the influence of generalized outcome expectancies on health. *Journal of Personality*, 55(2), 169-210.
- Scheier, M. F. & Carver, C. S. (1992). Effects of optimism on psychological and physical well-being: theoretical overview and empirical update. *Cognitive Therapy and Research*, 16, 201-228.
- Scheier, M. F., Carver, C. S., & Bridges, M. W. (1994). Distinguishing optimism from neuroticism (and trait anxiety, self-mastery, and self-esteem): A reevaluation of the Life Orientation Test. *Journal of Personality and Social Psychology*, 67(6), 1063-1078.
- Scheier, M. F., Weintraub, J. K., & Carver, C. S. (1986). Coping with stress: Divergent strategies of optimists and pessimists. *Journal of Personality and Social Psychology*, 51, 1257-1264.
- Segerstrom, S. C., Taylor, S. E., Kemeny, M. E., & Fahey, J. L. (1998). Optimism is associated with mood, coping, and immune changes in response to stress. *Journal of Personality and Social Psychology*, 74, 1646-1655.
- Simmons, B. A., & Betschild, M. J. (2001). Women's retirement, work and life paths: changes, disruptions and discontinuities. *Journal of Women & Aging*, 13 (4), 53-70.
- Soderberg, S., Lundman, B. & Norberg, A. (1997). Living with fibromyalgia: Sense of coherence, perception of well being and stress in daily life. *Research in Nursing and Health*, 20, 495-503.
- Taylor, S. E., & Brown, J. D. (1994). Positive illusions and well-being revisited: Separating fact from fiction. *Psychological Bulletin*, 116, 21-27.



Vercrussen M. (1991) Age-related slowing of behaviour. Proceeding of the Human Factors Society-35th Annual Meeting, Santa Monica.: 188-192.

Wirth, D. P. (1993). Implementing spiritual healing in modern medical practice. *Advances*, 9(4), 69-81.

Zumeta, Z. D. (1993). Spirituality and mediation. Special Issue: Beyond technique: The soul of family mediation. *Mediation Quarterly*, 11(1), 25-38.