MIDLIFE HOMELESS WOMEN: INTERSECTIONS OF ADAPTATION AND RESILIENCE

Joan D. Ellison
B.A., University of California, Berkeley, 1976

THESIS

Submitted in partial satisfaction of
The requirements for the degree of

MASTER OF SCIENCE

in

SPECIAL MAJOR
(Gerontology)
(Public Policy and Administration)

at

CALIFORNIA STATE UNIVERSITY, SACRAMENTO

SUMMER
2011
MIDLIFE HOMELESS WOMEN: INTERSECTIONS OF ADAPATION AND RESILIENCE

A Thesis

by

Joan D. Ellison

Approved by:

__________________________________, Committee Chair
Cheryl Osborne, EdD.

__________________________________, Second Reader
Mary Kirlin, D.P.A.

__________________________________
Date
Student: Joan D. Ellison

I certify that this student has met the requirements for format contained in the University format manual, and that this thesis is suitable for shelving in the Library and credit is to be awarded for the thesis.

_____________________________, Dean  ___________________
Chevelle Newsome, Ph.D    Date

Office of Graduate Studies
Abstract

of

MIDLIFE HOMELESS WOMEN: INTERSECTIONS OF ADAPTATION AND RESILIENCE

by

Joan D. Ellison

Statement of Problem

Homeless families with children, often called the “new homeless”, will soon be overtaken by a large population of middle-aged baby boomers. Within this age wave will be homeless middle-aged women who must work in order to obtain housing and a financially sound future. Securing employment is critical because middle-aged women often fall outside governmental financial, healthcare, and social service safety nets that serve homeless women with children, people with disabilities, or those over the age of 65. Resilience is recognized as an important factor in the ability of both aging and homeless individuals to cope and persevere. Job skill training program providers to homeless individuals must be able to recognize and encourage resilience in middle-aged women in order to help them successfully compete for and acquire employment. In anticipation of the growing problem of homelessness among middle-aged women, this study sought to learn the characteristics of resilience in a group of middle-aged homeless women who participated in and completed an employment skills training program.

Sources of Data

Using a grounded theory approach, 25 biographies of women between the ages of 45 and 65 were examined for themes of resilience in relation to a fundamental set of resilience characteristics identified in a study of successfully aging older adults. These characteristics, known as the Resilience Core (Wagnild, 2010) consist of A purposeful life, Perseverance, Equanimity, Self-Reliance, and Existential Aloneness. The biographies were written at the conclusion of an employment skills training program offered by a nonprofit agency whose mission is to help homeless women acquire the skill set necessary to obtain employment and so acquire and maintain housing.
Conclusions Reached

The data reflected that the middle-aged homeless women shared characteristics of resilience with successfully aging older adults. Themes of resilience arose most frequently in correlation with the Resilience Core (Wagnild, 2010) elements of A Purposeful Life, the realization that life has purpose and the valuation of one’s contributions, and Equanimity, a balanced perspective of one’s life and experiences. Themes of Perseverance and Self-reliance arose less frequently, and themes of Existential aloneness, relating to realizing the uniqueness of one’s life path, even less. Themes of hardiness, an important component of resilience were also reflected in the data. Although outside of the Resilience Core construct, the concept of hardiness describes the overarching theme of the biographies, reflecting characteristics of control, commitment, and challenge.

_________________________, Committee Chair
Cheryl Osborne, EdD.
DEDICATION

This thesis is dedicated to the memory of my father, James Buz Ellison, whose grace in aging and insatiable curiosity about life inspired in me a new career. Ancora imparo, Pop.
ACKNOWLEDGMENT

I am most grateful for the patience, direction, and encouragement given by Cheryl Osborn, EdD., Mary Kirlin, D.P.A., and Ted Lascher, PhD. As instructors, thesis advisors and mentors, you have enriched my life and broadened my horizons beyond measure. I wish to thank Peter D’Anna for his course instruction in social policy and aging, where this journey was set into motion. I also extend special thanks to Alice Jacobs, EdD., a great friend and mentor in the field of Gerontology. I am also extremely appreciative of the advice, support, and friendship of David and Barbara Sykes, and wish to extend heartfelt thanks to my brother, extended family, and the many friends who have given unflagging encouragement and support in this endeavor. And, of course, to Puma del Norte, who carries me over rocky trails and hills, both real and imagined – thank you – long may you run, my friend.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Dedication</th>
<th>vi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgment</td>
<td>vii</td>
</tr>
<tr>
<td>List of Figures</td>
<td>x</td>
</tr>
</tbody>
</table>

## Chapter

### 1. INTRODUCTION ...........................................................................................................1
- Statement of the Problem ................................................................. 2
- Definition of Terms ............................................................................. 3
- Purpose of the Study ................................................................. 4
- Theoretical Rational ................................................................. 5
- Research Questions ........................................................................... 7
- Assumptions ....................................................................................... 8
- Limitations ....................................................................................... 8
- Human Subjects Consideration ........................................................... 9
- Significance of Study ....................................................................... 9

### 2. REVIEW OF THE LITERATURE ...............................................................................11
- Introduction ................................................................................... 11
- The New Homeless ........................................................................ 12
- Causes of Homelessness ............................................................... 14
- Older Adult Homelessness Statistics ................................................. 16
- Baby Boomers in Midlife – The Next “New Homeless” ..................... 19
- Women at Midlife and Beyond – Pathways Into Homelessness ... 21
- Governmental and Social Safety Nets .................................................. 23
- Resilience as a Mediating Characteristic in Midlife and Beyond ........ 24
- Resilience and Aging in Low Income and Homeless Adults .......... 29
- Ageing and Homelessness: Intersections of Adaptation and Resilience 30
- Mitigating Barriers to Employment and Risk of Homelessness .......... 33
Conclusion............................................................................................................................................ 35

3. METHODOLOGY ................................................................................................................................37
   Research Design and Approach ........................................................................................................... 39
   Inter-Judge Reliability......................................................................................................................... 41
   Population, Setting and Sample Population ...................................................................................... 42
   Sampling, Collection and Tabulation of Data .................................................................................... 42
   Data Analysis Procedure .................................................................................................................... 43

4. RESULTS AND ANALYSIS OF THE DATA....................................................................................44
   The Resilience Core in Middle-Aged Homeless Women ................................................................. 44
   Key Elements of Resilience in the Sample Population ..................................................................... 47
   Self-Reliance and Existential Aloneness – Works in Progress .......................................................... 52
   Hardiness – Strengths Expressed Beyond the Resilience Core............................................................ 55

5. CONCLUSIONS AND RECOMMENDATIONS ............................................................................57
   Discussion ........................................................................................................................................... 57
   Policy Implications............................................................................................................................... 59
   Appendix A. Memorandum of Understanding.................................................................................... 62
   Appendix B. Biography Template ....................................................................................................... 63
   Appendix C. Resilience Core Element Strengths................................................................................ 64
   References .......................................................................................................................................... 65
LIST OF FIGURES

1. Figure 1.1. Change in the Age Distribution of Sheltered Homeless Individuals, 2007-2010 ................................................................. 16
Chapter 1

INTRODUCTION

The Feminine Face of Elder Homelessness

Middle-aged homeless adults remain a little-studied population despite their growing numbers. Within this group, middle-aged women have received even less focus. They are quite simply, not a glamorous cause. Homelessness and the risk of homelessness among adults aged 50 – 64 is anticipated to surge between 2010 and 2020 as the leading edge of the baby boomer population, born between 1946 and 1964, turns 65 years of age (National Coalition for the Homeless, 2009; Sermons & Henry, 2010).

Due to women’s tendency towards longevity in contrast to men, financial security and the ability to acquire income during midlife, ages 45-65, can be crucial in order to circumvent poverty and homelessness. Women compose 60% of the lower income quartile of those aged 50 and older (Hill, 2002). Elderly women are more likely to spend their retirement in poverty than men, typically as single widows (Hill, 2002). Divorce and widowhood can greatly reduce retirement income, so these women must work past the typical retirement ages of 63 to 67 (Hill, 2002). For these reasons, the face of elder homelessness is set to be predominantly female.

The combination of longevity and financial vulnerability presents a particular threat to middle-aged women at risk for homelessness. Some events found to precipitate homelessness for women during midlife include loss of income from a spouse or significant other (Kisor & Kendal-Wilson, 2002), death of the last living parent, divorce,
loss of employment or affordable housing, childhood abuse and neglect, and domestic violence (Hightower, 2009).

Early intervention with health and welfare services and support services that include employment training could help these women maintain sufficient income, and therefore housing (Casey, 2002). Women’s Empowerment is a Sacramento nonprofit agency whose primary function is to help homeless women build the skills needed to return to work and maintain stable housing (http://www.womens-empowerment.org/page.cfm/programs), and the site of the population chosen for this study.

Resilience is a less tangible but intrinsic support inherent in individuals who successfully recover from negative life circumstances – it is the ability to “bounce back” from adversity (Wagnild & Young, 1993; Wagnild, 2010). The positive qualities of resilience and adaptation are especially significant throughout the transitions into midlife and old age (Klohn, Vandewater & Young, 1996). Resilience is also recognized as a personality characteristic that enables aging homeless women to cope and persevere on the journey out of homelessness (Gibeau, 2001; Montgomery, 1994).

Statement of the Problem

Although families with children continue to be characterized by both public policy and research literature as the “new homeless” (Hightower, 2009), they stand to be eclipsed by a large population of middle-aged Baby Boomers whose risk for homelessness has continued to rise in the past 20 years. (Hughes & O’Rand, 2005; Culhane, Metraux & Bainbridge, 2010). Within this baby boomer age wave will be
homeless middle-aged women who want and need to work in order to secure housing and a stable life. Securing employment is imperative for this at-risk group because they fall outside governmental financial, healthcare, and food safety nets that favor homeless women with children, women with disabilities, or those over the age of 65 (Hightower, 2009).

There is a need for research regarding how resilience bolsters coping skills and aids in the adjustment of well-being in homeless adults (Jones, 2006), how homeless women cope from day to day, and how their beliefs and values impact decision-making processes and actions (Koegel, 1986, in Butler, 1993; Montgomery, 1994). In anticipation of the growing threat of homelessness among middle-aged women, this study focuses on the characteristics of resilience in a group of middle-aged homeless women who participated in and completed an employment skills training program.

**Definition of Terms**

*Middle-aged* refers to the years 45-65.

*Homeless* means any of the following:

a) living in a place not meant for human habitation, such as an emergency shelter, transitional housing, or exiting an institution where on temporarily resided;

b) facing impending loss of a primary nighttime residence, which may include a motel, hotel, or doubled up situation;

c) fleeing or attempting to flee domestic violence, have no other residence, and lack the resource or support networks to obtain other permanent housing (National Alliance to End Homelessness, 2010).
Resilience is “...a personality characteristic that moderates the negative effects of stress and promotes adaptation (Wagnild & Young, 1993, as cited in Wagnild & Young, 2003).”

Resilience Core refers to the characteristics of resilience identified by Wagnild & Young (1990) in their 1987 study of older women who had successfully adjusted to a major loss. The term, Resilience Core, was first used in Wagnild’s 2010 work, The Resilience Scale Users Guide, and was used throughout this study to refer to the following:

- “A purposeful life: the realization that life has a purpose and the valuation of one’s contributions.
- Perseverance: the act of persistence despite adversity or discouragement.
- Equanimity: a balanced perspective of one’s life and experiences.
- Self-reliance: a belief in oneself and one’s capabilities
- Existential aloneness (Coming home to yourself): the realization that each person’s life path is unique; while some experiences are shared, there remain others that must be faced alone.” (2010).

Purpose of the Study

The study sought to discover characteristics of resilience in women who found themselves homeless and unemployed at midlife, and decided to enroll in an employment skills training program. The primary aim of the study was to identify themes of resilience in the life experiences of these women, with the purpose of enabling employment training program providers such as Women’s Empowerment to recognize and support
characteristics of resilience in their middle-aged clients and distinguish areas that need bolstering and encouragement. The women’s unique qualities can then be nurtured as they prepare themselves to acquire and maintain employment.

Theoretical Rational

The theme of this study – intersections of resilience and adaptation – speaks to the ability of middle-aged homeless women to successfully overcome and adapt to the dual challenge of aging and homelessness. Examined chiefly for themes of resilience, the subjects’ biographies revealed methods of adaptation to adversity over the life course ranging from positive to life-threatening. Positive and healthy adaptation prevailed and eventually brought the subjects to the Women’s Empowerment program, as did an internal drive towards mastery of the adversity and challenges endured.

Rutter (1985) views resilience not only as a set of protective factors that shield an individual from mental illness, but importantly, as the ability to change a situation for the better by acting with a goal and a plan. Resilience is not strengthened by avoiding stress, but rather by meeting it in a manner that encourages self-efficacy.

Seeking out and actively pursuing change requires a sense of self-efficacy and a belief that one has a certain amount of control or ability to change one’s circumstances. Perceived self-efficacy is a belief in one’s personal capabilities (Bandura, 1997). Belief in one’s self-efficacy can propel action towards a desired outcome and can “…contribute to well-being and personal accomplishments across diverse spheres of life” (Bandura, 1997; Maddux, 1995 as cited in Epel, Bandura & Zimbardo, 1999, p. 576).
Related to self-efficacy is the concept of locus of control. While self-efficacy could be said to pertain to the belief in oneself, locus of control relates to an individual’s perception of an internal versus external control of events. An individual with more of an internal control reference believes that her actions are of consequence and that they impact the outcome of a situation. Conversely, with an external locus of control she may perceive things that happen as being outside her sphere of control (Wenzel, 1992).

Of particular interest in the study of midlife and homelessness is the model of continuity theory. Atchley’s (1989) continuity theory of normal aging provides that individuals during mid and later life try to maintain internal and external continuity in order to adapt to changes typical of normal aging. Internal continuity consists of elements such as an individual’s temperament, experiences, and skills. The experience of inner change is seen as connected to the past and as “sustain and supporting and justifying the new self” (Lieberman & Tobin, 1983, as cited in Atchley, 1989). External continuity includes an individual’s environment in terms of familiar places, people and relationships, and their typical activities.

Atchley’s concept of normal aging includes independent adults “…with persistent self-concepts and identities. They can successfully meet their needs for income, housing, health care, nutrition, clothing, transportation, and recreation” (p. 184, Atchley, 1989). Aging adults who are unable to meet these needs due to disability or poverty are characterized as experiencing pathological aging. External continuity fails to function as an adaptive strategy. In fact, if the individual perceives overwhelming unpredictability in their lives, it can be defined as discontinuity (Atchley, 1989). Despite the vicissitudes of
homelessness with its persistent threat of upheaval, internal continuity can still exist in individuals such as the homeless who may have endured drastic external changes (Lieberman & Tobin, 1983, as cited in Atchley, 1989.)

The themes of resilience that arose in the biographies used in this study correlated with Resilience Core characteristics developed in research targeting older adults. It is reasonable to assume that these strengths, in conjunction with the degree of self-efficacy evident in the program participants, will support them as they move forward from lives of homelessness and destitution.

Research Questions

1) Do the middle-aged homeless women who wrote the biographies exhibit the same Resilience Core elements as successfully aging older adults, as defined by Wagnild & Young (1990):

- “A purposeful life: the realization that life has a purpose and the valuation of one’s contributions.
- Perseverance: the act of persistence despite adversity or discouragement.
- Equanimity: a balanced perspective of one’s life and experiences.
- Self-reliance: a belief in oneself and one’s capabilities.
- Existential aloneness (Coming home to yourself): the realization that each person’s life path is unique; while some experiences are shared, there remain others that must be faced alone.” (2010).
2) Which Resilience Core (Wagnild, 2010) elements are strongest in the sample population of middle-aged homeless women who wrote the biographies? Which were weaker?

3) Do the middle-aged homeless women who wrote the biographies exhibit qualities of resilience in addition to those identified in the Resilience Core characteristics?

Assumptions

The study assumes the following:

1) The middle-aged homeless women who wrote the biographies are homeless.

2) Themes of resilience will emerge from the biographies.

3) The middle-aged homeless women who wrote the biographies share the same Resilience Core (Wagnild, 2010) characteristics found in Wagnild & Young’s 1987 study of older women who had successfully adjusted to a major loss.

Limitations

In keeping with the nature of qualitative inquiry, the study was limited to one local employment training program site and examination of themes of resilience in the biographies of forty participants. While the size of the study may not provide for generalization of findings to a broader population of middle-aged women participating in employment training programs, it is hoped that knowledge gained from the study will be useful to program providers in their quest to prepare clients to successfully compete for and acquire employment.
Human Subjects Consideration

The study used secondary data and therefore did not require review or approval with regard to departmental human subjects protection policy.

Significance of Study

The United States population will continue to age (U.S. Census Bureau, Population Division, 2010). Of the 76,000,000 individuals born between 1946 and 1964, the eldest are turning 65 years of age in 2011. Moving through behind them is a very large population of adults squarely in midlife, the youngest currently 46 years of age. Middle-aged homeless women fall outside the safety net of governmental and social services available to younger at-risk individuals and families, or people aged 65 and older. In a phase of life traditionally characterized as a period of peak earning capacity and preparation for retirement (Hughes & O’Rand, 2005), middle-aged homeless women need to work in order to avoid the peril of suffering in poverty and homelessness into old age. The ability to recognize and encourage resilience in middle-aged homeless women is vital in the course of preparing them to acquire and maintain employment and as a result, a stable home.

The study is structured as follows. Chapter Two presents a discussion of literature relevant to the study population from both gerontological and public policy perspectives. It begins by explaining causes of homelessness and the imminent effect of Baby Boomer numbers on homeless demographics. The focus then turns to the perilous impact of aging and homelessness upon middle aged women. Subsequent sections elaborate resilience and highlight its import in both aging and homelessness.
Chapter Three details the application of content analysis and grounded theory in the quest to derive data from the research materials. Chapter Four follows with research findings and support for the chosen methodology. Chapter Five concludes the study with recommendations to employment training program providers, and suggestions for areas of further study.
CHAPTER 2
REVIEW OF THE LITERATURE

Introduction

Despite the increasing numbers, older homeless women are rarely studied. As stated by Kisor and Kendal-Wilson (2002), “The plight of older homeless women does not resonate with the public (p. 368).” The sheer size of the baby boomer generation assures that this population will increase in number (Sermons & Henry, 2010). Women live longer than men, so financial security into the sixth, seventh, and eighth decades of life is a very real concern. Divorce and widowhood can greatly reduce income, and women are 70% more likely than men to spend their retirement in poverty (Hill, 2000; Hightower, 2009).

Awareness of the growing threat of homelessness among women aged 45 to 65 and older varies between countries. As an example, both media and scholarly attention are currently devoted to the issue in Australia and New Zealand (Sharam, 2010). In the United States, however, on-line news media and magazines point to Census Bureau data and reports by national and local homelessness task forces, but there is relatively little scholarly research regarding the perils of homelessness for women at midlife (Blanton, 2010). This study seeks to give voice to these women’s lives and strengths that impelled them through to completion of an employment skills training program.

The literature review begins by identifying the fastest growing segments of the homeless population, followed by a brief discussion of the common causes of homelessness, and female homelessness specifically. This is followed by an explanation
of the impact of the baby boomer cohorts and factors threatening stable employment and a secure home for this group. The focus then turns to the trajectory of middle-aged women into homelessness, noting the dearth of supportive services for those without dependent children. The final sections discuss the significance of resilience in the ability to cope with both aging and homelessness, and its role in the successful completion of employment training programs by middle-aged homeless women.

The New Homeless

Up through the late 1960’s, single, white males over the age of 45 composed much of the United States homeless population. Older single men were the primary recipients of services for the homeless (Butler, 1993). Their present-day female counterparts are increasing in number, and will soon vie for services along with younger female-headed households with children.

Beginning in the 1980’s, scholarly literature began characterizing single mothers with children as the fastest growing segment of homeless people (Pearce, 1988). Soon, women were found to make up over 30% of homeless people (Milburn & D’Ercole, 1991, as cited in Butler, 1993). Cuts to governmental housing and social programs and gentrification of low-income neighborhoods helped create a “new homeless” population with women and children the fastest growing segment, projected to make up the majority of US homeless in the near future (Montgomery, 1994). Clark, Williams, Percy & Kim (1995) echoed this characterization of the “new homeless” in a descriptive study that made use of interviews of 157 individuals in order to assess the health and life situations of the homeless in a South Carolina city. Their conclusions were consistent with other
studies which found women to compose up to one-third of the nation’s homeless (Rossi, et al., 1987, cited in Clark, et al., 1995). Single mothers with children are the most rapidly increasing segment of the homeless population, with the greatest need for social services (Bassuk, et al., 1986 as cited in Clark, et al., 1995).

By the time of Casey’s 2002 case study of 11 single women between the ages of 25 and 45 to better understand the pathways into and out of homelessness, foundational research for the study showed women-headed households to make up over 70% of the world’s homeless (Mulherin, 1996, in Casey, 2002). In Anderson’s 2004 descriptive study of 255 homeless and never homeless women in undertaken to investigate families of origin and early social support of homeless women, female-headed households were shown to comprise 90% of homeless families in the United States.

An especially at-risk subgroup of middle-aged women consists of those who live on their own without children. As attention remains focused on single mothers with children, this population remains marginalized and unrecognized. In a 6-month qualitative study conducted to better understand the lives of these women, Butler (1993) interviewed 11 single homeless women between the ages of 45 and 65. The literature she reviewed found middle-aged homeless women without dependent children an overlooked group, while her research found this group perhaps the most vulnerable to homelessness. These women, whom the U.S. Bureau of Census labels “unrelated middle-aged women”, had a poverty rate of almost 25% in 1990 (U.S. Bureau of Census, 1991, as cited in Butler, 1993). Eight years later, Hightower (2009) attributed underrepresentation of this
group in the literature to a continued public policy focus on women with families and children, and characterized the extant literature as “…non-existent and outdated” (p. 65).

The past 50 years have seen a shift in the personification of homelessness ranging from the single white male bowery bum or hobo to the cart-toting bag lady. Present-day images could include mothers with children sleeping in cars, men and women who travel the streets with shopping carts, or who stand silently on busy corners or freeway entrances holding cardboard signs pleading for work or money. Although their pathways into homelessness might differ, their underlying life experiences share some common characteristics.

**Causes of Homelessness**

The factors leading to homelessness are varied. In a paper discussing social and economic hardships of homeless and poor women, Bassuk (1993) relates dynamic macrolevel variables to the root causes of homelessness (Bassuk & Cohen, 1991, in Bassuk, 1993). Macrolevel causes are “… systemic, structural, and economic factors” (Bassuk, 1993, p. 340). These factors include lack of affordable housing, a gap between income and rental prices, and a lack of economic and social opportunities due to gender inequalities. Bassuk also found that a large number of low-income mothers had suffered individual conditions which included physical and sexual abuse in both childhood and adulthood, and psychiatric and substance abuse problems (Bassuk, 1993).

Butler’s (1993) phenomenological research involving interviews of 11 middle-aged homeless women without dependent children sampled women of 45 years of age or older, and either with or without a history of substance abuse, mental illness or battering.
Three of the 11 women were in abusive relationships, one had recovered from a mental illness, and one was an alcoholic. Themes that arose from the interviews led Butler to conclude that homelessness arose from structural and economic forces rather than individual failings. She surmised that these forces led to the women’s poverty and homelessness. The women experienced job discrimination based upon age, physical disability, and “functional disability” (Kutzka, 1978, in Butler, 1993, p. 390) or lack of job skills. (Butler, 1993).

Similar findings appeared in a qualitative study involving semi-structured interviews of 29 homeless adults as to why some individuals remain homeless for extended periods or cycle in and out of homelessness. The study included both men and women ranging in age from 18 to 61, and the mean age was approximately 38. Macro level causes for becoming and remaining homeless are described as poverty, lack of employment, low welfare wages, low paying jobs, and a shortage of affordable housing. Individual level causes often originate in childhood and include abuse, neglect, and poverty (Morell-Bellai, Goering & Boydell, 2000).

Anderson & Rayens (2004) also identified both macro level and micro level factors in a study investigating the families and early social support of women who become and remain homeless. Interviews were conducted of 94 homeless women and 88 never homeless women over the age of 18, who had experienced physical and sexual abuse, and 73 never-homeless women who experienced no childhood trauma. The authors identified macro level factors that included poverty, low-wage jobs, welfare reform, and lack of affordable housing and health insurance. They identified micro level
factors such as domestic violence, mental illness, and substance abuse. The study framework, attachment theory, suggested that healthy adult relationships are dependent on early childhood experiences. Abuse, although not alone a predictor of homelessness, tends to inhibit the development of healthy adult relationships. Broken familial and marital relationships were found to be an antecedent to homelessness (Anderson & Rayens, 2004).

The foregoing precursors to homelessness are found across age groups, including middle-aged and older adults. The next section discusses the rising number of aging individuals at risk for homelessness or facing actual homelessness.

Older Adult Homelessness Statistics

America’s elderly population is set to more than double in size by 2050 (Sermons & Henry, 2010). Homelessness literature focusing on older adults is small relative to that dealing with younger groups such as homeless families, single mothers with children, and homeless teens. This is remarkable in light of the study findings below, which reflect a steadily rising number of adults over the age of 50 who are anticipated to become homeless over the next few decades.

| Figure 1.1. Change in the Age Distribution of Sheltered Homeless Individuals, 2007-2010 |
|-----------------------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Characteristic | % of Sheltered Homeless Individuals | | | |
| | 2007 | 2009 | 2010 |
| *Age | | | | |
| Under 18 | 4.8% | 2.2% | 1.4% |
| 18 to 30 | 20.3% | 22.6% | 23.7% |
| 31 to 50 | 51.9% | 49.7% | 48.4% |
| 51 to 61 | 18.9% | 21.3% | 22.3% |
| 62 and older | 4.1% | 4.2% | 4.2% |

*Age is calculated based on a person’s first time in shelter during the covered time period. This report was prepared for use by the U.S. Department of Housing and Urban Development, 2010.
In an effort to design a testable and provisional model to learn more about the nature of health and substance abuse in relation to homelessness and aging, Hahn, Kushel, Bangsberg, Riley and Moss (1996) structured 4 cross-sectional studies examining age, housing, health status, drug and alcohol use, and visits to medical providers over a 14 year period. 3,534 adults aged 18 and over were recruited at San Francisco homeless service between 1990-1994, 1996-1998, 1999-2000, and 2003. The median age of homeless individuals was found to have increased from 37 to 46 over the study years, reflecting a population that was aging by approximately two-thirds of a year each calendar year. The authors characterized the homeless as “…a static, aging cohort.” (Hahn, et al., p. 777, 1999)

A Sacramento survey revealed some different findings. In this city alone, a 2009 survey of 182 homeless individuals found almost 37- percent of respondents to be between the ages of forty-one and fifty, thirty-percent over the age of 50, and five-percent over the age of 60. 40-percent of these respondents were female (Sacramento Steps Forward 2009 Homeless Employment Report: Findings and Recommendations). The 2010 survey results showed a slight decrease to 28.8% of individuals over the age of 50, but a nearly 11% increase in women. The survey results did not state the percentage of men or women over the age of 50.

The 2009 U.S. Department of Housing and Urban Development Annual Homeless Assessment Report told of a slight uptick in the percentage of homeless people over the age of 50. This is consistent with research showing increased homelessness in an aging Baby Boomer population pursuant to a study conducted by Culhane, Metraux &
Bainbridge. Similar to Hahn, et al. (1996), the authors recognized a cohort effect as a result of their study examining trends in the age structure of the homeless population over a 20-year period. They examined data from administrative records on shelter use in New York, and shelter use and general population numbers in the most recent two decennial census reports. Measures of prevalence populations for the years 1988, 1995, 2000 and 2005 reflected a cohort-related trend. For each of the 4 years examined, the ages most represented were older. In 1988, ages ranged from 25 to 33. By 2005, the most prevalent ages had risen to between 37 and 45 (Culhane, Metraux & Bainbridge, 2010). The finding is echoed in a 2010 Homelessness Research Institute paper discussing a rising elderly population, suggesting a dramatic rise in homeless individuals aged 50 to 64 over the next 9 years. As the general population ages, elderly homelessness is set to increase by 33% from 44,172 people in 2010 to 58,772 in 2020, and will more than double by 2050. (Sermons & Henry, 2010).

The impending increase in older adult homeless people has its roots in the post-World War II baby boom that occurred between 1946 and 1964. The Baby Boomers, as they are known, are a large and heterogeneous population born over several decades. As such, they experienced varying degrees of privilege and opportunity as they grew towards adulthood. The next section discusses the impact of a changing American economy on the cohorts of Baby Boomers and why those born toward the end of the Baby Boom are at risk for poverty and homelessness. These “Late Boomers” and their risks were the inspiration for this study and its research subjects member among their numbers.
The Baby Boomer cohorts, born between 1946 and 1964, number approximately 76,000,000. Their collective size assures a remarkable increase in number of older homeless adults between 2010 and 2020. Pathways into homelessness for individuals aged 50 and over are marked by financial problems including recent job loss and difficulty in regaining employment. Other factors include drinking problems, discontinued or inadequate public assistance, and problems with family or friends (Sermons & Henry, 2010).

Hughes & O’Rand (2005) provide an in-depth survey of the Baby Boomer cohorts based upon the year 2000 census in order to depict them at midlife and to offer a projected future. The popular cultural view of Baby Boomers tends to generalize their life experiences and attitudes within structural and behavioral upheaval that occurred in American society during the 1960’s (Hughes & O’Rand, 2005). This romantic vision fails to consider that Boomers were born over the course of 19 years and experienced history at different points during those years. In addition, the advantages that graced those born at the beginning of the Boom began to vanish as later members of the cohort grew up. This has become apparent as Late Boomers struggle in the marketplace and strive for a secure retirement (Hughes & O’Rand, 2005).

At the time of the 2000 census, people born between 1946 and 1955 were between the ages of 44 and 53, and those born between 1956 and 1964 were ages 35 to 43. Research based upon this census divides these two groups into Early Boomers and Late Boomers (Hughes & O’Rand, 2005). The image of well-educated and relatively
affluent individuals may be appropriate for the Early Boomers who grew up in an era of expansive economic and educational policy. While it is true that nearly all completed high school, less than one-third of Early Boomer men and one-fourth of Early Boomer women have 4-year college degrees. Only one in four Late Boomers have graduated college (Hughes & O’Rand, 2005).

Late Boomers who came of age in the 1970’s confronted a tightening job market in which traditional manufacturing jobs were disappearing in favor of employment that called for post-secondary education. They began entering the job market during an era of cyclic recessions, downsizing, outsourcing, and have continued to deal with increasingly greater job instability than Early Boomers ever did (Hughes & O’Rand, 2005).

Baby Boomers better qualified for the job market through more education, good jobs and a drive to maintain their lifestyle will work because they want to, and some will have the luxury of starting a business or new career. Those with less education, skills, and lower-paying jobs may need to continue working after the traditional retirement age or point when they could begin to collect Social Security entitlements.

Late Boomers, now aged 46-54, are squarely in midlife and much more at risk for poverty then their Early Boomer siblings. 1 in 10 is in poverty, and 2 in 10 are at risk of poverty. (Hughes & O’Rand, 2005). This is particularly disturbing given that midlife is traditionally a period of peak earning capacity in one’s employment career (Sugar, 2007). The reality of homelessness for this group is borne out in the work of Culhane, Metraux and Bainbridge (2010), discussed earlier, who found that Late Boomers have had a persistent risk for homelessness in the past 20 years. Their study examined shelter records
for changes in the age structure of the population experiencing homelessness over a 20
year period for trends indicating that homelessness was a birth cohort phenomenon. The
ages represented in prevalence populations climbed from 25-33 (born 1955-1963) in 1988 to 37-45 (born 1957-1965) in 2005. The threat of poverty and homelessness for Late Boomers guided the researcher to focus on the population of middle-aged homeless women, whose risk factors are discussed below.

In a troubled economic era wherein pensions, savings, and investments are shrinking, Social Security is rewarding later retirement, and benefits such as health insurance are devolving onto employees themselves, the stage is set for a sort of intra-cohort competition. Of necessity, a growing number of Early Boomers are holding onto jobs which would normally open up due to their retirement, or they are trying to return to work in an ever-shrinking job market in which Late Boomers struggle to get a foothold. The implications for Late Boomers are troublesome given the rising numbers who are at risk for poverty and homelessness.

The next two sections discuss the implications of the foregoing scenario with regard to women in midlife. Displacement seems to characterize the causes of homelessness in this population. If without dependent children, without disability, or below the age of 65, they are set adrift and remain unrecognized as needing assistance.

**Women at Midlife and Beyond – Pathways Into Homelessness**

As of 1990, older women living alone were identified as the fastest growing population group (Kasper, 1988 in Wagnild & Young, 1990). Unlike young, single mothers with children or elderly women, women in midlife have been disregarded...
Although included in studies of homeless women in general, older homeless women have yet to be the focus of large-scale empirical studies (Cohen, Ramirez, Teresi, Gallagher & Sokolovsky, 1997; Hightower, 2009; Sullivan, 1991).

The definition of the aged or older homeless person is a moving target within the literature. The National Coalition for the Homeless sets the lower age of older adult homelessness at 50 (National Coalition for the Homeless, 2009), but midlife and older adult homeless ages across studies were found to range from 40 to 65. Low-income women in midlife are especially susceptible to homelessness due to a lack of affordable housing should they be displaced due to separation or divorce, or suffer widowhood. External crises such as job loss and resulting eviction, or loss of a home due to fire or other calamity may also contribute to displacement (Casey, S. 2002; Hartman, D., 2002).

Older women have higher poverty rates twice that of older men, and older persons living alone are more likely to be poor than those living with families. (2009, DHHS Agency on Aging). They are more likely to be white and more at risk for homelessness than women with children. In a vignette entitled, “Local ‘Faces’ of Homelessness”, the 2009 annual Homeless Assessment Report of the U.S. Department of Housing and Urban Development cited anecdotal evidence from providers of homelessness services in central California, of a rise in the number of older single women seeking assistance. Most became single due to divorce or domestic violence, and many had recently lost jobs. Some were impacted by the home foreclosure crisis. The vignette noted that these counties have few services dedicated to aiding senior homeless women.
The foregoing data informed this researcher’s quest to learn more of the diverse courses the research subjects took into homelessness. This vanguard of vulnerable older homeless women deserves focus in academic research and attention from policy makers in order ensure thorough assistance for the numbers who will follow.

**Governmental and Social Safety Nets**

Low-income women in midlife who are without dependent children or severe disability are uniquely jeopardized should the threat of homelessness arise. By virtue of their age, they will fall outside the “safety net” of governmental and social services available to younger at-risk individuals and families, or people aged 65 and older, such as public assistance, affordable housing, and employment assistance (Butler, 1993; Hartman, D., 2002; Kisor, A. & Kendal-Wilson, 2002). Homeless persons aged 50 to 64 do not yet qualify for Medicare and other entitlements available to the homeless aged 65 and older, but they are subject to a job market that continues to phase out semiskilled and unskilled employment positions (Cohen, 1997; Gonyea, et al., 2010; Kisor & Kendal-Wilson, 2002; National Coalition for the Homeless, 2009). In its 2009 Employment and Homelessness Fact Sheet, National Coalition for the Homeless noted that single adults receive inadequate income and employment support from mainstream programs designed to help the homeless.

Lack of social support is a risk factor for homeless women in general (Hightower, 2009). Being single and disaffiliated from family also places older women outside the social safety net of human companionship. The homeless are frequently isolated and receive little social support, but informal social networks do exist among them, and
provide access to social support (Hwang, S., et al., 2009). In discussing creation of a
d service model stressing developmental growth and healing for homeless women, Brown
and Ziefert (1990) endorsed the benefits of woman-only groups. The groups were found
to alleviate loneliness and isolation and to reconnect homeless women to others and to the
community. The authors state, “…the journey through competence to empowerment is a
developmental group process that works to reconnect women to themselves and then to
others (p.13). The presence of a supportive social network is an integral element of
employment training and life skill programs such as Women’s Empowerment, where the
data for this study was generated.

As public policy focus becomes increasingly magnetized towards an aging
population, middle-aged women who are homeless or at risk for homelessness will only
grow further in need of acknowledgment and support. This was a driving force of the
present study, and underscored the importance of research of these women and how best
to support them in their pursuit of employment training programs.

Resilience as a Mediating Characteristic in Midlife and Beyond

Resilience facilitates one’s recovery from hardship and misfortune throughout life
(Wagnild & Young, 1993). It is of special significance in midlife and later years due to
the mental, emotional, and physical changes encountered during the aging process
(Klohn, Vandewater & Young, 1996). In a study of resilience among older women,
Wagnild & Young (1990) sought to identify qualities in elderly women who successfully
adjust to devastating losses. Twenty-four women between the ages of 67 and 92 were
interviewed. They overcame adversities that included loss of a spouse, a child,
employment, and loss associated with forced relocation. Using grounded theory, a qualitative research method used to inductively derive theory pertaining to a phenomenon, the authors identified internal and external sources of strength that arose in their scrutiny of the transcribed interviews. These were categorized into five themes, consisting of equanimity, perseverance, self-reliance, meaningfulness, and existential aloneness. These five themes are renamed the Resilience Core in a 2010 work by Wagnild, and form the basis for the present study.

In a discussion of women’s successful adjustment to midlife, Klohnen, Vandewater, and Young offered an analogous model in Block & Block’s (1980) concept of ego-resiliency, described as “the generalized capacity for flexible and resourceful adaptation to external and internal stressors” (Block & Block, 1980, as cited in Klohnen, et al., 1996, p. 432). Klohnen, Vandewater & Young viewed ego-resiliency as “an important personality resource that might enable individuals to competently and adaptively negotiate their lives under changing conditions, such as those of the midlife transition” (Klohnen, et al., 1996, p. 432).

Beyond discussion of resilience as a concept, the literature reveals differences among researchers as to whether it is a trait or a process. Polk (1997) encountered seeming confusion in her review of literature into the nature of resilience. She found disagreement among researchers attempting to measure the phenomenon due to what she viewed as inconsistent findings regarding the mechanism of resilience and theoretical constructs. She proposed further theoretical delineation to clarify unclear and outmoded
concepts. To this end, she applied concept synthesis in her literature review in order to acquire new insights.

Interestingly, the concept synthesis used by Polk (1997) shared features with grounded theory as used by Wagnild & Young (1990) in their study. Whereas Wagnild & Young came up with five elements of resilience, Polk derived four patterns of resilience that included a dispositional pattern, relational pattern, situational pattern, and philosophical pattern. These patterns do have correlates in several of Wagnild & Young’s (1990) resilience themes. In discussing a mechanism of resilience, Polk cited Newman’s (1992) observation that “…the unfolding of pattern occurs through the transformative nature of disorganizing experiences” (Polk, 1997, p.7). Adversity moves the individual to create change, and the four patterns work together as a mechanism, comprising a single active pattern distinguished as resilience.

Polk’s use of concept synthesis in arriving at the four patterns of resilience indeed resulted in a robust group of characteristics composing those constructs. However, many of those same characteristics are contained in the Resilience Scale™ instrument, a questionnaire developed by Wagnild, used in connection with measurement of resilience pursuant to the Resilience Core (Wagnild, 2010) construct. Although the Resilience Scale™ instrument was not used in the present study due to its scope and time constraints, this researcher found application of the Resilience Core elements appropriate for purposes of the study’s methodology, based upon its prior application in the study of older adults.
Polk (1997) observed little progress in the development of standardized and validated measures of either adaptive behavior or resilience, citing a major flaw in Wagnild & Young’s (1990) failure to reflect a broader understanding of the concept. She proposed that concept synthesis suggests resilience encompasses much more than Wagnild & Young’s five resilience themes. She criticized their measurement instrument, the Resilience Scale™, in failing to “… approach the theoretical range in the negative direction” (Polk, 1997, p. 4), thus lacking a measure of low resilience. She also found their study limited in its generalizability due to the fact that the findings were generated exclusively from older women. Later writing by Wagnild (2010), however, illustrates application of the study methodology to diverse populations.

While the present study did not make use of the Resilience Scale™ instrument, it was hoped that the results would provide some information on areas of low resilience in its target population based upon the comparative prevalence of themes that arose in correlation with the Resilience Core elements.

Jacelon’s (1997) literature review focused specifically on the trait versus process controversy as to resilience. Like Polk (1997), she found debate among researchers regarding a mechanism or process of resilience. Similarly, Jacelon had some criticism of Wagnild & Young’s (1990) study in that it focused on elderly women only, and that study participants were chosen prior to the interviews and not as theory arose from the data. However, Jacelon acknowledged that Wagnild & Young’s 1993 study testing the Resilience Scale succeeded in operationalizing the five resilience themes.
Complementing Polk’s citation of Newman (1992), who observed “…the transformative nature of disorganizing experiences” (Polk, 1997, p.7), Jacelon included discussion of articles by Fine (1991) and Flach (1988) who both viewed the process of resilience as a course in which the individual labors from disorganization to organization. Fine’s two-phase process of resilience includes mitigation of the stressor, and a reorganization phase in which the individual comes to terms with a new reality. Flach characterized adversity or a “major shift in life” as a “bifurcation point” (Jacelon, p. 127). Jacelon encouraged development of methods to both assess and improve resilience in medical patients. In the present study, this researcher has taken formative steps in application of the author’s initiative to a population of middle-aged homeless women in an employment training program – individuals whose inherent resilience can be enhanced for positive, life-changing outcomes.

Aging adults are faced with multi-level challenges to their wellbeing. Beginning in midlife, these can include changes in physical functioning and cognition, and external stressors such as the death of a spouse or aging family members and friends, and forced retirement or layoff with attendant reduction in income. Resilience features prominently in how these changes are met and dealt with. (Wagnild & Young, 2003). Wagnild & Young define resilience as the ability to recover quickly from setbacks. They view it as personality characteristic that promotes the ability to cope with stress and adapt to unwelcome life changes – the ability to bounce back from adversity. It as “an enduring yet fluid personality characteristic that enhances individual adaption and positively influences the process of successful aging” (Wagnild & Young, 1993, as cited in Wagnild
& Young, 2003). The present study seeks to discover themes of resilience in middle-aged homeless women, a still understudied population.

Resilience and Aging in Low Income and Homeless Adults

Resilience is also recognized as a personality characteristic that enables aging homeless women to cope and to persevere on the journey out of homelessness. Gibeau’s 2001 paper describing the Committee to End Elder Homelessness features impressions of homeless shelter workers from their work with older adults. A Boston shelter worker interviewed for her perceptions on the impact of aging on homeless adults remarked, “I think I have learned how resilient people are (p. 16).” Johnson (1999) and Casey (2002) recognized that homeless women’s response to their daily challenges is very much dependent upon inner strengths, values, and having goals and the determination to reach them. The theme of resilience also emerged from case studies conducted by Butler (1993) of 11 middle-aged homeless women. “Day-to-day life was hard, and it was with resiliency that the women kept going, doing what they needed to do, generally with good humor” (p. 399).

In a 2006 review of literature on resilience in homeless adults, Jones (2006) identified resilience as a particularly relevant concept in relation to the risks and challenges with which they contend. Recognizing elements of resilience in homeless adults who access service programs may positively contribute to their health, quality of life and engagement with others. Jones notes the need for research with regard to exactly how resilience bolsters coping skills and aids in the adjustment and well-being of homeless adults. (Christopher, 2000, as cited in Jones, 2006). Butler (1993) cited the need
for more research on how homeless women cope from day to day, and how their beliefs and values impact their decision-making processes and actions (Koegel, 1986 in Butler, 1993).

Data from the preceding articles was useful in guiding this researcher to pursue a descriptive study that would enable themes of resilience to come forth and be recognized in the words of middle-aged homeless women themselves. Use of grounded theory technique and content analysis in relation to the Resilience Core (Wagnild, 2010) elements provided a vivid portrayal of the women’s resilience characteristics.

Ageing and Homelessness: Intersections of Adaptation and Resilience

Literature regarding resilience in homeless women of any age is small relative to that discussing resilience in aging adults in general. What comes to light in reviewing both sets of literature, however, is that resilient individuals of both groups share traits that enable them to adapt to unwelcome circumstances and from them create a meaningful life.

Meaningfulness is one of five themes that Wagnild & Young (1990) identified in a qualitative study undertaken to better understand characteristics of older women who had successfully adjusted to a major loss. The women were able to find meaning in their experiences and it gave them a new perspective going forward. Langer’s 2004 discussion of strengths perspective counseling ties Wagnild & Young’s (1990) meaningfulness to spirituality, recognizing that the ability to thrive despite great adversity “reflects remarkable resiliency and a spiritual anchor” (p. 614).
Through a series of interviews undertaken to discover sources of personal strength and meaning that propelled women to overcome homelessness and other trying life challenges, Montgomery (1994) interviewed seven homeless or formerly homeless women nominated by shelter staff as individuals whose experience with the hardships of homelessness had either inspired her or taught her about living with adversity. Strengths identified from the interviews were categorized as personal, interpersonal, and transpersonal. Montgomery further characterized the women’s path out of homelessness as “swimming upstream” (p.38).

Personal strengths included stubborn pride, positive orientation, moral structure, and clarity of focus and stoic determination. Interpersonal strengths included participation in community, positive perception by others, opportunities to contribute, unity and bonding, and commitment to personal relationships. Transpersonal strengths included religious beliefs, rationality, being tested through trial, creation of self, and finding purpose in helping others (Montgomery, 1994).

There is a striking similarity in the strengths Montgomery identified in homeless women, and the characteristics of resilience identified by Wagnild & Young in their 1990 study of resilience among older women, and again by Young in her 2003 study of resilience and successful aging among low and high income older adults.

The 1990 study involved audiotaped interviews of 24 women who had weathered a major loss such as death of a close family member, loss of employment, or a downturn in health. Wagnild categorized the strengths that brought the women through into internal and external sources. Among the internal strengths were positive comparison with others,
belief in self, determination, a sense of humor, and faith in God. External sources included relationships with family and friends, and meaningful work or hobbies.

In addition, five themes resounded consistently across the interviews:

- “A purposeful life: the realization that life has purpose and the valuation of one’s contributions.
- Perseverance: the act of persistence despite adversity or discouragement.
- Equanimity: a balanced perspective of one’s life and experiences.
- Self-reliance: a belief in oneself and one’s capabilities.
- Existential aloneness (Coming home to yourself): the realization that each person’s life path is unique: while some experiences are shared, there remain others that must be faced alone.” (Wagnild, 2010).

These five themes were again used to describe resilience in Wagnild’s 2003 study in relation to low income and successful aging. The author hypothesized that there would be non-significant relationships between resilience and income, and significant, positive relationships between resilience and indicators of successful aging such as good health, attitude and general life satisfaction whether high or low income. Sample group 1 was composed of low income older adults in public housing. Sample groups 2 and 3 were randomly selected community-dwelling older adults, who were further divided into low income and high income subgroups. Sample 1 was studied for the relationship of resilience to morale and life satisfaction, and sample 2 for the relationship between resilience, life satisfaction, and morale. Sample 3 was studied for the relationship between resilience and health promoting behaviors that indicated successful aging.
Low-income respondents in all groups were found more likely to be women. They reported poor to fair health, had less education, and were unmarried. Income level did not significantly impact resiliency in sample 2, but low income did correlate with lower resilience in sample 3. This finding fails to confirm that lower income always results in lower resilience. The author stresses that although lowered resilience may be correlated with older women who are widowed, in poor health, and of low income, inherent elements of resiliency can be enhanced with attention, care and support. This finding has encouraging implications for service providers to low income women who are pursuing employment training and careers to support stable housing. It is for this very reason that the researcher chose to study resilience in women where aging and homelessness meet, and to use Wagnild’s (2010) Core Resilience model to identify and measure resilience in the research subjects.

Mitigating Barriers to Employment and Risk of Homelessness

Middle-aged homeless women are subject to age and sex discrimination, as well as discrimination by virtue of their homeless status. Age discrimination was reported by two of the research subjects in Butler’s 1993 case study undertaken to shed light on the service needs of middle-aged women without dependent children. Another research subject lamented the lack of credibility she felt she had due to her poverty and homelessness, stating, “You have no credibility when you are poor. When you are homeless, there is more discrimination than ever from my former illness, you have no credibility on earth” (p. 403). Employment training programs such as Women’s Empowerment deal directly with the barriers to employment discussed below. It is
unknown to this researcher whether any Women’s Empowerment program participants experienced age or sex discrimination subsequent to program completion.

Barriers to employment among the homeless can include lack of regular transportation, gaps in formal education, and a lack of skills to enable them to interface with the job market. In addition, they may have problems managing stress and need coaching in relation to social interaction (Long, Rio & Rosen, 2007). Studies of government-funded job training programs for the homeless found that successful programs include access to a variety of service together with housing, in order to help clients overcome barriers to employment (National Coalition for the Homeless, 2009).

Age discrimination is an additional barrier to employment for middle-aged women. In her study of the lives of middle-aged, single homeless women, Butler (1993) interviewed 11 homeless or formerly homeless women in the Seattle area, two of whom experienced overt age discrimination. Butler recommended education and training programs targeted at middle-aged women. Other study findings stressed the need for homeless shelter programs to include job search programs and networks with community employment services (Johnson, 1999).

Risk of homelessness can be mitigated by early intervention with services that support these women in remaining employed and maintaining housing. Casey (2002) learned from her case studies of homeless single women that the most successful model included, among other things, a strong emphasis on referral to employment and training programs and support for education.
The 2009 and 2010 Homeless Employment Reports prepared by Sacramento Steps Forward are notable for their findings with regard to desire to work expressed in the survey results upon which the Reports are based. Although 90% of respondents did not currently work, the same percentage expressed a strong desire to work, either full or part time. They also desired to return to school to receive additional education and training. The incentive to overcome barriers by pursuing education, job training, and employment has been most evident to this researcher as she has volunteered to mentor Women’s Empowerment program participants. Data regarding barriers to employment for middle-aged homeless women was useful to this researcher in learning more about the challenges faced by the research subjects and how aspects of resilience may assist them in transcending these barriers.

Conclusion

Two themes of interest in reviewing the literature were those of a current need for services to homeless families with children, and an anticipated growth of homelessness among middle-aged adults in the coming decades. The former population is well-documented among research articles, whereas the latter is not so well served. This is also reflected in the minimal literature available regarding middle-aged homeless women. The existing literature recognizes their inability to access the safety net of services available to other at-risk homeless populations, but also their strengths, identifying the importance of resilience in their daily existence.

Wagnild and Young’s 1990 study outcomes with regard to resilience in successfully aging older adults, and Wagnild’s 2003 study outcomes regarding high and
low income older adults, confirmed for this researcher the role that recognition and
couragement of resilience in middle-aged homeless women could play in programs
providing job skills training, helping increase their chances for success in acquisition and
retention of employment. Given their compromised financial circumstance at this stage of
their lives, coupled with the documented risks of elder female poverty, these women can
benefit from reinforcement of their inner strengths.

The next chapter describes the research design for this study, and the materials
and methods used to discover Resilience Core (2010) elements in the target population.
Chapter 3

METHODOLOGY

Foundational literature for this thesis emphasized the need for researchers to pursue studies that will give aging homeless women a voice to speak of their own experiences and needs (Butler, 1993; Paradis, 2000; Casey, 2002; Hightower, 2009). In response, this exploratory descriptive study used a qualitative design to examine unobtrusive data in the form of biographies – technically autobiographies – for themes of resilience in homeless women between the ages of 45 and 65 who participated in a Sacramento area employment training program, Women’s Empowerment. The program helps homeless women build the skills needed to return to work and maintain stable housing. The research questions below were posed in order to better understand how resilience works in the lives of middle-aged homeless women to enable them to be “competent copers” (Paradis, 2000, p. 855), and how resilience supports them in their drive to participate in and complete an employment skills training program.

As a past volunteer mentor to program participants, this researcher learned that participants wrote biographies prior to graduating from the program. For purposes of this study, the researcher arranged with program providers to obtain biographies of past program participants between the ages of 45 and 65, pursuant to the study definition of middle-age. Anonymity of the authors was assured by removal of their names. Participants wrote their biographies guided by a 6-question template that asked them when and where they were born, what their childhood was like, what difficult thing or
things happened to them, what they learned from those experiences, and who they will be five years from now, and what they will be doing.

The following questions guided the research performed on these materials:

1) Do the middle-aged homeless women who wrote the biographies exhibit the same Resilience Core (Wagnild, 2010) elements as successfully aging older adults, as defined by Wagnild & Young:
   - “A purposeful life: the realization that life has a purpose and the valuation of one’s contributions.
   - Perseverance: the act of persistence despite adversity or discouragement.
   - Self reliance: a belief in oneself and capabilities.
   - Equanimity: a balanced perspective of one’s life and experiences.
   - Existential aloneness (or ‘coming home to yourself’): the realization that each person’s life path is unique; while some experiences are shared, there remain others that must be faced alone.”

2) Which Resilience Core (Wagnild, 2010) elements are strongest in the sample population of middle-aged homeless women who wrote the biographies? Which are weaker?

3) Do the middle-aged homeless women who wrote the biographies exhibit qualities of resilience in addition to those identified in the Resilience Core characteristics?
Research Design and Approach

Qualitative research was chosen for this study, as it is conducted in a “…natural real life setting” (Gray, 2004, p. 320) in an attempt to understand how and why events occur, integrating the “…motivations, emotions, prejudices and incidents of interpersonal cooperation and conflict” (Charmaz, 1995, in Gray, 2004, p. 320). It can supply complex features of events and experiences that cannot easily be conveyed with statistical methods commonly used in quantitative research. The biographies are vignettes that detail the women’s own journeys into homelessness and their determination to change their lives for the better. Therefore, qualitative research was felt to be appropriate for the research of these materials.

Grounded theory is a qualitative research method that uses systematic procedures in order to inductively derive a theory pertaining to a phenomenon. Its purpose is to construct theory that is “…faithful to and illuminates the area under study” (Strauss & Corbin, 1990). In grounded theory, the researcher is knowledgeable of the area being studied, but is not armed with “…prior assumptions about hypotheses, research questions, or what literature should underpin the study” (Gray, 2004, p. 330). Rather than beginning with a theory, an area of study is chosen and relevant aspects surface as research progresses. A grounded theory “…is inductively derived from the study of the phenomenon it represents” (Strauss & Corbin, 1990, p. 23).

The five characteristics of resilience that came to be known as the Resilience Core (Wagnild, 2010), were initially identified by Wagnild & Young in their 1990 qualitative study of 24 women ranging in ages from 67 to 92 years whom they interviewed in order
to discover characteristics that enabled them to successfully adjust to major loss. Using grounded theory, they transcribed data from interviews and coded it into defined categories, then organized it into broad areas relating to interview questions. Theoretical properties came about from comparing responses to interview questions. These were then refined into themes – meaningfulness, perseverance, self reliance, equanimity, and existential aloneness, which arose continually across interview questions and between participants (Wagnild & Young, 1990). These themes were later named The Resilience Core in a manual developed by Wagnild for researchers administering The Resilience Scale instrument (Wagnild, 2010). Wagnild describes in the Resilience Scale User’s Guide (2010) how these elements were used in development of the Resilience Scale, noting that it has been used on populations ranging in age from adolescents to the very old. She noted that it is “…useful for a wide range of ages and socioeconomic groups…” (p.24).” Due to the scope and time constraints of the present study, this researcher did not make use of the Resilience Scale instrument, but rather used the Resilience Core elements in guiding the explanation of secondary data as well as expanding their application to a unique population, middle-aged homeless women.

In contrast to grounded theory, a researcher using content analysis identifies classes or categories in data but does this pursuant to criteria of selection established prior to analyzing the data (Gray, 2004). This researcher recognized the Resilience Core (Wagnild, 2010) elements as criteria of selection that could be used as the foundation for identification classes and categories of data pursuant to a grounded theory approach. As the Resilience Core elements were themselves the product of grounded theory work, the
use of both content analysis and grounded theory was believed appropriate, given the intention to expand application of the Resilience Core into research regarding the chosen research subjects.

The present study did not use grounded theory technique in order to construct a brand new theory, but rather used the theory’s method of allowing themes to arise in the biographies in relation to resilience. The themes were then correlated with Resilience Core (Wagnild, 2010) elements in order to identify areas of strength and weakness in the population studied. Theoretical sensitivity, “… the attribute of having insight, the ability to give meaning to data…” (Strauss & Corbin, 1990, p. 42) was strengthened through the researcher’s study of diverse literature, and enhanced by her knowledge of the Women’s Empowerment program as a volunteer mentor to program participants.

Inter-Judge Reliability

Validity of methodology was accomplished by application of a two-part inter-judge reliability exercise performed by the researcher and a Women’s Empowerment staff member. For the first part of the exercise, the staff member was provided with a definition of resilience. The researcher and staff member then examined the same five biographies for themes of resilience pursuant to the definition provided. The findings were compared. The researcher and staff member identified the same themes in the five biographies 94.1% of the time. For the second part of the exercise, the researcher provided the staff member with a list of the five Resilience Core (Wagnild, 2010) elements. The researcher and the staff member examined the same five biographies in order to identify Resilience Core elements. They identified the same Resilience Core
elements 88.9% of the time. The percentage difference between the researcher and staff member in the identification of themes of resilience and Resilience Core elements is likely attributable to the researcher’s immersion in literature discussing resilience.

Population, Setting and Sample Population

The researcher obtained 40 biographies of women between the ages of 45 and 65, who participated in an 8-week employment training program offered by Women’s Empowerment, a nonprofit agency whose mission is to help homeless women acquire the skill set necessary to obtain employment and acquire and maintain housing. The specified age range was chosen due to a lack of scholarly or public policy attention to increasing risks of homelessness among middle-aged and older women (Kisor & Kendal-Wilson, 2002), their increased chances of poverty as they age (Hill, 2000; Hightower, 2009), and an anticipated increase in midlife homelessness in the vast Baby Boomer population (Culhane, Metraux & Bainbridge, 2010).

A Women’s Empowerment program staff reviewed the files of program participants and collected 40 biographies of women between the ages of 45 and 65 that were stored on a computer. Prior to printing the Biographies for the researcher’s use, names and other identifying information were replaced with a pseudonym in order to retain anonymity.

Sampling, Collection and Tabulation of Data

The biographies were examined for themes of resilience based upon the researcher’s knowledge of resilience from her reading of the literature review materials on the subject. Any such language was marked through using a highlighter. This
language was then correlated with Resilience Core (Wagnild, 2010) elements. The specific elements were notated on the biography sheet.

A succession of biographies was examined until it was found that no new or unique language arose in relation to any of the Resilience Core (Wagnild, 2010) elements. Attainment of theoretical saturation was determined pursuant to methodology developed by grounded theorists such as Glaser & Strauss (1967) and Strauss & Corbin (1990). Theoretical saturation was reached after examining 25 Biographies.

Data Analysis Procedure

The researcher used a chart and diagrams to organize data that arose from the biographies during research. A simple table (Appendix C) was used to record the existence of Resilience Core (Wagnild, 2010) elements corresponding to the biographies. This table provided a visual perspective of the Resilience Core elements derived from the biographies, and a clear illustration of the elements most present among program participants, and those that were sparse or lacking. Visual representations such as charts enable the researcher to perceive relationships between concepts (Strauss & Corbin, 1990), and also assist in illustrating the relationships between the phenomenon researched and the conditions discussed in the literature review.

The next chapter details the results of the analysis, followed by a discussion of these findings in relation to the literature.
Chapter 4

RESULTS AND ANALYSIS OF THE DATA

Biographies written by a group of program participants were examined for themes of resilience. The study findings will be offered to Women’s Empowerment, the site that provided the biographies for this research. Forty biographies of Women’s Empowerment program clients were provided to the researcher for examination. Twenty-five were examined, pursuant to Elements of content analysis and grounded theory were applied in order to discover themes of resilience and subsequently, correlation of these themes with the 5 Resilience Core (Wagnild, 2010) characteristics. The Resilience Core characteristics functioned as criteria of selection, guiding the researcher in ascertaining themes of resilience within the biographies. These characteristics were themselves a product of grounded theory research performed by Wagnild & Young in their 1990 study of older adults who had successfully adjusted to a major loss. The researcher deemed this method appropriate for application to a population of middle-aged homeless women who had sustained major loss in suffering homelessness and unemployment.

The first section discusses data related to the initial research question, inquiring as to whether middle-aged homeless women who participate in an employment training program exhibit the same Resilience Core (Wagnild, 2010) elements as successfully aging older adults.

The Resilience Core in Middle-Aged Homeless Women

The middle-aged homeless women who completed the biographies exhibited the same Resilience Core (Wagnild, 2010) elements as successfully aging older adults, if in
varying degrees. More importantly, they exhibited many of the same themes of resilience as did the research subjects in Wagnild & Young’s 1990 study of successfully adjusted older women, albeit due to different circumstances. For instance, when asked how she managed after losing her husband just 6 months prior to her interview, an elderly woman replied, “… I tell myself it’s gotta be. You have to be able to accept things” (Wagnild & Young, 1990, p. 253). In the present study, the writer of biography No. 7 lost a child. She wished that God hadn’t taken her child, nor did she feel that she learned anything from the experience, but stated, “it is what it is.” (Personal communication from biography #7, 2010). Both examples reflect the theme of Equanimity, a balanced perspective as to the events in one’s life.

In terms of perseverance, an older woman in Wagnild & Young’s 1990 study had suffered a stroke and was still dealing with balance and memory problems at the time of her interview. She spoke of simple determination to keep on going, stating that determination was the thing that got her through. This perseverance is mirrored in the writer of biography No. 16 in the present study, who lost a leg in an accident while in an addiction program. She wrote that she returned to her program, and “… picked up where she left off, staying positive and strong” (Personal communication from biography #16, 2010).

Though perseverance did not figure prominently among the themes exhibited by the middle-aged homeless women in the present study pursuant to the Resilience Core (Wagnild, 2010) elements, Wagnild & Young (1990) characterized perseverance as “… a willingness to continue the struggle to reconstruct one’s life and to remain involved”
(p. 254). In this light, all of the women in the present study exhibited perseverance in their completion of the Women’s Empowerment program.

Of note in Wagnild’s 2003 study of resilience and successful aging comparing resilience in low and high income older adults, is her reference to one of Barusch’s 1997 study findings related to successful aging among low income women. The ability to view oneself as fortunate irrespective of one’s material circumstances was found to be an aspect of successful aging among low income women (Barusch, 1997, as cited in Wagnild, 2003). Reading Barusch’s article revealed that although most of the women characterized themselves as fortunate and blessed rather than old and poor, women who were homeless did not share this view.

Arguably, the writings of several women in the present study impart sentiments of good fortune or being blessed, particularly in relation to the Resilience Core (Wagnild, 2010) element of Equanimity. For instance, the writer of biography No. 18 stated, “… at the great age of 51 I feel blessed and highly favored” (Personal communication from biography #18, 2010), and the writer of biography No. 12 stated that she learned the most from homelessness, as it ultimately led her to Women’s Empowerment.

The next two sections address the second research question, which seeks to identify the key or strongest Resilience Core (2010) elements in the sample of middle-aged homeless women who wrote the biographies, and in contrast, those elements that are weaker or least prevalent.
Key Elements of Resilience in the Sample Population

In beginning this discussion, it should be stated that the data were derived from biographies the research subjects wrote pursuant to a template (Appendix B) containing questions that might be considered “leading” in terms of the subjects’ possession of resilience. This is nowhere more evident than in relation to the Resilience Core (Wagnild, 2010) element, A Purposeful Life, previously called Meaningfulness, in Wagnild & Young’s 1990 study of resilience among older women, and Wagnild’s 2003 study of resilience and successful aging. The biography template question asks, “Who are you five years from now, and what will you be doing?” It could be argued that the very act of pursuing and completing the Women’s Empowerment program while meeting the daily challenges of homelessness denotes a purposeful life.

Table 1:

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>A purposeful life - the realization that life has a purpose, and the valuation of one’s contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>She will earn a college degree and engage in social work with a passion for families</td>
</tr>
<tr>
<td>2</td>
<td>She will earn a college degree in Business Management</td>
</tr>
<tr>
<td>3</td>
<td>She will finish school or be successful in her career; she will be happy; she will spend time with her grandchildren</td>
</tr>
<tr>
<td>5</td>
<td>Her religious faith</td>
</tr>
<tr>
<td>6</td>
<td>She will own her own home; she will be a practicing, loving Christian</td>
</tr>
<tr>
<td>8</td>
<td>She will have a job as a house monitor; she will own a recovery house and a homeless shelter</td>
</tr>
<tr>
<td>9</td>
<td>She will own her own home; she will work for FTB or IRS; her children will be in her life again; she will be healthy</td>
</tr>
<tr>
<td>10</td>
<td>Her child and her two grandchildren are the shining stars in her life; she will go to school and help other women through homelessness</td>
</tr>
<tr>
<td>11</td>
<td>To give, help, and love others inspires her and brings her joy; she will be a shoemaker for adults and children</td>
</tr>
<tr>
<td>12</td>
<td>She wants a job she enjoys, a nice home, and loving relationship; she wants to advocate for homeless women</td>
</tr>
<tr>
<td>13</td>
<td>She sees herself with her own home, a job, and a grandchild</td>
</tr>
<tr>
<td>14</td>
<td>She was brought up on the word of God, which is still embedded in her heart and the way she lives; she looks forward to earning a 6-figure income; she looks forward to watching her grandchildren become adults</td>
</tr>
<tr>
<td>15</td>
<td>She found meaning in art, books, writing, music, nature, and the sense of being on a spiritual quest. Her children give her life a joyful sense of meaning. She wants to be a self-respecting,</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>16</td>
<td>Her past work history and small disability have led her to want to be helpful to those going through the same things she has experienced</td>
</tr>
<tr>
<td>17</td>
<td>She wants to work in a career she loves, own a small house with lots of dogs, and have a boyfriend who is younger than she is</td>
</tr>
<tr>
<td>18</td>
<td>She will have a restaurant and catering business; her children are an honor and a pleasure in her life</td>
</tr>
<tr>
<td>19</td>
<td>God returned her children to her when he knew she was ready; she wants to own a bakery; she will return to school and get her degree</td>
</tr>
<tr>
<td>20</td>
<td>She hopes to own a home and construction business again; she wants to help other homeless people</td>
</tr>
<tr>
<td>21</td>
<td>She will graduate with a Master’s Degree in Social Work and will be Director of a nonprofit</td>
</tr>
<tr>
<td>22</td>
<td>Her passion is writing poetry</td>
</tr>
<tr>
<td>23</td>
<td>She will begin her career and move into her own home</td>
</tr>
<tr>
<td>24</td>
<td>She wants to graduate from college. She will sell her own art, in her own Avon store; she will be together with her grandchildren</td>
</tr>
<tr>
<td>25</td>
<td>Reading is her passion, and sustains her to this day; she will work in a library or go to school</td>
</tr>
</tbody>
</table>

Twenty-three of the 25 research subjects detailed specific plans for their futures, or at minimum conveyed a passionate interest in a hobby or a strong religious faith or sense of spirituality that kept them going. One admitted that she did not know where she would be in 5 years, and another did not answer the question.

Wagnild (2010) stated that having a sense of purpose is probably the most important resilience characteristic, and serves as the basis for the other 4 Resilience Core elements. Themes relating to a purposeful life and meaningfulness were indeed the most prevalent feature among the 25 biographies, and therefore the strongest Resilience Core characteristic in the women. Eighteen women wanted careers, and 11 of those women specified the careers they desired. Six of the women wanted to own their own businesses. Nine of the women intended to return to school for career training or to earn degrees. Seven of the women expressed interest in careers helping others who are homeless.

Career or employment-oriented goals were anticipated research findings, given the nature of the Women’s Empowerment program. Nevertheless, the 2009 and 2010
Homeless Employment Reports of Sacramento Steps Forward reflected a desire for employment, education and training in 90% of its homeless survey respondents. Among Women’s Empowerment biographies where pursuit of a career was not indicated, life purpose and meaningfulness centered in home ownership, a hobby, or the presence of children or grandchildren.

The next most prevalent theme that arose from the research correlated with the Resilience Core element, Equanimity. This theme implies a balanced perspective of life and experiences, an understanding that life is neither all good nor all bad, and an ability to draw on one’s own experiences and wisdom as well as that of others (Wagnild & Young, 1990; Wagnild, 2010).

Table 2:

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>Equanimity – a balanced perspective of one’s life and experiences</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>She reflects on her mistakes, recognizes that she tried to fill gaps in her life by changing careers, but she still was not happy</td>
</tr>
<tr>
<td>2</td>
<td>She reflects on her loss of self and independence in family roles, loss of parents, separation from children, loss of spouse; she feels inner peace and devotion; adoptive parents’ love still inspires her</td>
</tr>
<tr>
<td>3</td>
<td>She reflects on running away from her family and from her own life</td>
</tr>
<tr>
<td>4</td>
<td>Recognizes upbringing of love and privilege, but also lack of rules and supervision; she recognizes her family’s closeness was something many families did not have</td>
</tr>
<tr>
<td>7</td>
<td>She wishes God hadn’t taken her child, she doesn’t feel she learned anything from that experience, but “it is what it is”</td>
</tr>
<tr>
<td>8</td>
<td>Endured sexual abuse and drug abuse. She learned that not all men are bad; she encourages others; “Let go, let God”; she will be remembered for her positive attitude</td>
</tr>
<tr>
<td>9</td>
<td>Her childhood was a struggle, raped by stepfather, mother did not believe her. Her father came into her life when she was 13 and helped her become the strong woman she is today, and to see that she can overcome anything put in her path</td>
</tr>
<tr>
<td>11</td>
<td>She reflects on the loss of her parents and the rape of her daughter. She is still inspired by her parents’ teaching of bonding, sharing, caring, giving to others; forgiveness and love bring her peace</td>
</tr>
<tr>
<td>12</td>
<td>She has learned the most from homelessness, which led her to Salvation Army and to Women’s Empowerment</td>
</tr>
<tr>
<td>13</td>
<td>She lost her mother in her 6th month of sobriety; reflects on her mother, a strong, independent, spiritual woman; she will be remembered as being willing to live life on its own terms</td>
</tr>
<tr>
<td>15</td>
<td>She reflects on a 20-year pattern of co-dependent relationships with abusive men, which has led her to value herself</td>
</tr>
<tr>
<td></td>
<td>Reflections</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>16</td>
<td>She reflects on the positive influence of her step-father; she has learned to stay connected to family and other support systems, to ask for help if needed, and to be patient with family because they need to heal from the past.</td>
</tr>
<tr>
<td>17</td>
<td>She reflects on past patterns of drug and alcohol abuse, cycles of jobs, new relationships, new locations.</td>
</tr>
<tr>
<td>18</td>
<td>At age 51, she feels blessed and highly favored; her mother gave her a passion for cooking; a teacher from her youth still inspires her, taught her how to see things positively in life and people; Women's Empowerment taught her that change will come, and it has.</td>
</tr>
<tr>
<td>20</td>
<td>Her sister has inspired and supported her on her journey to greater things; she has learned that bad things inevitably happen, but she can overcome them and things usually get better.</td>
</tr>
<tr>
<td>21</td>
<td>She reflects on being valedictorian of her 6th grade class and how people listened to her. This memory makes her smile and people still listen when she speaks; she has learned that abuse was not her fault, and not to tolerate or accept it; counseling has provided her with renewed self-esteem.</td>
</tr>
<tr>
<td>22</td>
<td>Reflects on extreme neglect in childhood; it took her awhile to realize she had met her prince charming but God helped her through and they are giving it another try.</td>
</tr>
<tr>
<td>23</td>
<td>Although her childhood was not very good, she fondly remembers vacations at her grandmother’s home; through all of her tough experiences, she has learned that she can get through almost anything.</td>
</tr>
<tr>
<td>25</td>
<td>She reflects that her childhood was mostly happy, although she sometimes felt like an outsider from her family; she has learned that life goes on and if we are lucky, it picks up speed on the way down hill.</td>
</tr>
</tbody>
</table>

Four of the 6 biography template questions led the women to unfold their stories. The questions were, “what was your childhood like?”, “what did you like as a child that still inspires you today?”, “what difficult thing or things have happened to you?”, and “what did you learn from those experiences?”

Nineteen of the 25 women exhibited candor and perceptiveness in reflecting on their lives, recognizing both good and bad. Negative themes of drug and alcohol abuse, childhood neglect, and physical or sexual abuse were present in almost one-half of the biographies. Themes of loss were also notable. More than half of the women had experienced loss of parents, children, or spouses through death. Several were separated from their children due to drug abuse. Despite these trials, the women conveyed a broad view of their life experiences. They were able to draw on the foundational teachings, inspiration, and encouragement of family members and teachers. Some were able to
reflect on less than perfect childhoods and dysfunctional upbringings that led them to unwise coping behaviors such as drug and alcohol abuse. Others reflected upon unhealthy or absent role models, or abuse, that brought about low self-esteem and later cycles of abusive relationships.

Table 3:

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>Perseverance - the act of persistence despite adversity or discouragement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>She survived drug abuse</td>
</tr>
<tr>
<td>2</td>
<td>She is aware of her strength and endurance in taking the road less traveled</td>
</tr>
<tr>
<td>4</td>
<td>She overcame drug use after 32 years</td>
</tr>
<tr>
<td>5</td>
<td>She has focused on her faith through her many challenges</td>
</tr>
<tr>
<td>6</td>
<td>She is a recovering addict</td>
</tr>
<tr>
<td>8</td>
<td>She is a recovering addict</td>
</tr>
<tr>
<td>9</td>
<td>She has learned that no matter what is put in front of her, she can overcome it; what doesn’t kill her only makes her stronger</td>
</tr>
<tr>
<td>13</td>
<td>She has learned she could and would remain sober</td>
</tr>
<tr>
<td>16</td>
<td>After being homeless for 5 years, she got clean from drug addiction. Just shy of 90-days sobriety, she sustained multiple injuries and lost a leg. She returned to her addiction program and picked up where she left off, staying positive and strong</td>
</tr>
<tr>
<td>17</td>
<td>She has overcome overwhelming personal difficulties; she is no longer a victim, but is victorious. She stands on the shoulders of all women survivors who pressed on despite their circumstances</td>
</tr>
<tr>
<td>19</td>
<td>She surrendered her life to God through a recovery program; she and her family never gave up on finding one another</td>
</tr>
<tr>
<td>21</td>
<td>No more drugs, alcohol, cigarettes, violence, or rage – just peaceful serenity since 2006</td>
</tr>
<tr>
<td>22</td>
<td>She never gave up on her belief in God and in true love</td>
</tr>
<tr>
<td>23</td>
<td>Through everything, she has endured, and never gave up on making herself better</td>
</tr>
</tbody>
</table>

Perseverance arose as the third key element of resilience in the biographies.

Of the 14 women from whose biographies arose themes of perseverance, 8 were recovering addicts. One woman just shy of 90-days sobriety suffered an accident in which she sustained multiple injuries and lost a leg. She returned to her recovery program, “… and picked up where she left off, ‘staying positive and strong’….” (Personal communication from biography #16, 2010). The other women voiced themes of strength and endurance, religious faith, overcoming, and never giving up on oneself.
Although outside the scope of the biographies, the theme of perseverance could well apply in the lives of each of the research subjects in their participation in and completion of the Women’s Empowerment program.

The foregoing findings regarding key elements of resilience corroborate Johnson’s (1999) and Casey’s (2002) recognition of the importance of inner strengths, values, and goals in meeting the challenges homeless women face. The next section discusses Resilience Core (Wagnild, 2010) elements whose themes arose to a much lesser degree.

**Self-Reliance and Existential Aloneness – Works in Progress**

Self-Reliance and Existential Aloneness were the themes that arose least frequently among the biographies. Themes of self-reliance were evident in 11 of the 25 biographies.

Table 4:

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>Self-Reliance – a belief in oneself and one’s capabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>She was neglected by her mother and step-father, she and her siblings raised themselves</td>
</tr>
<tr>
<td>8</td>
<td>She is a survivor and a strong woman</td>
</tr>
<tr>
<td>9</td>
<td>She raised 3 children by herself</td>
</tr>
<tr>
<td>11</td>
<td>She learned how to cook early in life; she raised her children by herself</td>
</tr>
<tr>
<td>12</td>
<td>She knows she will be alright the rest of her life</td>
</tr>
<tr>
<td>14</td>
<td>After becoming pregnant at age 15, she gave the child to her mother and decided one child was enough unless she married before age 30, so she stopped</td>
</tr>
<tr>
<td>15</td>
<td>She is working to develop greater self-reliance</td>
</tr>
<tr>
<td>16</td>
<td>She has learned to take care of herself</td>
</tr>
<tr>
<td>17</td>
<td>In a moment of clarity, she asked for help and within a week was admitted to a recovery program; “I am a legend in my own mind, and what you think of me is none of my business”</td>
</tr>
<tr>
<td>21</td>
<td>Both of her parents worked, so she had to run the house, cook and clean, and take care of her younger brothers</td>
</tr>
<tr>
<td>24</td>
<td>She raised her 5 children all by herself, without any support or money from her husband</td>
</tr>
</tbody>
</table>
These women’s earlier lives left them no choice but to care for themselves, their siblings, or their children. One raised herself due to parental neglect. Another ran the house and cared for her younger brothers because both parents had to work. Two other women raised their children on their own later on in life, one of them stating that she had learned to cook early in life. Other examples of self-reliance were seen in the biographies of 4 other women that affirmed a new sense of self-confidence. One woman declared that she is a survivor and a strong woman. Another stated that she has learned to take care of herself, and another that she is working to develop greater self-reliance. Another stated that she knows she will be alright the rest of her life.

The same biography template questions that drew forth themes of Equanimity were also a catalyst for reflection that conveyed the theme of Existential Aloneness (Coming home to yourself) in the writings of 7 women.

Table 5:

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>Existential Aloneness - (“Coming home to yourself”): the realization that each person’s life path is unique; while some experiences are shared, there remain others that must be faced alone. Has sub-elements of coming home to yourself, self-acceptance, continuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>She recognizes she made a lot of mistakes (self-acceptance). She recognizes a dysfunctional upbringing carried over into her own family, which has deeply rooted a passion in her for family survival</td>
</tr>
<tr>
<td>2</td>
<td>She recognizes that she lost herself in her roles as wife and mother. Finding herself at Women’s Empowerment, she will again have inner peace and devotion (coming home to yourself)</td>
</tr>
<tr>
<td>10</td>
<td>She recognizes that her rebellion as a teenager carried over into her adult life (continuity)</td>
</tr>
<tr>
<td>11</td>
<td>Her parents taught her to love one another, love other people, and to help when other people are in need – she still lives this way (continuity)</td>
</tr>
<tr>
<td>15</td>
<td>She found solace from her mother’s angry perfectionism and abusive ranges, as well as inspiration, in art, books, writing, music, nature and a sense of being on a spiritual quest (aloneness as a source of creativity, comfort, and self-acceptance)</td>
</tr>
<tr>
<td>17</td>
<td>She recognizes that she has overcome overwhelming personal difficulties, learned what she experienced was not her fault, and has given herself permission to shed her guilt and shame. She loves herself (coming home to yourself)</td>
</tr>
<tr>
<td>18</td>
<td>She recognizes that her life took a turn and she lost her way, then Women’s Empowerment became a part of her life (coming home to yourself)</td>
</tr>
</tbody>
</table>
Discussion of difficult things that happened to them and what they learned from those experiences, elicited subthemes of self-acceptance, continuity of self, and coming home to yourself. The latter subtheme denotes a level of self-acceptance that is described as becoming “comfortable in your own skin” (Wagnild, 2010, p. 19). There is also an aspect of aloneness that allows for comfort, creativity and self-acceptance.

Self-acceptance was seen in the recognition of mistakes made. Continuity of self was seen in recognition of the carryover into adulthood of a dysfunctional upbringing and in another case in the carryover of teenage rebellion into adult life. More positive aspects of continuity of self were recognized in bringing forward parental teachings of loving and helping others. The subtheme of coming home to yourself appeared in 3 instances. One woman contrasted loss of self in previous family roles with finding herself at Women’s Empowerment. Another talked of letting go of guilt and shame and stated that she now loves herself. A third related how she recognized that her life took a turn and she lost her way, but then Women’s Empowerment became a part of her life. Aloneness that allowed for creativity, comfort and self-acceptance was seen in one woman’s escape from abuse into art, books, writing, music, nature, and a sense of being on a spiritual quest.

The biography template did not necessarily facilitate reflection on self-reliance. Themes of Existential Aloneness were even rarer, although those that did arise were unmistakable. It is somewhat ironic that themes of self-reliance arose fourth-most in frequency among the 5 Resilience Core elements. It would seem that living homeless on a daily basis would marshal all of one’s self-reliance in the service of survival. Johnson (1999) and Casey (2002) noted qualities of inner strength and determination with which
homeless women met their struggles. The biographies examined for this study, however, did not speak to the women’s experience of homelessness per se. The writings focused on earlier life experiences, difficulties experienced in those times, and goals for the future. It is unknown to this researcher whether the women consciously avoided specific discussion of their homeless experiences, or were told or given permission by the Women’s Empowerment program providers to focus elsewhere.

The final section discusses findings as to whether middle-aged homeless women exhibit any qualities of resilience in addition to those identified in the Resilience Core characteristics.

Hardiness – Strengths Expressed Beyond the Resilience Core

The third research question asked whether middle-aged homeless women exhibit qualities of resilience in addition to those identified in the Resilience Core characteristics. Wagnild (2010) deemed having a sense of purpose in one’s life to be the most important resilience characteristic, but she had also defined resilience as “… a personality characteristic that moderates the negative effects of stress and promotes adaptation (1993, as cited in Wagnild, 2003, p. 42), and very basically, as the ability to bounce back from adversity (Wagnild, 2003). Outside of the Resilience Core (Wagnild, 2010) elements or the personal strengths and patterns of resilience discussed in the literature reviewed for this study, the concept that most closely describes the collective responses embodied in the women’s biographies is that of hardiness. Kobasa (1979) described three characteristics inherent in hardy individuals:

“(a) the belief that they can control or influence the events of their experience,
(b) an ability to feel deeply involved in or committed to the activities of their lives, and (c) the anticipation of change as an exciting challenge to further development” (p. 3).

Hardiness underlies the future orientation of the women’s biographies. Despite adversity and misfortune, the women’s innate characteristics of hardiness helped impel them to enroll in an employment skills training program which worked to strengthen the innate resources of control, commitment, and challenge that lay within them.

The resilient older adults in Wagnild & Young’s 1990 study found that they were able to return equilibrium to their lives after a major loss, and that they continued to live with purpose. The women in the present study are regaining balanced lives and are in some cases rediscovering their life purpose, and in others finding new purpose. Their pursuit and completion of the Women’s Empowerment employment skills training program reflects both purpose and perseverance.

Next, the final chapter of this study sets forth the conclusions reached, offers recommendations for further study, and discusses policy implications.
Chapter 5

CONCLUSIONS AND RECOMMENDATIONS

This descriptive study endeavored to bring to light themes of resilience in the autobiographic writings (called “biographies”) of middle-aged homeless women who participated in an employment skills training program. The supposition that middle-aged homeless women and successfully aging older adults would share characteristics of resilience shaped the foundation of this work. The study’s theoretical grounding lay in the concepts of resilience and adaptation, and the related notion of hardiness.

Discussion

The data in the tables in Chapter 4 can provide the Women’s Empowerment program with an organized illustration of areas of resilience in a sampling of their middle-aged clients. Knowledge of categories of resilience pursuant to a framework such as the Resilience Core can be useful to the program as a tool for tracking elements of resilience as set forth in their middle-aged clients’ biographies, and in developing reports of population characteristics over time. Longitudinal record-keeping would provide a practical illustration of areas of greater and lesser resilience in middle-aged clientele.

The findings are also of use to healthcare and psychological counseling professionals interested in aspects of resilience in relation to domestic violence, past physical and sexual abuse, and substance abuse, and to issues of resilience in the homeless population. Resilience was recognized in the literature as an important factor in the ability of both aging and homeless individuals to cope and persevere, so these findings would be of interest to gerontologists and social scientists. Each of the
Resilience Core (Wagnild, 2010) elements could serve as a starting point for further studies of resilience in the population of middle-aged homeless women.

Due to the time limitations of this study, this researcher was unable to accomplish a comparative study of resilience characteristics in middle-aged program participants and participants in earlier stages of adulthood. It is recommended that future studies address this, as it could prove useful in assessing whether the presence of Resilience Core (Wagnild, 2010) elements manifests differently between middle-aged and younger adults, therefore enhancing understanding of the resilience strengths and weaknesses of the midlife program participants.

Missing from the present study data were themes of resilience in relation to the experience of homelessness. Interpretation of strengths and weaknesses through the Resilience Core (Wagnild, 2010) elements would be enhanced with focus group interviews and administration of a questionnaire such as the Resilience Scale™, especially with regard to the experience of homelessness in middle-age – a subject that the data failed to bring forth.

The greatest surprise to this researcher was the diminished presence of themes with regard to Self-Reliance. It would seem that the questions, “What difficult thing or things happened to you?” and “What did you learn from those experiences?” (Appendix B) could have elicited accounts of self-reliance in the homeless life. However, themes of self-reliance that did arise related to earlier life experiences of absenteeism and neglect, or to raising young children without a husband or partner. This result may have been driven by writing instructions from program providers that gave the women a choice as to
whether or not to discuss experiences of homelessness. Therefore, it is recommended that a study of perceived self-reliance among these women in relation to their homeless environments be conducted.

The study also asked whether the biography writers exhibited qualities of resilience in addition to those identified in the Resilience Core characteristics. The data indeed reflected a component of resilience not specific to the Resilience Core, in the form of hardiness. This concept, too, would be an interesting foundation for research into the elements of control, commitment, and challenge among middle-aged homeless women.

**Policy Implications**

Communities gain from the human capital and potential economic contribution resulting from job training programs such as Women’s Empowerment. The anticipated increase in middle-aged homelessness will necessitate the growth of both government and nonprofit organizations in order to meet basic needs such as food and shelter, but also resources for education and job skill training. Findings as to resilience in middle-aged homeless women have wide-reaching applications for state and local workforce development, and can inform public and private continuum of care efforts working to end homelessness. Career counseling of middle-aged homeless women at Workforce Investment Board sites such as One Stop Career Centers could be enhanced by knowledge of their resilience.

Finally, policies influencing the safety net of public assistance, affordable housing, and employment assistance should be reevaluated in relation to their current exclusion of middle-aged homeless adults in favor of families with children, the disabled,
and persons over the age of 65. The safety net needs to be present for women in midlife who were dependent upon a husband’s income and become homeless due to divorce or widowhood, and have no dependent children or disability.
APPENDICES
APPENDIX A

Memorandum of Understanding

Joan D. Ellison
CSUS, Gerontology and Public Policy & Administration Student
P.O. Box 215836
Sacramento, CA 95821
(916) 204-9564

Women’s Empowerment
1400 North C Street
Sacramento, Ca 95811

The two undersigned have agreed to the following terms.

Joan D. Ellison, CSUS Gerontology and PPA student will be conducting research with regard to the characteristics of resilience in middle-aged women who are homeless and who are participating in an employment training program. This research is being conducted for the purpose of completing a thesis as required for conferral of a Master’s Degree in Gerontology and Public Policy & Administration.

Joan D. Ellison will be working under the supervision of Cheryl Osborne, EdD., MSN. Dr. Osborne can be reached at (916) 278-7281 or via e-mail at osbornec@csus.edu.

Women’s Empowerment will provide Biographies of program participants who are middle-aged women between the ages of 45 and 65.

Joan D. Ellison will provide her own supplies for use in the research process. Use of any participant information will be kept confidential for the security of the participants and Women’s Empowerment. A copy of the research findings will be offered to Women’s Empowerment upon completion of the thesis and acceptance by the University.

___________________       ____________________
Joan D. Ellison        Lisa Culp
CSUS Gerontology & PPA student     Director, Women’s Empowerment

____________ Date       ____________ Date
APPENDIX B

Biography Template

When and where were you born?

What was your childhood like?

What difficult thing or things happened to you?

What did you learn from those experiences?

Who are you five years from now, and what will you be doing?
### APPENDIX C

Resilience Core Element Strengths in Middle-Aged Homeless Women

<table>
<thead>
<tr>
<th>Biography No.</th>
<th>Purposeful Life</th>
<th>Perseverance</th>
<th>Equanimity</th>
<th>Self-Reliance</th>
<th>Existential Aloneness</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>2</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>3</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>5</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>8</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>9</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>11</td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>18</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>19</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>25</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>23</td>
<td>14</td>
<td>19</td>
<td>12</td>
<td>7</td>
</tr>
</tbody>
</table>
REFERENCES


