

Structural analysis of resources in those at risk of social marginalization— Hobfoll's Conservation of Resources-Evaluation

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The paper presents the results of structural analysis of resources in the group of people at risk of social exclusion ($N = 1173$). The analysis of the structure of Conservation of Resources-Evaluation revealed a global resource factor (G) and 7 group factors, including management, social status, resilience, family, material status, growth and community resources.

Keywords: resourcefulness; social exclusion; resources; Conservation of Resources-Evaluation.

Resources in Conservation of Resources Theory (COR) are understood as objects, conditions, personal characteristics, and energies that are either valued (directly or indirectly) as needed for survival or serve as a means of achieving these resources (Hobfoll, 2011). Hobfoll attributes a positive value to resources; these are objects, characteristics or states that are valued. People strive to gain and protect their resources as their main motivation in life (Hobfoll, 2014). Individuals undertake activities that allow them to gain, retain, protect and build resources (Hobfoll, 2006). The more resources an individual has, the better they cope with hardships and at the same time the more often they achieve positive growth (Kaczmarska & Curyło-Sikora, 2016). Those with a high level of resources gain new resources, and they are not afraid to take the risk of a possible loss due to an activity aimed at achieving

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the goal. When people develop resource surpluses, they experience positive well-being (Hobfoll, 1989). Those with a low level of resources focus on protecting the resources they have; their activity is therefore lower (Chwaszcz & Niewiadomska, 2015; Hobfoll, 1989).

According to Halbesleben, Neveu, Paustian-Underdahl and Westman (2014), the original conceptualization of resources lists their categories but fails to define their essence. According to these authors, the difference between resources and the purpose they serve is blurred in Hobfoll's concept. This can be problematic, as even good things can lead to bad outcomes (e.g. a higher position at work can lead to a work-family conflict). Therefore, they propose to define resources as "as anything perceived by the individual to help attain his or her goals" (p. 1338). They emphasize the difference between the necessary or helpful factors in attaining the goal, and the goal itself, as there are much broader implications behind attaining the goal. There are many sub-goals, so one resource can lead to attaining many sub-goals. However, because resources are limited, people are forced to take decisions on where and how to invest them. This limited nature of resources implies the principle of the primacy of loss in COR as resource loss or poor resource investment means lost opportunities. Therefore, it is not necessarily the person with the highest level of resources who thrives well, but the one who is able to best invest them in order to maximize his or her adaptation. Further, the value of resources varies depending on the context. Objective resource levels may have a lower value than the individual's ability to effectively use these resources (Diener, Suh, Lucas, & Smith, 1999).

Resource loss or even a threat of depleting the resources held causes stress. Hobfoll (2014) believes that the constellation of five principal resource groups: safety, calmness, attachment, hope and efficiency, is particularly traumatic. As resource conservation is the most important motivation, processes related to building and retaining arrays of resources (i.e. the caravans), aimed at attaining a certain category of goals, are key components of cultural and social structures. As individuals strive to gain and retain resources for themselves, they build social structures that support this motivation. Families, organizations and societies create and maintain conditions that build and preserve resources, but they can also create conditions for resource loss.

Hobfoll (1989) divides resources into internal and external. The former are the individual's characteristics (e.g. skills, sense of control, sense of personal efficiency) and the latter have their sources externally to the individual (e.g. social support, socioeconomic status). On the other hand, according to structural classification, the following division of resources applies: (1) objects that are material resources one has; (2) personal characteristics, including skills, competences, traits, abilities; (3) conditions, on which the availability of other resources depends; (4) energies that can be exchanged for other resources (Hobfoll, 1989). Hobfoll also distinguishes between primary and secondary resources in the context of survival. Primary resources are those necessary for survival, such as food and clothing, and safety. Secondary resources are those serving as a means for attaining primary resources (e.g. family). Ten Brum-

melhuis and Bakker (2012) created a categorization based on sources, grounded in Hobfoll's early work, and on resource stability over time. They point out that Hobfoll's structural classification matches this idea, as, for example, objects and conditions seem to be stable (ten Brummelhuis and Bakker describe them as structural resources), while personal characteristics and energies tend to be unstable. The researchers also identified two master types of resources: macro resources and key resources. Macro resources include components of the social context that generate, to a higher or lesser degree, the necessity to refer to other resources in the system (e.g. social policy). Key resources help to manage other resources (e.g. conscientiousness) (ten Brummelhuis & Bakker, 2012). In their review of the classification of resources in organizational behaviour studies over the last 25 years, Halbesleben et al. (2014) indicate that the following categories of resources were identified: objects/conditions, constructive, social support, energies, key and macro resources.

Our study aimed at identification of the resources structure typical to those at risk of social exclusion. We expect that the resource structure in this group will reflect the context of limited access of its members to social structures that create and maintain conditions for gaining and retaining resources (Bartczuk, 2010).

Specific context of people at risk of social marginalization

People who are socially excluded or at risk of exclusion do not undertake, or undertake to a limited extent only, to pursue goals culturally recognized as meaningful, using means available in a society to attain such goals. Usually, socially marginalized people share certain socioeconomic and psychological attributes that indicate their position in society. Mahler (1996) proposed the criteria characterizing socially excluded individuals/groups. These are: (1) Deprivation of power and access to decision making. (2) Less rights and more responsibilities. (3) Less choices and more restrictions. (4) Less economic opportunities and a lower economic position. (5) Lower educational, professional and leisure opportunities, etc. (6) Higher exposure to the effects of social pressures and crises. (7) Legal discrimination. (8) Social censure (stigma) and discriminatory practices. People at risk of exclusion live in unfavourable economic conditions (poverty, material insufficiency); they have a low life capital that prevents them from gaining a satisfying social position, an appropriate level of qualifications, entering the labour market or starting a family; they have difficulty in accessing institutions that allow them to provide, grow and multiply life capital, and they experience discrimination (Nogowski, 2015). Excluded people are characterized by limiting the satisfaction of elementary existential needs, alienation from the society including social, psychological and physical isolation, helplessness in the face of the situation (Przymeński, 2014), very often by disorders of the socialization process and addictions (Chwaszcz, 2010; Chwaszcz, Niewiadomska, Fel, Wiechetek, & Palacz-Chrissidis, 2015). They struggle with interpersonal relationships (Bhalla &

Lapeyre, 2014). They experience a high level of stress resulting from low resource levels and high stress, mainly due to deficits in relations with relatives (Bhalla & Lapeyre, 2014; Van Straaten et al., 2018). As a result of rejection and self-isolation, they display a high level of loneliness (Park & Baumeister, 2015).

This paper will present the results of COR-E obtained in a group of adult Poles at risk of social exclusion. The purpose of the presented research is to explore the resource structure of this group.

METHOD

Subjects and procedure

Data for the present study were collected during a broader research project. Only those who met at least one of the following criteria were allowed to participate in the study:

Experience of prostitution, minor motherhood, stay in a home for underage mothers, experience of homelessness, a history of detention in prison, youth in correctional homes, living in an orphanage, Euro orphans (one of the parents absent for over 6 months), youth from families with alcohol-related problems, substance abuse.

The study covered a total of 1612 people. The results of those who completed COR-E in at least 80% in the Loss and in the Gain sections were included in the analysis. There were 1218 such respondents (response rate 75.6%). Data gaps were supplemented with medians (2192 results were supplemented, which accounted for 1.2% of all responses). Then, the responses of inaccurate respondents, i.e. those who answered in the same way to all questions in the Loss or Gain sections, were removed. There were 45 such respondents (3.7% so far enrolled). Finally, the sample analyzed covered 1173 survey sets.

The demographics of the subjects are as follows: 58.2% ($n = 683$) of the sample were women, average age of 26.5 years ($SD = 12.14$), 22.6% ($n = 265$) of the sample lived in the countryside, 41.2% ($n = 483$) in cities up to 100,000 residents, 35.1% ($n = 412$) in cities over 100,000 residents (13 people did not give their place of residence). Educational attainment: 181 people (15.4%)—primary; 212 people (18.1%)—junior high school; 194 (16.5%) vocational; 468 (39.9%)—secondary; 107 (9.1%)—higher (11 people—no data available).

Methods

Respondents completed a broader package of methods. The analysis used the results of Hobfoll's Conservation of Resources-Evaluation and the structured interview questionnaire to collect socio-demographic data.

Conservation of Resources-Evaluation (COR-E) is a questionnaire developed by Hobfoll in collaboration with R. Lilly to test the conservation of resources theory (Hobfoll & Lilly, 1993; Hobfoll, Lilly, & Jackson, 1992). The questionnaire contains a list of 74 resources. The study used the original ver-

sion of the questionnaire translated into Polish. The respondent rated each resource on a 5-point scale where 1 means—*not at all*, 5 means—*to a very large extent*, in two categories: loss and gain.

The structured interview questionnaire included questions about age, gender, education, place of residence, and groups of questions that would allow the subject to be classified into one of the groups at risk of exclusion.

Analysis

The resource structure was explored based on the average results for Loss and Gain for each resource. The dimensionality analysis was carried out using the minimum average partial—MAP (Velicer, 1976), followed by hierarchical factor analysis (Revelle, 2015) with oblimin oblique rotation. According to the adopted theoretical model, it was assumed that the method has a two-factor structure, i.e. it has a global factor and group factors. The idea of the two-factor structure is illustrated in Figure 1.

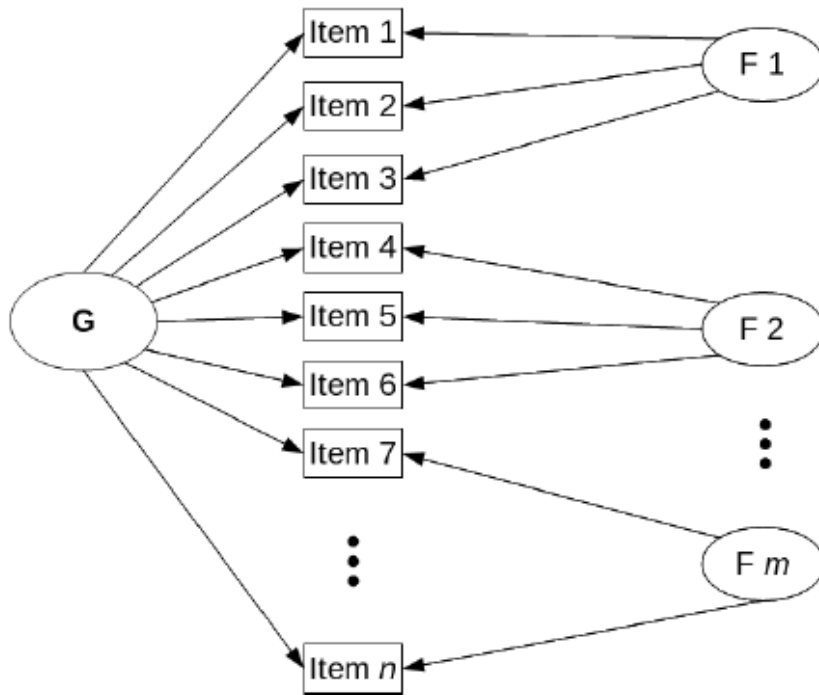


Figure 3. Two-factor structure model.

RESULTS

COR-E Structure

The MAP criterion used to estimate the number of dimensions to be extracted reached the minimum (MAP = 0.0039) for the 7-factor model (Figure 2).

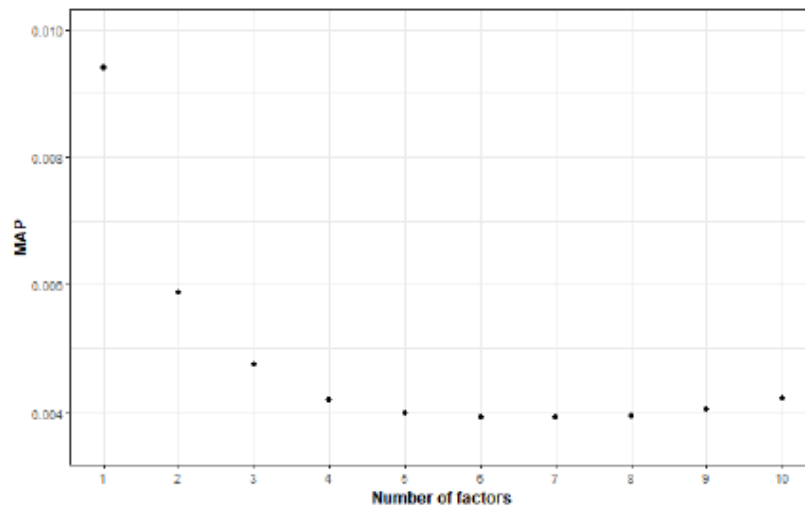


Figure 1. COR-E analysis of dimensionality. Level of the MAP criterion as a function of number of identified factors.

The initial analysis of data showed their adequacy for factor analysis (Min_{MSA} = .95, KMO = .98, Bartlett- $\chi^2 = 2692.082$, $p < .001$). Model fit indices for the hierarchical factor analysis were satisfactory (RMSEA = .038, 95% PU [.036, .038]). The item inclusion criterion for the global factor was assumed at .40, and for group factors at .30. The obtained factors are relatively easy to interpret (see Table 1).

Table 1.

COR-E factor analysis ($N = 1173$). Factor load matrix

	Factor loads							
	G	F 1	F 2	F 3	F 4	F 5	F 6	F 7
01. Means of transport	.353	-.044	.118	.104	.124	.185	.079	.198
02. Sense of being well off	.412	.036	.043	.298	.058	.104	.044	.070
03. Sufficient sleep time	.308	.054	-.011	.278	.017	.062	.012	-.024
04. Successful marriage	.455	-.091	.047	.176	.440	.054	-.001	.101
05. Adequate clothing	.359	.054	-.083	.238	-.020	.357	.075	-.004

06. Sense that I am valued by others	.425	.027	-.023	.440	.013	.043	.066	-.054
07. Family stability	.449	-.075	.021	.363	.189	.038	.001	-.105
08. Free time	.321	.107	-.080	.284	.009	.130	.028	-.033
09. More clothes than I need	.333	.079	-.058	.136	-.044	.385	.167	.131
10. Being proud of myself	.400	.096	-.016	.394	-.073	.121	.083	.056
11. Closeness with one or many people from my family	.377	-.017	-.020	.402	.041	.082	.017	-.054
12. Time for work	.430	.046	.094	.376	.033	-.028	.099	.194
13. Sense that I am achieving my goals	.483	.095	.053	.401	.020	-.008	.043	.005
14. Good relations with my children	.490	-.070	.003	.147	.601	-.011	-.026	.069
15. Sharing time with those I love	.473	.011	-.030	.360	.170	.064	-.020	-.175
16. Tools needed for work	.526	.014	.137	.281	.024	.102	.166	.097
17. Hope	.414	.068	.006	.392	.028	-.005	.024	-.047
18. My children's health	.536	-.007	-.009	.092	.601	-.005	.000	-.005
19. Vitality/strength	.471	.024	.017	.372	.081	.088	-.038	-.151
20. Appliances needed at home	.524	-.071	.095	.165	.137	.374	-.001	-.083
21. Sense that my future success is up to myself	.472	.095	.077	.343	-.025	.111	-.059	-.094
22. Not surrendering to routine	.453	.142	.093	.274	-.050	.081	.015	-.003
23. My health	.504	.104	.056	.296	.046	.086	-.054	-.188
24. Apartment that suits my needs	.563	.042	.152	.134	.162	.316	-.120	-.047
25. Sense of optimism	.505	.172	.100	.302	.021	.078	-.130	-.086
26. Right status at work	.604	.060	.314	.135	.125	.119	-.012	.195
27. Adequate nutrition	.501	.126	.071	.183	.022	.237	.011	-.039
28. Apartment bigger than I need	.451	.026	.040	.027	.129	.380	.138	.101
29. Sense of humour	.451	.326	.016	.137	.013	.084	-.093	-.132
30. Stable job	.611	.073	.319	.109	.216	.030	-.061	.153
31. Sense of closeness with my spouse or partner	.493	.044	.082	.017	.385	.071	-.087	-.128

32. Adequate home furnishings	.557	.130	.116	-.057	.157	.392	-.044	-.097
33. Sense that I have control over my life	.552	.354	.037	.094	.093	.108	-.077	-.123
34. Acting as a leader	.416	.358	-.016	-.059	.044	.161	.179	.163
35. Ability to communicate well	.510	.400	-.076	.127	.098	.030	.002	-.163
36. Securing the necessary resources for children	.608	.116	.037	-.099	.617	.070	-.021	-.042
37. Sense that my life is peaceful	.536	.271	.086	.078	.141	.103	-.100	-.092
38. Recognition for my achievements	.555	.394	.087	.058	-.013	.099	.074	.046
39. Organizational skills	.546	.364	-.014	.047	.082	.090	.168	.017
40. Funds for children's extra needs	.611	.137	.072	-.119	.529	.048	.103	.048
41. Sense of commitment	.541	.314	.011	.042	.099	.069	.140	-.058
42. Having at least one friend	.443	.171	.010	.098	.032	.061	.042	-.321
43. Money for pleasure	.484	.138	.247	-.013	-.153	.250	.046	-.113
44. Self-discipline	.490	.255	.080	.112	-.023	-.033	.178	-.051
45. Understanding from my employer/boss	.590	.167	.287	.047	.142	-.070	.120	.195
46. Savings or money for unforeseen events	.594	.101	.360	-.053	-.018	.135	.061	-.077
47. Strength to accomplish the tasks started	.579	.278	.140	.113	.022	-.072	.094	-.143
48. Health of my spouse/partner	.546	.024	.080	.014	.394	-.027	.072	-.192
49. Support from colleagues at work	.602	.112	.258	.050	.139	-.077	.210	.086
50. Satisfying earnings	.643	.025	.455	.017	.106	-.004	.002	.019
51. Self-esteem	.544	.215	.130	.214	.032	-.113	-.005	-.219
52. Developing through education or professional development	.515	.205	.124	.082	.029	-.070	.170	-.111
53. Adequate financial security	.652	-.013	.423	.009	.041	.083	.052	-.133
54. Sense of independence	.574	.144	.263	.073	.005	.007	.034	-.154
55. Socializing company	.421	.220	.033	.023	-.045	.075	.084	-.307
56. Financial deposits	.521	.006	.187	-.046	.120	.152	.293	.078

57. Awareness of the goal in my life	.531	.190	.074	.179	.031	-.057	.124	-.192
58. Signs of positive feelings from others	.498	.225	.050	.136	.015	-.025	.051	-.291
59. Financial stability	.622	-.059	.402	.053	.050	.059	.042	-.163
60. Sense that my life has a meaning/ purpose	.531	.153	.141	.211	.059	-.172	.040	-.252
61. Positive feelings towards each other	.527	.225	.107	.253	.015	-.177	.049	-.189
62. People from whom I can learn	.533	.166	.064	.205	-.015	-.056	.233	-.154
63. Money for transport	.547	.012	.242	.056	-.077	.178	.262	-.030
64. Help in completing tasks at work	.568	.044	.252	.052	.025	.038	.275	.038
65. Health insurance	.536	-.014	.182	.099	.063	.013	.223	-.163
66. Involvement in the church, religious community, etc.	.380	.120	-.079	.055	.087	.003	.433	.035
67. Financial security when I am retired	.616	-.031	.275	-.008	.237	.004	.212	-.007
68. Help in completing tasks at home	.578	.055	.141	.012	.096	.111	.262	-.142
69. Friends' loyalty	.499	.119	.034	.127	.030	-.005	.141	-.388
70. Money for personal development and self-improvement	.580	-.041	.205	.026	.051	.089	.344	-.133
71. Help in looking after children	.566	-.019	.001	-.045	.488	.043	.236	-.130
72. Membership in organizations where I can share my interests with others	.475	.031	.033	.012	.037	.066	.481	-.091
73. Financial assistance when needed	.557	.010	.110	.043	.056	.149	.257	-.260
74. Health of my family/close friends	.505	.050	.002	.139	.140	.019	.136	-.376

We interpret the global factor G as resourcefulness. It is a general resource potential of the individual that enables the attainment of his or her life goals. Here, we do not refer to the nature of these resources in the context of value for an individual, or their social significance. Almost all resources mentioned by Hobfoll from the list of resources forming COR-E (68 items) were included in the global factor. The factor G is defined to the highest extent by financial stability resources in the present and future perspective, e.g. adequate financial security, satisfying earnings, financial security after retire-

ment, stable job, right status at work, securing the necessary resources for children, funds for children's extra needs. Next, the factor G is shaped by resources related to work conditions (understanding from the employer, help in completing tasks at work, in carrying out tasks at work, support from colleagues at work, help in looking after children, help in completing tasks at home) and the options to use outcomes of work (savings for unforeseen events, apartment that suits one's needs, adequate home furnishings, money for personal development and self-improvement, financial assistance when needed). The factor G includes next, given the size of the factor load, personal resources of a regulatory nature such as: a sense of control over life, a sense of recognition of achievements, strength to accomplish the tasks started, a sense of independence. Further, the factor G is saturated with resources that shape the comprehensibility and sensibility of life (an ability to communicate well, a sense that life is peaceful, organizational skills, development through education or professional development, awareness of the goal, sense in life) and competences and resources of care for loved ones and surroundings (health of relatives, appliances needed at home, health, adequate nutrition, a sense of commitment). The lowest load is attributed in resourcefulness to such items as: acting as a leader, sense of being well off, being proud of oneself, hope, socializing company, involvement in the church and community.

In a dynamic approach to the problem, it can be assumed that a stable job that satisfies living and family needs leads to development, to multiplication of resourcefulness. Having a stable job and an adequate position at work entails an adequate remuneration and financial stability (of course with reasonable resource management). It gives the opportunity to satisfy the current/ongoing needs of the person and his or her family, and contributes to a sense of peace for the future. Resource caravans shown along specific passageways do not have to be structured in the same way. It may be that a stable job and satisfying earnings, when valued improperly, will be used unreasonably, leading to gambling or other addictions and, as a consequence, to job loss. So, resourcefulness is a construct that testifies to the level of resources related mainly to the position occupied by an individual in society, determined by having a stable job, work conditions and work outcomes, which allow for an adequate standard of living and satisfaction. This factor is likely to be conditioned by cultural variables.

COR-E structure analyzed in the group of people at risk of exclusion reveals the occurrence of 7 group factors besides the resourcefulness factor.

F1. Management resources. These include a sense of commitment, a sense of humour, a sense of control over life, acting as a leader, organizational skills, recognition of one's achievements, an ability to communicate well. This group encompasses resources necessary to manage one's life, but also resources important to manage others, e.g. an organization, such as acting as a leader, organizational skills and good communication skills. Management resources therefore include resources necessary to manage one's life-key resources, and resources to manage others-leadership resources. Posses-

sion of management resources will to a high extent be determined by personality-related factors, life history and acquired competences.

F 2. Social status resources. This factor is shaped by the following resources: financial stability, adequate financial security, satisfying earnings, a right status at work, a stable job, savings or money for unforeseen events. Social status resources are probably highly sensitive to cultural variables. They will be more significant for consumer societies than those focused on community or spiritual development.

F 3. Resilience resources. Resilience resources include those characteristics and conditions that allow a person to function optimally, increase his or her resilience in hardship situations. These encompass: family stability, closeness with one or more family members, sharing time with loved ones, vitality/strength, a sense of being valued, time for work, hope, a sense that one's future success is up to oneself, a sense that one is achieving one's goals, being proud of oneself, a sense of optimism. They involve satisfying human needs for basic needs, safety, love and attachment, respect and development.

F 4. Family resources. This group of resources includes a successful marriage, good relationships with children, help in looking after children, children's health, health of the spouse/partner, a sense of closeness with the spouse/partner, securing the necessary resources for children, funds for children's extra needs. Family resources relate to the stability of a procreative family, to the closeness and health of the spouse and children, and to securing the needs of children.

F 5. Material status resources. The factor of material status resources is shaped by the following resource categories: appliances needed at home, apartment bigger than one needs, apartment that suits one's needs, adequate clothing, more clothes than one needs, adequate home furnishings. These resources encompass the characteristics of consumer culture that determine the social position of a material nature, such as the size and furnishing of one's apartment or clothing. This factor is supposed to be culturally sensitive. It will be characteristic to cultures where material development is dominant.

F 6. Growth resources. Growth resources include the following: money for personal development and self-improvement, membership in organizations where one can share their interests with others and involvement in the church/religious community. This factor refers to the need for self-actualization. It encompasses both the development of competences, knowledge, skills that can be bought with money (e.g. post-graduate studies, vocational courses, etc.), as well as the development of interests (e.g. in a chess club), interpersonal, social or religious development.

F 7. Community resources. Community resources include: health of family, relatives, friends, friends' loyalty, having at least one friend, socializing company. Community resources relate to relationships with loved ones, care for loved ones, and functioning in a group pursuing common goals. Moreover, this factor indicates not only the presence of interactions but also their nature/depth (concern for health, loyalty).

Reliability and intercorrelations

Descriptive statistics and Cronbach's α coefficients for COR-E global factor and group factors are shown in Table 2.

Table 2.
Descriptive statistics, reliability and intercorrelations of COR-E subscales, (N = 1173)

No. Variables	M	SD	k	α	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1. Gain F1	3.14	0.77	7	.80																
2. Gain F2	2.70	0.99	6	.84	.50**															
3. Gain F3	3.27	0.72	11	.83	.64**	.51**														
4. Gain F4	2.68	1.14	8	.88	.35**	.61**	.42**													
5. Gain F5	2.83	0.82	6	.75	.51**	.57**	.56**	.43**												
6. Gain F6	2.56	0.98	3	.58	.44**	.51**	.38**	.33**	.42**											
7. Gain F7	3.52	0.91	4	.74	.56**	.36**	.57**	.24**	.39**	.33**										
8. Gain G	3.00	0.65	67	.96	.77**	.81**	.80**	.68**	.70**	.60**	.64**									
9. Loss F1	2.13	0.90	7	.86	.01	.14**	-.07*	.19**	.06*	.13**	-.08**	.07*								
10. Loss F2	2.26	1.10	6	.89	.00	.22**	-.03	.26**	.03	.10**	-.06	.12**	.67**							
11. Loss F3	2.37	0.90	11	.89	-.05	.09**	-.06*	.13**	-.00	.07*	-.07*	.02	.72**	.65**						
12. Loss F4	2.04	1.05	8	.88	.01	.27**	.02	.42**	.13**	.17**	-.06*	.19**	.70**	.71**	.66**					
13. Loss F5	2.08	0.94	6	.83	-.00	.14**	-.07*	.22**	.09**	.11**	-.09**	.07*	.66**	.70**	.70**	.70**				
14. Loss F6	2.01	1.00	3	.68	.04	.19**	.00	.23**	.07*	.29**	-.02	.15**	.61**	.63**	.51**	.61**	.56**			
15. Loss F7	2.21	1.04	4	.79	.00	.14**	-.03	.19**	.06	.13**	-.09**	.08**	.71**	.59**	.63**	.62**	.53**	.57**		
16. Loss G	2.19	0.83	67	.96	-.00	.20**	-.04	.28**	.06*	.15**	-.07*	.12**	.87**	.86**	.85**	.85**	.80**	.73**	.78**	

Reliability of COR-E is satisfactory. The lowest coefficients of internal consistency were obtained in the subscale F6. It is also the shortest scale, and it is well known that the size of Cronbach's α coefficient depends on the scale length. Nevertheless, the coefficients obtained in the subscale Gain F6 are at the limit of acceptability ($\alpha = .58$).

Intercorrelations of subscales indicate a high interdependence of group factors within gains and losses. Correlation of the factor G results for gains and losses is positive and statistically significant, but with a low effect. The results also indicate the differentiation of group factors in terms of the correlation of gains and losses. The highest positive correlation between gains and losses was obtained in the factor F4. Lower positive correlations linked gains to losses in the factors F2 and F6. In the remaining factors, the correlations

of gains and losses were at a negligible effect level or there was no statistical dependence ($F 1$).

COR-E results and socio-demographic variables

Differences in COR-E results due to gender and their correlations with age and education are given in Table 3.

Table 3.
Resource gain and loss vs. sex, age and educational attainment

Variables	Women (<i>n</i> = 683)		Men (<i>n</i> = 490)		Gender <i>t</i> (1171)	Age (<i>n</i> = 1164) <i>r</i>	Educational attainment (<i>n</i> = 1162) <i>ρ</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			
Gain F1	3.14	0.75	3.13	0.80	0.40	-.05	.05
Gain F2	2.66	0.99	2.76	0.98	-1.66	.14***	.10***
Gain F3	3.35	0.68	3.16	0.75	4.56***	.02	.17***
Gain F4	2.76	1.15	2.58	1.11	2.70**	.19***	.08**
Gain F5	2.86	0.79	2.80	0.85	1.27	-.01	-.04
Gain F6	2.55	0.95	2.58	1.02	-0.44	-.03	.03
Gain F7	3.59	0.88	3.41	0.95	3.40***	-.09**	.05
Gain G	3.03	0.62	2.95	0.69	1.89	.07*	.13***
Loss F1	2.12	0.91	2.14	0.90	-0.44	.10***	-.02
Loss F2	2.18	1.05	2.38	1.17	-3.06**	.32***	.01
Loss F3	2.37	0.90	2.36	0.91	0.15	.16***	-.01
Loss F4	2.02	1.04	2.07	1.05	-0.86	.28***	.00
Loss F5	2.02	0.90	2.17	0.97	-2.84**	.24***	-.08**
Loss F6	1.96	0.97	2.07	1.03	-1.86	.11***	.01
Loss F7	2.23	1.06	2.18	1.02	0.85	.05	.01
Loss G	2.17	0.82	2.22	0.84	-1.03	.23***	-.02

Note. * $p < .05$, ** $p < .01$, *** $p < .001$.

There were significant differences in resource gains and losses between men and women. Women had a higher gain in the factors: F 3, F 4, F 7. All these factors share a sense of relationship with others, and they are of a group and affiliation nature. It can be said that they are based on positive relationships with others, benefiting from the support of others, benefiting from being in a community or family or social life, and from loyalty and stability of family growth. The factors F 4 and F 7 refer directly to the above values. The factor

F 3 of resilience resources, besides personality characteristics, also consists of family stability resources and a sense of closeness with one or more family members, sharing time with loved ones, a sense of being valued and a sense that one is achieving one's goals. A hypothesis can be put forward that the above resources are valued more by women than by men, and therefore women gain them to a higher extent.

Men, in turn, have a greater sense of loss than women in the factors F 2 and F 5. This can be a basis for conclusion that for men sensitive resources are those related to their position, place in society. Men value resources associated with social and material prestige to a higher extent than women, therefore they perceive any losses in this respect as particularly important. The distribution of results, taking into account gender differences in resource gain and loss, showed a rather conservative perception of women's and men's roles, according to which women are defined in the context of the home environment and men in the professional and social context. This may be one of the characteristics relevant to the functioning of groups of people excluded and at risk of exclusion.

Age correlates positively with resource gain in the global factor G, F 2, F 4, and negatively with resource gain in the factor F 7. With age, the surveyed persons gain more resources that define their overall level of resourcefulness, establish their social position and family stability, but fewer resources of a community nature, such as socializing company, loyalty of friends, health of loved ones.

In turn, age correlations with resource loss exhibit positive dependencies in all group factors except F 7, and in global resourcefulness. People at risk of exclusion have a sense of loss of overall resourcefulness, management resources, social status, material status, resilience, family and growth resources. Factors can be distinguished which correlate with age in both gain and loss; these are: social status resources, family resources and general resourcefulness. This result may be due to the structure of the study group, which encompassed people with different levels of risk of exclusion (from negligible risk to actual exclusion). However, it points to significant resource groups sensitive to age variable: general sense of one's resourcefulness, family and social status resources.

Educational attainment correlates positively with gains in global resourcefulness and with the factors: F 2, F 3, F 4. Along with the increase in educational attainment, the gain increases in social, resilience and family status resources. Negative correlations occur between educational attainment and the loss of material status resources. Those with a higher level of education experience lower losses in material status resources.

A comparison of the respondents in terms of their place of residence revealed only 3 differences. The factor F 4 shows differences in both gain ($F(2, 674.1) = 9.67, p < .001$) and loss ($F(2, 652.9) = 7.52, p < .001$). The fewest family resources are gained and lost by residents of large cities. Post-hoc Tamhane-T 2 tests revealed differences in terms of gains between cities of over 100,000 residents ($M = 2.5, SD = 1.17$) and cities up to 100,000 residents

($M = 2.75$, $SD = 1.11$, $p = .003$) and the countryside ($M = 2.87$, $SD = 1.1$, $p < .001$); in terms of losses, differences between cities of over 100,000 residents ($M = 1.89$, $SD = 1.0$) and cities up to 100,000 residents ($M = 2.08$, $SD = 1.03$, $p = .015$) and the countryside ($M = 2.2$, $SD = 1.13$, $p < .001$).

In the factor F1 differences relate to loss ($F(2, 656.2) = 4.46$, $p < .012$). The fewest management resources are lost by residents of large cities (post-hoc tests: differences between cities of over 100,000 residents ($M = 2.03$, $SD = .83$) and cities up to 100,000 residents ($M = 2.17$, $SD = .93$, $p = .049$) and the countryside ($M = 2.21$, $SD = .97$, $p < .03$).

DISCUSSION

This paper presents the results of structural analysis of resources in the group of people at risk of social exclusion. The analysis of the resource structure yielded a global resourcefulness factor (G), which defines the overall level of one's resourcefulness defined mainly by financial stability resources, and 7 group factors including management, social status, resilience, family status, material status, growth and community resources.

The resulting resource structure is characteristic to people at risk of exclusion and socially excluded. The results obtained should be interpreted in the general context of this group. Both the structure and dynamics of changes in the quantity and quality of resources held are sensitive not only to cultural factors but also to the social position of people, which results from interaction of the individual's resources and the availability of external resources. Resourcefulness the respondents is shaped primarily by the resources that provide them with financial stability, and next by those related to job and work conditions. These are basic resources in today's European consumer culture, which allow for gaining other resources important for the individual, such as social status, educational attainment, leisure, use of cultural goods, etc. The results obtained are consistent with Hobfoll's concept (2006), according to which object resources are valued because of a certain aspect of their physical nature or because of the added value of status building based on their uniqueness or value. Material resources are associated with socio-economic status, which has been shown to be an important factor in stress resistance (Dohrenwend, 1985; Hobfoll, 1989). Management resources (F 1) include skills in managing one's life and managing others. Referring to the classification of Halbesleben et al. (2014), these can be categorized as constructive resources. Social status resources (F 2) can be classified as condition resources in the above categorization. Resilience resources (F 3) provide a very interesting combination of personal characteristics of competence and environmental factors related to the satisfaction of one's needs. This factor is of particular importance in the contemporary discussion on the concept of psychological resilience. The resilience components listed are factors that protect against negative life events and facilitate coping with hardships (Antonovsky, 1979, Campbell-Sills, Cohan, & Stein, 2006; Hobfoll, 1989; Zautra, Johnson, & Davis, 2005). Family resources (F 4) formed a factor encompassing, among

others, a successful marriage, good relationships with children, help in looking after children, children's health, securing the necessary resources for children. Family resources are associated more with one's activity for establishing, maintaining and responsibility for the family. Components of family resources included in the resilience factor relate to one's positive experiences due to having them. Material status resources (F 5) include the possession of objects required by current social culture, such as an apartment that is adequate or bigger than needed, clothes, etc. The level of these resources is shaped by cultural and economic factors. For people at risk of exclusion or excluded, their significance can be high, as they are identified with the consumer's model of good adaptation. Growth resources (F 6) is a group of development resources, including money for personal development and self-improvement, membership in organizations where one can share their interests with others and involvement in the church/religious community, which, however, does not provide for an assessment of the direction of the development. No similar group of resources has been identified so far in analyses of resource structures. The factor of community resources (F 7) can be compared to the category of social support resources mentioned by Halbesleben et al. (2014).

Positive correlations between resource gain and age and educational attainment were demonstrated, as well as between loss of resourcefulness and age. Resilience and family resource gains, and losses in the global factor and all group factors were positively correlated with age. With the increase in educational attainment, gains in social status, resilience, family resources and general resourcefulness increased. A negative correlation between educational attainment and material status resource loss was also shown. The analyses revealed a relationship between the place of residence and family and management resource loss, as well as family resource gain.

The analysis of the resource structure in the sample of people at risk of exclusion and excluded confirms the general assumptions of COR theory but also shows the specificity of the resource structure resulting from socio-cultural factors. The area of future research by the authors is the relationship of resources of people at risk of exclusion, especially resilience resources, and the forms of personal adaptation. Such research should significantly contribute to contemporary concepts of psychological resilience.

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