Assessment of Needs for Basic Living Necessities among Low-income Individuals[1]

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Abstract

The paper presents the instrument development procedures employed to evaluate the Department of Veterans Affairs (VA) Pension and Parents' Dependency and Indemnity Compensation (DIC) programs. The paper focuses on the outcome assessment of financial needs and financial security among low-income, elderly parents of deceased veterans receiving benefits from the DIC program. Specific attention is given to the incongruence between our preliminary operational definitions of the outcomes and the respondents' depictions of their lives, the procedures developed to capture the respondents' perspectives, as well as the results suggesting validity and utility of the revised instrument. The paper also underscores the importance of developing collaborative relationships with respondents and other stakeholders of the research process, employing qualitative inquiry for the development and pre-testing of the instrument, and examining financial needs as person-environmental transactions rather than internal states.

Keywords: measurement; poverty guideline; low-income; survey research, estimation.

1. Introduction

Two programs administered by the Department of Veterans Affairs (VA)—Pension and Parents' Dependency and Indemnity Compensation (DIC)—provide cash assistance to disabled low-income veterans with wartime service and surviving spouses and parents. VA's Program Evaluation Service requested a comprehensive evaluation of these programs to determine the extent to which they meet statutory intents; intended outcomes; and the expectations of recipients, legislators, program officials, and other stakeholders. VA identified 18 specific issues for the evaluation to address between 2002 and 2004. The focus of this paper is on one of the evaluation's 18 issues—Program Outcomes. Specifically, this paper delineates the instrument development procedures for key outcome measures of the study. This paper focuses exclusively on the outcome assessment pertaining to individuals receiving benefits from the Parents' DIC program, while acknowledging that similar issues, research methodology, and outcomes were present for the evaluation of the VA Pension programs for veterans and surviving spouses.

The Parents' DIC program was established in 1956 under Public Law 84-811 as a needs-based income maintenance program for the surviving parents of veterans who died as a result of military service or service-connected disabilities. The program assumes—and the evaluation confirms—that the deceased veteran would have provided financial assistance to financially needy parents if he/she were alive. The goal of the program is to assist low-income parents of the deceased veterans in meeting their basic living expenses. Congress specifically states that the purpose of the Parents' DIC program is to supplement other sources of income in meeting their basic living expenses. Congress does not specifically state that the purpose of the program is to lift people out of poverty or to meet or exceed the Federal Poverty Guidelines.[2] Benefit amounts funded by Congress are such that parents would not qualify if their incomes exceeded the poverty guideline. To be eligible for the Parents' DIC program, parents of the deceased veterans must meet countable family income (CFI) limits,[3] as shown in Table 1. There are no net worth eligibility requirements for this program, and VA provides no other benefits to recipients (such as health care) as a result of participation in this program.

Table 1. Countable Family Income (CFI) Limits for Parents' DIC Program (as of 12-01-02)

Parent Status	Annual CFI Limit
Sole surviving parent—not remarried	$11,024
Sole surviving parent—remarried, living with spouse	$14,817
One of two surviving parents—not living with spouse	$11,024
One of two surviving parents—living with spouse or other parent	$14,817

Source: VA Web Site.

Monthly benefits for the Parents' DIC program are related to the amount of CFI and to certain maximum limits on CFI. The average monthly benefit for all Parents' DIC recipients based on VA administrative data of the population was about $200 in 2002. The maximum monthly benefit for sole surviving parents was $464.

[1] The views and conclusions expressed here are those of the authors, and do not reflect those of the U.S. Department of Veteran Affairs or ORC Macro.

[2] The Department of Health and Human Services establishes the Federal Poverty Guidelines annually. In 2004, the poverty guideline for a single individual residing in 48 Contiguous States and D.C. is $9,310 and $3,180 for each additional household member.

[3] CFI excludes the following sources of income: death gratuity; donations from public or private relief or welfare organizations; other payments of VA death or disability compensation; Social Security death benefits; 10 percent of payments from private or public retirement programs; amounts paid by a parent for the deceased veteran's last illness and burial; amounts paid by a parent for a deceased spouse's just debts, last illness, and burial; reimbursement for casualty losses; profit from the disposition of real or personal property other than in the course of a business; payments received from discharge of civic duties; payments of annuities elected under the Department of Defense survivor benefit programs; and unusual medical expenses.

2. Description of the Sample

The sample for the Parents' DIC program evaluation was designed to be representative of all parents receiving DIC payments and was drawn as a random sample stratified by the award amount and the age of the program participants. Overall, 1,237 parents receiving Parents' DIC benefits completed computer-assisted telephone interviews. The demographic characteristics of the survey respondents are presented in Table 2. Almost all of the respondents are elderly females who are widowed or divorced and have less than a high school education. A substantial proportion of them are African Americans (38.2%). The average Parents' DIC monthly payment based on the sample data was $187.

Table 2. Selected Characteristics of Survey Respondents

Characteristics	Percent of Respondents
Average age	77.23 (s.d.=9.21)
Gender:	
Male	6.5%
Female	93.5%
Race:	
White	57.1%
Black or African American	38.2%
Other	4.7%
Marital status:	
Divorced	18.3%
Widowed	65.1%
Married	9.3%
Other	7.3%
Education:	
Less than high school	73%
High school diploma or G.E.D.	16.2%
More than high school	9.2%
Parents' DIC monthly benefit amount:*	
$100 or less	42.9%
$100–400	40.6%
$400 or more	16.5%
Average monthly payments	$187 (s.d.= 185)

*The distribution of amounts of Parents' DIC monthly payments was obtained from VA records; other characteristics are calculated on the basis of survey responses.

3. Preliminary Definitions of Income Adequacy and Financial Security

We reviewed the legislative history and enabling legislation for this program to establish congressional intent and program purposes. Our primary challenge in measuring outcomes was to develop a valid instrument for the assessment of the extent to which the VA benefits contribute to an "income that is sufficient to afford the basic necessities for themselves and their families."

One of the noteworthy aspects of the VA program outcomes for both Pension and Parents' DIC is that they are *not* defined relative to the Federal Poverty Guidelines, but rather focus on the extent to which program participants meet their needs for basic living necessities. Not defining the outcomes in terms of the Federal Poverty Guideline requires a more complex examination of program participants' living situations, finances, coping strategies, and psychosocial outcomes. Additionally, there is a growing amount of literature suggesting numerous problems and limitations of the measures relying on the poverty guidelines (Bernstein, Brought, and Spade-Aguilar, 2000; Fisher, 1995; IRP, 1998; Triest, 1998; Garner et al., 1998). The poverty rate among persons over age 65 is only about 10 percent (AoA, 2002); however, the actual prevalence of financial difficulties is much greater. An additional 6 percent of the elderly have incomes just above the poverty line (AoA, 2002; Everding, 1999) and more than half of the people who rise above the poverty line will return to poverty within 5 years (Rank and Hirschl, 2001). Furthermore, almost half of the people age 60 to 90 will experience at least one year of living near or below the poverty line during their elderly years (Everding, 1999).

The instrument development process involved a literature review, numerous meetings, and continuous feedback from various stakeholders including the Office of Management and Budget, VA officials, Veterans Service Organization officials, and staff of congressional committees. These consultations informed the study design team and assisted in determining the appropriateness of the initial instrument for the assessment of the VA program outcomes.

The development of the initial version of the instrument began with the operationalization of "basic living necessities." Studies that examine needs of the elderly population identify such issues as financial difficulties, social isolation, and physical limitations that lead to difficulties with activities of daily living (e.g., bathing, dressing, walking) and problems with instrumental activities of daily living (e.g., managing finances, shopping, doing house chores, getting to places) (Aldwin, 1990; AoA, 2002; Durant and Christian, 1990; Kahana et al., 1995; Krause, 1991; Lima and Allen, 2001; Chinen and Berg-Cross, 1994). Physical and financial problems are the most prevalent and have the greatest effect on the quality of life (Kahana et al., 1995; Krause, 1991; Landreville and Vezina, 1992; Voyer and Vezina, 1995). Financial difficulties have been conceptualized by other researchers as difficulties in meeting essential expenses, such as housing, food, clothing, and health care (Beverly, 2001; Bauman, 1998). Given such rich literature on needs and problems of the elderly, we initially defined basic living necessities as housing, food, health care, transportation, and miscellaneous expenses, such as clothing and shoes. We then identified problems and needs for each living necessity. Problems and needs were defined as running out of money or not having enough money to pay for various basic living expenses, which meant living without some basic living necessities.

4. Inconsistencies between the Definition of Financial Security and Pretest Responses

The pretest of the initial instrument emphasized the need to incorporate qualitative methods in instrument development. We quickly realized that our operational definition of the financial needs as difficulties in meeting basic living expenses was not highly endorsed by the respondents. During the pretest, respondents (average age 77) were highly cooperative, contrary to the reported reluctance of older respondents to participate in surveys or to relinquish personal information (Bell, 1984; Ross and Reynolds, 1996; Tuckel and O'Neill, 2002; Smith, 1995). ORC Macro interviewers were able to establish a good rapport with the respondents, and as a result most of them offered much more detailed information than requested, often providing in-depth descriptions of their living situations. In listening to the life circumstances described by the respondents, we discovered that the descriptions of their lives were inconsistent with their responses to the questions about financial difficulties in meeting basic living expenses. For example, a respondent said that he did not have difficulty in meeting expenses for food, yet he skipped meals when money was tight. Another said she had no difficulties in meeting expenses for food, but stated that she ate cereal until the next check came in. Some respondents said that they had no difficulty meeting expenses for housing utilities, but used space heaters to save money instead of turning on the furnace. Others said that they had enough money to pay for the housing, but later revealed that they relied on their adult children to pay for the housing expenses. Respondents also mentioned saving money by getting samples of prescription medications, as well as using credit cards to cover living expenses and then making minimum payments on these cards. Interestingly, these issues were not described by the respondents as being associated with "problems" or "difficulties," but were viewed as a part of their normal daily life.

This discontinuity between the situations being described and the survey responses revealed that the preliminary version of the instrument confounded needs with the coping strategies for these needs, an issue highlighted by other researchers (Steward, 1979; Witkin, 1994). Difficulty paying for living expenses is a fairly common problem occurring in about 20 percent of the general population, with 19 percent admitting to not getting enough food or the kind of food they wanted to eat (Bauman, 1995). More than a half of those who face difficulties in meeting basic living expenses experience more than one problem (Bauman, 1995). Thus, families with limited budgets often choose not to pay one living expense over another and cycle through not paying for various living expenses to make ends meet (Bauman, 1995 and 1998). The strategy of cutting back on paying for the living expenses also involves other cost-cutting strategies, such as eating inexpensive foods, cutting the size of meals, shopping at discount stores, curtailing social activities, and drawing on resources from friends, family, and social agencies, as well as doing small side jobs and using credit cards to pay for living expenses (Zippay, 2002; Quandt, 1999). As a result, respondents, especially older individuals, may report high levels of satisfaction and acknowledge being able to meet their basic needs, in spite of their low income's capacity for covering all living expenses (Bauman, 1995 and 1998).

Another inconsistency uncovered during the pretesting was that in spite of the financial difficulties and needs frequently reported in response to the open-ended inquiries, respondents were still highly satisfied with the Parents' DIC program, its administration, and even with the overall amount of benefits (see Table 3). The overly positive ratings of satisfaction in the face of unmet needs are often found for elderly respondents who tend to skew their responses to the closed-ended items of satisfaction scales toward greater satisfaction, even though open-ended queries and direct behavioral observations point to high levels of unmet needs (reviewed by Levy-Storms, Schnelle, and Simmons, 2002). It is possible that reduced expectations, fear of loss of benefits, and overemphasis on the interpersonal, rather than actual aspects of assistance make elderly respondents rate their satisfaction with services favorably.

5. Revised Operational Definitions of Income Adequacy and Financial Security

Given the inconsistencies found during the qualitative pretesting, we had to revise our conceptualization of financial security from difficulties in meeting basic living necessities to encompass positive outcomes and coping strategies. Such a conceptualization is in accord with the growing body of literature reporting that elderly individuals are able to maintain or regain normal levels of functioning and life satisfaction in the face of chronic stress and adverse life events (Hamarat et al., 2002; Pellman, 1992; Wallace, Bisconti, and Bergeman, 2001; Kahana et al., 1995). On the basis of these considerations and discussions with the respondents, we realized that the issue of inconsistency had to do with the confounding of stressors and coping responses to the stressors.

One coping strategy that may explain the inconsistency in responding is the shift in focus from respondents' own problems to problems of their friends and family. Some respondents said that they were more concerned about their family members' health problems and financial difficulties than their own. It has been suggested that caring and nurturing becomes especially important for the elderly who often shift their focus from their own problems and become more concerned with the problems of their family members (Aldwin, 1990). Another coping strategy that we encountered involves the cognitive appraisal process by which individuals assign meaning to events and situations by considering their potential effect on various aspects of their lives (Kahana et al., 1995). Older individuals are less likely to appraise major life events and daily hassles as being stressful and problematic (Hamarat et al., 2002; Pellman, 1992; Aldwin, 1990), because of the age cohort effect where older respondents have experienced lower living standards when they were younger and are therefore less likely to perceive events and situations as problems (Bauman, 1995; Kahana et al., 1995). Conversely, younger people with physical limitations have views reflective of socialization in a period of relative prosperity, which raises expectations for care and the quality of life with disability, while older cohorts have been socialized to expect less (Lima and Allen, 2001). Having lived through the Depression and World War II, low-income elderly individuals typically accept sacrifice as a way of life and adopt a "make-do" attitude. As a result, they often do not consider skipping meals or not using utilities as "difficulties." Instead, it is their typical way of life.

6. Revisions of the Questionnaire

Because the pretest respondents were reluctant to endorse items indicative of their financial problems or needs, but readily acknowledged using various strategies to overcome difficulties, we had to revise the items to ensure accurate measurement. We first reworded the financial security question to remove the value statements from the ratings scale. We then revised financial needs items to remove reference to problems or needs by using more value-neutral and positive indicators, such as "strategies to make ends meet" and extended the scope of the coverage. Then we added a question that provides an indirect assessment of unmet needs and financial difficulties.

6.1 Removal of Value Statement from Financial Security Item

One of the questions assessing respondents' financial security asked them to rate their financial status on a four-point scale. Initially, we used a four-point rating scale with positive and negative wording to indicate how respondents perceived their financial situation—good, getting by, poor, or very poor. However, on the basis of our discussions with respondents, we found that respondents tended to give positive ratings to their financial circumstances, despite reporting circumstances and behaviors indicative of unmet needs. This created inconsistencies between the value statements of the rating scale and the actual descriptions of the scale, so we removed the positive and negative value statements from the rating scale and left only the descriptions of the financial circumstances (see Table 3). The revised items provided an accurate assessment of respondents' financial situation, where 40.6 percent could only afford basic necessities with an additional 38 percent having problems taking care of living expenses. These findings were corroborated by the results of the financial needs questions presented in the next section of the paper.

Table 3. Effect of Revision of the Financial Security Item by Removing the Value Statements

Value Statements	Ratings without the Value Statements	Percent of Respondents Endorsing Ratings
Good	You can take care of living expenses, and have some money left over	17.7%
Getting by	You can afford only basic necessities, with little or no money left over	40.6%
Poor	You can barely take care of living expenses	18.2%
Very poor	You have to make major sacrifices and cut back on basic necessities	19.8%

Note: The percentages do not sum to 100% because of "don't know" and "refused to answer" responses.

6.2 Elimination of References to Problems or Difficulties

Another item that required major conceptual and methodological revisions involved the types of financial needs respondents experienced in the past 12 months. Initially we conceptualized financial needs as problems in meeting basic living expenses emerging in various life domains (e.g., skipped one or more meals because there wasn't enough money to buy food; needed to see a doctor but couldn't because there wasn't enough money; didn't buy clothing or shoes because there wasn't enough money). During the pretest we realized that our conceptualization of the financial difficulties experienced by the respondents did not translate into their dissatisfaction with their financial situation or the amount of Parents' DIC benefits. On the contrary, many respondents took a great deal of pride in their abilities to make ends meet despite their bleak financial situation. Thus, respondents were reluctant to perceive the financial needs items as problems or difficulties and were more likely to interpret them as coping strategies.

Given these considerations, we revised the items assessing the respondents' financial needs by accentuating specific strategies they use to meet basic living expenses, rather than wording the items in terms of financial needs or problems. In redesigning the items, we used the following methodology:

- Stating the question with a positive reference—"strategies used to make ends meet"—instead of wording referring to financial problems, difficulties, or needs.
- Specifying that the respondent used the strategies because he/she did not have enough money and not for any other reasons (e.g., personal preferences, environmental concerns).
- Redesigning the items to assess the occurrence, as well as the frequency of using money-saving strategies to meet basic living expenses in the past 12 months, without indicating any value for each frequency of occurrence.

- Adding items to improve coverage of key issues within each life domain meeting basic living expenses (e.g., food, housing and utilities, health care).
- Adding a set of items that covered frequently mentioned strategies for raising cash, such as using credit cards to cover living expenses and borrowing money from family and friends.

The final version of the financial needs question read as follows:

> I'm going to read you a list of strategies that people often use to make ends meet. In the past 12 months, has there been a time when you or anyone in your household did any of the following, because you did not have enough money: [Note to interviewer—read the options, choose all that apply, then probe for other strategies. These are strategies used because the respondent didn't have enough money to pay for the items, rather than the respondent choosing to do this for other reasons]

The items for the financial needs question are presented in Table 4. Seventy-four percent of the respondents reported using at least one of the money-saving strategies in the past 12 months and the average number of strategies they endorsed is 3.7 (s.d.=4.0, range = 24). The most prevalent types of strategies involved saving money on food (56.1%) and general strategies (52.4%). More than one-third reported using health related strategies (36.5%) and indicated saving money on housing and utilities expenses (37.5%). Less than 1 percent of respondents indicated using any other strategies not covered by the measure, indicating the item provides good coverage of the types of strategies used by respondents.

Table 4. Revised Measure of Financial Needs

Financial Needs Items	Percent
Food-Related Strategies	
Put off paying bills to buy food.	16.4%
Skipped meals.	13.3%
Cut the size of meals.	22.0%
Ate mostly low-cost foods instead of balanced meals.	25.1%
Ate one or two cheap foods until the next check came.	24.4%
Used food stamps.	19.7%
Ate in a soup kitchen.	1.9%
Got food from a food pantry.	10.6%
TOTAL	**56.1%**
Housing-Related Strategies	
Skipped a payment or didn't pay the full amount for rent or mortgage.	4.1%
Lived with family or others.	6.6%
Skipped a payment or didn't pay the full amount for gas, oil, or electricity bill.	12.9%
Cut back or didn't use heat.	16.3%
Used portable heater instead of a furnace.	6.1%
Cut back or didn't use air conditioning.	15.6%
TOTAL	**37.5%**
Health-Related Strategies	
Didn't see a doctor for routine exams.	6.8%
Didn't see a dentist.	14.0%
Got samples of prescription medications to avoid paying the full cost for prescriptions.	18.7%
Went to Canada or Mexico to get cheaper prescriptions.	0.5%
Didn't buy a prescription medicine.	10.6%
Didn't take the full dose of a prescription medicine.	7.1%
Didn't get your eyes checked or didn't get new glasses.	14.8%
Didn't see a medical specialist.	4.7%
TOTAL	**36.5%**
General Strategies	
Borrowed money from family or friends for paying living expenses.	23.3%
Used a credit card to pay for living expenses and then made minimum payments on the card.	12.0%
Sold your home to raise money to pay for living expenses.	1.0%
Didn't buy clothing or shoes.	24.0%
Used donated clothing or shoes.	16.5%
Didn't go somewhere, because there wasn't money for gas or transportation.	21.0%
ANY OTHER STRATEGIES, SPECIFY:	0.4%
TOTAL	**52.4%**
ANY STRATEGY	**73.6%**

For each of the endorsed items, the interviewer also inquired: "How often did this happen?" Respondents used the following response scale: "Once a year," "Few times a year," "Once a month," "Few times a month," and "Always." As many as half of the respondents endorsing the most prevalent money-saving strategies reported using them always or at least a few times a month. The high frequency and prevalence of food-related issues are commonly reported among elderly respondents (GAO Report, 2000; Quandt, 1999), who are also less likely than other segments of the population to participate in nutritional assistance programs even when experiencing food insecurity (Martin et al., 2003; Fey-Yensan et al., 2003; Cunnyngham and Brown, 2004).

Interestingly, even though almost a quarter of the respondents indicated borrowing money from friends and family, the frequency of using this strategy was very low—the majority of the respondents (62%) indicated using it only a few times a year. Research shows that because extensive reliance on family and friends for support strains the social support network, it may reduce the ability and willingness of the social network members to provide adequate support (Vaux, 1988).

These results underscore the importance of assessing both the occurrence and frequency of using money-saving strategies to obtain a complete depiction of respondents' life circumstances.

6.3 Employing the Indirect Assessment of Needs

An additional approach to identifying unmet need was to indirectly assess respondents' needs without explicitly stating that the item is measuring needs. This was achieved by asking respondents how they would use extra money. In developing this item, we did not want to capture frivolous expenditures, expenditures aimed at helping others in the family or household, or expenditures for purposes other than basic living expenses. During the pretest, we realized that when confronted with such a question respondents never mentioned that they would use extra money for luxuries, such as vacations or a "wish list" of expensive items. On the contrary, respondents reported that if they had some extra money they would use it to pay for basic living expenses and to catch up on the outstanding debts. This highlighted that the hopes of the low-income respondents are focused primary on meeting basic living expenses, and provided an initial support for the validity and utility of the question.

We developed the indirect assessment of needs question by using the following guidelines:

- The rationale for the item emerged during the pretest when many respondents reported "making do with what they have" and were reluctant to describe themselves as having financial needs. Thus, we worded the item to include the respondents' statement: "Many people make do with what they have."
- We asked about what respondents would do with "*some extra money*" without stating an amount. That choice of words prevented the respondent from viewing it as a large sum of money or as a windfall, and reduced the likelihood that respondents would answer about large "wish list" purchases.
- We specified the types of *living expenses* the respondent would pay for, to ensure that we eliminated the possibility of frivolous or unnecessary expenses.
- We clarified that the extra money had to be spent on the respondent, not on others.

The final version of the indirect measure of financial needs read as follows:

> Many people make do with what they have. But if you got some extra money to spend on yourself, which living expenses would you pay for? [Note to interviewer—choose all that are mentioned; if respondent has problems recalling, then read the options]

We expected that if respondents said they would use extra money to catch up on their rent this meant that they needed money to meet their rent payments. At the same time, we recognize that a positive response to some of the options may or may not necessarily indicate needs or failures to meet basic living expenses. For instance, home repairs could be cosmetic rather than functional. About a quarter of the respondents indicated that they would use the extra money to buy food (26.3%), clothing or shoes (30%), or make home repairs (22.6%), with an additional 16.9 percent reporting they would use the money to catch up on utility bills (see Table 5). It is not surprising that almost a quarter of the respondents needed money for home improvements, as elderly are more likely to live in older and less expensive houses that often have physical problems (AoA, 2002). Therefore, the findings of the indirect needs question are still in accord with the results of the financial needs measure, further supporting the notion that low-income respondents are making ends meet by saving money on food, housing, and clothing or shoes.

Table 5. Indirect Measure of Financial Needs

If respondents got some extra money, which living expenses would they pay for:	Percent of Respondents Endorsing
Buy food or groceries.	26.3%
Move to better housing.	3.2%
Make home repairs/improvements.	22.6%
Pay rent/catch up on rent.	4.0%
Pay mortgage/catch up on mortgage.	4.4%
Pay utility bills/catch up on utility bills.	16.9%
Repair your car.	3.6%
Buy clothes or shoes.	29.9%
Pay bills—credit cards, loans.	13.3%
Get health care services that you need.	16.2%
Buy a new car/vehicle or pay off your car/vehicle.	2.0%
Save the money for future expenses.	5.2%
Pay off health care bills.	1.8%
Other, SPECIFY: ______	4.0%

7. Conclusion

This paper describes an approach to effective measurement of individuals' financial needs and other life circumstances. This survey could be easily administered to the elderly respondents using computer-assisted telephone interviews.

In addition to providing conceptual implications for the needs assessment among low-income elderly populations, the results of the program outcome assessment also provided a rich depiction of the low-income elderly recipients' lives. The majority of them exhibited numerous financial needs and difficulties. Many respondents reported not having enough money for food, health care expenses, housing, utilities, and other basic living necessities. Any of these financial needs and difficulties may greatly reduce quality of life. Even such a seemingly minor problem as not having money for transportation may lead to social isolation and prevent access to health care services, assistance programs, and community resources. We were surprised to learn that even when faced with numerous financial difficulties, the majority of respondents were positive in their overall perceptions and were reluctant to perceive lack of money for basic living expenses as problems or needs. This provided additional evidence of the resilience of elderly and their abilities to maintain a positive life outlook, despite having numerous stressors and unmet needs.

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