Resources – Features, Theories and Concepts at a Glance[1]

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Content

1. Concept and characteristics of resources

Concept of resources

The term "resource" is ambiguous and its history suggests that this has been the case for a long time. The word, which is derived from Latin, originally denoted the restoration of a state, the re-

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erection, raising oneself. In French, the word resource stood for helpful means and possibilities, for useful mental and physical abilities or simply for help (Robert, 1986). In 19th-century German, "resource" denoted middle-class entertainment and recreation associations (Pfeiffer, 1989; Wendt, 2010; cf. Graf, 1868). Since the mid-1970s, the term's current meaning has gained popularity. The increasing awareness of ecological crises and the associated media presence and political activities favoured a rapid adoption of the term in everyday language, where the term first meant support and raw materials and referred to non-renewable energy sources. On the other hand, within the framework of this new awareness, the interdisciplinary human and socio-ecological approaches which had developed in the course of the project also found broad acceptance and brought new scientific impulses and connections. Thus, the ways of life and experience of humans were understood as an expression of complex interactions with their social, societal and material environment and the burdens and resources contained therein (cf. Schubert, 2013; Wendt, 2010). Accordingly, the approaches have a broad notion of resources that is still not taken for granted in various individual disciplines. In the field of economics, for example, the notion of resources is still used primarily to describe material goods, whereas sociology has extended the notion to include social and socio-ecological characteristics with psychology further extending it to include personal or psychological characteristics. In social work the term also serves to emphasise the equivalence of material and immaterial resources (e.g. Bünder, 2001).

In the early days of its popularity, the term resource was very vague and indeterminate in the social science fields of action. Nestmann (1996, 362) aptly puts it this way: "Ultimately everything that is valued and/or experienced as helpful by a particular person in a particular situation can be considered a resource." In the meantime, psychology at the micro level in particular has made a relatively differentiated elaboration on the subject of resources, especially in the psychological resource theories of Foa and Foa (1976; 1980; Foa et al., 1993) and of Hobfoll (1988; 1989; 1998). In this paper they are extended by the approach of Becker (1998; 2006). From a psychological perspective, the anthology by Schaller and Schemmel (Schaller & Schemmel, 2013, Schemmel & Schaller, 2003) provides a further starting point for understanding resources and handling them in counselling and therapy.

In order to gain a scientifically sound understanding of resources, various approaches are possible, some of which are described in the anthology "Resources in the Social State and in Social Work. Distribution – promotion – activation" (Knecht & Schubert, 2012). The psycho-social approach chosen is about looking at the tasks and functions of resources in people's lives. In general terms, a successful lifestyle is based on the successful management of life demands resulting from the bio-psycho-social living conditions. These include interpersonal, social and physical-environmental requirements, as well as requirements arising from the biological, psychological and social needs of the individual and from the objectives developed by the individual himself/herself. In order to cope with these various demands, man is dependent on means, characteristics and conditions, i.e. on resources that are provided by other people (interpersonal assistance) or by the environment (e.g. state institutions, culture, technology, nature), or developed by the individual himself (personal resources) (see also Becker, 2006; Feger & Auhagen, 1987). Resources are thus personal, social and material conditions, objects, means and characteristics that the individual can use to cope with the external and internal demands of life and objectives. In a similar way Willutzki (2003, 91; 2008, 254) formulates "... that resources are of central importance for coping with everyday as well as specific demands or life tasks ultimately resulting in our mental and physical health and well-being depend on their availability and use." The focus here is on human health, a perspective that is strongly represented in psychological resource research. Brandtstädter, Meiniger

& Gräser (2003) also consider resources as support for coping with life's tasks. They define resources as "characteristics or attributes that facilitate the accomplishment of developmental tasks, critical life events or stressful developmental transitions or contribute to a positive balance of developmental gains and losses over the life span" (ibid., 49f.). In summary, the following *definition* can be given: Resources are positive personal, social and material conditions, objects, means, characteristics or qualities that people can use to cope with everyday or specific life demands as well as with psycho-social developmental tasks, to fulfil psychological and physical needs and their own wishes, to pursue life goals and ultimately to maintain or restore health and well-being.

Whether certain conditions, objects, means, characteristics serve as resources for all people in a generally valid or "objective" way, or only fulfil their functions as resources under specific circumstances, is discussed differently by the participating scientific disciplines. The psychological approach focuses on the subjectivity of resources when it comes to the characteristics for determining resources. From a psychological point of view, however, the question of whether and under what conditions general, i.e. supra-individually valid ("objective") resources can be verified, for example in the personal or in the social environment, is also pursued in a sustainable way. The sciences, on the other hand, which deal with economic, social and socio-political conditions, structures and exchange processes, in turn (mostly) pursue resources as objective conditions from their scientific perspectives. This difference in the scientific understanding of resources will be clarified below in the presentation of various resource theories and in the comparative discourse of these theories.

What can serve as resources is, from the subjective perspective, dependent on various individual conditions and characteristics, which are also shaped by group-specific and cultural influences. This refers, above all, to the assessment of whether certain objects, means, characteristics are suitable for fulfilling specific individual needs, interests and goals or tasks and requirements brought to the individual from outside. Only when they are assessed as suitable do such circumstances become resources. Before that, they are to be regarded merely as potentials. Willutzki (2003, 94f.) and, to some extent, also Schiepek and Cremers (2003, 152f.) have discussed in detail the conceptual basis for determining resource characteristics. The following characteristics result from this:

Characteristics of resources

1. Functionality and task dependency: Resources serve to achieve determinable purposes (goals, states), their usefulness only becomes apparent when they are appropriate. Objects, means, features / characteristics and conditions only become resources if they fit and are useful regarding the person's assessment for the desired goals, or as a solution to the tasks, requirements and objectives at hand – and, moreover, if they correspond to the person's emotional-cognitive evaluation system. The assessment is not only carried out by the resource user, but also by socially relevant persons (e.g. spouse, friend, pedagogue, consultant, therapist) who can contribute to the recognition of existing potentials as being useful for meeting requirements.

Klemenz (2009) provides an overview of possible general functions of resources: They can serve to achieve personal goals or well-being (Diener & Fuijta, 1995), to maintain or expand other resources (Hobfoll, 1998, see below), to exchange certain resources for other resources (Foa et al., 1993, see below) or to satisfy basic personal physical and psychological needs (Grawe, 1998; Smith & Grawe, 2003). Specific purposes often require certain resources, although some resources (e.g. money, intelligence, information, social support, etc.) can also fulfil several or different purposes or needs at the same time (on the "multiple determination of resources" cf. Klemenz, 2009).

2. Relational functionality: a simple relationship between resource and purpose does not do justice to the function of resources. Schiepek and Cremers (2003, 152) formulate an at least three-digit mean-objective relation of resources: "An object (X) can be called a resource in relation to an objective (Z) by an evaluator or his value system (B): R(X) = f(Z, B). The designation of an "object" as a resource is a function of Z and B, whereby all instances of this relation are to be regarded as changeable over time. The appraiser can be the resource user himself or herself or a relevant other person (see above). In addition, the purpose and direction of resources are also dependent "on the personal style and strategies used to achieve it" (ibid., 152). Aspects that are initially assessed negatively by the environment can also prove to be functional resources (Willutzki, 2008, 257), e.g. "problem behaviour" can turn out to be an individual attempt to solve a problem.

3. Evaluation and attribution of meaning: the assessment of personal and environmental potential with regard to its usefulness as a resource is strongly dependent on individual factors: Depending on the assessment of potential, the current mood, the value system, the attribution of meaning and the current or long-term goals, a person is likely to perceive and take up resources in different ways (Foa & Foa, 1976; Foa et al., 1993; Feger & Auhagen, 1987; Gutscher, Hornung & Flury-Kleubler, 1998). "Resources must ... be recognized and evaluated as such" (Schiepek & Cremers, 2003, 152). In addition, completely different ideas may exist between individuals as to what constitutes a resource and what constitutes a burden (Willutzki, 2003, 96, 99).

4. Stability and variability of resources: Willutzki (2008) lists further differentiations, e.g. with regard to temporal and situational variability and stability of resources. Resources are stable in time if they are accessible in the long term (e.g. socio-cultural goods and groups, possibly also partnership and friendship relationships and personal resources, such as self-confidence, self-efficacy, conviction, etc.). A distinction must be made between these and more mundane experiences of resources, such as pleasurable everyday events or forms of social support that are temporary. Klemenz (2009) distinguishes the situational specificity of resources in somewhat more detail according to whether resources have an effect across situations or whether they are situation- or area-specific (e.g. special subject-specific or sporting ability).

5. Age and gender-specific functions: In the course of the human lifespan and gender-specific development, resources change their individual meaning and function and also develop in different ways. Some resources prove to be specifically advantageous in individual stages of development (e.g. in childhood, middle and old age), and different resources are also used to tackle the developmental tasks typical of age and gender (Brandtstädter, Meiniger & Gräser, 2003; Petermann & Schmidt, 2006). This is of importance for an age- and gender-specific promotion of resources through socialisation and educational processes over the entire life span, also in old age (e.g. Foa et al., 1993, Fengler & Fengler, 2012; Jasmund & Krus; 2012; Schubert I., 2012).

Subjective and "objective" resources

The resource characteristics presented here stress that objects, means and characteristics "are" not resources "in themselves", but must first be considered as possible potentials for resources; i.e. (psycho-social) resources "in themselves" do not exist (cf. Brandstätter, Meiniger & Gräser, 2003; Foa & Foa, 1976; Feger & Auhagen, 1987; Schiepek & Cremers, 2003; Willutzki, 2003). Gutscher, Hornung & Flury-Kleubler (1998) clearly formulate within the framework of their transaction potential model that the over-generalization of potentials as "resources", which is frequently encountered in the euphoria of resource orientation, is problematic and not expedient. Only the reference to the context, i.e. to the concrete situation and constellation of tasks, to the perception, motives

and objectives of the person makes it possible to determine potentials as resources. Resources are thus defined under the aspects of task dependency, functionality, attribution of meaning and, in addition, depending on the situation, social and cultural context and the socialisation process or time and development phase (cf. similarly with Feger & Auhagen, 1987; Foa & Foa, 1976; Hobfoll, 1988).

With the subjectivity and context-dependence of psycho-social resource characteristics presented here, the question inevitably arises as to whether there can be any general, supra-individual ("objective") resources that are relevant and helpful for every person (basic physiological resources such as oxygen, nutrition, etc. are not considered here). However, our everyday knowledge can name a variety of resources that are considered to be generally effective, e.g. material resources (money, income, housing), helpful psychological characteristics and social relationships, to name but a few.

Jerusalem (1990) has developed criteria within the framework of stress-related psychological research to distinguish between subjective and objective resources. In the case of *subjective resources,* the perception and evaluation of the respective person is in the foreground, i.e. the potentials are perceived and positively assessed by the person himself. With reference to his criteria, Willutzki (2003, 97) describes *objective resources* as "characteristics of the situation or person that are assessed as positive by many (or all) evaluators". With this formulation, claiming an "objectivity" of resources is considerably relativized. Essentially, these are often shared assessments by observers and relevant partners (see also Schiepek & Cremers, 2003), or generally valid empirical knowledge about personal or environmental characteristics or about potential that is generally understood to be helpful and goal-oriented for meeting personal or external demands (see also Foa & Foa, 1976). However, effectiveness also exists when it is not directly recognised by the persons and observers involved, as is known, for example, from mental protection factors (cf. Schubert, F.-C., 2012). In addition, there are resources in every society and culture that are valued beyond the individual and regarded as important for the way of life and securing one's livelihood or as valuable for a mutual exchange of resources. This suggests avoiding term "objective" resources, since "objectivity" is mostly used in a scientifically specifically occupied sense, and replacing it by "generally effective" or "supra-individually effective resources", whereby their effectiveness can only be assumed if the potentials are recognized and used (see below "exchange of resources").

Resource perception and resource activation

Willutzki (2003, 96f.) uses numerous sources to discuss the fact that there are often significant differences between the individual perception of resources and the potentials perceived from outside. According to Willutzki, the subjective perception or assessment of resources is decisive for the individual's scope of action due to their familiarity, their assessed significance and effectiveness for one's own short or long-term goals and their correspondence with one's own values and convictions. Particularly with regard to the perception of personal resources and the possibilities of social support, there are empirically only slight similarities between the resource perspective of observers and the subjectively assessed resources. An insufficient individual perception of resources has, for example, effects on the personal use and handling of environmental resources, on the individual assessment of personal competencies and on the experienced self-esteem. Foa & Foa (1976) and Hobfoll (1988) have dealt extensively with the development of resource perception and resource assessment during the socialisation process and under the influence of different social and cultural environments (see below).

Resource-oriented professional work (promotion, psycho-social counselling, psychotherapy) is committed to reducing this perception discrepancy. Affected persons are instructed (e.g. by educators, counsellors, etc.) to perceive existing personal and environmental potentials sensitively (resource perception), to develop them and use them as resources for achieving goals or coping with demands (resource activation) (cf. e.g. Werner & Nestmann, 2012; Wüsten & Schmid, 2012; Flückiger & Wüsten, 2008; Herriger, 2006). Thus, the terms of the two main functions of resource activation are based on Smith and Grawe (2003, 115): the promotion of existing potentials and the promotion of new or such experiences that correct the previously limited resource experience. Both contribute to the achievement of goals (e.g. task accomplishment, strengthening individual self-esteem, etc.). However, verbal hints or conversations alone are usually not sufficient to expand the individual perception of resources and to activate resources.

It is crucial that those affected not only recognise their resources, but also work with them in a concrete way. Only through the active use of resources can they experience and consolidate them personally. This is especially the case where resources are emotionally significant or are needed for concrete life goals (Schiepek & Cremers, 2003, 183). A successful perception and activation of resources is accompanied by a strengthening of self-confidence and trust in one's own strengths and abilities, and generally in one's own effectiveness. According to the consistency-theoretical approach according to Grawe (1998, 2004), successful resource activation leads to a mechanism of action that "provides the strength for long-term changes" and is accompanied by an "improvement in well-being" and self-esteem (Smith & Grawe, 2003, 115; Klemenz, 2012).[4]

Potential and activated resources

This research and practice suggest a distinction between potential and activated resources. *Potential resources* can be understood as all conditions, objects, means and features / characteristics of a person and the social, societal, technical-physical and biological environment that can be used to meet personal or external requirements or objectives. In a sense, they rest in the person and in the environment (Oelkers, 2010). They only become *activated resources* when they are recognised as useful for coping with requirements or achieving goals and are used accordingly. Activated resources thus fulfil the criteria of functionality, the evaluation of usability and meaningfulness in the context of a concrete requirement or target situation.

2. Resource Taxonomy

In addition to material or economic resources, two further classes of resources frequently emerge in the technical literature, resources on the personal and on the environmental side. These include resources which, without necessarily being named, can be assigned to the transactions or interactions between a person and the environment and which form a separate class here. With reference to the work of Antonovsky (1997), Becker (2006), Herriger (2006) and Willutzki (2008), a taxonomy of potential resources will be developed below. For each class, the most relevant resources are briefly listed as examples.

[4] A similar process of resource perception and activation can also take place at the societal level, for example in the sense of "political empowerment" of disadvantaged groups, as described, for example, by Herriger (2006, 1987f.). An "education of society about itself", for example related to mechanisms of unequal distribution of resources (such as income or education), can then sometimes trigger political processes of remedy.

1. personal resources (also referred to as individual, personal, intrapersonal, internal, personal or individual resources) can be subdivided into physical, psychological, interactional and economic (personal) resources

(a) Physical resources:
These include a stable biophysical constitution, a stable immune system; health and fitness and physical attractiveness.

b) Mental resources comprise four main categories[5]*:*

- *Cognitive resources*
    - Intellectual abilities, education and knowledge (cf. "cultural capital" according to Bourdieu), gifts, talents, specific abilities and skills, ability to grasp and reflect on oneself and the environment, tolerance of ambiguity (being able to tolerate differences and contradictions), life experience
    - Favourable cognitive beliefs, attitudes and expectations, e.g. future optimism, confidence, self-efficacy conviction, self-esteem, sense of purpose in life (sense of coherence), commitment, ability to postpone fulfilling needs
- Emotional resources and favourable personality traits, e.g. emotional stability, emotional regulatory ability/control, tolerance, optimism, reliability, emotional intelligence, enjoyment, differentiated self-development and identity-development
- resources for action and coping styles ("Coping"), e.g. appropriate handling of requirements, life experience, vocational training, operational and performance capacity
- Holding recognized roles, offices, positions in family, profession, social community (Becker, 2006 refers to the inherent ambivalence of this resource).

c) Interactive mental resources (also called interpersonal or relational resources) are expressed in interactions with close social partners (e.g. partnership, family, friendships) and in broader social systems (e.g. work team, socio-cultural groups). They simplify, support and enrich coexistence and limit the development of destructiveness and relationship disorders. In most cases, the interactional mental resources are only rewarding if the interactions (transactions) of the social partners are intertwined (Willutzki, 2008, 256). The following are examples:

- Ability to relate, maintenance of appropriate reciprocity in interaction; empathy, social sensitivity; ability to express feelings and motives in a differentiated way
- ability to deal with conflict, to express criticism (ability to express criticism appropriately and to accept justified criticism), resistance against peer pressure
- Respect, tolerance, reliability, ability to integrate into social flu, tolerance towards interaction partners
- Ability to express need for help and to obtain social support
- Reciprocity[6] as the willingness and ability to compensate for support received and to provide adequate reparation for social-emotional and material injuries and damages.

[5] See also Schubert, F.-C. (2012).

[6] Reciprocity here stands for "mutuality" and "interdependence". Reciprocity is considered a basic principle in the development of human relationships and forms of action.

(d) Economic resources:

- Money and capital ownership as a universally transformable resource, land and housing ownership, income from property (see also "economic capital" according to Bourdieu)
- (stable) employment or earned income.

2) Environmental resources (also known as environmental or external resources) are psycho-social, social, welfare state, cultural, legal, physical-technical and natural aids and other aids in the person's environment (see also "social capital" according to Bourdieu).

a) Socio-emotional resources of close relationships (also known as psycho-social or interpersonal resources) include social exchange, social integration and support, and are most often expressed through personal interactions in the social environment:

- Partnership, family and friendship relations: Belonging and secure attachment to familiar and emotionally close people; expected or experienced emotional participation, care, recognition, trust
- Participation in the human resources of social partners, e.g. their attractiveness, social prestige, coping skills, attitude to life.

(b) Social resources:

- Personal contacts and relationships
- Social embedding in (extended) networks (kinship, friendship, residential area, self-help group, workplace and team), experience of social belonging (integration, acceptance)
- Receiving support for coping with everyday life and coping with special requirements
- Opportunities for designing and participating within in the residential and cultural area.

(c) Socio-ecological resources:

- Quality of living and quality of living environment as well as quality of socio-ecological infrastructure (such as social, cultural, health, urban and landscape-planning, transport and information-technological and natural infrastructure)
- Quality of work: e.g. structural, perspective, health, psycho-social working environment, meaning of work.

(d) Welfare state and socio-cultural resources:

- Availability and accessibility to educational institutions (e.g. schools, universities), to health institutions, to social institutions, to cultural offers, to care, to psycho-social-support facilities, and to other social services
- Monetary transfer payments and services provided by welfare insurance schemes (such as unemployment, pension or accident insurance), social aid and similar provision
- Opportunity to participate in a recognised religious and socio-cultural life
- Transparency and influenceability of social structures and developments, democratic constitution
- Rule of law (guarantees law enforcement and other rights).

Further differentiation of personal resources: Since the development of humans always takes place in interaction with their – especially social – environment, Petermann and Schmidt (2006) additionally differentiate personal resources according to whether they are present without the intervention of the individual or the environment (referred to as "characteristics"), or whether personal resources have developed through social learning processes or through active engagement with environmental resources, e.g. as a result of education, adaptation to or coping with demands

(referred to as "mechanisms"). Smith and Grawe (2003, 113) see the development of personal resources in particular as the result of favourable mutual interpersonal relationships and actions.

A further categorization is the distinction between "motivational" and "potential resources" introduced by Smith and Grawe (2003). Here, the authors refer to the model of mental consistency according to Grawe (1998) and the satisfaction of basic mental needs classified therein. According to this conception, potential resources can be means that the person uses to achieve his or her goal; motivational resources can be the goal itself, which serves to satisfy basic needs.

> "Motivational resources are all goals and sub-goals that a person has developed to satisfy his or her basic needs. For example, the goal of completing a training course – with the sub-goal of passing an examination – could serve the basic need of increasing self-esteem. By potential resources, on the other hand, we mean all abilities and behaviour that serve to achieve these goals" (Smith & Grawe, 2003, 113).

The division makes it clear that resources are not all equally important, but are arranged in a hierarchical (mental) system.

3. Resource models and resource theories at a glance

Following the above description of the basic characteristics of resources, some resource theories are now presented in an overview. The selection made is not intended to express disregard for other approaches. It includes those theories which contributions of the handbook repeatedly refer to, such as those of Hobfoll and Bourdieu, but also the lesser-known approach of Foa and Foa, which provided relevant impulses for the understanding and impact of resources early on. Because of its widespread use in the resource discussion, Hobfoll's approach is discussed in more detail. Furthermore, new models are presented. Although Becker's resource model is not yet widely established, it has already brought about recognizable conceptual and action-guiding developments. Knecht's resource theory extends Bourdieu's capital theory by adding a theory of resource transformations, differentiated resource recording and a socio-political superstructure that shows, among other things, the extent to which the individual resource situation is (co-)determined by socio-political interventions.

Theory of resource conservation according to Hobfoll

Since the end of the 1980s, Hobfoll has developed an influential theory, originally conceived as a stress theory (Hobfoll, 1988), which has since found broad acceptance in the psycho-social resource debate. He calls his approach the "Conservation of Resources Theory", or "COR-Theory" (Hobfoll, 1989), or "Resource Conservation Theory" (Hobfoll & Buchwald, 2004; Hobfoll & Schumm, 2004). In contrast to psychological stress research, which regards stress primarily as a result of subjective perception and assessment (e.g. Lazarus & Folkman 1984; Lazarus, 1995), but which hardly considers stressful environmental requirements, Hobfoll's theory (1988, 1989, 1998) sees stress primarily as a result of the perception of resource loss in the person's "objective" and social environment (person-in-environment).

Basic assumptions

The central assumption in the theory of resource conservation is that people strive to protect their own resources (or corresponding aids and abilities) from impairment and loss and to build up new resources. Furthermore, through their actions and the way they shape their lives, people strive to

preserve and protect themselves and their social relationships as well as their integration in the social context. (Hobfoll & Buchwald, 2004; 13; Hobfoll & Schumm, 2004, 93). Resources are threatened by environmental events. Experiences of stress or strain occur when, as a result of an event, a loss (1) threatens or (2) actually occurs related to resources "which were actually intended to maintain the individual himself, his/her family or the comprehensive social context" (Hobfoll & Buchwald, 2004, 13) or when valuable resources are invested to increase further resources but (3) the hoped-for increase in resources does not occur.[7] For the stress process and the individual experience of stress, it is not the event itself that is significant, but the perceived loss of resources or the unsuccessful investment of resources without profits. The situation and the event occurring in it are merely the starting point of this process (ibid., 14). For successfully coping with burdens, the central basic assumption is that coping in the long run is only possible by using resources. The core of Hobfoll's theory therefore lies in resource conservation in the sense of resource maintenance, resource development and, in particular, the avoidance of resource loss.

Although the stress reaction is also influenced by personality traits and the personal constitution (such as vulnerability), the individual reaction to stress events is, according to Hobfoll (1988), much narrower than is shown, for example, in the (cognitive) stress theory of Lazarus and Folkman (1984). Such psychological processes are not at the forefront of Hobfoll's theory, but they are not ignored either. According to Hobfoll (1989), the decisive factors for the individual experience of stress or strain are the components *perception of* the development of resources in a given *context* in which the stressor occurs, *personality* and genetic or acquired *constitution.* This includes the perception of resource loss, resource threat or lack of resource gain in a specific situation, as well as the perception of sufficient or insufficient coping measures to protect or restore resources. These perceptions can be influenced by psychological mediation processes, by personality traits and individual constitutional factors, as well as by evaluations from the social and cultural environment of the persons concerned. However, psychological processes that can influence the perception of events and resource development, such as cognitive-emotional processing and personality factors, receive only limited attention. In relatively general terms, Hobfoll (1988) states that resources are continuously evaluated at three levels of the individual: On the bio-physiological level, resources (e.g. nutrition) are evaluated in relatively equal measure by all people in terms of their importance. At the cognitive level, on the other hand, resources are assessed and valued in relation to individual experiences and personal and social values. On the third level, resources are evaluated by means of subconscious or unconscious processes, which means that an evaluation of resources, their conscious perception or defence, can be very different for the affected individual (e.g. in the context of psycho-emotionally stressful experiences or traumas).

Model of ecological congruence

In this model, Hobfoll (1988) formulates a complex approach that uses the dimensions of resources, stress, needs, time, value and perception to assess the resistance of individuals to stressful events. Starke (2000, 45) outlines the relationship as follows:

> "In the author's view, resources can only be used effectively to deal with an impending or actual loss if they are in proportion to the burden and needs of the person. Furthermore, they must be in a temporal dimension, i.e. they must be developmentally adequate or be in a certain relationship to

[7] While, for example, unemployment research confirms that even the threat of resource deprivation causes stress, point (3) is empirically underpinned by the Siegrist gratification model (1998).

the stressful event. Family values as well as cultural and individual values have a deterministic character in that they have a significant influence on the choice of strategies for protecting resources. Finally, the perception of the person is a central aspect, because only when the person perceives a real threat, fearing a limited satisfaction of needs, does he or she make an assessment with regard to the resources to be invested and their availability. If an individual does not perceive his or her resources as being threatened, or if the individual is so well equipped that a loss is not significant, the situation is not considered stressful.

Definition of resources

According to Hobfoll (1988, transl. after Becker, 2006, 131) resources are "(a) those objects, personal qualities, conditions or energies that are valued by the individual, or (b) the means to achieve those objects, personal qualities, conditions or energies". With this he classifies resources according to four basic types: *Object resources* are external physical resources for satisfying basic needs (such as food, housing, clothing) and status needs, and for supporting instrumental efforts (e.g. machines, cars). *Conditional resources* are desirable, sometimes highly valued and mostly sustaining life circumstances, such as partnership, marriage, family, interpersonal relationships, health, workplace, higher professional position as well as being valued and popular. *Personal characteristics* include features and abilities that help to cope with demands and achieve goals. These are, for example, professional skills, social skills, stress-reducing personality traits and special life attitudes. *Energy resources* (such as money, knowledge, reputation, time, etc.) are considered particularly valuable because they provide access to many other resources.

Losses and gains of resources

The resource theory of Hobfoll focuses on the significant differences in the effects between resource loss and resource gain: resource losses have much more significant effects than resource gains. The differences are clearly expressed through "resource spirals" (Hobfoll, 1989). Persons with few resources or with incipient or already occurred resource losses are vulnerable to further resource losses and are also less able to protect themselves against losses; they can also recover from losses less well than persons with many resources. Hobfoll (1988) assumes that different resources are used and consumed or threatened to interrupt loss events. In this situation, new stress is created, and more resources must be used to cope with it, etc. The persons affected are caught in a "resource loss spiral" which – once set in motion – is difficult to interrupt and causes further losses from the resource pool. Such a "downward" momentum may be expressed by those affected by e.g. doubting their ability to act (effectiveness), no longer having confidence in themselves, making mistakes, losses in social areas (such as withdrawal from social ties and withdrawal of social partners), professional and thus also material losses and finally in health problems, often followed by loss of housing and loss of familiar social surroundings. This may be followed by material and social decline on a broad scale. Hobfoll (1988) assumes that a person's identity is largely determined by his or her resources. The actual or anticipated loss of resources thus has a considerable impact on a person's identity.

In addition to these principles, Hobfoll (1988) also refers to individual differentiations in resource losses. Perception and handling of losses depend on the person, the context in which losses occur, the applicable social norms, the cultural conditions and also on the experiences a person has had with losses so far. Hobfoll emphasises that the person affected must therefore always be viewed in the context of his or her environment, especially his or her social environment.

People who have many resources, on the other hand, find it easier to maintain, increase and acquire new personal, social and material resources. They develop a "resource gain spiral" by investing in resources "to protect themselves from losses, to recover from losses and to gain new resources" (Hobfoll & Buchwald, 2004, 14). This makes them less vulnerable to resource losses and also enables them to use resources more successfully in dealing with stressful events.

Avoidance of loss of resources

Hobfoll (1988) lists various ways of conserving resources or avoiding losses: (a) Shifting attention from losses to possible or prospective resource gains. (b) Re-evaluating threatened or lost resources, i.e. assigning a different value to them in order to buffer stress; achieving a re-evaluation by comparing resource gains and resource losses, which may make the individual losses less significant. (c) Limiting the loss of resources or mitigating it with other or more intensive coping efforts. In the first two strategies in particular, Hobfoll points to possible negative consequences, such as a loss of clarity and a misunderstanding of the real situation, or behaviour directed against the individual values and experiences that have been valid up to now. These two strategies are thus to be understood only as temporary and not as long-term strategies (Starke, 2000).

Hobfoll & Schumm (2004) support the theory that resource losses have more significant effects than resource gains; this applies to individuals as well as to social communities. Individual as well as collective coping with emotional burdens cannot be compensated for by gains in resources to the same extent as the burdens of resource loss gradually progress (e.g. Hobfoll & Lilly, 1993; Lane & Hobfoll, 1992). The authors summarize that "resource gains are important for offsetting losses, but instead of having a significant direct effect on resource losses" (Hobfoll & Schumm, 2004, 101), tend to have a regenerative effect. This is particularly true for those individuals or social communities that already lack adequate resources. The authors formulate that above all (central) personal and (psycho)social resources (such as self-efficacy, self-esteem, optimism; social support, social integration) are able to compensate for the influence of resource losses. Comparable results have been obtained in studies on post-traumatic stress symptoms of different genesis (e.g. King et al., 1999; Wells, Hobfoll & Lavin, 1999). Hobfoll et al. (2007) developed concrete goals and measures for first aid after individual traumas based on the COR theory.

The COR theory with the concept of loss and profit spirals is also applied to public health promotion and community settings. For example, it serves to prevent spirals of loss for individuals and communities or to "make individuals and communities aware of those resources that are necessary for the promotion of *public health*" (Hobfoll & Buchwald, 2004, 94, italics in the original).

Exchange of stress and resources (stress crossover)

Since the 1990s, Hobfoll (1998) has been following the process of joint stress management via social, interactional processes and illustrates this with the concept of stress transfer ("stress crossover"). "Stress crossover refers to the transfer of stress and resources between individuals who are exposed to an acute crisis" (Buchwald, 2004, 35). This kind of joint distress can occur between the partners in a dyad (friendship, marriage) or family, group as well as in larger social units (e.g. community). Buchwald (2004, 35f.) distinguishes six forms of common affliction and corresponding attempts to cope with them (see also Eppel, 2007, 176):

- Shared stress: a stress event uses the resources of all group members equally (e.g. working group).

- Support-demand stress: the support demands of the weaker members affect or exploit the resources of the stronger members. If they are not able to distance themselves, the resources of all can be exhausted.
- Stress contagion: through empathy with others, one's own resources are attacked. The greater the empathy, the greater the "exploitation of resources" can become.
- Resource-withdrawal: Burdens outside the relationship (e.g. professional burdens) are balanced by the withdrawal of resources that were previously available within the community (dyad, family, group).
- Self-absorption: In order to satisfy selfish interests, resources are withdrawn from the community and its development (e.g. coping with anger, striving for dominance, retaliation).
- Resource sharing: there are resources available among the members of a community and there is an open exchange and access to them and to the gain of resources (e.g. mutual support).

Multiaxial Coping

In contrast to traditional, mostly strongly individual-centred cognitivist coping models, Hobfoll and his research group developed a multi-axial coping model that represents the "versatility of potentially adaptive human behaviour" (Hobfoll & Buchwald, 2004, 17). The model considers "that individuals do not only act autonomously, but are also embedded in their respective family, in people and cultures with certain rules and guidelines for attitudes and behaviour. The values shared by individuals within social settings are to be understood as the link between the person and the environment" (ibid., 17). The social context, its values, cultural and gender-specific patterns and the resulting diversity have considerable significance for the process of stress management and for the preservation or loss of resources. The multiaxial coping model is based on a factor-analytically-generated, multidimensional system that is designed to capture the diversity of individual and cultural strategies for coping with life stress. It is intended to provide a general heuristic approach to capture and understand the diversity of coping. Based on three bipolar axes that are not independent of each other, it records (1) active coping – passive coping, (2) prosocial coping – antisocial coping, (3) direct coping – indirect coping. The latter captures coping behaviour of different cultures. An empirical analysis of the factor structure (Schwarzer, Starke & Buchwald, 2004) also finds a fourth factor "instinctive coping – reflexive coping". Since the findings on multiaxial coping are primarily oriented towards stress management, they are not the focus of this study.

The resource theory of Hobfoll has a major influence on the current resource debate. However, it is critical to ask whether the underlying view of mankind, which assumes that all human activity is geared towards making or maximising profits and avoiding losses, applies in this generalised form. The theory is based on a behavioural economics approach that was developed in the late 1980s under the influence of the then burgeoning cost-benefit analysis of human interactions. Psychological-motivational differentiations of human experience and behaviour are largely ignored.

Resource (exchange) theory by Foa and Foa

As early as in the 1970s, Uriel G. and Edna B. Foa developed a structural resource theory as part of their research on social relations, which already formulated relevant aspects regarding functions, characteristics and the meaning of resources. Essentially, the authors focus on two areas. First, they explore the differentiation of the meaning ascribed to resources in the course of individual socialization. However, their resource model focuses on the meaning of resource exchange in the

context of social behaviour and interpersonal relationships, especially in couples. The theory thus also makes important contributions to the socio-psychological theories of social exchange and interpersonal behaviour.

Basics

The approach of Foa and Foa (1976) is based on the following basic ideas: Resources are acquired in the context of social exchange processes, and analogously, social relationships are characterized by the exchange of resources between the individuals involved. Exchange objects or characteristics gain their meaning and value as resources only through the subjective evaluation of the actors. The exchange of resources follows very specific rules which vary according to the class of the exchanged resource. Furthermore, the availability, lack, or loss of resources influence the subjective well-being and satisfaction of persons with their interpersonal relationships. In a somewhat simplistic conclusion, many individual and interpersonal problems could thus be reduced to the need for and availability of resources.

By resources, Foa and Foa (1976, 101) understand "anything that can be transmitted from one person to another". According to the authors, this definition is comprehensive enough to include various types and meanings of resources: "...to include things as different as a smile, a check, a haircut, a newspaper, a reproachful glance, and a loaf of bread (...). ..., some resources are more alike than others in terms of their meaning, their use, and the circumstances of their exchange" (quoted from Stangl, 1989, 308). The authors arrange resources into six classes: *Love* (affection, warmth, comfort, assistance), *services* (activities that affect others and usually involve work), *goods* (products, objects, materials), *money* (coins, currency, generally all symbolic gifts with exchange value), *information* (instruction, teaching, opinion, advice, enlightenment) and status (prestige, respect, prestige).

Resource structure model

The authors develop a specific resource structure model with the two orthogonal dimensions "*uniqueness*" and "*concreteness*". In the orthogonal field, they position the six resource classes in a

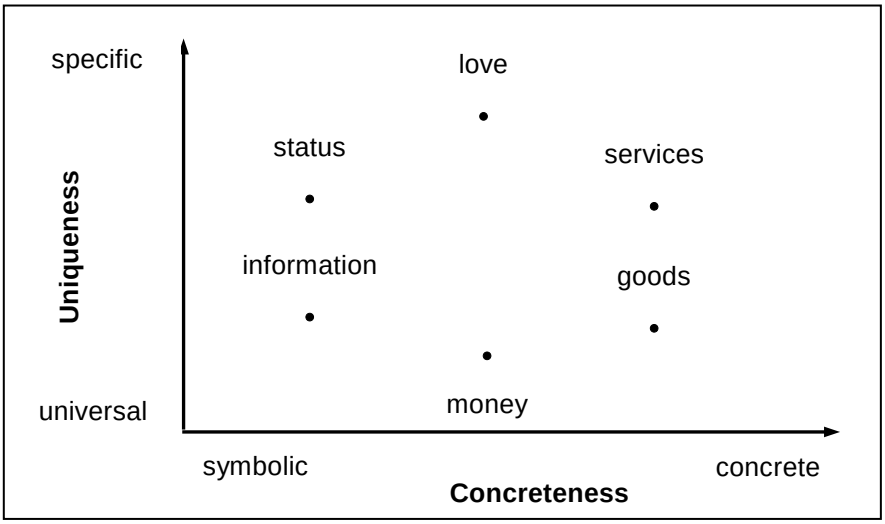

Fig. 1: Classification of resources in Foa & Foa. (Source: Foa & Foa, 1976, 102; Starke, 2000, 18), with modifications

circular arrangement according to the principle of similarity[8] and according to their respective characteristics as to the dimension "uniqueness" (from universal to specific) and the dimension "concreteness" (from symbolic to physically concrete) (cf. Fig. 1).

The dimension "uniqueness" expresses how universal (e.g. money) or how specific a resource is (e.g. love is specific to a person), the dimension "concreteness" how concrete (e.g. handing out goods) or symbolic (e.g. communication of an examination result; verbal expression of love, affection) an exchange of resources is. This specific structural arrangement of resource categories and their relationship to one another has been confirmed in English and German empirical studies (see Starke, 2000).[9]

According to Foa and Foa (1976, 101), the structural matrix provides the background for recording the connection between interpersonal behaviour and resource exchange in specific contexts (*environmental conditions*). Since the resource categories are structurally linked, they occur in certain configurations and frequencies during exchanges: In satisfactory (exchange) relationships, there is an exchange of resources that are similar or are close to each other in the resource space and are thus considered to be roughly equivalent. Exchanged resources should therefore preferably originate from the same category or from a category close to it in a circle or have the same or similar dimensionality (concreteness, uniqueness). Satisfactory exchange relationships thus follow the principle of equilibrium. On the other hand, those relationships whose resource exchange does not correspond to these characteristics are experienced as less satisfactory. It should be considered that in Foa and Foa resources are not objective but subjective quantities (in the sense of subjective attribution of meaning).

Exchange processes

Foa and Foa have examined the resource exchange processes in detail experimentally by taking the structural matrix into account, and have developed various theses from this, which express that the exchange takes place according to very specific rules, which vary according to the resource class (cf. also Starke, 2000)[10]:

Profit-loss perspective: The use of resource categories is accompanied by typical profit and loss perspectives. The use of highly specific, unique resources results in less loss in the resource pool, usually even in an increase in resources, whereas the use of universal resources results in more loss in the resource pool. The use of affection / love is generally followed by a further increase in affection (resource gain). The use of money brings an exchange value, but the resource pool decreases in money and the exchanged goods also lose their stock or value (e.g. food or wear and tear).

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[8] Foa and Foa (1976, 102f.) point out that – despite the selective positioning described above – the classification of resource classes must be understood rather as overlapping fields/sectors that are structurally connected.

[9] Stangl (1993) was also able to find a third dimension in Austrian samples, which he interprets as a materialistic vs. idealistic evaluation of resources.

[10] It should be critically noted that the empirically investigated exchange processes were not recorded in concrete social situations, but only by means of retrospective self-descriptions using questionnaire procedures.

- *Reciprocity:* The more specific a resource is, the more difficult it is to satisfactorily replace it with other categories of resources (e.g. love by money, status by money or goods). Universal resource categories, on the other hand, can be replaced by a variety of resources.
- *Awareness of the exchange partners and investment of time:* The more specific a resource is, the greater the degree of awareness between the exchange partners must be and the more time must be invested in the exchange. The more universal resources, the quicker the exchange and the easier for strangers to exchange.
- *Satisfaction-discontent:* The more discrepant the exchanged resource classes are, the more dissatisfaction with the resource exchange increases. This also applies to discrepancies in case of experienced resource gains as well as resource losses.
- *Readiness for exchange processes:* Gains in resources lead to an increased willingness to use them for further gains. When resource losses occur, exchange processes are primarily taken up with the aim of compensating for the losses. This has, for example, effects on the willingness to provide social assistance (Foa & Foa, 1976).
- *Emotional responses:* In the case of imminent loss of resources, anxiety occurs, the degree of which depends on the resource category (e.g. more fear of loss of status or of material loss). Loss of resources leads to frustration and aggression depending on the amount and individual value of the lost resources.
- *Context dependence:* The importance of an exchange resource depends on the context (e.g. age, biographical situation, socio-economic status, etc.).

Development of resource assessment

The ability to grasp resources in their differentiated components of meaning and evaluation, both individually and culturally, is acquired in the course of the socialisation process and with the development of attachment in early childhood. In this development process, resources are increasingly perceived in their different meanings, from the specific to the universal, from the concrete to the symbolic, and also receive very individual differentiations of meaning and evaluation. These differentiations are not limited by parallel cultural ascriptions, but rather experience culturally typical limitations in the development process (see Stangl, 1989). Resources are thus not objectively determinable, but rather acquire their meaning only through the process of subjective interpretation against the background of cultural attribution of meaning and value, whereby this process, according to Foa & Foa (1976), takes place primarily within the framework of social interactions. In the mid-1980s, Edna B. Foa & colleagues expanded research on individual evaluation and meaning components into a theory of cognitive (emotional) structures ("Emotional Process Theory", Foa, E. B. & Kozak, 1986) and verified and further developed it in extensive empirical studies on the diagnosis and therapy of anxiety, depression, compulsive acts, and after traumatic events.

Systemic Requirements Resource Model (SAR Model) according to Becker

Within the framework of his health psychology research, Peter Becker (2006) developed a resource model which he calls the "systemic requirement resource model" (SAR model). In his basic assumptions, he refers in critical consideration to various approaches from stress management research (e.g. Antonovsky, 1990; Hobfoll, 1988, 1989; Lazarus, 1990) and continuations (e.g. MASH model according to Olsen & Stewart, 1991; Kupsch, 2006; Siegrist, 1998) and to the system-theoretical approach of Uexküll & Wesiack (1986). The focus is on the exchange of resources on the

different system levels.[11] Thus, the interdependence of people and the environment in the accessibility, use and handling of resources is brought into focus. In particular, Becker focuses on the exchange of resources between persons / groups of persons and within the biopsychic system levels of the person himself. In the SAR model, the use of resources is understood as a prerequisite for coping with everyday as well as special life requirements and objectives and thus for the preservation of health.

Becker (2006, 133) understands resources as "means or individual characteristics that living systems or system elements can fall back on in case of need in order to cope with external or internal requirements with their help". The fundamental view is that "man ... is dependent on resources in the environment" (ibid.). In particular, Becker emphasises the close connection between individual health development and the appropriate satisfaction of basic psychological (and physical) needs (cf. Grawe, 2004; Klemenz 2012).

Internal requirements are, for example, personal goals, wishes and expectations regarding oneself, others or the environment, as well as the need or desire to fulfil innate or acquired physical and psychological needs. Internal requirements arise in particular when dealing with critical life events and in the phases of life transitions. *External requirements* mostly result from (a) the social environment, typically in the areas of education, work, partnership, family, within the framework of social group membership, in the neighbourhood and community, as well as from social and constitutional regulations, values and norms, (b) from the current phase of life with its typical developmental requirements, (c) as a result of the occurrence of critical life events, and (d) from the socio-economic living conditions (economic situation, status, living situation) and environmental living conditions (housing situation, "environmental pollution").

According to the underlying stress management models, a successful lifestyle, in general terms, is based on the successful management of burdensome conditions / stressors or external and internal requirements (cf. also Schubert, 2009; 2013). This also includes coping with the corresponding effects on personal emotions and behaviour. Against the background of these models, Becker (2006, 110) assumes that a person's state of health – and thus also his or her well-being and ultimately also everyday coping with life – depends on how well the person succeeds in coping with stressful external and internal demands by using his or her own and/or external resources (characteristics, means, aids). A health hazard thus arises when stressful demands are not sufficiently coped with; the effects can manifest themselves as destabilisation on a biological, psychological and social level. All in all, this requires the person affected to have his or her own and/or external (potential)[12] resources at his or her disposal and is able to handle them appropriately. If crucial resources or resources in abundant supply (and/or the possibilities for resource activation) are missing, this is to a large extent responsible for people's problems in coping with life and their health development. The SAR model thus focuses on the interaction (or transactional relationship) between the burdensome demands (stressors) and the resources that are available (and activatable) or not available (not activatable) at the different system levels to cope with these demands.

[11] By system levels Becker (2006) understands physical and psychological subsystems in the personal system, in social systems of persons and in different environmental systems (areas of life) of varying complexity. Systems are organized hierarchically and are interrelated.

[12] The term "potential resources" follow the distinction made above between potential and capitalised resources. Since Becker does not make this distinction, it will not be used in the further description of his model.

The aspect of the activatability of resources is not explicitly emphasized by Becker at this point, but will not be disregarded here due to the distinction made above and its significance. Becker (2006, 137) only speaks of the necessity of having certain and appropriate internal resources in order to gain access to external resources.

Resource exchange

In his concept of resource exchange, Becker refers to the theoretical background of the transactional person-environment interaction. He assumes that the individual and the social environment (e.g. persons, groups, cultural or governmental institutions) have reciprocal demands on each other and that, ideally, they enter into a mutual exchange of resources to satisfy these demands. For clarification, reference is again made to the initial consideration: In order to satisfy individual needs and objectives as well as to cope with external demands, man is dependent on resources from the environment (social relations and aids, institutional, material, natural aids, means and circumstances) in addition to the use of his own resources. According to Becker (2006, 184), important resources are "primarily provided by other people. Since this generally applies to the way people lead their lives, "there are mutual dependencies and influences between people: The individual human being becomes a system element within superior supra-systems. People make demands on each other and enter into an exchange of resources. In the case of satisfying social interactions, mutual demands are met by the mutual provision of resources" (ibid.). There is an exchange of resources between individuals as well as within communities and between them. The exchange of resources with larger social or environmental systems is shown by Becker via the concept of supra-systems, but is not pursued in detail.

However, it is not sufficient to have only (potential) external or internal resources available for an appropriate response to requirements. According to Becker (2006, 137), a person must have certain and appropriate internal (personnel) resources in order to gain access to external resources and then to handle and use them appropriately and positively (whereby potentials first become activated resources, cf. the discussions above). Here there is close agreement with the view of Antonovsky (1997) on the central importance of the personal resource "sense of coherence" for the handling and utilisation of environmental resources. Making only external potential resources available is hardly or not effective for the successful management of life requirements and for the development and preservation of health without the use of adequate personal resources.

The theory of capital types according to Bourdieu

Even if Pierre Bourdieu does not use the word resource in the title of his theory of capital types, it must be considered the most important sociological resource theory, since many empirical studies and theoretical approaches to resources refer to his theory (e.g. Knecht, 2010; Drilling, 2012; Hanesch, 2012). In an investigation of the reproductive mechanisms of social inequality, Bourdieu, (1992 [1983]) addresses the accumulation of different types of capital as the mechanism that can secure an advantageous position in society in the long term and make it "inheritable" to subsequent generations. In this context, social and cultural capital seem to be equally important to him alongside economic capital (Bourdieu, 1992, 50f.).

By *economic capital* he understands all those resources that are "directly and immediately convertible into money" and "are particularly suitable for institutionalization in the form of property rights" (Bourdieu, 1992, 50). This means money, goods, real estate, etc. that can be bought and sold.

Bourdieu distinguishes three forms of *cultural capital*: it may exist in an internalized, incorporated state, in an objectified state or in an institutionalized state. Cultural capital in the incorporated state consists of internalized knowledge, education, skills and attitudes and is "fundamentally body-bound" (ibid., 55). Acquiring it, i.e. incorporating it, costs time and energy; this ensures its long-term scarcity. For what some have learned in their families during their childhood – or "only learned in passing" – others will not be able to catch up with later. The "cultural capital is mainly passed on in the family, ... it also depends ... on how much useful time ... is available in the family of origin to enable the cultural capital to be passed on ...". (ibid., 72). Cultural capital in an objectified form includes cultural goods such as books, sound carriers or paintings. In principle, they are transferable, but their appropriation requires time, as with cultural capital in the incorporated state. By cultural capital in the institutionalized state, Bourdieu understands state-recognized degrees and titles that, once acquired, relieve their bearer of the burden of proving that he has actually accumulated cultural capital (ibid., 61).

By *social capital* Bourdieu understands the "totality of current and potential resources associated with the possession of a permanent network of more or less institutionalized relationships of mutual knowledge or recognition" (ibid., 63). "The amount of social capital that the individual possesses depends ... on the extent of the network of relationships that he can actually mobilize, as well as on the amount of capital (economic, cultural or symbolic) possessed by those with whom he is related" (ibid., 64). Thus, social capital takes on a similar meaning to economic capital: "...the network of relations is the product of investment strategies that are directed, consciously or unconsciously, towards the creation and maintenance of social relations that sooner or later promise immediate benefits" (ibid., 65). The types of capital are thus resources that the individual uses for himself. Bourdieu emphasizes that the various types of capital can be transformed into one another, but only at the cost of transformation work. This transformability interests him primarily from the point of view of personal investment strategies (cf. Bourdieu, 1992, especially pp. 52 and 65).

Regarding psychological theories, however, he takes a different perspective: His aim is to show how social inequalities are consolidated and passed on to the next generation. The processes taking place in this process are mainly unconscious. Bourdieu, however, does not describe these processes in (social) psychological categories, but with a sociological terminology (see Bourdieu, 1992; 1987; Bourdieu & Passeron, 1985). The concept of habitus in particular represents a transformation of psychological features into a sociological theory (Zander, 2010).

His theory is also special in that the subjective component is incorporated into the theory via a "social or socialized subjectivity". The value of a cultural capital, e.g. how much a certain degree in a certain subject is worth or how a certain habitus is to be seen, can only be determined by an evaluation that is subjective, but is clarified on a social level. There is a fight for such value attribution and the powerful have more chances to assert their views.

Resource theory according to Knecht

Although the resource theory of Alban Knecht (2010; 2011; 2012b) is based on Bourdieu's capital theory, it extends it by three aspects: Firstly, it looks at a wider range of resources, secondly, it focuses on the transformation of resources into other resources, and thirdly, it has a socio-political superstructure that shows the extent to which the individual resource situation is (co-)determined by socio-political interventions. Knecht (2010, 70) understands resources to be everything "that a person can contribute in order to secure his survival and pursue his goals". Accordingly, he

introduces – in addition to income, education and social networks as equivalents to the Bourdieu capital types – also mental resources, health and time as socially unequally distributed resources. Knecht understands mental resources as a summary of the (mental) possibilities for action, which are described by psychological concepts such as motivation, self-esteem, internal control convictions, self-efficacy expectations, sense of coherence or identity-relevant resources (ibid., 247). Empirical studies, e.g. from poverty research and social epidemiology, show that mental resources and health in particular are also socially unequally distributed.

The endowment with different resources correlates strongly, which is related to the special importance of transformation. Thus, differences in health – and more generally in health opportunities and also in life expectancy – can be statistically attributed not only to differences in income, but also to differences in education and social networks (Knecht, 2010, 96f.) Income, education and social networks are thus transformed into health. The reference to a bio-psycho-social understanding (e.g. Uexküll & Wesiack, 1986) also underlines the special importance of transformations: For example, socially caused problems like unemployment can have psychological consequences (depression, impairment of self-esteem), which in turn can have health consequences. Sen (2000, 51f., 94f.) describes the significance of a resource for the development and generation of other resources as "functional", as opposed to the "intrinsic" significance that a resource has for human beings themselves. It is also the functional meaning of resources that leads to the "spiral of loss" described above by Hobfoll (1989, 511).

In the course of life, the different resources have different meanings and effects. Educational differences indicate that later opportunities to earn substantial income may be impaired as early as in childhood (Knecht, 2010, 274 et seq.). By contrast, income is the most likely indicator of the availability of additional resources in middle age. In the health sector in particular, a lack or shortage of resources has considerable negative effects. An accumulation of (current or chronic) multiple burdens in the course of life is very likely to lead to health impairments. This has been impressively demonstrated for stratum-specific burdens or for the stratum-specific accumulation of burdens that lead to a highly reduced life expectancy of disadvantaged social strata.[13]

Compared to Bourdieu's capital theory, Knecht's resource theory differs in one more point. While Bourdieu focuses on the importance of resources as accumulateable types of capital for maintaining social differences in society, Knecht emphasizes a different mechanism: The state or welfare state "allocates" different resources to different population groups, for example in the form of education, health and social policy, and can thus influence the social structure and social stratification of society. It thus has the possibility of eliminating or emphasising differences in resource allocation and – more generally – in social differences. Even if the welfare state often proceeds according to the Matthew principle ("To those who have, more will be given."), this resource theory of the welfare state appears less deterministic than Bourdieu's theory of types of capital, because it reveals the basic influenceability of inequality structures (see Knecht, 2012b).

Knecht (2012a; 2010) also discusses the connection between resource theory and the capability approach of Amartya Sen (e.g. 2000). On the one hand, it is shown that the importance of the institutional level remains diffuse in the capability approach. Although conditions of freedom are defined on a political level, the significance of (socio-political) institutions on a meso-level is not

[13] On stratum-specific life expectancy see e.g. Sen, 2000, Mielck, 2000 and on the relationship between resources and life expectancy see e.g. Knecht, 2010, 74f.

discussed. This is where resource theory can concretise the capability approach (Knecht, 2010; 2012a). However, this also applies to the significance of health. Sen argues partly on the basis of health inequalities and social-epidemiological data, but he does not consider the underlying mechanisms; they are central to resource theory (Knecht, 2011; 2010). In particular, the reference to a bio-psycho-social world view and salutogenesis can provide more clarity here (Schubert F.-C., 2012; Keupp, 2012; Knecht et al., 2014).

4. Summary comparison of resource theories

Although the psychological resource theories presented have different focuses in detail, they are all three based – with varying degrees of differentiation – on a comparable background concept, i.e. the transactional interrelation between person and environment (person-in-environment)[14]. The resources contained in both systems, person and environment, are equally important and influence each other with beneficial or detrimental effects. Personal resources provide access to environmental resources, which in turn may enhance or degrade a person's resources. Lack of resources, inadequately developed or unnoticed, impairs access to and use of other resources in the environment as well as the person's own. The central statement of the models of Hobfoll (1989) and Becker (2006) is that a provision or availability of resources or an improvement in the accessibility of resources are the conditions for successful life management and health maintenance. However, their availability alone is not sufficient. There is a lack of differentiated statements on the resource exchange process and on the activation of resource potentials, i.e. statements on the individual and interactive handling of access to resources on the basis of a transactional person-environment process. Like Antonovsky (1987), Becker (2006) points out that access to, handling and use of environmental resources can only succeed if adequate human resources are available. It can be concluded from the available theories that the existence and appropriate activation of individual resources are significant, if not central prerequisites for the handling of resources in the sense of Bourdieu's types of capital, as well as for coping with resource threats or (internal and external) requirements. Here the resource of education is of decisive importance as well as those psychological resources that are primarily conveyed through positive socialization and educational processes (Klemenz, 2012). Furthermore, it can be assumed that cultural and individual values have an important moderating function in the management of resources.

In some respects, the theories of Hobfoll (1989) and Becker (2006) have a comparable theoretical basis, a general stress management approach, from which they derive their specific resource theories. The individual experience of strain and stress results, among other things, from the perception of environmental events. For Hobfoll, these are associated with the perception of resource threats, for Becker with the perception of stressful demands. According to both concepts, resources must be used to cope with them. Becker achieves the necessary conceptual expansion and differentiation by placing the internal (individual) requirements on an equal footing and, in addition, by formulating the exchange of requirements and resources on the different person-environment system levels. A simpler conception is found in Foa and Foa (1976; 1980) where burdens arise from the unfulfilled need for or the non-availability of resources, from resource losses and from discrepancies in the exchanged resource classes.

[14] Environment is to be understood in a socio-ecological sense, as interpersonal and social, cultural, socio-political, socio-economic, legal-institutional, physical-technical and biological environment.

Furthermore, all three psychological theories formulate the great importance that the (socio-ecological) socialisation process and the social and cultural environment have for the perception and evaluation of resources, for resource exchange and the way resources are used. Conversely, Foa and Foa as well as Hobfoll express that a disturbed socialisation process impairs the abilities to perceive, distinguish and value resources. This aspect is pursued more decidedly in Becker's SAR model, based on the research of Grawe (2004).

A further interesting aspect is the different processing of the factor time. Although Foa and Foa recognize that time enables the exchange of resources, they do not consider time as a resource in itself. For Hobfoll, however, time is an important resource that is needed to increase resources, ward off resource threats and compensate for losses that have occurred.

In Bourdieu's capital theory (1992) only the three types of capital, i.e. economic, cultural and social capital are considered as resources, whereby cultural capital exists in three forms. This categorization corresponds to his interest in considering resources in terms of their usability as a status category. Bourdieu addresses psychological categories as incorporated cultural capital or as habitus (Zander 2010, El-Mafaalani & Wirtz, 2011). The resource theory of Knecht (2010) extends the Bourdieu categories by the three categories of psych(olog)ical capital, health and time. Here, too, the inequitable distribution of these resources is at the forefront. Knecht stresses that these additional resources can also be transformed into other resources: The consideration of the expanded resource spectrum thus allows us to examine further mechanisms of maintaining social inequality. The inclusion of health also makes it possible to integrate the findings of social epidemiology and public health research and thus to address the functioning and significance of health promotion and prevention. The theory focuses on the welfare state as a provider of resources (Knecht, 2010; 2012).

The presented psychological and sociological theories prove to be very different regarding the consideration and recording of resources. In clear contrast to the individual-oriented approach, which is usually found in psychology (Keupp, 2003, 556f.), the approaches presented here are strictly oriented towards the mutual (transactional or systemic) relationships between the person and the (mostly social) environment and their effects on resource conservation and coping with stress. The sociological approaches focus on the structural inequality of resource distribution at the macro level, whereas this perspective is not or only partially taken up in psychological resource theories (cf. the COR theory of Hobfoll, 1989). From the macro-perspective of sociological theories, they neglect the importance of the unequal endowment with individual resources, such as genetic or dispositional constitution, intelligence, self-image and self-esteem, optimism, conviction of effectiveness, etc. The socially unequal distribution of stressful events, of the experience of stress and of resource management for coping with stress (coping) is also formulated and pursued in a much more differentiated manner in the psychological theories of Hobfoll and Becker[15]. In the sociological theories of Bourdieu and Knecht, the exchange with other people is addressed in a relatively abstract way in the form of social capital and less in categories of individual, interpersonal or environmental perception and the experience and behaviour related to it. In both theories, social capital, which is actually an interpersonal category, is considered relatively easily

[15] In sociological terms, the impacts are measured in terms of the fewer resources available, or they fall into the "environment" category. A sociological concept that particularly addresses pressures is that of vulnerability (see e.g. Knecht, 2014).

allocatable or attributable to the individual. Particularly with regard to the discussion above about the significance of personal resources for the exchange, use and handling of resources, this aspect appears to be given too little consideration in Bourdieu's theory, or – in relation to the structural contexts – to be even ignored. In the capital theory of Bourdieu, inequality (e.g. also that of skills and opportunities for development) is not attributed to the person, but ultimately again and again to sociological categories, to external circumstances and to political and social processes, which in turn maintain this inequality. The complex interactive interplay of resource conditions, resource perception and resource handling of the person him/herself and of his/her environment (resource transformation and resource transaction) is focused at best on the aspect of transformation work and the "investment strategies" it contains.

On the other hand, by including aspects of social inequality, psycho-social resource theories would be expanded in a way appropriate to the subject matter, e.g. by investigating and acknowledging inequitable access to environmental resources (property, education) as a cause of inequality of mental resources. Social support that people provide to each other also depends in many ways on the social status of the person providing help and on his or her social networks. Bourdieu has addressed this connection and it has now been confirmed many times by network research (e.g. Gross & Jungbauer-Gans, 2012; Straus, 2012). Keupp (2003; 2012; Keupp et al., 2006) discusses the structurally unequally distributed chances and opportunities to develop individual resources from the perspective of identity development and the social conditions for the development of identity capital. In the standard works of psychology (with the exception of some sub-disciplines such as community psychology, developmental life course research and, to some extent, educational psychology), the structurally unequally distributed chances of human development and lifestyle are surprisingly seldomly made a subject of discussion. On the other hand, they form an important theoretical and at the same time practical foundation in transdisciplinary social work.

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