Psycho-Social, Work, and Marital Adjustment
of Older Middle-Aged Refugees from the Former Yugoslavia

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Abstract

Adopting the Ecological Contextual Model of Acculturation and Adjustment (Birman, 1994; Trickett, 1996) and the Stress and Coping paradigm (Lazarus & Folkman, 1984, 1986, 1991), the present thesis explored the psycho-social, work, and marital adjustment of 200 established older middle-aged refugees from the Former Yugoslavia living in the Ottawa area. More specifically, three studies were conducted to examine specific stressors and resources of relevance to the adjustment of Former Yugoslavian men and women, across the following three distinct life domains: psycho-social, work, and marital.

Study I explored the potential buffering effects of interpersonal trust on the relational growth of Former Yugoslavian refugees. Results demonstrated that interpersonal trust moderated the negative effects of war-related trauma on the relational growth of Former Yugoslavian women. No such buffering effect was found for the men.

Study II investigated Former Yugoslavians' work adjustment by exploring the influence of pre-migratory work-related expectations-outcome congruence, occupational mobility, work stress (general and discrimination), as well as personal (education, English language proficiency) and social resources (support at work) on their work satisfaction and distress. Results indicated that different factors emerged as significant predictors of work satisfaction and work distress for Former Yugoslavian men and women.

Study III explored the potential moderating role of marital resilience on the relationship between marital stress (general and acculturative) and marital adjustment. Results showed that marital resilience moderated the negative effects of marital stress on the
marital adjustment of Former Yugoslavian women. No protective effect of marital resilience was found for the men.

Taken together, the results of the three studies provide support for the relevance and importance of studying the stress, resources, and adjustment of refugees across contexts and gender. Given that important gender differences were found in different adaptational domains, the need to study further the impact of gender in refugees is reinforced. The findings are discussed within the current gender and migration literatures as well as the multidimensional theories of cross-cultural adjustment. Theoretical, research, and clinical implications were presented, along with recommendations for future research.
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excellence. Finally, I thank my parents for their courage and resilience when they left their homeland in search of a better future for me. For that, I dedicate this dissertation to them and all the refugee parents of my generation, who suffered through hardship and losses yet were able to thrive in resettlement and help their children live a better life. This is a story about our parents' suffering, resilience, and growth after they had to leave their country and resettle into the unknown.
GENERAL INTRODUCTION

Migration is not a recent phenomenon. Throughout history, people have moved for economic or political reasons. Refugee movements, in particular, have occurred since ancient times (Stein, 1986). The 1951 Geneva Convention of the United Nations defined a refugee as a person who “owning to well founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or owing to such fear, is unwilling, to avail himself of the protection of that country” (United Nations, 1983, p. 150). For the purposes of the proposed research study, a more comprehensive view of “refugees” was adopted -- one that encompasses a wider range of psychological experiences survived by people, such as “ war trauma and stresses, persecution and danger, losses and isolation, uprooting and change” (Stein, 1986, p. 6).

An essential feature of the refugee experience that distinguishes refugees from immigrants is the abrupt, involuntary, and traumatic nature of their departure (Ward, Bochner, & Furhnam, 2001). Whereas immigrants are usually 'pulled' to new countries by economic and educational opportunities, refugees are 'pushed out' of their homeland because of war and persecution (Ward et al., 2001). Given that economic migration is increasingly seen as involuntary and forced as well, the terms “refugee” and “immigrant” are thought to be best distinguished by “the degree of voluntariness with regards to decision to migrate”, with refugees being “the most involuntary of newcomers” (Spitzer, 2011, p.9).

Over the last few decades, the number of refugees has increased dramatically.
According to the Office of the United Nations High Commissioner for Refugees (UNHCR), there were 2.5 million refugees at the end of 1970s, 8.2 million by the end of 1980s, and around 17 million by the early 1990s (Marsella, Bornemann, Ekblad, & Orley, 1994). The global refugee crisis has reached even more dire proportions with the wars in the Balkans, the Middle East, and Central and Eastern Africa. The most recent estimates place the number of uprooted or displaced people due to war at approximately 42 million with an estimated 15.2 million of these being accepted as 'Convention' refugees (as per definition by the 1951 Geneva Convention stated above) (UNHCR, 2009). While the majority of refugees remain within the borders of their countries (e.g., in refugee camps) or flee to other economically disadvantaged neighbouring countries, a significant proportion are increasingly resettling in Western Europe, North America, and Australia (Baird & Boyle, 2012; Ward et al., 2001). Within the Canadian context, over a half million have obtained asylum (e.g., obtaining refugee status) in the last two decades (Immigration and Refugee Board of Canada, 2011). Not surprisingly, social scientists have started to explore the adjustment of refugees.

Much of the psychological research with refugees has focused primarily on investigating the association between pre-migration traumata and the ensuing psychological and psychiatric sequelae (Ai, Peterson, & Ubelhor, 2002; Fazel, Wheeler, & Danesh, 2005; Hondius, van Willigen, Kleijn, & van der Ploeg, 2000; Miller, Weine, et al., 2002; Stutters & Ligon, 2001; Van Ommeren, et al., 2002), with less attention devoted to factors that may

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1 Adjustment or adaptation in the context of migration refers to “the psychological changes and eventual outcomes that occur as a result of individuals experiencing cultural change” (Berry, 1997, p.6). Recently, cross-cultural adjustment is viewed increasingly as a multifaceted phenomenon, including dimensions such as psychological, social, economic, and family/marital (Ataca & Berry, 2002; Birman, Trickett, & Vinokurov, 2002).
facilitate refugee adjustment. This is surprising given the fact that some refugees manage to reconstruct their lives successfully despite their traumatic pre-migration experiences and resettlement challenges (Ai, Tice, Whitsett, Ishisaka, & Chim, 2007; Powell, Rosner, Butollo, Tedeschi, & Calhoun, 2003; Rosner & Powell, 2006).

Over the past decade, the research focus has shifted to investigating various interpersonal, intrapersonal, and cultural processes that may elucidate why some refugees experience considerable distress while others remain relatively unscathed (Jibeen, 2011; Young, 2001). In particular, a few cross-cultural researchers have underscored the relevance of investigating personal and social resources (e.g., self esteem, social support, level of acculturation) as moderators of stress (Araujo, 2009; Hoppe, 2011; Hwang & Myers, 2007; Jasinkaja-Lahti, Liebkind, Jaakkola, & Reuter, 2006; Kim, Han, Shin, Kim, & Lee, 2005; Ngo, Tran, Gibbons, & Oliver, 2001; Noh & Kaspaer, 2003).

Theoretical Background of the Research

**Stress and Coping Framework**

Existing studies on moderators of stress among migrants\(^2\) have typically been based on the stress and coping approach developed by Lazarus and Folkman (1984). According to this theory, when stress is viewed as an external event, individual differences are undermined. Lazarus and Folkman thus argued that stress develops from individual *appraisals* or perceptions of an event at a specific point in time, given that what is stressful

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\(^2\) The term 'migrant' or 'migrants' is employed to include both immigrants and refugees in the present study. However, it is important to emphasize that the usage of the term in such a way, although common in the literature, is rather flexible and differs from the formal juridical meaning of 'migrants'. The juridical definition of 'migrants' include “those who move temporarily, primarily for work” (Spitzer, 2011, p. 10).
for one person at one time may not be stressful for another person or the same person at another time. The concept of stress was refined in later versions of the theory (Lazarus & Folkman, 1986, 1991) by introducing the notion of a *transaction* between individuals and their environment “in which the demands tax or exceed available coping resources” (Lazarus & Folkman 1986, p. 63). In other words, stress is considered to be a result of the interaction between individuals and their environment as well as coping resources (individual and social factors) that are used to deal with a stressful event.

The stress and coping theory has been successfully applied to the study of cross-cultural adjustment. Taking this approach into account, cross-cultural transition is defined as a “series of stress-provoking life changes that draw on adjustive resources and require coping responses” (Ward et al., 2001, p. 37). While acknowledging the stressful nature of migration, this analytic framework does not view the migration experience as being inevitably linked to distress and illness. Instead, a greater emphasis is placed on the ways individuals cope in a new cultural environment and the possible positive adaptational ramifications (Ward et al., 2001). Furthermore, the focus includes not only individuals in transition, but also their unique socio-cultural environments. Therefore, the extent to which one is successful in adapting to a new country is considered to be dependent on both person-related variables as well as social factors that can facilitate or impede the individual's adjustment to a new cultural environment. This stands in contrast to the earlier medical or clinical models of cross-cultural adjustment in which attention was mainly directed to an individual and his or her inevitable “pathological” reactions to cultural transitions.
Applying the stress and coping model to the study of cross-cultural adjustment is a shift from earlier predictive models that focused mainly on demographic factors as well as person-centred and illness variables to a broader model that includes stressors, resources, and a range of adaptational responses. Empirically, this has led to the identification of individual factors that are predictive of general health and well-being among migrants, such as personality and social support variables (Ward et al., 2001). The stress and coping approach, however, has placed little emphasis on understanding factors that may influence adjustment in specific life domains, such as psycho-social, work, and marital.

*Ecological Framework*

Over the past decade, several cross-cultural researchers have advocated adopting a more ecological approach to the study of migrant adjustment and acculturation\(^3\) (Birman et al., 2002; Trickett & Birman, 2005; Vinokurov, 2001; Vinokurov, Trickett, & Birman, 2002). Although the various ecological models differ, they all tend to focus on understanding the contexts of human behaviour and person-in-context interactions (Bronfenbrenner, 1979; Kelly, 1986; Swindle & Moos, 1992; Trickett, 1996; Trickett, Kelly, & Vincent, 1985). More specifically, the main intent of these approaches is to study individuals in relation to their different social settings, with a primary emphasis on the role of social context as a powerful determinant of behaviour. Furthermore, ecological perspectives promote an appreciation for the diversity of experiences across different contexts and underscore the value of considering the complexity of people's lives as they negotiate different domains of influence across different social settings.

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\(^3\) Acculturation refers to “those phenomena which result when groups of individuals having different cultures come into continuous first-hand contact, with subsequent changes in the original culture patterns of either or both groups” (Redfield, Linton, & Herskovits, 1936; p.149).
various social settings (Trickett & Buchanan, 1997).

The ecological framework used in the migrant literature is known as the “ecological-contextual model of acculturation and adjustment” (Birman, 1994; Trickett, 1996). According to this perspective, cross-cultural adjustment is not viewed as monolithic, but rather as a process in which individuals need to negotiate a series of life domains that may vary in terms of needs, demands, goals and acculturative pressure (Swindle & Moos, 1992). The life domains framework is rooted in early quality of life research (Emmons & Diener, 1986; Veroff, Douvan, & Kulka, 1981) as well as sociological research on role accumulation and multiple identities (Thoits, 1986). Both literatures stress the value of assessing multiple life domains given that they fulfill different functions and needs and have differential effects depending on the outcome.

Results of existing empirical studies have provided support for the ecological-contextual model of acculturation and adjustment (Birman et al., 2002; Trickett & Birman, 2005; Vinokurov, 2001; Vinokurov et al., 2002). For instance, in their study with Eastern European youth, Birman and colleagues (2002) found that being acculturated to American culture predicted better school adjustment, whereas being acculturated to Russian culture was predictive of more satisfying social relationships with Russian peers. Alternatively, being acculturated to both the ethnic and American cultures predicted better adjustment in the family context. In addition, empirical evidence shows that hassles in different life domains have differential outcomes for adjustment. In particular, Vinokurov and colleagues (2002) found that domain-specific hassles experienced by Russian adolescents were correlated with
outcomes in corresponding life domains (e.g., family hassles with family satisfaction, peer hassles with loneliness, and discrimination-school hassles with school membership). Thus, consistent with the ecological-contextual model, results of these cross-cultural studies suggest that migrant adjustment cannot be studied independent of the specific resettlement contexts.

Statement of the Research Problem

Overall, the stress and coping paradigm (Lazarus & Folkman, 1984, 1986, 1991) and the ecological-contextual model of acculturation and adjustment (Birman, 1994; Trickett, 1996) both share the idea that social context is a powerful determinant of human behaviour. However, the ecological theory views the importance of considering specific factors that impact on people's adjustment in different contexts or domains. In contrast, the stress and coping model implies that the same factors should be influential in most life contexts. Some authors have considered this to be the major limitation of the stress and coping framework and they have argued that the theory could be enriched by focusing on different life domains in which particular stressors, coping resources, and adaptational outcomes occur (Swindle & Moos, 1992). In particular, Swindle and Moos (1992) indicate that “appraisals of stressors are related to the domain-specific self-system and personal agendas most salient to the person in that setting” (p. 6). These authors therefore imply a “specialization” of adaptational responses across domains and further suggest that the extent to which they are effective determines the “domain-specific” well-being of individuals. On the other hand, it has been noted that the main limitation of the ecological-contextual model of acculturation and
adjustment is that it has mainly focused on the impact of specific types of hassles or acculturative styles on adjustment that may vary across various life contexts, with little attention devoted to resources that may facilitate adjustment in different contexts. However, it has been suggested that the way people cope with stress may differ across settings (Birman et al, 2002; Swindle & Moos, 1992).

Lack of Integrative Adaptational Models

Different adaptational domains have typically been studied in isolation thereby precluding the development of more integrative adjustment models. The few studies that have investigated several facets of adjustment simultaneously were conducted with immigrants and sojourners (Ataca & Berry, 2002; Aycan & Berry, 1996; James, Hunsley, Navara, & Alles, 2004). Overall, results of these studies support the contention that cross-cultural adjustment is a multifaceted phenomenon including various dimensions, such as marital, economic, socio-cultural, and psychological that are conceptually and empirically distinct, and that often involve different antecedents. Socio-cultural adjustment, for example, is typically predicted by factors more strongly related to social skills acquisition and cultural and social contact (Ataca & Berry, 2002; Searle & Ward, 1990), whereas economic adjustment is predicted by downward mobility or second language difficulties (Ataca & Berry, 2002; Aycan & Berry, 1996). Furthermore, antecedents of marital adjustment are linked to marital stressors, conflict, and support (Ataca & Berry, 2002), while common predictors of psychological adjustment are social support and personality variables (e.g., hardiness) (Ataca & Berry, 2002; Aycan & Berry, 1996; Searle & Ward, 1990). This
empirical distinction has mainly been found in research with sojourners and immigrants; however, few studies have demonstrated it for refugees. Given the involuntary and traumatic nature of refugee migration, it is reasonable to expect that the relative importance of different antecedent variables in refugee adjustment may differ from that of sojourners and immigrants. Although the need for investigating factors that facilitate adjustment of refugees has been emphasized (Beiser, 2006; Keyes & Kane, 2004; Weine et al., 1998; Young, 2001), few researchers have attempted to develop integrative models of refugee adjustment in various life domains (e.g., psycho-social, marital, work/economic). Results of a small number of studies with refugees (Birman et al., 2002; Montgomery, 1996) point to a complex picture of one's adjustment with different factors being relevant depending on the adaptational domain.

Marital Adjustment

Another recent emphasis in the study of migrant adjustment is the need to extend the focus from individuals to families as it is “not individuals that migrate but intact family groups” (Ataca & Berry, 2002, p.15). While Ataca and Berry mainly focused on the adjustment of couples and how they accommodated to each other during migration, other authors focused on family adjustment as a whole (Weine, Vojvoda, Hartman, & Hyman, 1997; Weine et al., 2004). A few researchers have also stressed the need for assessing family adjustment across different family dyads, including those composed of children and their parents or marital partners (Chun & Akutsu, 2003; Marin & Gamba, 2003). A major impetus for this suggestion is the argument that since adjustment unfolds at different rates for
different family members, intra-familial relationships may be impacted differently by the various challenges of migration (Birman & Trickett, 2001; Dinh, Sarason, & Sarason, 1994). Hence, it was suggested that it would be valuable to study marital and family adjustment of migrants as distinct facets of their overall adjustment.

*Middle-Age*

The migrant research has also been inattentive with respect to the adjustment of middle-aged refugees. Existing cross-cultural research rooted in the ecological-contextual model of acculturation and adjustment has mainly been conducted with adolescents or the elderly (Trickett & Birman, 2005; Vinokurov, 2001). The lack of cross-cultural research with the middle-aged is surprising given that they are often active participants in a complex tapestry of life domains (spouse, children, co-workers, friends, and extended family), each of which may present them with different challenges with respect to role transitions (Lachman & James, 1997; Wilmoth & Chen, 2003). Managing these different roles can be an ongoing issue for migrants who are past the initial phase of resettlement (Wilmoth & Chen, 2003).

With regard to empirical studies based on the stress and coping framework, many have considered the contribution of age in their analyses (Ward et al., 2001), however, few have specifically focused on investigating the adjustment of individuals in midlife. Results of a small number of studies that have explored the impact of age on post-migratory adjustment suggest that middle-aged and older migrants are more vulnerable to emotional distress.

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4 In the present study, 'middle-age' is referred to as both chronological and social category; chronological in that it encompasses individuals aged 35-65 on average and social – given the role/status expectations, such as being employed, married, or being able to take on responsibility for others who are younger or older (Lachman & James, 1997).
associated with migration and subsequent adaptational challenges than young adults and children (Cwikel & Rozovsky, 1998; Kim, Hurh, & Kim, 1993; Matsuoka, 1993; Ritsner & Ponizovsky, 2003; Shapiro et al., 1999; Tran, 1990, 1992; Yeh, 2003). From a developmental perspective, mid-life has been defined as a time of established statuses, relationships, and activities (Chiriboga, 1989; Willis & Martin, 2005). When this period of a relative stability is disrupted by war and other traumatic life events, middle-aged migrants are faced with the daunting task of re-establishing themselves in a number of life spheres (e.g., social, economic, cultural) (Cwikel & Rozovsky, 1998; Ritsner & Ponizovsky, 2003; Tran, 1992).

Various authors (e.g., Chiriboga, 1989; Wilmoth & Chen, 2003; Yee, 1989) have, however, also suggested that non-normative events, such as the loss of homeland and culture, and the migration experience, can represent a fresh start that fosters growth and development among the middle-aged. The notion of positive change and growth during mid-life post-migration is consistent with a recent shift in the refugee literature where adjustment is viewed as including positive ramifications rather than focusing exclusively on pathology and illness (Ahearn, 2000; Baird & Boyle, 2012; Witmer & Culver, 2001).

**Gender**

Another major limitation of the literature on refugee adjustment is that the influence of gender has generally been overlooked. Gender is defined as “socially ascribed attitudes and roles assigned to the biological categories of, at minimum, the dichotomous pairing of male and female” (Spitzer, 2005, p. 80). Gender is not viewed as a stable concept but rather as a social construction that varies over time, socio-economic, geographical, religious, and
ethnic boundaries, with meanings and expectations that are expressed through gender ideologies and are thus constantly recreated and subject to change (Spitzer, 2011). It is surprising that gender has generally been neglected in the migration literature given that many disciplines in the social sciences have found that it significantly influences physical and mental health (Dion & Dion, 2001; Eisler & Hesler, 2000; Spitzer, 2005, 2011). Specific gender roles and relations are considered to be a major determinant of different exposures and responses to stress, resulting, in turn, to varied health outcomes and social effects for men and women (Ludberg & Parr, 2000; Spitzer, 2005, 2011; Watkins & Whaley, 2000).

In the context of migration, the need to investigate the impact of gender on the adjustment and well-being of migrants has been highlighted by several researchers (Dion & Dion, 2001; Ritsner, Ponizovsky & Ginath, 1999). Existing quantitative studies on the impact of gender on cross-cultural adjustment have mainly explored gender differences with regard to the psychological distress of immigrants and refugees (Chung, Bemak, & Kagawa-Singer, 1998; Factourovich et al., 1996; Levav, Gilboa, & Ruts, 1999; Ritsner et al., 1999). Overall, findings have been mixed with some studies showing higher prevalence of emotional disturbances among migrant women (Chung & Kagawa-Singer, 1993; Chung et al., 1998; Furnham & Shiekh, 1993; Levav et al., 1999) and others indicating no significant gender differences in psychological distress (Factorovich et al., 1996; Rumbaut, 1990). A few researchers have pointed out that other variables that may interact with gender, such as age (Ritsner et al., 1999), length of residence (Beiser, 1988), or education (Factorovich et al., 1996) should be considered. For instance, for middle-aged migrant women, dealing with
multiple roles and lack of resources in a new country, life can be very challenging, especially in the first few years of resettlement. A few qualitative researchers have highlighted the importance of exploring expectations about gender roles and responsibilities in resettlement. In particular, it was found that these expectations may be strengthened (Neufeld, Harrison, Stewart, Hughes, & Spitzer, 2002; Spitzer, Neufeld, Harrison, Hughes, & Stewart, 2003) or challenged resulting in their renegotiation (Lim, 1997) thereby differently affecting the adjustment of migrant men and women. The most recent empirical evidence points to a greater vulnerability of migrant women to downward and social mobility, high rates of work-related stress and exhaustion, social isolation and more health problems in a new country. These challenges are often exacerbated by the gendered responsibilities of household work and caregiving (Lewchuk, de Wolff, & King, 2003; Spitzer, 2011). Contrary to previous research (Berry, 1997; Cwikel et al., 1997; Hurh & Kim, 1994; Kim & Rew, 1994; Pernice & Brook, 1996; Tran et al., 2007; Weine et al., 1998), it was recently shown that many determinants of mental health, such as family and work stress, social isolation, low socio-economic integration and differences in access and power, did not decrease, but rather increased, with length of stay for migrant women (Hyman, 2011).

There is, however, a paucity of studies that have explicitly explored gender differences with regard to coping with stress and adjustment in resettlement even though it has been repeatedly noted that factors expected to facilitate adjustment in a new society may be different depending on gender (Dion & Dion, 2001; Noh, Wu, Speechley, & Kaspar, 1992). It is also plausible that different factors can have varying implications for the
adjustment of men and women across life domains (e.g., social, psychological, economic). While the contribution of gender has mainly been controlled in the existing research on migrant adjustment across multiple contexts (Birman et al., 2002), a study with Soviet Jewish refugees suggested significant gender differences with regard to family acculturative hassles with women reporting more hassles (Vinokurov et al., 2002). No gender differences were found for other types of hassles. The findings imply that the challenges of specific contexts vary depending on gender, which highlights the importance of including gender in research on adjustment of immigrants and refugees across multiple contexts.

Summary and the Present Study

The present study contributes to the cross-cultural literature by drawing on both the theory of stress and coping (Lazarus & Folkman, 1984, 1986, 1991) and the ecological-contextual model of acculturation and adjustment (Birman, 1994; Trickett, 1996). In particular, the present study extends the literature by investigating stress, resources, and adjustment of an established group of older middle-aged refugees from the Former Yugoslavia (e.g., Bosnia and Herzegovina) across distinct life domains, namely individual psycho-social adjustment, marital, and work. Little data exist on the adjustment of middle-aged migrant groups despite the fact that migration during midlife has its own unique experiences, such as loss of home, job, and social networks (Wilmoth & Chen, 2003; Yee, 1989). The current study therefore focused on investigating the adjustment of older middle-aged refugees from Bosnia and Herzegovina, re-constructing their lives in Canada approximately fifteen years after fleeing the Former Yugoslavian war. Unlike most of the
existing refugee research that has primarily focused on more negative adaptational outcomes, such as social isolation, family difficulties, or unemployment, in the early years of resettlement (Beiser, Johnson, & Turner, 1993; Halcon et al., 2004; Merali, 2005), the present study considered more positive facets of refugees’ adjustment, such as post-traumatic growth, marital resilience, work-related support, and work satisfaction.

The study further contributed to the literature by exploring gender differences of the Former Yugoslavians’ adaptational experiences across different life domains. In particular, the study was designed to increase our knowledge of specific factors that may be relevant to the adjustment of the refugee men and women in specific life domains. Consistent with the contextual domain-specific approach, the adjustment of Former Yugoslavian men and women in Canada was expected to be variable and multifaceted, ranging from well to less well adapted across different life domains. It was hoped that investigating stress, resources, and the adjustment of middle-aged refugee men and women across various contexts would promote an appreciation for the diversity of challenges that these individuals face while rebuilding their lives in multiple life domains (e.g., psycho-social, work, marital). Practically, applying the stress and coping theory across different domains was expected to facilitate the development of interventions that are more tailored to the specific needs of older middle-aged men and women from the Former Yugoslavia in their different life contexts.

More specifically, the present thesis consisted of three studies, with each focusing on a specific facet of adjustment. The main purpose of the first study was to examine the effects of war trauma on the psycho-social functioning of Former Yugoslavian men and women with
a specific focus on the moderating role of interpersonal trust, identified as pertinent in the general trauma literature (Antonucci, 2001; Tolin & Foa, 2006). More specifically, the study examined the relationships between different types of war trauma (e.g., war violence and traumatic loss), interpersonal trust, and positive psycho-social adjustment, namely “relational” post-traumatic growth (e.g., perceived growth of one's social functioning). The moderating variable, interpersonal trust, has not been widely studied in the refugee literature although several authors have noted that it may be of particular relevance to survivors of war and genocide (Behnia, 1997; Lemaire & Despret, 2001; Mooren & Kleber, 2001). These various relationships among the trauma variables and interpersonal trust and their impact on the Former Yugoslavians' psycho-social adjustment were investigated separately in men and women.

The purpose of the second study was to explore determinants of satisfaction and distress at work of Former Yugoslavian men and women. Various factors identified as relevant in the migrant literature on economic adjustment were included, such as pre-migratory expectations about work (Murphy & Mahalingam, 2006), occupational mobility (Aycan & Berry, 1996), education (Garcia-Ramirez et al., 2005), English language proficiency (Beiser & Hou, 2001; Potocky-Tripodi, 2004), social support (Garcia-Ramirez et al., 2005; Vinokurov, Birman, & Trickett, 2000), general work hassles (Cervantes, 1992) as well as discrimination at work (Schneider, Hitlan, & Radhakrishnan, 2000). In contrast to previous studies that tended to evaluate economic adjustment in resettlement in terms of their employment status (e.g., whether or not they were employed) (Beiser et al., 1993; Fix &
Passel, 1994; Potocky, 1997; Schwarzer, Jerusalem, & Hahn, 1994), this study focused on exploring the Former Yugoslavians' work adjustment, another important avenue of determining how immigrants and refugees are doing economically, especially for those who are more established and for whom unemployment may no longer be the central issue (Bernstein & Shuval, 1999; Coughlan & Owens-Manley, 2006; Mace, Atkins, Fletcher, & Carr, 2005).

The purpose of the third study was to examine the moderating effects of marital resilience on the relationships between post-migratory marital stress (general and acculturative) and marital adjustment of the Former Yugoslavian men and women. The moderating role of resilience, as residing within the individual, has been widely studied in the child development and mental health literatures (Joseph, 1994; O’Connell Higgins, 1994). However, the research on marital resilience is relatively new and has mainly focused on exploring different sources of marital resilience and their main effects on the marital adjustment (Graham, 2000; Patterson, 2002; Simon, Murphy, & Smith, 2005; Walsh, 2006). Few studies have investigated the moderating role of marital resilience in spouses facing adversity and change, such as is the case for refugees. The study, therefore, aimed to integrate the marital resilience paradigm with the family stress and coping theory in the context of marital adjustment of refugee men and women from the Former Yugoslavia.

The Bosnian Experience

*History and the War*

Situated in the Balkan region, Bosnia and Herzegovina is a South European country
that was part of the multiethnic Former Yugoslavia until 1991. Pre-1991, Bosnia and Herzegovina included over 26 nationalities with Bosnian Muslims, Bosnian Serbs (Orthodox), and Bosnian Croats (Catholic) representing the majority. The history of the Balkans, marked by many conflicts, wars, and genocide, repeated itself once again in 1990s resulting in the disintegration of the Former Yugoslavia. The bloody civil war that ensued meant that people who had once lived in peace and harmony, suddenly became perpetrators of violence against each other. As a consequence, tightly-knit communities of neighbours, friends, and families were torn apart, with many intermarriages dissolving and family members splitting along ethnic lines.

The civil war, which ended in December 1995 with the Dayton Peace Accord, forced many people from Bosnia and Herzegovina to leave their homes and resettle in other parts of the ex-Yugoslavia or abroad. It is estimated that nearly 3 million people from Bosnia and Herzegovina (over 50 % of the pre-war population) were either internally displaced or became refugees as a result of the war (Spasojevic, Heffer, & Snyder, 2000). In Canada, there are approximately twenty-five thousand refugees from Bosnia and Herzegovina with two thousand estimated to be living in the Ottawa-Hull region (Statistics Canada, 2006). The vast majority of refugees fleeing Bosnia and Herzegovina immigrated between 1992 and 2000.

*The War Trauma and its Psychological Sequelae*

In addition to creating a Diaspora, the ethnic cleansing left more than 200,000 dead and many more wounded and traumatized (Spasojevic et al., 2000; Weine, Becker,
McGlashan, Laub, et al., 1995). A large number of those who survived reported experiencing traumatic events, such as direct bombing, witnessing others being wounded or killed, and losing everything they owned (Karanovic & Young, 2003; Miller, Weine, et al., 2002). A smaller, but significant number of the Former Yugoslavians, were detained in concentration camps comparable to those of World War II where they were raped, tortured, and dehumanized (Ullman, 1996). Consequently, refugees from Bosnia and Herzegovina, resettled in Western Europe and the U.S, have reported trauma-related stress and adjustment difficulties (Miller, Weine, et al., 2002; Momartin, Silove, Manicavasagar, & Steel, 2003; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1998).

The Research Context

Not surprisingly, psychological research conducted with refugees from Bosnia and Herzegovina has primarily investigated the traumatic conditions and psychological diagnostic assessment of their psychological difficulties (Miller, Weine, et al., 2002; Weine et al., 1998). Few studies with refugees from Bosnia and Herzegovina have considered more positive aspects of their adjustment. Furthermore, limited attention has been devoted to exploring adjustment in various life domains (e.g., psycho-social, work, marital). In addition, most studies have investigated the psychological functioning of recent refugees from Bosnia and Herzegovina (Miller, Weine, et al., 2002; Weine et al., 1998), while research addressing the adjustment of established, older middle-aged refugees is sparse. This is, therefore, the first study with a group of older middle-aged refugees from Bosnia and Herzegovina that explored their adjustment from a multidimensional perspective approximately fifteen years
Participants of the Present Study: Middle-Aged Former Yugoslavian Refugees

For the purposes of this thesis, the sample consisted of 200 first-generation refugees from Bosnia and Herzegovina living in the Ottawa region. First-generation refugees from Bosnia and Herzegovina refers to adults born and raised in the Former Yugoslavia, and who received the bulk of their education in their home country. Given the goals of the present study, only individuals who had lived in Bosnia and Herzegovina at the time of the outbreak of the war, who were married to someone of Former Yugoslavian origin, and who had at least one child prior to coming to Canada, were recruited. Furthermore, all participants were in intact families with at least one adult child, since their marital relationship in late mid-age was investigated. Finally, only those individuals who had permanent jobs in Bosnia and Herzegovina and who reported having jobs in Canada at the time of data collection were recruited.

The recruited individuals were, therefore, in their midlife years. There is much variability in terms of how midlife is defined in the literature; however, most authors view it as ranging from around 35 to 65 years (Lachman & James, 1997; Wills & Martin, 2005). Given that most of the Former Yugoslavians recruited for the present study were in their 50s on average, they are referred to as “older middle-aged” throughout the study.

Furthermore, all participants were affected by the outbreak of war in Bosnia and Herzegovina and had to cope with forced migration to Canada. It is important to note, however, that their migration experience was different from that of other refugee groups,
including refugee claimants. For instance, the majority of the Former Yugoslavians who participated in the present study first migrated to Serbia, Croatia, or a Western European country where they applied for refugee status. They were then granted regular immigration papers prior to departure and were flown to Canada by the Canadian government. After their arrival to Canada, they were received by resettlement workers, they were loaned money, and they were provided with affordable housing.

In order to ensure the cultural homogeneity of the present sample, all participants’ parents were from the Former Yugoslavia. Furthermore, all people from Bosnia and Herzegovina, regardless of their ethnicity or religion, were recruited for the present study. Despite differences in ethnicity and religion, these people belong to the same nation (e.g., South Slavs) and speak the same language (e.g., Serbo-Croatian). They were all raised under the unified and multi-ethnic pre-war Yugoslav culture and taught to identify themselves as Yugoslavians; in addition, many were of mixed parentage. For the purposes of the present research, the term “Former Yugoslavian” was used instead of “Bosnian” throughout the study. The umbrella term is considered to be the most appropriate given the differences in ethnicity and religion of people participating in the project and variability in what they consider their ethnic identity to be.
STUDY 1: The Role of Interpersonal Trust in Moderating the Effects of War Trauma on Relational Post-Traumatic Growth of Established Older Middle-Aged Refugees from the Former Yugoslavia

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Abstract

A growing body of research has stressed the relevance of interpersonal trust in the lives of refugees. However, few refugee studies to date have investigated the stress-moderating role of interpersonal trust. This is somewhat surprising given that refugees' adjustment in a new country may be influenced by their ability to see their fellow humans as trustworthy. The main purpose of this study was to explore the potential buffering effects of interpersonal trust on the positive social adjustment (e.g., relational growth) of Former Yugoslavian refugees. Two hundred Former Yugoslavians living in the Ottawa area completed a questionnaire assessing their pre-migration traumatic experiences (e.g., war violence and traumatic loss), interpersonal trust, and relational post-traumatic growth. Results showed that interpersonal trust moderated the negative effects of war-related trauma on relational post-traumatic growth of Former Yugoslavian women. No such buffering effect was found for the Former Yugoslavian men. In addition, different types of war trauma were found to be salient in relational post-traumatic growth of men and women. For instance, war violence had a main effect on relational growth of Former Yugoslavian women, whereas traumatic loss predicted relational growth of Former Yugoslavian men. The findings are discussed within the current gender and migration literatures as well as the multidimensional cross-cultural paradigms.
Introduction

The adverse effects of exposure to war and migration on the psychological adjustment of refugees have been well documented (Ward et al., 2001). In particular, high incidences of post-traumatic stress disorder and depressive symptoms (Fazel et al., 2005; Weine, Becker, McGlashan, Laub, et al., 1995) as well as anxiety (Stutters & Ligon, 2001) and psychosomatic stress symptoms (Hondius et al., 2000; Van Ommeren et al., 2002) have been observed. Although most of the refugee research has focused on the pathogenic consequences of war and involuntary migration (Fazel et al., 2005; Stutters & Ligon, 2001; Weine, Becker, McGlashan, Laub, et al., 1995; Weine et al., 1998), various reviews of the clinical and epidemiological literatures show that migration is not necessarily associated with higher rates of psychopathology (Abbott, 1997; Canadian Task Force on Mental Health Issues Affecting Immigrants and Refugees in Canada, 1988). In fact, a number of studies have provided evidence for positive psychological outcomes following trauma and migration, such as higher subjective well-being (Young & Evans, 1997), increased self-efficacy (Ferren, 1999), improved emotional involvement (Fox, 1991), optimism and hope (Ai, Peterson, & Huang, 2003; Ai et al., 2007), as well as post-traumatic growth (Ai et al., 2007; Powell et al., 2003; Rosner & Powell, 2006). Over the past decade, several cross-cultural researchers have stressed that the literature on refugee adjustment would benefit from being more clearly embedded within a moderating stress framework that helps explain why some people remain healthy even under high levels of stress (Jibeen, 2011; Young, 2001).
The proposed study thus extends previous work by examining the relationship between pre-migration war trauma and psycho-social adjustment (using a relational growth measure) of an established group of Former Yugoslavian refugees with an emphasis on the moderating effects of interpersonal trust. A growing body of research has implicated the relevance of interpersonal trust in the lives of refugees (Behnia, 1997; Lemaire & Despret, 2001; Mooren & Kleber, 2001). Yet, few studies to date have investigated the stress-buffering role of interpersonal trust among refugees. This is somewhat surprising given that refugees' psycho-social adjustment in a new country may be influenced by their ability to see their fellow humans as trustworthy (Behnia, 1997). In addition, unlike previous refugee studies that have mainly dealt with the pathological consequences of war trauma and migration (Weine, Becker, McGlashan, Vojvoda, et al., 1995: Weine et al., 1998), this study focuses on the positive aspects of adjustment, such as their ability to restore shattered bonds and to experience relational post-traumatic growth. In addition, gender differences in the context of war trauma, ability to trust, and relational growth of Former Yugoslavian refugees were explored. Finally, the present study focused on a sample of established, older middle-aged refugees who have lived in Canada for an average of fifteen years.

*Psycho-Social Adjustment in Resettlement*

*Psychological sequelae.* Leaving one’s homeland and adapting to a new cultural environment is associated with many challenges, especially for refugees (Porter & Haslam, 2005; Ward et al., 2001). In particular, refugees are often exposed to overwhelmingly stressful pre-migration experiences (e.g., harsh living conditions, threats to self or others,
destruction of home, war, torture, genocide, persecution), making their resettlement in a new country particularly challenging. In addition, refugees lose everything and their displacement is usually permanent compared to immigrants who theoretically are able to return to their homeland. It is not surprising, therefore, that many researchers (e.g., Barnes, 2001; Porter & Haslam, 2001, 2005; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Thulesius & Hakansson, 1999) emphasize that refugees are prone to experiencing greater psychological distress compared to other groups of newcomers (e.g., immigrants).

Post-traumatic stress disorder is one of the most common diagnoses given to refugees (Winter & Young, 1998), and has thus been a focus of interest for researchers. According to the Diagnostic and Statistical Manual of Mental Disorders (DSM-V, American Psychiatric Association, 2013), common symptoms of PTSD include intrusions (e.g., re-experiencing the traumatic event through distressing dreams or/and flashbacks), negative alterations in cognition and mood (e.g., persistent and distorted blame of self or others; and persistent negative emotional state), avoidance of stimuli associated with the trauma (e.g., avoidance of thoughts, feelings, activities, and people that arouse recollections of the trauma) as well as alterations in arousal (e.g., restricted affect, irritability) and reactivity (e.g., reckless or destructive behavior). A number of studies conducted with various refugee groups (e.g., Vietnamese, Bosnian, Kosovar, Cambodian) have documented high rates of PTSD (Ai et al., 2002; Hinton et al., 1993; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1998).

Depression has also been extensively explored in refugees (Miller, Weine, et al.,
The experience of trauma and forceful displacement lead refugees to undergo a painful process of grieving, demoralization, and humiliation. For many, high levels of depression have been reported (Nicassio & Pate, 1984; Pernice & Brook, 1996; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1998).

The link between war trauma and symptoms of PTSD and depression has also been well documented (Fazel et al., 2005; Miller, Weine, et al., 2002; Mollica et al., 1998; Ngo et al., 2001; Schmidt, Kravic, & Ehlert, 2008; Weine, Becker, McGlashan, Laub, et al., 1995). These studies have focused on better understanding the impact of different dimensions of war trauma, namely war violence and traumatic loss, on various outcomes of psychological distress. Results showed links between experiencing life threat or war violence and PTSD symptoms. In addition, refugees who experienced both life threat (e.g., violent events) and traumatic loss reported greater distress (e.g., both symptoms of PTSD and depression) and greater chronic disability during resettlement. None of these studies have, however, investigated the ways in which different war trauma events may impact on the social functioning of refugees.

Social sequelae. Migration also entails the disruption of social ties and the loss of important social bonds and networks with family members, friends, acquaintances, neighbours, and co-workers (Sluzki, 1992; Ward et al., 2001). Consequently, migrants are faced with the challenging task of re-establishing their social lives during resettlement. The social adaptation in resettlement has primarily been studied within a social skills and culture
learning paradigm (Searle & Ward, 1990). Although socio-cultural competence improves over time (Ward, 1996; Ward & Kennedy, 1999), other facets of social adaptation, such as re-constructing disrupted social bonds or developing new networks, remain central to refugees’ lives.

The process of re-establishing social lives can be particularly challenging for refugees, as opposed to immigrants, due to their war-related traumatization and difficulty trusting fellow human beings (Mooren & Kleber, 2001). In particular, several researchers have examined the impact of war-related traumatization on the social functioning of refugees. A history of war trauma, for example, was found to be strongly related to social difficulties (e.g., not having close friends) in Somali and Oromo refugee youth and women in the U.S. (Halcon et al., 2004; Robertson et al., 2006) and Karenni refugees residing in Thailand (Cardozo, Talley, Burton, & Crawford, 2004). This is consistent with data from the general literature suggesting that interpersonal trauma affects one's ability to regulate distressing emotions (e.g., hurt, anger), which, in turn, negatively affects social relationships (Rosenbaum & Varvin, 2007). Traumatized individuals also tend to withdraw from social contacts to avoid exposure to stimuli (e.g., interactions with others) that are reminders of past traumatic events. For instance, Miller, Worthington, Muzurovic, Tipping, and Goldman (2002) found that self-imposed isolation among Bosnian refugees helped them cope with the fact that contact with other Bosnians triggered distress.

Although most studies on the social adjustment of refugees have focused on difficulties (e.g., social isolation) during resettlement, there are also some studies that have
focused on less pathological aspects. In particular, a few researchers have investigated hope and optimism (Ai et al., 2007), self-efficacy (Ferren, 1999), life satisfaction and quality of life (Young & Evans, 1997), and satisfaction with social relationships (Young, 2001). More recently, a new positive aspect of well-being -- post-traumatic growth -- has been introduced into the literature (Ai et al., 2007; Kroo & Nagy, 2012; Powell et al., 2003; Rosner & Powell, 2006).

Post-Traumatic Growth following War Trauma

The idea that people can, and often do, transform and experience growth following stressful or traumatic experiences is not new; however, the literature on the innate human capacity for healing and transformation in even the direst of circumstances, such as war and displacement, has only recently been explored (Ai et al., 2007; Kroo & Nagy, 2012; Powell et al., 2003; Rosner & Powell, 2006). This new research avenue in the area of war trauma has emerged from the general literature suggesting that trauma or stressful life events can promote broadened life perspectives (e.g., viewing life as worthwhile and purposeful), a changed sense of self (e.g., ability to view self as stronger and more capable), positive spiritual transformation, and enhanced relationships (e.g., increased connectedness with others). These positive changes in the aftermath of trauma are referred to as stress-related growth or post-traumatic growth, a process and an outcome of coping with stressful or traumatic life experiences (Calhoun & Tedeschi, 2001; Park, 2004; Tedeschi & Calhoun, 2004). The literature shows that some survivors of different kinds of stressful or traumatic events, including illness (Danoff-Burg & Revenson, 2005), natural and mass disasters
(McMillen, Smith, & Fisher, 1997), sexual assault (Frazier, Conlon, & Glaser, 2001), and bereavement (Polatinsky & Esprey, 2000) experienced post-traumatic growth.

The focus of the present study was to explore positive changes in refugee relationships post war trauma. The positive changes in relationships include an increased ability to connect emotionally with others and a deepened sense of empathy (Calhoun & Tedeschi, 2001). For instance, people who experienced a traumatic death in their family were found to report greater family closeness as they struggled to cope with the loss (Lehman et al., 1993). Experiencing strong emotions during and post-trauma, as well as facing one's vulnerability are viewed as good “empathy training” by allowing survivors to be more intimate and emphatic toward others (Tedeschi, 1999). An increase in the ability to be self-disclosing and express emotion is also found among trauma survivors who experience positive changes in relationships (Pennebaker, 1995; Ponzetti, 1992). While reactions of others to self-disclosure can vary and may not always be helpful (Dakof & Taylor, 1990), people who have this increased freedom to express themselves may greatly benefit from the opportunity to discuss the struggles with appropriate people in their network and use support that had previously been ignored (Calhoun & Tedeschi, 2001; Tedeschi, 1999).

The majority of studies on post-traumatic growth in the context of war trauma were conducted with combat veterans fighting abroad and returning to a relatively safe and stable home environment (Dekel, Ein-Dor, & Solomon, 2012; Fontana & Rosenheck, 1998; Schnurr, Rosenberg, & Friedman, 1993; Waysman, Schwarzwald, & Solomon, 2001). The number of studies on perceived growth among war-affected civilians who stayed in the war-
torn country or who fled the war has been increasing over the past decade. Findings of these studies suggest that some civilian war survivors did experience growth. For example, Krizmanic and Kolesaric (1996) found that Bosnian refugees living in Croatia had a greater amount of positive changes, such as trust in oneself and others, plans for the future, and appreciation for life, as opposed to non-refugee groups. In another study with Bosnian war survivors (Powell et al., 2003), who resettled abroad, the refugees reported more growth than those internally displaced who therefore endured the entire conflict and stayed in the war-torn country. Rosner and Powell (2006) expanded the study and found that the predictive power of refugee status in relation to perceived growth of Bosnians was strengthened after factors, such as a stable relationship or family status, were considered. A study with Kosovar refugees (Ai et al., 2007) found that having hope during resettlement and using cognitive coping strategies (e.g., positive self-talk) were associated with post-traumatic growth.

Together, the existing data suggest that moving to a socially stable environment may be more conducive to growth among war survivors than staying in a war-torn country. The studies also provide some evidence with regard to social (e.g., stable relationships, social support) and individual factors (e.g., religiosity, hope, cognitive strategies) that foster the experience of growth. The research on post-traumatic growth in refugees, however, remains in its infancy with combat veterans continuing to be the most studied group. The experiences of refugees, however, differ greatly from those of soldiers. In particular, refugees go through a combination of multiple traumatic events, include witnessing physical destruction of their homeland, suffering physical violence against themselves and their loved ones, enduring
multiple material and interpersonal losses, and dealing with distress associated with forced exile and resettlement difficulties (Kroo & Nagi, 2012; Rosner & Powell, 2006). A further study of their positive experiences in the aftermath of war trauma and forced exile would therefore be valuable. Exploring the factors that may moderate the effects of war trauma on the measures of positive well-being, such as post-traumatic growth could, in particular, lead to a better understanding of the psychological processes refugees undergo and the positive adjustments they make in a new country. Virtually no studies to date have focused on moderators of the trauma-relational post-traumatic growth in refugee samples. In general population samples, a few studies identified factors, such as empathy (Brockhouse, Msetfi, Cohen, & Joseph, 2011) and adult attachment (Salo, Qouta, & Punamaki, 2005), as moderators of the trauma-growth relationship.

Moderators of War Trauma

Overall, few refugee studies have explored the resources that may moderate the effects of war trauma. The existing cross-cultural research on moderators of the stress-distress relationship have mainly been conducted with immigrants and has therefore focused on factors that moderate the negative effects of acculturative stress (Araujo, 2009; Crockett et al., 2007; Jasinkaja-Lahti et al., 2006; Jibeen, 2011; Noh & Kaspaer, 2003). Attention has also been devoted to moderators of war trauma in samples of soldiers (Kaspersen, Matthiesen, & Gotestam, 2003; Wood, Britt, Thomas, Klocko, & Bliese, 2011), ex-prisoners (Punamaki, Kanninen, Qouta, & El-Sarraj, 2002), and civilians affected by war who stayed in a war zone (Neria, Besser, Kiper, & Westphal, 2010). The lack of research on moderators
of refugee trauma is surprising, especially given the evidence that many refugees heal from their traumatic experiences and thrive in their country of resettlement (Hussain & Bhushan, 2011).

The sparse existing studies on moderators of war trauma tended to focus on the negative psychological outcomes, such as PTSD and depression, with little attention devoted to extending the stress moderating paradigm to more positive aspects of well-being (Jibeen, 2011; Young, 2001). In addition, the focus to date has been on exploring the moderating effects of acculturation (Ngo et al., 2001), social support (Jibeen, 2011; Young, 2001), and individual resources, such as sense of coherence (Jibeen, 2011), mastery, and self-esteem (Young, 2001), while other resources that may be more unique to the refugee experience, such as interpersonal trust, have been largely neglected (Behnia, 1997; Mooren & Kleber, 2001).

Interpersonal Trust

Although there is a lack of research on interpersonal trust and well-being of refugees, it has been well-recognized that trust is of central relevance to survivors of war trauma (Behnia, 1997; Mooren & Kleber, 2001). While there is no single definition of interpersonal trust, it is typically conceptualized as the sense of confidence one has with respect to the predictability of future behaviour of fellow human beings (Hochreich & Rotter, 1970; Mooren & Kleber, 2001). Interpersonal trust is also referred to as “the state of readiness for unguarded interaction with people” (Tway & Davis, 1993) and is seen as a basic condition for all healthy human relationships (Holmes, 1991; Mahan et al., 2002; Rempel, Holmes, &
Zanna, 1985), including broader interpersonal contexts, such as teams, groups, and organizations (Brashear et al., 2003; Flaherty & Pappas, 2000; Lewicki et al., 2006). The general literature has well documented the importance of interpersonal trust in people's overall functioning. In particular, a growing body of research has demonstrated that interpersonal trust is linked to positive outcomes in psycho-social functioning (Bell & Tracey 2006; Couch & Jones, 1997; Holmes & Rempel, 1989; Rotenberg, 2010).

However, experiencing a traumatic/violent event or a sequence of interpersonal stresses involving a prolonged period of threat and fear, may shatter one's confidence in the predictability and benevolence of fellow human beings (Behnia, 1997; Janoff-Bulman, 1992; Misztal, 1996). In other words, fundamental beliefs and assumptions about control, certainty, and others, in the future and in general, can get destroyed. As a result, this often has a strong impact on one's ability to regulate emotions, which, in turn, can negatively affect social relationships (Rosenbaum & Varvin, 2007). The relationship between one's history of interpersonal trauma (e.g., sexual abuse) and distrust commonly accompanied by isolation has been well established in the general trauma literature (DiLillo et al., 2009; Saunders & Edelson, 1999).

Sociological literature also provides evidence on the impact of interpersonal trauma on social relationships during socio-political movements, such as the cultural revolution in China (Gold, 1985; Kleinman & Kleinman, 1994). Social relations at that time were described as dominated by fear, tension, and distrust, when “people became extremely cautious with one another, always holding back potentially damaging information” (Gold,
1985). Other accounts portrayed social relations during the revolution as “poisoned” and ranging from impersonality to avoidance (Kleinman & Kleinman, 1994).

The relationship between war trauma, trust, and refugees' adjustment following forced migration and war trauma has, however, not been widely investigated. A few authors (e.g., Behnia, 1997; Lemaire & Despre, 2001; Mooren & Kleber, 2001) have stressed the need to further explore the role of trust in the post-migratory adjustment of survivors of war and forced exile. Unlike natural disasters, wars are intentional and violent against fellow human beings, which --as any other kind of interpersonal traumatic experiences-- questions the meaning of connections that link individuals (Behnia, 1997; Lemaire & Despre, 2001; Mooren & Kleber, 2001). Civil wars by their very nature are fought between neighbours, friends, and even families leading to severe breaches of trust (Lemaire & Despre, 2001; Mooren & Kleber, 2001). One study found that the Bosnian war was “socially disruptive” as it shattered Bosnians’ interpersonal trust (Mooren & Kleber, 2001). In a pilot project for “network of trust” therapy, which focused on helping families living in a refugee camp to regain trust and restore shattered bonds, individuals who were interviewed reported that they “no longer know who is who” and “can’t trust people anymore” (Lemaire & Despre, 2001, p. 24). For refugees, the process of restoring trust and securing social bonds can therefore be challenging during resettlement.

For those who were able to re-build their lives in re-settlement, it is plausible that their ability to see their fellow humans as trustworthy or feel secure again in other people's company plays an important role in their social adjustment. Yet, there are virtually no studies
to date that have investigated trust as a stress-buffering resource in refugees' adjustment. More recently, Wissink, Dekovic, and Meijer (2009) found that trust in friends was the strongest contributor to the self-esteem of immigrant youth and their social adjustment at school. These researchers, however, did not explore potential moderating effects of interpersonal trust.

**Gender Differences: A Review**

Studies that have analyzed gender differences in the psychological functioning of refugees suggest that refugee women tend to experience more distress as a result of war trauma (Ai et al., 2002; Armour et al., 2011; Mooren & Kleber, 2011; Plante et al, 2002; Schubert & Puamaki 2011; van Ommeren et al., 2001). These data are consistent with findings from the general literature that has shown that women are at greater risk for the development of PTSD following trauma exposure (Breslau, Davis, Andreski, & Peterson 1991; Kessler, Sonnega, Bromet, Hughes, & Nelson, 1995; Tolin & Breslau, 2007; Tolin & Foa, 2006) and are at greater risk for chronic forms of PTSD (Breslau et al., 1998). A few isolated studies, however, found that men experienced more post-traumatic distress (Bagheri, 1992; Hauf & Vaglum, 1994) and still others revealed no gender differences or effects of gender (Cheung, 1994; Matsuo & Poljarevic, 2011; Miller, Weine, et al., 2002; Thulesius & Hakansson, 1999).

The gender and health literature suggests that the impact of trauma and violence, in particular, interacts with different socio-cultural contexts in influencing various outcomes in men and women (Lenssen, Doreleijers, van Dijk, & Hartman, 2000; Stewart, Kushner, &
As for the context of migration, most recent literature suggests that female refugees with low socio-economic status, who are non-recent newcomers, experience a higher risk, relative to their male counterparts and Canadian-born women, of developing mental health problems (Newbold, 2005; Spitzer, 2011; Weber & Para-Medina, 2003). The findings highlight the need for further examining intersections between gender, ethnicity, different environments, and length of stay as they impact on health and psychological outcomes of migrants.

The existing refugee research on gender differences has primarily focused on experiences of psychological distress, with little attention devoted to gender and refugees' post-traumatic growth. The sparse findings with regard to the role of gender on refugees' experiences of growth following war trauma suggest that women report significantly higher scores as opposed to men on post-traumatic growth (Hussain & Bhushan 2011; Powell et al., 2003), but also higher incidences of trauma and PTSD (Hussain & Bhushan 2011). This is in line with the general literature that shows that women are at a greater risk for the development of PTSD following trauma exposure (Breslau et al., 1991; Kessler et al., 1995; Tolin & Breslau, 2007; Tolin & Foa, 2006). A recent meta analysis on post-traumatic growth in the general population similarly shows that women tend to experience more post-traumatic growth than men (Vishnevsky et al 2010). Importantly, the meta-analysis shows that age was found to be a significant moderator with women reporting incrementally more post-traumatic growth as the mean age increased.

Furthermore, refugee studies that explored gender differences have not differentiated
between different types of war trauma (e.g., violence versus loss) nor have they included potential moderators in their analysis. No studies with refugees examined gender differences with regard to interpersonal trust in the context of war trauma and psycho-social well-being. The general literature, however, shows that interpersonal trust has significant implications for the well-being of women as they tend to put more emphasis on intimacy and trust in their relationships (Antonucci, 2001). The midlife research on differences in interpersonal relationships between males and females has shown that midlife women tend to acquire numerous close and intimate relationships as wives, mothers, daughters, friends, and co-workers. They typically value these relationships differently from men, they are more impacted by problems in their relationships relative to men, and they also extract multiple rewards from these social contacts (Antonucci & Akiyama, 1997). Given these findings coupled with the aforementioned data showing that women tend to experience more trauma, PTSD, and post-traumatic growth than men, exploring the role of gender in the context of war trauma, interpersonal trust, and refugees' relational post-traumatic growth would be a pertinent research endeavor.

**Objectives of the Proposed Study**

The present study extends previous work on war trauma and positive adjustment of refugees. More specifically, the main objective of this study was to examine the buffering effects of interpersonal trust on relational growth in a group of 200 older middle-aged Former Yugoslavian refugees residing in Canada for an average of fifteen years. Refugee authors have mainly focused on the negative consequences of war trauma on social
relationships (Lemaire & Despret, 2001; Miller, Worthington, et al., 2002; Mooren & Kleber, 2001), with less attention devoted to more positive experiences, such as one's ability to re-build their trust and relationships, as well as thrive and grow despite the adversity.

The study has five main goals. The first goal was to assess the extent and nature of the pre-migration traumatic events experienced in Former Yugoslavia. In line with the existing refugee research suggesting that different dimensions of war trauma predict different outcomes (Miller, Worthington, et al., 2002; Momartin et al., 2003; Momartin, Silove, Manicavasagar, & Steel, 2004), a comprehensive assessment of war trauma was performed, in particular, distinguishing between the experiences of traumatic loss and war violence. The second goal was to examine the psycho-social adjustment of Former Yugoslavian refugees by evaluating levels of PTSD and depressive symptomatology, as well as relational post-traumatic growth and interpersonal trust. Gender differences with regard to the levels of psycho-social adjustment were also explored. The third goal was to explore the main effects of the trauma variables and interpersonal trust on relational post-traumatic growth. Contrary to previous research that has mainly investigated the impact of life threat and traumatic loss experiences on negative psychological outcomes of refugees (e.g., PTSD and depression), this study aimed to explore the main effects of different traumatic experiences on Former Yugoslavians' more positive aspects of adjustment, namely relational growth. The fourth goal was to link the investigation of refugee adjustment with the current stress literature by examining the potential buffering effects of interpersonal trust on the relationships between traumatic events (war violence and traumatic loss) and relational growth in Former
Yugoslavians. Finally, the fifth goal was to investigate gender differences with regard to various relationships between two different types of war trauma, interpersonal trust, and relational growth. In particular, Former Yugoslavian men and women were compared in terms of the impact of interpersonal trust on the trauma-relational growth relationship.

Hypotheses

1. Although the majority of Former Yugoslavians lived in war-stricken Yugoslavia before coming to Canada, it was expected that this group of refugees might report fewer traumatic experiences compared to clinical samples of refugees.

2. Consistent with more recent refugee studies on positive well-being (Kroo & Negy, 2012; Hussain & Bhushan, 2011), it was hypothesized that the present sample of refugees would report at least moderate levels of psycho-social adjustment. In particular, it was expected that Former Yugoslavians would demonstrate a moderate level of post-traumatic growth and interpersonal trust and a low level of distress (PTSD and depressive symptoms). Such an expectation is in line with previous studies on post-traumatic growth with survivors of war demonstrating that people tend to grow when they are in a socially stable environment, as opposed to those who stay in a war-torn country (Powell et al., 2003). Another reason for this expectation include the fact that Former Yugoslavians in the current study were established refugees in contrast to most previous studies that sampled recently-arrived refugees who have not yet had a chance to reconstruct their lives and heal in a new country (Ai et al., 2002; Miller, Weine, et al., 2002; Weine, Becker, McGlashan, Vojvoda, et al.,
3. Former Yugoslavian women were expected to report higher levels of psychological symptoms as well as higher levels of relational growth as opposed to their male counterparts. This is in line with findings from recent research with refugees that found higher levels of both PTSD and posttraumatic growth in women as opposed to men (Hussain & Bhushan 2011). The expected positive relationship between posttraumatic symptoms and posttraumatic growth is consistent with the notion of coexistence of PTSD and post-traumatic growth proposed by Calhoun and Tedeschi (1998).

4. It was also expected that experiences of life threat or war violence would have greater implications on refugees’ growth in interpersonal relationships than traumatic loss. Unlike experiences of traumatic loss, being inflicted with harm or threatened by another human being, shatters the meaning of social relationships and often results in broken trust and relationship difficulties (Behnia, 1997; Lemaire & Despret, 2001; Mooren & Kleber, 2001). Furthermore, consistent with findings from the refugee (Lemaire & Despret, 2001; Mooren & Kleber, 2001) and the non-refugee (Holmes & Rempel, 1989; Rotenberg, 2010) literatures suggesting a link between survivors’ ability to trust and their psycho-social well-being, it was expected that interpersonal trust would predict relational growth of Former Yugoslavians.

5. Finally, it was hypothesized that interpersonal trust might buffer the relationship between trauma and relational growth. Given the interpersonal nature of both
violence and trust, and the emphasis women tend to place on trust and relationships (Antonucci, 2001), it was expected that the experiences of war violence and trust would have greater implications for relational growth in the women compared to their male counterparts. This was, however, tentative given the scarcity of research in this area.

Method

Participants

Two hundred Former Yugoslavian refugees, 98 (51%) male and 102 (49%) female, living in the Ottawa area, participated in the present study. All were born in the Former Yugoslavia and none had left the country before the start of the civil war. The overwhelming majority of participants (93.5%) reported having immigrated to Canada for political/war reasons or for economic reasons (5%). All the participants left Former Yugoslavia at an early middle age (average of 38.54 years) and they all had at least one child prior to coming to Canada. Former Yugoslavians had lived on average 15 years (SD= 1.91, ranging from 9 to 18 years) in the Ottawa area and 92.5% of them were Canadian citizens by naturalization, while 6.5% were landed immigrants.

The age of the respondents ranged from 38-65 years, with an average of 52.37 years (SD= 5.70). All participants were married and had a spouse of Yugoslavian origin (99.5%). More than half of the sample (63.8%) reported having two children, while 16.1% reported having only one child and 19.6% have three children. The mean age of the children was 21.6 years and the vast majority of them still lived with their parents at the time of data collection.
Sixty-three percent of the sample was Serbian Orthodox, 17.5% was Catholic, 9.3% was atheist, and 8.2% was Muslim.

**Measures**

The participants filled out a questionnaire written in the Serbo-Croatian language. It contained six sections comprising the measures described below. The scales were chosen for their high internal reliability and validity and for their relevance to migrant populations. Internal consistencies (Cronbach’s alpha), calculated for this sample, are indicated in brackets for each measure.

*Traumatic events (Appendix B).* Thirteen items from the Comprehensive Trauma Inventory-104 (CTI-104, Hollifield et al. 2005) were used to assess war violence (8 items) and traumatic loss (5 items) in Former Yugoslavians. The CTI-104 is the most comprehensive measure of war-related trauma to date. It has excellent internal and test-retest reliability and good construct and concurrent validity (Hollifield et al., 2006). The selected items from the scale included such life events as “life being in danger” (war violence, $\alpha = .78$) or “loss of community because of war” (traumatic loss, $\alpha = .59$). The participants were asked to rate which statements reflected their experience in the Former Yugoslavia. The maximum scores for the war violence and loss scales are 8 and 5, respectively.

In order to address the lower reliability of the traumatic loss scale, items with the lowest alphas were deleted. However, given that even with the deletion of the items, the reliability was not improved, it was decided to keep the original scale. Previous research with Bosnian refugees (Miller and colleagues, 2002) also noted a lower reliability for the loss
scale compared to other scales (.68). It is possible that the low reliability may be due to the fact that the scale addressed different facets of loss, ranging from material losses (e.g., loss of money and property) to interpersonal losses (e.g., loss of family and friends, a loss of community).

*Interpersonal trust (Appendix C).* The 8-item Dyadic Trust Scale (DTS, Lazelere & Huston, 1980) was used to measure the level of trust Former Yugoslavians had towards their co-ethnic, Canadian, and immigrant friends (e.g., “There are times when my friends cannot be trusted.”). Respondents indicated their perception of goodwill and honesty of their friends using a five-point scale ranging from “strongly disagree” (1) to “strongly agree” (5) ($\alpha = .94$). The total number of items is 24 and the maximum score is 120 ($\alpha = .78$).

The DTS is a measure of trust in close relationships that is conceptually different from generalized trust. The instrument was demonstrated to have excellent internal reliability and it correlated with measures of love and self-disclosure (Lazelere & Huston, 1980).

*Post-traumatic growth (Appendix D).* The 7-item 'Relating to Others' subscale from the Post-Traumatic Growth Inventory (Tedeschi & Calhoun, 1996) was used to assess positive changes in relationships with others following war and migration (e.g., “I have a greater sense of closeness with others“). Participants were asked to report the extent to which they experienced positive interpersonal changes on a six point scale ranging from “I did not experience this change as a result of war and involuntary migration” (0) to “I experienced this change to a very great degree as a result of war and involuntary migration” (5). The maximum score is 35 ($\alpha = .90$).
Depression (Appendix E). The level of depressive symptoms was measured using the Beck Depression Inventory for Primary Care (BDI-PC, Beck, Steer, & Brown, 1996). The BDI-PC is a short version of the BDI-II involving 7 items that assess sadness and loss of pleasure (anhedonia), suicidal thoughts and wishes, and four cognitive symptoms of depression, namely pessimism, past failure, self-dislike, and self-criticalness. Respondents were asked to describe how they have been feeling “during the past two weeks, including today” on a four point scale ranging from 0 to 3. The maximum score is 21 ($\alpha = .77$).

The short BDI scale was demonstrated to have high internal consistency and good convergent validity (Beck et al., 1996; Beck, Guth, Steer, & Ball, 1997). The 7 items were shown to function well independent of the context of the other 14 BDI-II items (Beck et al., 1997).

PTSD (Appendix F). The Short Post-Traumatic Stress Disorder Rating Interview (SPRINT, Connor & Davidson, 2001) was used to measure the level of respondents' post-traumatic symptomatology. The SPRINT is a reliable, valid, and homogeneous instrument, as demonstrated by Connor and Davidson (2001). The scale contains 8 items with four of them corresponding to four PTSD symptom clusters (intrusion, avoidance, numbing, and hyperarousal) and four other items assessing somatic distress, coping with stress, work and daily functioning, as well as the degree of social impairment. Respondents evaluated the extent to which they have experienced the PTSD symptoms and functional impairment during the past week. Each item was rated on a five-point scale ranging from “not at all” (0) to “very much” (4). The maximum score for the scale is 32 ($\alpha = .91$).
Demographics (Appendix A). Participants indicated their age, sex, country of birth as well as that of their parents and spouse, religion, languages spoken, education, occupation in the Former Yugoslavia and Canada, reason for migration, date and age when they came to Canada, immigration status, time spent in Canada, and place of current residence. They also reported the number of children they had and their ages.

Questionnaire Translation

The questionnaire was translated from the original English version into Serbo-Croatian by a bilingual University student of Former Yugoslavian origin. The Serbo-Croatian version of the questionnaire was then translated back into English by another bilingual University student of Former Yugoslavian origin to verify the accuracy of translation (forward-back translation, Brislin, 1980; Canales et al., 1995). The two English versions were compared and any discrepancies were corrected. The modifications consisted primarily of changes in the level of vocabulary and certain language phrases to ensure that the instructions and items given in the questionnaire could be fully comprehended by participants from various educational backgrounds.

Procedure

Former Yugoslavians were recruited through advertisements distributed in the church and community events (i.e., organized ethnic celebrations) in the Ottawa area. Respondents were also recruited through personal contacts at local community events and through a "snowball" procedure involving family, friends, and local Former Yugoslavian religious and community leaders. They were given an option to complete the questionnaire online or in
person. A handful of the participants (0.05%) chose to complete the questionnaire online. They were provided with the website from which data went directly to the database. For the majority of participants who opted to complete the questionnaire in paper-and-pencil format, appointments were scheduled in participants’ homes or another suitable location (e.g., homes of their friends who recommended them; university etc.) chosen by the participant.

At the beginning of the data collection, an information letter (Appendix P) was provided to the participants explaining the nature and purpose of the study. In addition, the confidentiality of the responses and anonymity of the participants were highlighted and the option to omit any sensitive questions or to withdraw at any time was stressed. Once the voluntary, confidential, and anonymous nature of the study was discussed, any questions participants had were answered. A survey method involving a standardized self-administered questionnaire was employed. Participants were also provided with a list of resources in the community (Appendix R) should they experience emotional or stressful difficulties following completion of the questionnaire. All of this was in accordance with the ethical standards of both the American Psychological Association and the Canadian Psychological Association (APA, 1992; CPA, 2000).

**Personal Reflections regarding the Data Collection**

My ethnic and national background clearly helped in the data collection. Challenges involved approaching people from ethnic/religious background different than mine. Those who agreed to participate heard about the project from friends whom they trusted. Despite the challenges, as a part of the Former Yugoslavian community, I had an easier access to
people and community events. As a female researcher, who was younger than the sample of people who took part in the study, I found that women bonded with me better compared to the men. They seemed more open, trusting, and forthcoming than the men.

On a personal level, as a refugee and as the child of parents from the older middle-aged generation presented in the thesis, collecting the data and seeing the results was a meaningful process for me. In many ways, the findings confirmed what I had witnessed in my community over the years spent in Canada.

Results

Overview of the Analyses

In the following section, descriptive statistics of the study variables are presented for the overall sample of Former Yugoslavians as well as for each gender separately, followed by t-test results and a description of the process of screening and cleaning. Second, statistically significant simple correlations are described. Third, multiple regression analyses examining moderating effects of interpersonal trust for war violence and traumatic loss on relational post-traumatic growth are presented for the total sample of Former Yugoslavians as well as separately for Former Yugoslavian men and women.

Descriptive Statistics and T-Tests

Table 1 presents the means, standard deviations, and ranges for predictor and outcome variables for the total sample as well as for the samples of Former Yugoslavian men and women. T-tests results revealed a significant gender difference for post-traumatic growth. Women reported experiencing more post-traumatic growth than their male
counterparts, $t_{df} 198 = -2.34$, $p < .03$. There were no gender differences for the other variables.

On average, this sample of Former Yugoslavians endorsed low levels of PTSD symptoms and depression, and moderate degrees of interpersonal trust and relational post-traumatic growth. Furthermore, the participants experienced a moderate level of traumatic loss and a low level of war violence. However, the wide range of violent war events and traumatic loss suggests that a subgroup did experience a high level of war violence and loss. In addition, 32% of the participants reached the cutoff point for the diagnosis of PTSD, while 21% of them reached the cutoff point for the diagnosis of depression. The three most endorsed traumatic losses experienced by Former Yugoslavians were as follows 1) Loss of community because of war (90%), 2) Death of friends due to war (72.5%), and 3) Destruction of home and belongings (64%). Finally, the three most endorsed violent war events were: 1) Life being in danger (63%), 2) Having home, school, or workplace searched or ransacked (53%), and 3) Fleeing or hiding from soldiers or enemies (41.5%).

**Screening and Cleaning**

All data were screened and cleaned prior to conducting bivariate correlations and regression analyses. Initial frequencies of the variables in the total sample of Former Yugoslavians revealed the traumatic loss variable to be significantly negatively skewed. The violent events, depression, and PTSD variables were found to be significantly positively skewed and univariate outliers were detected. The samples of Former Yugoslavian men and women were inspected separately. While traumatic loss was found to be significantly skewed and univariate outliers were detected. The samples of Former Yugoslavian men and women were inspected separately. While traumatic loss was found to be significantly skewed and univariate outliers were detected. The samples of Former Yugoslavian men and women were inspected separately. While traumatic loss was found to be significantly

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5 The BDI-PC produces a binary outcome of "not depressed" or "depressed" for patients above a cutoff score of 4 (Beck et al. 1997). The cutoff score for the SPRINT scale that distinguished between people with and without PTSD is 14 based on the analysis from Connor and Davidson in 2001.
negatively skewed in the sample of Former Yugoslavian men, its distribution was normal in the sample of Former Yugoslavian women requiring no transformations. Conversely, the war violence variable had a normal distribution in the sample of men, while it was significantly positively skewed and required a transformation in the sample of women. Similar to the total sample, PTSD and depression variables were significantly positively skewed in the samples of Former Yugoslavian men and women. Univariate outliers were detected on the same variables, namely PTSD and depression, for both samples of Former Yugoslavian men and women.

Logarithmic transformation improved normality of the depression variable while square root transformations improved the normality of the rest of the variables. Following the transformations, these variables were free of univariate outliers. A graphical method, namely looking at histograms of each variable used and comparing them with normal distributions, was also used for evaluating normality. Furthermore, the assumptions of linearity and homoscedasticity were met as assessed by visual inspection of bi-variate scatterplots using the transformed variables.

Mahalanobis distance check for multivariate outliers was also performed. However, multivariate outliers continued to be detected at \( p < .01 \) even after eliminating a significant number of cases (25%) from the total sample as well as the samples of men and women. Following a consultation with the program statistician, it was concluded that the high number of multivariate outliers was likely to be due to a “peculiar configuration within the interaction terms”; therefore, none of the cases were eliminated. No multivariate outliers
were detected \((at \ p < .01)\) at the main effects level when traumatic loss or war violence was entered as an independent variable for both the total sample as well as the samples of Former Yugoslavian men and women.

**Correlations**

Table 2 presents the correlations for all variables for the total sample as well as samples of Former Yugoslavian men and women.

**Total sample.** Overall, total number of traumatic losses and violent war events experienced in the Former Yugoslavia were positively correlated with relational post-traumatic growth suggesting that a higher number of traumatic loss and violent war events was associated with greater level of relational post-traumatic growth. However, no significant correlation was found between interpersonal trust and relational post-traumatic growth.

As for depression and PTSD, war violence was positively associated with both of these variables, suggesting that a higher number of violent war events was associated with greater level of PTSD and depressive symptomatology. In contrast, traumatic loss was positively associated only with PTSD but not depressive symptomatology. Finally, interpersonal trust was negatively associated with both depression and PTSD suggesting that a higher level of interpersonal trust was associated with lower PTSD and depressive symptomatology.

**Former Yugoslavian women.** Similar to the above results, war violence was positively correlated with relational post-traumatic growth suggesting that higher number of violent war
events was associated with greater level of relational post-traumatic growth in Former Yugoslavian women. However, no significant relationship was found between traumatic loss and relational post-traumatic growth in the sample of women. Also, there were no significant correlations between war violence and depression nor between interpersonal trust and depression.

*Former Yugoslavian men.* Contrary to the above results with Former Yugoslavian women, traumatic loss was positively correlated with relational post-traumatic growth, suggesting that the experience of traumatic loss was associated with greater level of their relational post-traumatic growth in Former Yugoslavian men. The correlation between war violence and relational post-traumatic growth was not found significant in the sample of men. All other correlations were found to be the same as in the total sample.

**Overview of the Hierarchical Regression Analyses**

One goal of the regression analyses was to examine main effects and potential two-way interactions between *war violence* and interpersonal trust for relational post-traumatic growth. The other goal was to examine potential two-way interactions between *traumatic loss* and interpersonal trust for the aforementioned outcome. These goals were examined in the total sample of Former Yugoslavians, as well as separately for Former Yugoslavian men and women. Therefore, two hierarchical multiple regression analyses were performed for the total sample, as well as men and women separately, resulting in six regression analyses in total. Given that two hierarchical regressions were conducted per sample, the α level was adjusted accordingly ($p < .05/2$).
In each of the multiple regression analyses, the war violence or traumatic loss variable was entered first, followed by the interpersonal trust variable in the second block. The cross-product term of the trauma variable (war violence or traumatic loss) and interpersonal trust was entered as a third block. Semi-partial correlations were calculated after the addition of each variable. A significant increase in accounted variance by a predictor variable represents a main effect for that variable and a significant increase in accounted variance by the product of two variables represents a two-way interaction (Baron & Kenny, 1986). To prevent the interaction terms to be highly correlated with the independent variables causing multicollinearity in the data, variables were centered by subtracting each variable’s mean from the individual observations (Howell, 2002).

**Traumatic Loss/War Violence and Interpersonal Trust on Relational Growth**

**Total Sample**

War violence and interpersonal trust as predictors of relational growth. Interpersonal trust did not account for a significant proportion of variance in relational post-traumatic growth when entered individually, but war violence did \( F_\Delta (1, 196) = 5.71, p < .03, \) suggesting that the greater the experience of war violence, the higher the extent of relational post-traumatic growth (3% of variance accounted). Furthermore, when the cross-product of war violence and interpersonal trust was entered, it was found to contribute a significant increase in the proportion of variance (9%) accounted for in relational post-traumatic growth, \( F_\Delta (1, 194) = 12.73, p < .03, \) suggesting that the relationship between war violence and post-traumatic growth varied as function of interpersonal trust (see Table 3).
Traumatic loss and interpersonal trust as predictors of relational growth.

Interpersonal trust again did not account for a significant proportion of variance in relational post-traumatic growth when entered individually, but traumatic loss did $F\Delta (1, 196) = 10.04, p < .03$, suggesting that the greater the experience of traumatic loss, the higher the extent of relational post-traumatic growth (5% of variance accounted). When the cross-product of traumatic loss and interpersonal trust was entered, it was found to contribute a significant increase in the proportion of variance (8%) accounted for in relational post-traumatic growth, $F\Delta (1, 194) = 7.07, p < .03$, suggesting that the relationship between traumatic loss and relational post-traumatic growth varied as function of interpersonal trust (see Table 3).

To determine the direction of the significant relationships between war violence/loss and interpersonal trust for relational post-traumatic growth, the interactions were plotted (see Figure 1 and Figure 2). Predicted values for relational growth were computed from the unstandardized regression coefficients with values one standard deviation above and below the mean representing typical high and low scores on interpersonal trust (Lefcourt, Martin, & Saleh, 1984). The plotted interactions suggest that Former Yugoslavians low in interpersonal trust did not experience a significant change in post-traumatic growth under high war violence/traumatic loss. In contrast, those high in interpersonal trust experienced a significant increase in relational growth under high war violence/traumatic loss. In particular, high interpersonal trust was found to moderate the negative effect of high experience of war trauma (both war violence and traumatic loss) on the relational growth of Former Yugoslavians.
Gender Differences

War violence and interpersonal trust as predictors of relational growth. The main effects for interpersonal trust were not found to be significant in the samples of Former Yugoslavian men and women. The main effect for war violence was also not found to be significant for Former Yugoslavian men but it was found to account for a significant proportion of variance in relational post-traumatic growth (6%) of Former Yugoslavian women when entered individually, $F(1, 98) = 6.86, p < .03$, suggesting that the higher the experience of war violence, the higher the extent of relational post-traumatic growth in Former Yugoslavian women.

When the cross-product of war violence and interpersonal trust was entered, it was not found to contribute a significant increase in the proportion of variance accounted for in relational post-traumatic growth of Former Yugoslavian men. However, the cross-product of war violence and interpersonal trust contributed a significant increase in the proportion of variance accounted for in relational post-traumatic growth (15%) of Former Yugoslavian women, $F(1, 96) = 9.54, p < .03$, suggesting that the relationship between war violence and relational post-traumatic growth varied as function of interpersonal trust of Former Yugoslavian women (see Table 3).

Traumatic loss and interpersonal trust as predictors of relational growth. Traumatic loss was found to account for a significant proportion of variance in relational growth of Former Yugoslavian men but not women when entered individually, $F(1, 96) = 7.16, p < .03$, suggesting that the higher the experience of traumatic loss, the higher the extent of relational
post-traumatic growth in Former Yugoslavian men (7% of variance accounted). Interpersonal trust was again not found to account for a significant proportion of variance in relational post-traumatic growth when entered individually for either Former Yugoslavian men or women. When the cross-product of traumatic loss and interpersonal trust was entered, it was not found to contribute significantly to prediction of relational post-traumatic growth of men, but it was found to contribute to a significant increase in the proportion of variance (8%) in the sample of women, $F \Delta (1, 96) = 5.63, p < .03$ (see Table 3).

To determine the direction of the significant relationships between war violence/traumatic loss and interpersonal trust for relational post-traumatic growth of Former Yugoslavian women, the interactions were plotted (see Figure 3 and Figure 4). The plotted interactions suggest that Former Yugoslavian women low in interpersonal trust did not experience a significant change in post-traumatic growth under high war violence/traumatic loss. In contrast, those high in interpersonal trust experienced a significant increase in relational growth under high war violence/traumatic loss. In other words, high interpersonal trust was found to moderate the negative effect of high experience of war trauma (violence and traumatic loss) on relational growth in Former Yugoslavian women. No such protective effects were found for the sample of Former Yugoslavian men.

Discussion

The present study explored the relationships between war trauma, interpersonal trust, and relational post-traumatic growth in a group of established older middle-aged refugees from Former Yugoslavia. A multidimensional approach to the study of refugee trauma was
adopted by exploring two types of war trauma, namely violence and traumatic loss (Miller, Weine, et al., 2002; Momartin et al., 2003, 2004). In particular, the relationships between different types of trauma and relational growth were investigated with a specific focus on the moderating role of interpersonal trust. Using the moderating stress-distress model (Lazarus & Folkman, 1991), the study aimed to extend this theoretical paradigm to include more positive measures of refugee adjustment (e.g., relational post-traumatic growth) in attempt to understand better the process of positive changes that may occur in people's relationships as a result of trauma. This is consistent with the growing body of refugee research that is moving away from the primary focus on the pathological nature of traumatic reactions (Ai et al., 2007; Hussain & Bhushan, 2011; Powel et al., 2003).

**Psychological Distress and Relational Growth following War Trauma**

Overall, the findings suggest that the current sample of refugees appears to be doing relatively well psychologically fifteen years after their migration to Canada. Former Yugoslavians in this study also seem to have gone through some important positive changes in their relationships. More specifically, the mean levels of psycho-social adaptation suggest that, overall, Former Yugoslavians experienced low levels of depression and PTSD as well as moderate levels of interpersonal trust and relational growth. Although these results may initially appear to run counter to previous research with Former Yugoslavian refugees documenting high levels of psycho-social distress (Ai et al., 2002; Boden & Sundbom 2001; Knipscheer & Kleber 2006; Miller, Weine, et al., 2002; Weine, Becker, McGlashan, Vojvoda, et al., 1995), the differences were expected and are likely due to a number of important
First, the present results are based on a community sample whereas the vast of majority of studies on ex-Yugoslavians were with clinical/psychiatric populations (Knipscheer & Kleber 2006; Miller, Weine, et al., 2002; Weine et al., 1998). A number of studies comparing the psychological outcomes between the two groups have found significantly higher levels of distress in refugees from clinical/psychiatric samples as opposed to those from a community sample (Knipscheer & Kleber 2006; Miller, Weine, et al., 2002).

The low level of psycho-social distress and the moderate level of interpersonal trust found in the present study might also be explained by the relatively lower levels of war trauma reported by the current sample of Former Yugoslavians. In contrast, the extent and nature of traumatic events reported in previous studies by Former Yugoslavians residing in the U.S. (Ai et al., 2002; Miller, Weine, et al., 2002; Weine et al., 1995), Western Europe (Knipscheer & Kleber, 2006; Schubert & Punamaki, 2010; Thulesius & Hakansson, 1999), and Australia (Momartin, Silove, Manicavasagar, & Steel 2002; Schweitzer, Brough, Vromans, & Asic-Kobe, 2011) differ significantly from the experiences of the current sample of refugees. For instance, in a study with Bosnian refugees (Weine et al., 1995), the trauma testimonies provided evidence of the genocidal nature of traumatic events, including ongoing torture in concentration camps, exposure to acts of extreme violence and death, or witnessing the loss of loved ones. Similarly, in another study conducted with Bosnian refugees in Australia (Momartin et al., 2002), a considerable number of people reported witnessing
rape/torture (45%) and being physically abused (40%) as well as humiliated (48%). In addition, a study with Kosovar refugees (Ai et al., 2002) found that a high number of people (71%) reported being detained in concentration camps. In contrast, very few people in the present study reported extreme traumatic experiences, such as being injured or tortured (3.5%) and having an unwanted sexual experience or being threatened with rape (5%).

Furthermore, the present sample of Former Yugoslavians has lived in a stable environment for over a decade thereby increasing their chances for enhanced well-being. According to the literature on post-traumatic growth (Powell et al., 2003; Schaefer & Moos, 1998), the quality of the post-trauma environment has a positive impact on adjustment. As suggested, in particular, post-trauma events that result in positive life changes, a reduction in difficulties, and “fresh start”, may generate a new sense of hope and aid growth of trauma survivors (Schaefer & Moos, 1998). For instance, a study with Bosnian refugees (Powell et al., 2003) demonstrated that the refugees who spent a considerable amount of time abroad reported significantly more growth than those who were internally displaced. It makes sense that the positive adjustment of those ones who stayed in the war torn country has been hindered due to living in the environment that had been shaken and destroyed.

Another reason for the better outcome in the well-being of the present sample of refugees (Matsuo & Poljarevic, 2011; Powell et al., 2003) is likely related to their different migration experience. In particular, contrary to samples in previous studies, the majority of refugees in the present study applied for refugee status in Serbia, Croatia or a Western European country, where they were granted regular immigration papers prior to departure
and were flown to Canada by the Canadian government. Upon arrival to Canada, these people were received by resettlement workers, were loaned money, were provided with affordable housing, and were paid to attend English or French language classes. This kind of service was not offered to refugees and immigrants who resettled in the U.S or Western European countries (Young & Evans, 1997).

Former Yugoslavians in this study also differed on a number of demographic characteristics, known to influence mental health and positive adjustment. First, the present sample was composed of well-educated individuals. Higher level of education is linked with greater post-traumatic growth (Kyriaki et al., 2007; Schaefer & Moos, 1998; Tang, 2006; Xu & Liao, 2011) and predictive of lower stress over time (Beiser, 1988; Berry, 1997). It is an important personal resource and a strong correlate of other resources, such as occupational status, income, and social networks. All of the participants were also employed at the time of the study, a factor that predicts a better psychological functioning (Beiser et al., 1993; Fix & Passel, 1994; Schwarzer et al., 1994). Furthermore, all participants were married, they migrated with a spouse and they were living with in an intact family. These are also important factors that correlate positively with refugees' adjustment (Rosner & Powell, 2006). Social support, in particular, was shown to play an important role in the development of post-traumatic growth when it remains stable and consistent over time (Powell et al., 2003; Tedeschi & Calhoun, 2004).

An additional explanation for the better psycho-social adjustment of Former Yugoslavians may be related to the length of time they have spent in resettlement. This
sample of refugees has been living in Canada for an average of fifteen years in contrast to previous studies that tended to sample more recent refugees (Ai et al., 2002; Miller, Weine, et al., 2002; Weine et al., 1998). This means that a relatively long time has passed since the refugees’ experiences of war trauma. Research has documented that psychological well-being generally tend to increase as the length of residence increases as migrants have a chance to establish themselves and heal in a new country (Aroian & Norris, 2002, 2003; Berry, 1997; Cwikel, Abdelgani, Goldsmity, Quastel, & Yevelson, 1997; Hurh & Kim, 1994; Kim & Rew, 1994; Pernice & Brook, 1996; Tran, Manalo, & Nguyen, 2007; Weine et al., 1998). In addition, several studies have documented that the longer the time since the traumatic event/s, the greater the reported level of post-traumatic growth (Cordova, Cunningham, Carlson, & Andrykowski, 2001; Evers et al., 2001; Polatinsky & Esprey, 2000). While there are also studies that show that number of years was associated with increased psycho-social difficulties in different migrant groups (Chung & Kagawa-Singer, 1993; Smith et al., 2007), this association seems to be present among earlier (less than five years) rather than more established migrants (Chung & Kagawa-Singer, 1993), and low socio-economic groups of migrant women (Smith et al., 2007).

It is also important to note that the current sample of Former Yugoslavians was of older age (in their fifties) and all had adult children, which tend to predict better psychological functioning in migrant groups (Capps, Fix, Ost, Anderson, & Passel, 2004; Finch, Kolody, & Vega, 2000; Sodowsky & Lai, 1997). It is hypothesized that when children grow older in migrant families, they become a source of economic stability as they start
working and contributing to the household. In addition, migrant women with older children are more likely to work than those with young children. Although being employed typically leads to pressures associated with the double shift, which can be especially disadvantageous for women in less supportive family environments (Spitzer, 2005, 2011), there is evidence to suggest that women's employment tends to increase economic stability, social position, and control in the migrant families thereby often enhancing the well-being of migrants and their families (Jibeen & Khalid, 2010).

*Psychological Symptoms in Former Yugoslavian Men and Women*

Former Yugoslavian men and women were not found to differ in their levels of depression and PTSD symptoms. These findings are consistent with the past refugee research that also used community samples and similarly found no gender differences in mental health symptoms (Cheung, 1994; Chung & Kagawa-Singer, 1993; Miller, Weine, et al., 2002; Rumbaut, 1990). The evidence that women tend to experience more PTSD and depression than men has been primarily derived from clinical samples of refugees with extreme war trauma (e.g., concentration camps, torture, sexual violence) (Chung, Bemak, & Kagawa-Singer, 1998; Plante et al., 2002; Schubert & Puamaki 2011; van Ommeren et al., 2001). A few cross-cultural researchers have speculated that these gender differences may be confounded by differential tendencies to seek help or disclose weaknesses among men and women (Beiser, Turner, & Ganesan 1989; Plante et al., 2002).

A few refugee studies have also documented gender differences in community samples of refugees with women experiencing greater distress than their male counterparts
(e.g., Ai et al., 2002; Chung et al., 1998). Chung and colleagues explained these results as possibly being due to differences in the trauma experienced (e.g., 36% of women experienced the death/loss of a spouse compared to 6% of men), but also to post-migration factors and resources, such as education, employment, English language proficiency, and family support. In particular, the study by Chung and colleagues found that more women than men were widowed and, as a result, had less support. In addition, when compared to men, these women had lower levels of education, English language proficiency, and employment, and high levels of ESL attendance and dependency on welfare.

In contrast, the present study found no significant differences between men and women in the level of their education, English language proficiency, or the level of severe war trauma (e.g., sexual abuse) experienced back home. Furthermore, the present sample of refugee women was overall well-educated and all participants were married and employed. In addition, they all had adult children, unlike previous studies that were conducted with women dealing with stress of raising their young children in a new country (Chung et al., 1998). It is, therefore, not so surprising to find that Former Yugoslavian women reported similar levels of psychological distress to their male counterparts. It may also be that more time spent in Canada provided opportunities for Former Yugoslavian refugee women to develop social networks and find a gainful employment after having raised their children. Although more recent data suggest that migrant women are at greater risk to develop mental health problems as time in a new country increases, especially those who are socially isolated, with low SES and lack of support (Smith, Matheson, Moineddin, & Glazier 2007;
Spitzer, 2011; Weber & Para-Medina, 2003), the current sample of refugee women seems to have important individual and social resources that have helped them manage the various resettlement challenges over time.

Post-Traumatic Growth: Gender Differences

Contrary to the findings suggesting no gender differences in the level of psychological distress, Former Yugoslavian women reported higher levels of relational post-traumatic growth compared to men. This is consistent with previous studies with refugees that found higher levels of post-traumatic growth in women (Hussain & Bhushan, 2011; Powell et al., 2003). Similar findings are also documented in the non-refugee literature (Park, Cohen, & Murch, 1996; Vishnevsky et al., 2010; Xu & Liao, 2011). This gender difference may be due to different underlying processes related to rumination observed in men and women. In particular, it was found that women tend to engage in significantly more ruminative thought, both productive (reflection) and negative (brooding) (Treynor, Gonzalez, & Nolen-Hoeksema, 2003). The productive rumination or reflection involves “purposeful turning inward to engage in cognitive problem solving to alleviate one's depressive symptoms” (Treynor et al., 2003, p.256). The productive rumination is thus deliberate and reflective and focused on constructive issues, such as increased awareness of personal strengths or an appreciation of the importance of social connections. Although this thinking process was found to be associated with more depression concurrently (Treynor et al., 2003), longitudinal data documented that it leads to less depression over time (Treynor et al., 2003) and eventually triggers positive changes associated with an initial stage of growth (Calhoun,
The negative rumination or brooding is “a repetitive and passive focus on one’s negative emotions” that was consistently found to lead to more distress both concurrently and in the longitudinal analyses (Treynor et al., 2003). Therefore, the gender differences in post-traumatic growth in the current study may be attributed to the fact that women are generally more contemplative; however, it is only when this contemplation takes a form of reflection over time that it is associated with positive psychological changes.

Another explanation for the gender differences is related to differences in coping style. For instance, women were found to be more likely to use emotion-focused coping that involves thinking about the event and struggling to make sense out of it (de Ridder, 2000; Thoits, 1991). The women are also socialized to acknowledge, share, and discuss their feelings with others more than men (L'Abate, 1992) and the social support coupled with the feedback received in interaction with close others is considered powerful as it helps trauma survivors tolerate the distress that accompany the struggle to come to terms with the trauma (Harvey & Miller, 2000; Tedeschi & Calhoun, 2004). The findings in the present study related to the beneficial role of interpersonal trust in development of relational growth of Former Yugoslavian women may also be used to further explain the gender differences. It may well be that the women's coping style, including the inward focus coupled with reliance on trusted relationships in processing their thoughts and feelings, may be critical in their efforts to cope with a traumatic event thereby leading to their greater reported levels of post-traumatic growth as opposed to men.
Main and Moderating Effects

Main effects of war violence and traumatic loss. While war violence was found to have a significant main effect on relational growth in the sample of Former Yugoslavian women, a main effect of traumatic loss was found for Former Yugoslavian men. This suggests that a greater experience of war violence predicted increased relational growth in Former Yugoslavian women, while the experiences of traumatic loss in war contributed to growth of their male counterparts. The finding with regard to link between war violence and relational growth concur with the notion that experiencing violence can be a catalyst for social transformation (Tedeschi, 1999). In particular, various reports of post-traumatic growth were reported in survivors of rape and sexual abuse (Draucker, 1992; McMillan, Zuravin, & Rideout, 1995), combat (Elder & Clipp, 1989), hostage taking (Cole, 1992), and war and migration (Hussain & Bhushan, 2011; Kroo & Negy, 2012; Powell et al., 2003). Conversely, there is also evidence that individuals who experienced major traumatic losses tend to feel an increased connectedness with others and a deepened sense of empathy (Calhoun & Tedeschi, 2001; Tedeschi & Calhoun, 1995). For instance, increased closeness in family relationships was reported by people coping with a death in the family (Lehman et al., 1993).

The findings related to a varied impact of different types of war trauma in predicting relational growth of men and women supports the relevance of multidimensional assessment of war trauma proposed by several war trauma authors (Miller, Weine, et al., 2002; Momartin et al., 2003, 2004). In particular, separating dimensions of traumatic events was stressed in
the literature as a way to better understand their differential impact on refugee adjustment. However, the existing studies assessing different types of war trauma have not explored gender differences. Furthermore, no studies in the non-refugee literature have investigated possible differential effects of various types of trauma on post-traumatic growth of men and women.

The present results are valuable as they suggest that the experiences of war violence and traumatic loss have differential implications in the etiology of relational growth for refugee men and women. This might be explained by a possibility that these traumatic experiences might have been qualitatively different among men versus women. The post-traumatic growth literature suggests that positive interpersonal changes may depend on specific aspects of the traumatic experience (Tedeschi, 1999). For instance, violence inflicted by a trusted person was found to present a more complicated path to growth in the area of interpersonal relationships than other violent experiences committed by strangers. Along these lines, it might be possible that violent war events experienced by Former Yugoslavian men may have been inflicted by people they knew well and trusted, which in turn led them to be unable to develop positive transformation in their relationships, in contrast to women. Alternatively, it may be that the traumatic losses experienced by men in war were more interpersonal in nature than that of their female counterparts, thereby leading them, as a result, to growth in their relationships. While these are valid speculations, the current findings strongly point to the relevance of conducting a more in-depth and qualitative exploration of various war trauma events experienced by refugee men and women to better
understand their differential impacts on refugees' relational growth.

**Moderating effects of interpersonal trust.** Interpersonal trust acted as a significant moderator on the relationship between war trauma and relational growth in the current sample of women. There are no studies to date that have investigated the trauma-buffering effects of interpersonal trust on post-traumatic growth or any other measures of refugee well-being. The results are therefore tentative and need further replication. However, the findings point to an important role that a secure human bond may play in lives of refugee women. Thus, it appears that for refugee women, who experienced a great deal of war violence and loss, being able to restore their beliefs in the benevolence in their fellow humans and risk to form a trusting relationship with others is an important resource in dealing with the war trauma, restoring their social world and thriving in a new cultural environment. The fact that interpersonal trust was found to be an important buffering resource for refugee women, but not men, is consistent with the notion that women tend to value more intimacy and trust in their relationships than men (Antonucci, 2001). In the context of war violence and losses that involve a strong interpersonal component (Behnia, 1997; Lemaire & Despret, 2001; Mooren & Kleber, 2001), it is not surprising that those experiences would be more relevant for the interpersonal functioning and well-being of women rather than men.

The identification of interpersonal trust as a salutogenic resource in the current sample of refugee women is very much in accordance with the recent literature on resilience of refugee women that strongly points to the importance of secure connection and support in their lives (Carranza, 2012; Davis, 2000; Sossoue, Craig, Ogren, & Schnak, 2012; Spitzer,
2007; Whittaker, Hardy, Lewis, & Buchan, 2005). For instance, in a study with Latina refugee women (Carranza, 2012), emotional and spiritual connections with extended family and community back home were found to be important sources of their resilience. In studies with South Asian (Davis, 2000), Yugoslavian (Sossue et al., 2012), and Somali refugee women (Whittaker et al. 2005), family ties and community support in the new country were found to be a source of their strength and survival. In line with these findings, Spitzer (2007) stressed the need to “refute the dominant discourses that portray immigrant and refugee women as helpless victims, lacking in agency and resources to make positive changes in their lives or the lives of those around them” (p.61). While it is true that female migrants, especially those of non-European origin, tend to struggle as they cope with their pre-migration experiences, negotiate new gender and familial roles, build new social support system and deal with conflicting values and new social pressures, which, in turn, results to a decline in their health status over years (Spitzer, 2005; 2007, 2011; Thurston & Vissandjée, 2005), there is also evidence that suggests that those who were least likely to report poor health were the ones who did not lack experiences of human connection, love and sharing (Spitzer, 2007). A few other researchers have similarly challenged the tendency to portray migrant women as passive victims of social processes by providing evidence of their strength and resilience as many of them manage to lead successful lives in a new country (Guruge & Collins, 2008; Hyman, 2011).

The moderating effect of interpersonal trust on relational growth also points to the relevance of extending the stress-distress paradigm to more positive measures of refugee
adjustment, namely relational growth. The data help expand the sparse refugee research on moderators of war trauma and migration stress focusing on positive aspects of well-being, such as life satisfaction and quality of life (Young, 2001) as well as personal growth (Jibeen, 2011). Most recently, Kroo & Nagy (2012) provided important qualitative evidence for factors, such as religiosity, social support and hope, demonstrated to encourage the experiences of positive transformation in Somali refugees. Furthermore, in a recent study with Tibetan refugees, Hussain and Bhushan (2011) found that cognitive emotion-regulation strategies (e.g., positive re-focusing) mediated the relationship between war trauma and post-traumatic growth. The present findings further support the notion of refugees' ability to adjust in a new cultural environment despite their past traumatic experiences and the need for a comprehensive assessment of well-being (including also positive aspects of adjustment) stressed by several authors (Ai et al., 2007; Jibeen, 2011; Young, 2001). In addition, this concurs strongly with the contention that one's well-being is more than just the absence of mental health difficulties or disease (World Health Organization, 1979).

**Conclusion and Future Directions**

The purpose of this study was to build on previous research on the positive adjustment in refugees by examining the relationships between different types of pre-migration war trauma (war violence and traumatic loss) and relational growth of an established group of Former Yugoslavians with an emphasis on the moderating effects of interpersonal trust. The findings of the present study led to two main conclusions. First, corroborating previous findings on positive adjustment among refugees (Jibeen, 2011;
Young, 2001), the present sample of older middle-age refugees from Former Yugoslavia was found to be doing relatively well fifteen years after their migration to Canada. In particular, the current sample overall endorsed a low level of psychological distress and moderate levels of interpersonal trust and growth in their relationships. These findings highlight the importance and relevance of continuing research on more positive facets of adjustment of refugees given the evidence that many of them can thrive in a new cultural environment.

Second, the results underscore the importance of interpersonal trust as a resource in the positive adjustment of Former Yugoslavian refugees. In particular, the data show that the moderating stress-distress paradigm can be extended to resources, such as interpersonal trust, and more positive aspects of refugee adjustment, such as relational post-traumatic growth. It is noteworthy that gender differences were found, with interpersonal trust playing a particularly salient role in buffering the effects of war trauma on relational growth of Former Yugoslavian women. These findings are also significant as they suggest that secure bonds with others may be an important source of resilience in traumatized women. Given the small number of refugee studies investigating links between different war trauma events and resources that can facilitate refugee positive adjustment, future research should continue to examine these relationships among refugee men and women in more depth.

Finally, the results point to the importance and relevance of separating the different war trauma dimensions and extending investigations of their differential impact on measures of positive adjustment of refugees, such as relational growth. Inclusion of gender in these analyses appears to be an important research avenue that would be worth exploring further.
Limitations

Although the study has valuable contributions, it is important to note a few important limitations. First, as widely discussed in the growth literature (e.g., Park et al., 1996), a critical issue in research on trauma/stress-related growth is related to questioned validity of self-reported positive outcomes. As suggested, it is possible that the reports of growth, though adaptive, are merely positive illusions and not grounded in actual and measurable changes (Lehman et al., 1993; Park et al., 1996). As is the case with all self-report inventories, the validity of data can be affected by a variety of response biases (Bradburn, 1983). For instance, it may also be that Former Yugoslavians minimized or felt uncomfortable disclosing their less positive changes. Alternatively, given the snowball sampling method in this survey study, it might be that those who were more distressed were less likely to participate. As a result, the sample may not be representative of all Former Yugoslavian refugees and the findings should therefore be generalized to more vulnerable groups with caution.

Another limitation of the study is related to not including post-migration stress variables in the current analyses. Research has documented that there is an important link between daily stress and positive life changes (Park et al., 1996). However, the ways in which war trauma and post-migratory stress may interact in impacting on refugee adjustment are not yet well understood. Exploring the interplay between war trauma, trust, and post-migration stress in understanding further relational growth of refugee men and women may be worth exploring in future research.
In addition, the present study only focused on overt mental health symptoms of psychological distress, while neglecting to measure various physical symptoms or somatic complaints. Recently, various researchers have documented that refugees may often express their psychological distress through somatic symptoms (Hondius et al., 2000; Van Ommeren et al., 2002). Therefore, the importance of taking into consideration the alternative pathway to communicating distress wrought by war violence, trauma, and disruption (van der Kolk et al., 1996; van der Veer, 1998) has been underscored.

*Theoretical Significance of the Study and Practical Implications*

Given that most of the past research with refugees has investigated the pathological consequences of the war trauma and has tended to ignore their strength and thriving experiences, this study is significant in that it demonstrates that refugees can also thrive and grow from their traumatic experiences. The results of the present study further expand refugee research by providing evidence that the stress-moderating paradigm can be extended to other resources, such as interpersonal trust, and more positive facets of refugee well-being, such as relational post-traumatic growth. In light of the significant gender differences that emerged with regard to the impact of trust on the relationships between war trauma and relational growth of Former Yugoslavians, the findings also underscore the importance of including gender in the study of refugee adjustment. Finally, this is the first study on positive adjustment of established older-middle aged Former Yugoslavians. As most of the research with refugees from Former Yugoslavia has been done with mixed age groups and recent newcomers, the present study is valuable as it focuses on the specific age group and provides
insight on how they are doing a decade or more after they had lost everything and made the decision to start over in a new country.

The findings of the present study have important implications for the development of interventions and prevention programs that could be more tailored to the needs of older middle-aged refugees from Former Yugoslavia. Given the present findings, interventions for Former Yugoslavian refugees are likely to be effective if they address not only negative, but also positive aspects of well-being. For instance, clinical interventions should focus not only on minimizing distress, but also establishing an atmosphere which allows refugees to explore the possibility of growth. In particular, encouraging the active search for comprehending the war trauma and its aftermath, including schema revising and meaning making, is considered a fertile ground for growth (Tedeschi, 1999). Furthermore, interventions aimed at providing a supportive therapeutic relationship where refugees' feelings of distrust post-trauma could be explored and processed may contribute to a new and healthier interpersonal experience resulting, in turn, in more positive psychological functioning. Finally, given that refugee trauma is a collective phenomenon, psycho-social interventions at the community level are critical for promoting psychological and social growth of the refugee community as a whole (Hussain & Bhushan, 2011). Community programs or social services, such as self-help groups, cultural or religious activities, or productive activities in the community, that facilitate the development of support systems, may be beneficial in fostering positive well-being and relational growth.
STUDY 2: Predictors of Work Adjustment in Established Older Middle-Aged Refugees from the Former Yugoslavia

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Abstract

While the existing economic adjustment literature has mainly focused on predictors of migrants' employment status, work adjustment issues, such as work satisfaction or work distress, have been understudied. The present study broadens this area of research by examining predictors of the work adjustment in 200 established refugees from the Former Yugoslavia, currently living in the Ottawa area. In particular, the relative influence of pre-migratory work-related expectations-outcome congruence, occupational mobility, work stress (e.g., general and discrimination), as well as personal (e.g., education, English language proficiency) and social resources (e.g., support at work) was explored on the work satisfaction and work distress of Former Yugoslavians. Results indicated that different factors emerged as significant predictors of work satisfaction and work distress for Former Yugoslavian men and women. For instance, education and support at work were found to be salient in predicting work adjustment of Former Yugoslavian women, while occupational mobility and English language proficiency were found to be significant predictors of work adjustment in Former Yugoslavian men. As for pre-migratory work expectations-outcomes congruency and general work hassles, these variables emerged as significant predictors of work adjustment for both Former Yugoslavian men and women. The findings are discussed within the current gender and migration work adjustment literatures.
Introduction

The literature on refugee economic adjustment has mainly focused on exploring predictors of refugee employment status (Takeda, 2000; Waxman, 2001) or the effects of unemployment on refugees' physical and psychological well-being (Beiser et al., 1993; Fix & Passel, 1994; Schwarzer et al., 1994). Several authors have also started to explore other work-related issues, such as income, work mobility and work satisfaction, that are typically more germane to established refugees (Aycan & Berry, 1996; Bernstein & Shuval, 1995, 1998, 1999; Chan, 2001; Mace et al., 2005; Oliver, 2000; Vinokurov et al., 2000). This new wave of research has shown that migrants' economic struggles do not cease after they become employed. In particular, although many eventually do secure employment, they are often under-employed and tend to have lower incomes, compared to the general population (Chan, 2001; Oliver, 2000). Furthermore, migrants’ level of satisfaction with their jobs is often compromised (Aycan & Berry, 1996; Bernstein & Shuval, 1995, 1998, 1999; Mace et al., 2005). A study of Turkish immigrants living in Canada found that only 30.9% of the skilled workers had found satisfactory work a decade after their migration (Aycan & Berry, 1996).

Exploring work adjustment may, therefore, be another important avenue to determine how migrants are doing economically, especially for those who have spent at least a decade in a new country and are established, and for whom unemployment may no longer be the critical issue. The previous research that focused on the determinants of work-related adjustment has mainly been conducted with immigrants. The present study aimed to fill the
gaps of the existing literature by exploring determinants of the work adjustment in a group of older middle-aged refugees who have lived on average fifteen years in Canada. Very few studies have explored determinants of work adjustment in older middle-aged refugee groups, although it has been documented that many have pronounced difficulties re-establishing themselves occupationally, with increased work dissatisfaction at this stage of their lives (Aycan & Berry, 1996). The study drew from the existing body of research by incorporating predictor variables (e.g., education, English language proficiency) previously shown to be relevant to migrants' economic adjustment (as measured by work status). Other relevant variables, such as pre-migratory expectations about work, occupational mobility, work-related support and work stress, which have not yet been explored as predictors of migrants' economic/work adjustment, were also included. Finally, the proposed determinants of Former Yugoslavians' work adjustment were explored separately for both genders with the aim of providing a richer picture of the different work struggles faced by refugee men and women.

*Post-Migration Work Adjustment*

Integrating into a new labour market is an important challenge for all migrants. The extent to which immigrants and refugees are able to re-establish their occupational and economic lives has been found to have implications for both their physical (Schwarzer et al., 1994; Zunzunegui, Forster, Gauvin, Raynault & Willms, 2006) and psychological well-being (Aycan & Berry, 1996; Beiser et al., 1993; Wickrama, Beiser, & Kaspar, 2002). For instance, unemployment was found to be related to frequent health complaints (Schwartzer et al.,
poor physical health and obesity (Zunzunegui et al., 2006), depression (Beiser et al., 1993; Wickrama et al., 2002), and low life satisfaction (Aycan & Berry, 1996). In view of this empirical evidence, much of the recent research has focused on exploring predictors of migrants' employment status. Factors, such as English language proficiency (Beiser, 2006; Beiser & Hou, 2001; Remennick, 2004), education (Garcia-Ramirez et al., 2005; Potocky & McDonald, 1995; Potocky-Tripodi, 2003), and social resources (Garcia-Ramirez et al., 2005; Potocky-Tripodi, 2004; Takeda, 2000; Vinokurov et al., 2000) were established as the most important predictors of successful job searches and employment status.

A few cross-cultural studies have also investigated work-related issues, such as job retention (Majka & Mullan, 1992, Remennick, 2004), job advancement (Shinnar, 2007), downward mobility and underemployment (Vinokurov et al., 2000), work stress (Jamal & Badawi, 1993; Hughes & Dodge, 1997; Mays, Coleman, & Jackson 1996; Sanchez & Brock, 1996), work quality (Bean, Leach, & Lowell, 2004; Hughes & Dodge, 1997), and work-related well-being (Au, Garey, Bermas, & Chan 1998; Im & Meleis, 2001; Mace et al., 2005; Magee & Janani, 2011; Sanchez & Brock, 1996). These studies have, however, mainly been conducted with immigrant groups, while research on work adjustment in refugees is still sparse. This is surprising given that for involuntary migrants, such as refugees, the work adjustment process can be particularly stressful due to their many unexpected tangible losses (e.g., loss of money and investments, loss of home and jobs) and psychological difficulties due to the traumatic nature of their migration (Potocky-Tripodi, 2004). As a result, refugees typically have more challenges adjusting, compared to immigrants (Fix & Passel, 1999;
Hirayama, Hirayama, & Cetingok, 1993) and they often take jobs that are not well-paid, that do not correspond to their education and experience, that are stressful and that are not intrinsically rewarding (Tang & O’Brien, 1990).

In light of this, evaluating the level of work-related adjustment is considered to be pertinent for refugee groups. A broader conceptualization of economic adjustment that includes constructs, such as work satisfaction or work-related distress has been stressed in the general literature. For instance, a few studies have suggested that individuals satisfied with their jobs have greater psychological well-being than those who are dissatisfied (O’Brien & Feather, 1990; Winefield, Winefield, Tiggemann, & Goldney, 1991). These findings challenge Jahoda (1981) who suggested that even “bad” jobs are preferable to no jobs and underscore the importance of including measures of work satisfaction or work-related distress. In addition, consistent with research on the psychological well-being of refugees that underscore the notion that adjustment is more than just the absence of distress (e.g., Jibeen, 2011; Young, 2001), the present study focused not only on the work-related distress, but also the positive aspects of work adjustment, such as work satisfaction.

Determinants of Economic/Work Adjustment: A Review of the Literature

Pre-Migratory Beliefs and Expectations about Post-Migratory Occupational Life

Most of the research on migrant economic adjustment has focused on exploring individual resources (e.g., education) and social support variables (Garcia-Ramirez et al., 2005; Potocky & McDonald, 1995; Potocky-Tripodi, 2001, 2004; Takeda, 2000), while ignoring other pertinent factors, such as pre-migratory beliefs and expectations about post-
migratory life. It is widely known that high expectations followed by undesirable outcomes for life events generally lead to compromised individual functioning (Furnham, 1988; Misra & Kilroy, 1992). Expectations regarding life after resettlement are particularly salient for refugees who often come from poor or war-torn countries with high levels of social and economic deprivation. It has been suggested that, when the post-migration reality does not match one's pre-migratory beliefs and expectations, high levels of distress may follow (Misra & Kilroy, 1992; Padilla, 1980). A qualitative study with South Asian immigrants found that individuals who “had not anticipated how hard they would have to work to pay for rent, food and clothing” were disappointed and reported low satisfaction with their post-migratory life (Bhattacharya & Schoppelrey, 2004, p.88). Many expected to secure a job comparable to the one they had back home and to be more economically comfortable post-migration.

Furthermore, Murphy & Mahalingam (2006) assessed a range of pre-migratory expectations (e.g., professional/work situation, family and social life, romantic relationships, as well as educational opportunities) in a sample of Caribbean immigrants and found that the level of congruence between premigratory expectations and postmigratory life was strongly associated with life satisfaction. Similarly, McKelvey and Webb (1996) found that Vietnamese immigrants, whose high expectations regarding the support they would receive from their ethnic community were not fulfilled, experienced more depressive and anxiety symptoms.

Although there has been little research systematically addressing the pre-migratory expectations about work and its post-migration reality, several descriptive accounts have
suggested that the premigratory expectations-reality discrepancy is most likely to occur in the work domain (Baptiste, Hardy, & Lewis, 1997; Cohn et al., 2006; Crawford-Brown & Rattray, 2001). This is because refugees typically come from poor or war-torn countries with high levels of economic and social deprivation hoping to improve their economic situation. Some of them are very optimistic, if not euphoric, regarding the countless opportunities for a better life they have heard in the media or from other migrants' exaggerated stories of their professional and economic success (Baptiste et al., 1997). Unfortunately, jobs are often not as plentiful as expected, and the time, money, and energy to achieve adequate credentials for better employment may be greater than what they imagined. As a result, disappointment and distress typically follow. In a qualitative study with refugee doctors living in the United Kingdom, Cohn and colleagues (2006) found a high level of distress given the loss of their profession as well as the loss of status, respect, and dignity associated with it.

Refugee research on the congruence between premigratory expectations and reality is sparse even though refugees typically experience more deprivation and trauma prior to their forced migration and their hopes for having a better life in resettlement may be greater than among immigrants. In addition, refugees often lose everything and their displacement is usually permanent compared to immigrants who are theoretically able to return to their homeland. Therefore, the pressure to succeed in finding good jobs and re-establishing their lives in a new country is often unwavering for refugees. For many, however, finding a job may be especially difficult due to mental health issues they typically struggle with as a result of war trauma and migration.
Individual and Social Resources

*Human capital.* Human capital is defined in the cross-cultural literature as “personal characteristics that enhance individuals’ economic well-being” and include education, skills, work experience in the country of origin and the country of resettlement, and English language proficiency (Potocky-Tripodi, 2004, p. 60). Social resources in the context of migrants’ economic adjustment, refers to the intra-ethnic and inter-ethnic ties that help enhance economic well-being (Potocky-Tripodi, 2004). Overall, the past empirical evidence shows that both human capital and social support variables have implications in predicting economic adjustment of immigrants and refugees.

The human capital resources that most consistently contribute to economic adjustment of migrants are education (Garcia-Ramirez et al., 2005; Potocky & McDonald, 1995; Potocky-Tripodi, 2001, 2003) and English language proficiency (Beiser & Hou, 2001; Potocky & McDonald, 1995; Potocky-Tripodi, 2004). More specifically, the ability to communicate in the host language was seen as essential to labour force participation and income, and found to be highly correlated with education (Potocky & McDonald, 1995). In a study with Hmong, Somali, and Russian refugees (Potocky-Tripodi, 2003), education emerged as the most important predictor of economic adaptation across the refugee groups, while English language ability was significant only in Russian refugees, who had a higher education level than the Hmong and Somali refugees.

A few researchers, however, have demonstrated some inconsistencies with respect to the importance of education on migrants’ economic adjustment. For example, in a study with
South Asian refugees (Beiser & Hou, 2001), education was not found to be an important determinant of their employability (e.g., chances of getting a subsequent employment). The researchers explained the findings as due to the fact that these refugees initially had menial jobs where education may have little impact. More recent work by researchers at Statistics Canada (e.g., Zietsma, 2007) documented similar findings. In particular, Zietsma (2007) reported that immigrants with higher education levels surprisingly had lower employment rates. Even those who have been in Canada longer (5-10 years) still had lower employment rates and higher unemployment rates compared to the Canadian born with the same education. The following factors were identified as potential barriers: 1) lack of Canadian work experience, 2) lack of recognition of foreign credentials or work experience, and 3) second language issues.

Little is known about the relative importance of these variables (e.g., English language proficiency, education) once migrants enter the workforce and work for at least ten or more years in a new country. Results of some isolated data revealed that English language proficiency and education were not related to work satisfaction of Chinese immigrants (Au et al., 1998). Other factors emerged as relevant to Chinese work satisfaction, such as opportunity for advancement, income, and amount of work. Similar to the previous findings, these immigrants worked in restaurants in Chinatown where education and English language proficiency may have minimal influence. Most recently, researchers from Statistics Canada (e.g., Ostrovsky, 2008; Picot, Hou, & Coulombe, 2007) found that foreign education had little impact on migrants' work-related outcomes (e.g., measured through income levels),
resulting in an increasing gap over the past decade in the low-income rate between “recent” immigrants and the Canadian born. The gap was reported to be the highest among university graduates (Picot et al., 2007).

*Social resources.* Research exploring the impact of social resources on economic adjustment has mainly focused on investigating benefits of intra-ethnic versus inter-ethnic ties on employment status and income. Overall, findings suggest that contacts with either hosts or compatriots and their support contributed to successful job searches (Garcia-Ramirez et al., 2005; Vinokurov et al., 2000), whereas social contacts with the host group within the organization predicted higher incomes rates (Catanzarite & Aguilera, 2002; Friedman & Krackhardt, 1997). There is little data on other important sources of support, such as work-related support, as most of this research has been conducted with immigrant groups in the early stages of resettlement when finding a job is the main issue.

Social support at work refers to helpful social interactions available from supervisors and co-workers in the workplace (Karasek & Theorell, 1990). Work-related support has been a focus of study for a number of years with a growing body of empirical evidence suggesting that it can play a beneficial role. Specifically, the general literature has suggested that support from colleagues and supervisors have implications for the physical health and psychological well-being in a variety of occupational contexts (Boumans & Landeweerd 1992, Ganster, Fusilier, & Mayes, 1986; Gray-Stanley et al., 2010; Moyle, 1998). Furthermore, it has also been shown that work-related support is associated with a number of work-related outcomes, such as burnout (Blanch & Aluja, 2012; Brown & O’Brien, 1998), turnover rates (Maertz,
Griffeth, Campbell, & Allen, 2007; Zeytinoglu et al., 2011), and work satisfaction (Baruch-Feldman et al., 2002; Eisenberger et al., 1997). In addition, protective effects of work-related support have also been found on workers' depression (Chen, Siu, Lu, Cooper, & Phillips, 2009), personal accomplishment (Devereux, Hastings, Noone, Firth, & Totsika, 2009), work strain (Orpen, 1992), and physical health (Rose et al., 2006).

Findings of a small number of studies highlight the importance of including work-related support in a study of migrants' well-being and work adjustment. For instance, Sundquist, Ostergren, Sundquist and Johansson (2003) found that low levels of work-related support led to a higher risk for long term illness among refugees. More recently, Hoppe (2011) found that work-related support had implications for the psychological well-being of immigrants compared to German-born workers. A few other researchers (e.g., Wang & Sanglang, 2005) explored the impact of work-related support on work adjustment and they found that Filipino immigrant employees who had more support from co-workers and managements felt more “psychological comfort within the employment system” and were, as a result, more satisfied with their jobs. Furthermore, Wong and colleagues (2006) argued that migrants have different needs for support depending on the length of time in a new country. For instance, in the initial phase when they are looking for a job, they may rely more on their spouse, family or close friends for support. However, when they start working, social support at work becomes more important as it helps them acculturate and adjust to their workplace. A few other researchers (e.g., Lu, Samaratunge, & Hartel, 2011) also underscored the role of work-related support in the process of work adjustment. In particular, these researchers have
stressed that work-related support is critical as it helps migrants understand their job, get information about the workplace, and acculturate more easily to their work environment.

*Occupational Mobility*

Occupational mobility is also relevant given that underemployment and downward mobility are common experiences among migrants. These terms are associated with a failure to obtain a job in one’s occupational field and a concomitant loss of status (Aycan & Berry, 1996). The phenomena have been widely recognized in the global migration context and termed “brain waste” (Mahroum, 2000). For example, Gold (1994) reported that only half of the highly skilled refugees (previously employed in professional, technical, and managerial occupations) found comparable jobs in the U.S. In New Zealand, Oliver (2000) conducted a study with professional immigrants and found that over half of the sample had lowered their occupational status following migration, even after pursuing further occupational training. In another New Zealand study, Chan (2001) reported that only 35% of skilled Asian immigrants found full-time employment two years post-resettlement. Recent findings from Statistics Canada (e.g., Picot et al., 2007) suggested that the majority of highly educated and skilled class entering immigrants were likely to have low income in Canada. Furthermore, data from the 2000 cohort suggest that 52% of the chronic low income group consisted of skilled economic immigrants and 41% of those had university degrees. The following possibilities were outlined to explain such a surprising outcome where highly educated and skilled immigrants experienced very little returns to their university education: 1) labour market inability to absorb such a large increase in the supply of highly educated, 2) potentially
poorer foreign education, and 3) second language issues (Picot, 2008).

Empirical data on the impact of underemployment and downward mobility on well-being and work adjustment is, however, limited, in spite of their high prevalence rates. Findings of a small number of studies have suggested that downward mobility and underemployment have implications for migrants’ well-being. For instance, results from the longitudinal research project conducted by Bernstein and Shuval (1995, 1998, 1999) showed that Soviet physicians living in Israel were more satisfied with their lives if employed in the same professional field. Conversely, those who did not obtain work in their profession were less satisfied compared to the ones who were practicing medicine. Similarly, Vinokurov and colleagues (2000) found that Soviet Jewish refugees who were “similarly employed” and had similar work statuses reported higher life satisfaction, higher levels of American acculturation, and less alienation than those who were underemployed. In a study with Turkish immigrants in Canada, Aycan and Berry (1996) showed that those who suffered a greater status loss, felt less satisfied with their lives in Canada. Most recently, Pearson, Hammond, Heffernan and Turner (2012) documented that underemployment impacted negatively on psychological well-being of Polish immigrants living in Ireland.

Together, these studies suggest that it is important to distinguish between employment in one’s own professional field and employment in a different field, since those working in their pre-migration fields seem to fare better in terms of work satisfaction and well-being. Most of the research has, however, been performed with professionals or highly skilled migrant groups, who were relatively recent immigrants and not yet fully established.
The relative impact of occupational mobility on work adjustment, among other relevant predictors, has generally not been well researched among established migrant groups. Recent evidence suggests that downward mobility continues to be present among migrants even after many years, with more migrant women than men being “stuck” in the so-called “survival jobs” that make little use of their education background or skills (Spitzer, 2011).

Work Stress

Work stress is another pertinent variable that has not received much attention. One of the widely used definitions of the concept “work stress” revolves around the idea of a poor fit between one’s abilities and the work environment, characterized by either excessive demands or the individual’s inability to handle a particular situation (Cooper, 1998). In the cross-cultural literature, work stress is conceptualized as “an individual’s reactions to work environment characteristics that appear threatening to the individual” (Jamal & Badawi, 1993, p. 145). Empirical evidence suggests that migrants tend to feel stressed due to lack of sufficient income, lack of language and work skills, and non-standard shifts (Cervantes, 1992; Jamal & Badawi, 1995). Furthermore, migrants’ work lives are commonly characterized by high demands and a lack of control over the pace and organization of the tasks, with positions often fraught with poor occupational health standards and offering few supplemental benefits (Spitzer, 2011). Perceived discrimination was considered to be another source of work stress for newcomers and its high rates have been observed in different migrant groups in the U.S. (Cervantes, 1992; James, Lovato, & Khoo, 1994; Schneider et al., 2000), New Zealand (Pernice & Brook, 1996), and Australia (Collins & Henry, 1994).
The sparse research exploring the impact of stressful work experiences on migrants' well-being and work adjustment underscores the relevance of assessing work-related stress. Findings of a small number of studies have demonstrated a relationship between discriminatory work experiences and increases in psychological distress (Naidoo, 1992; Pernice & Brook, 1996), as well as low job satisfaction and high job tension (Sanchez & Brock, 1996). More recently, a few studies have also documented a negative impact of general work stress on migrants' well-being. For instance, stress related to social isolation and poor working conditions inherent in farm work was found to be associated with increased psychological distress in Latino immigrants (Hiott, Grzywacz, Davis, Quandt, & Arcury, 2011). Similarly, poor working conditions and isolating work environments posed a significant risk to the adjustment of Bosnian refugee women (e.g., Miller, Worthington, et al., 2002).

The existing research has either focused on discrimination at work or general work stress, with few studies exploring both sources of work stress as predictors of work adjustment. Research examining the impact of different types of work stress, including work discrimination and general work hassles (e.g., insufficient income, lack of language and work skills, poor working conditions) would be valuable in understanding better migrants' work adjustment. Over the past decade, a number of cross-cultural studies have demonstrated that different types of post-migratory hassles can have differential implications on migrants' well-being (Abougendia & Noels, 2001; Safdar & Lay, 2003). In a similar vein, it is reasonable to expect that different work-hassles might have different implications on work
adjustment of refugee men and women.

*Gender Differences: A Review*

Most of the cross-cultural research on predictors of economic adjustment of immigrants and refugees has omitted gender from their analyses. Existing studies that have included gender have mainly investigated differences between men and women in employment status with findings suggesting that migrant women tend to experience higher unemployment rates than their male counterparts (Majka & Mullan, 1992; Potocky-Tripodi, 2001). A few studies also investigated gender differences with respect to psychological consequences of being unemployed and unemployment was found to have a more negative impact on refugee men rather than women (Beiser & Hou, 2001). Similarly, work characteristics, such as high status employment and job satisfaction, emerged as more important predictors of well-being for Korean men rather than women (Hurh & Kim 1990). A few authors (e.g., Majka & Mullan, 1992) have also studied gender differences in the context of job retention and they found that predictors of refugees' labour force participation and job retention varied across genders. For instance, refugee women's chances of retaining a job was found to be increased with fewer number of dependents at home and more support from the receiving society and personal networks. In contrast, English language skills were found to be the main predictor of refugee men's employment and job continuation.

While the role of gender in employment and job retention of migrants has been acknowledged, few studies have continued to build on the existing findings on gender differences in migrants' work adjustment. In particular, studies exploring gender differences
with regard to factors that might affect migrants' work adjustment have been limited. Such an exploration would, however, be valuable given the evidence from the non-refugee gender literature suggesting that men and women tend to differ with respect to how they experience their participation in the labour force. For instance, it was demonstrated that low job quality, associated with poor working conditions and isolating work environments, affects more the well-being of women than that of men (Barnett, 2004; Leeflend, Klein -Hasselix, & Spruit, 1992; Llena-Nozal, Lindeboom & Portrait, 2004; Spitzer, 2005). Stresses related to gender discrimination, workplace hazards and job insecurity that disproportionally affect women, coupled with the demands of the second shift associated with household and childcare responsibilities, create increased pressure and higher strain for working women (Spitzer, 2005; Stewart, Kushner, & Spitzer, 2001). The pressures associated with the second shift can be especially salient for migrant women in patriarchal families in which traditional gender ideologies are typically more pronounced (Hurh & Kim, 1990; Kim & Rew, 1994; Meleis, 1991). There is evidence suggesting that migrant women tend to feel more distressed and less adjusted at work than men as a result of multiple stresses and responsibilities inside and outside of home (Cervantes, 1992; Spitzer, 2011). The stress of work and home life may be even greater for migrant women who are also going through the process of renegotiating gender roles within their families (Spitzer, 2011).

On the other hand, men often experience more pressure to “succeed” in the work domain and provide for their family, which in turn can create more distress for them than for women, especially if there is a decline in their occupational status (Jahoda, 1982; Johnson,
1989). This is because the work role is typically more central to their self-identity than is the case with women who are more likely to have other socially valued roles that supplement their worker role (Bernstein & Shuval, 1998; Fox, 1998). In migrant families, traditional gender ideologies emphasizing the role of women as a homemaker and caregiver and the role of men as a provider for the family may be more salient (Hyman, 2011). As a result, more investment is spent on furthering the credentials of men in the household, thereby diminishing women's chances to have a meaningful employment and confining them instead to the poorly paid “survival” jobs with no benefits or job security, which is intrinsically often more stressful and lead to negative adjustment outcomes (Hyman, 2011; Kim & Rew, 1994; Man, 2004; Langford, Fantino, & Waijaki, 1999; Lipson & Miller, 1994; Spitzer, 2011). In turn, migrant women workers often experience higher rates of work-related stress and exhaustion than their male counterparts, with gender responsibilities of household and child care further exacerbating the stress (Lewchuk et al., 2003; Spitzer, 2011). In addition, exposure to racism and gender-based discrimination in the workplace can increase the overall stress levels and lead to diminished health and well-being (Brooker & Eakin, 2001; Hughes & Dodge, 1997; Spitzer, 2011).

In summary, existing empirical evidence from the general and cross-cultural literatures suggests that women are typically more prone to work stress while men often experience more pressure to provide for their family. Little is known about how the different work experiences may affect work satisfaction and distress of established refugee groups. Consistent with the existing literature, it was expected that different factors would emerge as
significant predictors of work adjustment in the present sample of refugee women and men. 

*The Objectives of the Proposed Study*

The present study sought to address the limitations of previous work on migrants’ economic adjustment by exploring predictors of work adjustment in a group of established older middle-aged refugees from the Former Yugoslavia. The main objective was to examine the relative contribution of the above-proposed factors (e.g., pre-migratory expectations-outcomes discrepancy, work stress, work-related support, occupational mobility, education, English language proficiency) in predicting work adjustment of Former Yugoslavian men and women. The cross-cultural literature on economic adjustment has mainly focused on predictors of migrants’ employment status (Mace et al., 2005; Takeda, 2000; Vinokurov et al., 2000; Waxman, 2001) or psychological effects of unemployment (Schwarzer et al., 1994) with little attention devoted to factors that may contribute to their work satisfaction or distress. This is surprising since it has been suggested that many migrants, especially older ones, continue to struggle even after securing an employment (Aycan & Berry, 1996). The present study thus explored specific predictors of work adjustment in refugees with the aim of better understanding why many refugees report being dissatisfied with their jobs even after several years spent in a new country.

More specifically, the present study has four main objectives. The first objective was to examine the work adjustment of Former Yugoslavian refugees by evaluating their level of work satisfaction and distress. The second objective was to determine the level of Former Yugoslavians’ stress (both general and discrimination-related) and the extent to which they
experienced downward mobility. The levels of human capital (e.g., education and English language proficiency), social support at work as well as pre-migratory expectations-outcomes discrepancy about work were also explored. The third objective was to determine the relative impact of work-related stress (e.g., general and discrimination at work), pre-migratory work expectations-outcomes discrepancy, occupational mobility, human capital variables (e.g., education and English language proficiency), and work-related support on the two indices of work adjustment-- work satisfaction and work distress. Finally, the fourth objective was to investigate gender differences with regard to levels of work adjustment as well as the relative contribution of the proposed predictors on work satisfaction and work distress.

Hypotheses

1. Consistent with the existing evidence (Aycan & Berry, 1996; Tang & O'Brien, 1990), it was expected that the present group of Former Yugoslavian refugees would show a low level of work satisfaction and at least a moderate level of work distress.

2. In line with previous research (Chan, 2001; Hughes & Dodge, 1996; Sanchez & Brock, 1997), it was expected that Former Yugoslavians' would experience at least a moderate level of work stress (both general and discrimination-specific) and a high level of downward mobility. Consistent with past findings on pre-migratory beliefs and expectations of refugees (Baptiste et al., 1997; Cohn et al., 2006), Former Yugoslavians' pre-migratory expectations about work life were
hypothesized to be incongruent with what they were hoping to find in Canada. Furthermore, Former Yugoslavians were expected to possess good human capital resources, such as education, and given the longer length of residence in Canada, their English language proficiency was expected to be at least moderately fluent. It was also hypothesized that Former Yugoslavians would have moderate levels of support at work. Although migrants tend to have lower-end jobs, they often work at places where they are surrounded by other immigrants and refugees, who are often an important source of support (Wang & Sanglang, 2005).

3. It was hypothesized that different factors would emerge as relevant predictors of Former Yugoslavians' work satisfaction versus their work distress. This is consistent with the existing literature (Potocky-Tripodi, 2004) that demonstrated that different predictors have a differential impact on various outcomes of migrant economic adjustment (as measured by economic status and income).

4. Former Yugoslavian women were expected to report experiencing lower levels of work adjustment as opposed to the men. This is based on previous research (e.g., Beiser & Hou, 2000; Cervantes, 1992; Kim & Rew, 1994; Lipson & Miller, 1994; Majka & Mullan, 1992; Potocky-Tripodi, 2001) showing that migrant women tend to have lower levels of work adjustment, less English proficiency, and more work-related stress compared to men. Furthermore, consistent with evidence showing the importance of status for the well-being of migrant men (Beiser & Hou, 2001, Hurh & Kim 1990; Majka & Mullan, 1992) and the pressures men
often experience with regard to achievement and earning for their families (Barnett, 2004; Jahoda, 1982; Johnson, 1989), it was expected that education, English language proficiency, and occupational mobility might be more relevant in terms of the work adjustment of Former Yugoslavian men. Alternatively, work support and work stress were expected to have more impact on the work adjustment of Former Yugoslavian women. This is in accordance with evidence from the general literature (e.g., Barnett, 2004; Llena-Nozal, Lindeboom, & Portrait, 2004; Spitzer, 2005, 2007) showing the relevance of work stress and support for the well-being of women. Given the scarcity of refugee research in this area, these hypotheses were, however, tentative.

Method

Participants

Two hundred Former Yugoslavian refugees, 98 (51%) male and 102 (49%) female, living in the Ottawa area, participated in the present study. All of them were born in the Former Yugoslavia and none had left the country before the start of the civil war. Therefore, all were expected to experience some level of war trauma. The overwhelming majority of participants (93.5%) reported having immigrated to Canada for political/war reasons or for economic reasons (5%). All the participants left the Former Yugoslavia at an early middle age (average of 38.54 years) and they all had at least one child prior to coming to Canada. Former Yugoslavians had lived on average 15 years (SD= 1.91; ranging from 9 to 18 years) in the Ottawa area and 92.5% of them were Canadian citizens by naturalization, while 6.5%
were landed immigrants.

The age of the respondents ranged from 38-65 years, with an average of 52.37 years (SD = 5.70). All of the participants were married and had a spouse of Yugoslavian origin (99.5%). More than half of the sample (63.8%) reported having two children, while 16.1% reported having only one child and 19.6% have three children. The mean age of the children was 21.6 years and the vast majority of them still lived with their parents at the time of data collection. Sixty-three percent of the sample was Serbian Orthodox, 17.5% was Catholic, 9.3% was atheist and 8.2% was Muslim.

This sample of Former Yugoslavians was well-educated: 27.5% had completed college and 46% had completed university. More than a third of the sample (40.5%) was major professionals in Former Yugoslavia, while the other large group of the participants reported being technicians/semi-professionals (19%). Moreover, 10% were administrators and minor professionals, 10.5% were small business owners and skilled manual workers, 8.5% were clerical and sales workers and the remaining 11.5% of the sample consisted of farm labourers, semiskilled, and unskilled workers. Data showed that more Former Yugoslavian men than women (51% versus 45% respectively) worked as major and minor professionals and administrators in the Former Yugoslavia. In contrast, more Former Yugoslavian women than men (29% versus 22% respectively) were employed as technicians/semiprofessionals and clerical and sales workers back home.

At the time of the study, all participants were employed in Canada. Importantly, 64.5% of the present sample experienced downward mobility. Only 7.7% reported currently
working as major professionals, while 7.6% were administrators and minor professionals and 12.5% were technicians. A vast majority of the sample reported working as machine operators/semiskilled workers (21%), clerical or sales workers (15%), unskilled (14.5%) and skilled workers (13%), and farm labourers or menial service workers (9%). Consistent with gender differences with regard to occupation in Former Yugoslavia, data indicated that more men than women (19% versus 10% respectively) were employed as major professionals, administrators and minor professionals in Canada. Although no significant gender differences was overall found in the level of downward mobility, an inspection of frequencies revealed that more Former Yugoslavian women than men (36% versus 17% respectively) were employed as technicians/semiprofessionals and clerical and sales workers in Canada.

Measures

The participants filled out a questionnaire written in Serbo-Croatian language. It contained six sections comprising the measures described below. The scales were chosen for their high internal reliability and validity and for their relevance to migrant populations. Internal consistencies (Cronbach’s alpha), which were calculated for each measure based on the data obtained in the present study, are indicated in brackets.

*General daily work hassles (Appendix G).* General hassles at work were assessed using six items from the Hassles and Uplifts Scale (Delongis, Folkman, & Lazarus, 1988), five items from the Quality of Life Questionnaire (QLQ; Evans & Cope, 1989), and two additional items that were found in the literature to be relevant to migrant work experience.
(Cervantes, 1992). These items measured general stress at work, such as dealing with boss and colleagues, workload, job security, inadequate pay or nature of work (α = .89). The participants were asked to rate which statements reflected their experience at work using a four point scale from “not at all a hassle” (1) to “very much a hassle” (4). The maximum score for the general work hassles scale used in the study is 13.

Work discrimination hassles (Appendix H). Discrimination at work was measured by adapting 10 discrimination-related items from the 60-item FASE stress scale measuring perceived discrimination due to ethnicity (Padilla, Alvarez, & Lindholm, 1983). Items included experiences such as “feeling that ethnicity is a limitation at work” (α = .93). Respondents were asked to rate which of the discriminatory statements reflected their experience at work using a four point scale from “not at all a hassle” (1) to “very much a hassle” (4). The maximum score for the work discrimination scale used in the study is 10.

Occupational mobility. Occupational mobility was assessed by asking participants to indicate their occupation in Former Yugoslavia and their current occupation in Canada. The Hollingshead Occupational Index (1975) was used to assess one's occupational status.

Pre-migratory expectations- post-migratory outcome congruence (Appendix I). Premigratory work expectations-post-migratory outcome congruence was assessed using a 'work-related' item from the Expectations-Outcomes Congruence Measure (E-OCM, Murphy & Mahalingam, 2006). The E-OCM measure assesses the degree to which migrants perceive a match between pre-migratory expectations and post-migratory realities in eight different life domains. In the present study, respondents were asked to indicate the extent to which
they perceive a match between their pre-migratory expectations about work and the post-migratory work reality using a five-point scale ranging from “much worse than I expected” (1) to “even better than I expected” (5).

*English language proficiency (Appendix J).* The Second Language Competence Scale by Clément and Kruidenier (1985) was used to evaluate Former Yugoslavians' competence in speaking, understanding, writing, and reading English on a seven-point scale ranging from “not at all” (1) to “fluently” (7) (α = .96). The maximum score is 28.

*Social support at work (Appendix K).* The Multidimensional Scale of Perceived Social Support (MSPSS, Zimet et al., 1988) was adapted to assess perceived support from Canadian, Former Yugoslavians, and immigrant colleagues at work (e.g., “My Former Yugoslav/Cdn/immigrant colleagues really try to help me at work”). Respondents rated the level of perceived support from their colleagues using six-point scale ranging from “very strongly agree” to “very strongly disagree” (α = .95). The total scale included twelve items. The MSPSS demonstrated excellent internal and good test-retest reliability, and moderate construct validity (Zimet et al., 1988).

*Work adjustment (Appendix L).* Work adjustment was measured by assessing both work distress and work satisfaction. Former Yugoslavians' work-related distress (e.g., “I feel used up by the end of the workday”, α = .85) was assessed by using six items from the Maslach and Jackson's Burnout Inventory (1986), whereas the extent to which they experienced satisfaction with their work (e.g., “Most days I am enthusiastic about my job”, α = .85) was measured by using three items from Camman, Fichman, Jankins, and Klesh.
(1983) combined together with two items from Brayfield and Rothe (1951). Participants rated each statement on a 5-point scale ranging from strongly disagree to strongly agree. The two scales were found to have excellent internal consistency and good construct validity (Bagger, Lee, & Gutek, 2008). The maximum scores for work distress and satisfaction are 30 and 25 respectively.

*Demographics (Appendix A).* Participants indicated their age, sex, their country of birth as well as that of their parents and spouse, religion, languages spoken, education, occupation in the Former Yugoslavia and Canada, reason for migration, date and age when they came to Canada, immigration status, time spent in Canada and place of current residence. They also reported the number of children they had and their ages.

*Questionnaire Translation*

The questionnaire was translated from the original English version into Serbo-Croatian by a bilingual University student of Former Yugoslavian origin. The Serbo-Croatian version of the questionnaire was then translated back into English by another bilingual University student of Former Yugoslavian origin in order to verify the accuracy of translation (forward-back translation, Brislin, 1980; Canales et al., 1995). The two English versions were compared and any discrepancies were corrected. The modifications consisted primarily of changes in the level of vocabulary and certain language phrases with the purpose to ensure that the instructions and items given in the questionnaire could be fully comprehended by participants from various educational backgrounds.
**Procedure**

Former Yugoslavians were recruited through advertisements distributed in the church and community events (i.e., organized ethnic celebrations) in the Ottawa area. Respondents were also recruited through personal contacts at local community events and through a "snowball" procedure involving family, friends, and local Former Yugoslavian religious and community leaders. They were given an option to complete the questionnaire online or in person. A handful of the participants (0.05%) chose to complete the questionnaire online. They were provided with the website from which data went directly to the database. For the majority of participants who opted to complete the questionnaire in paper-and-pencil format, appointments were scheduled in participants’ homes or another suitable location (e.g., homes of their friends who recommended them; university etc.) chosen by the participant.

At the beginning of the data collection, an information letter (Appendix P) was provided to the participants explaining the nature and purpose of the study. In addition, the confidentiality of the responses and anonymity of the participants were highlighted and the option to omit any sensitive questions or to withdraw at any time was stressed. Once the voluntary, confidential, and anonymous nature of the study was discussed, any questions participants had were answered. A survey method involving a standardized self-administered questionnaire was employed. Participants were also provided with a list of resources in the community (Appendix R) should they experience emotional or stressful difficulties following completion of the questionnaire. All of this was in accordance with the ethical standards of both the American Psychological Association and the Canadian Psychological Association.
(APA, 1992; CPA, 2000).

Personal Reflections regarding the Data Collection

My ethnic and national background clearly helped in the data collection. Challenges involved approaching people from ethnic/religious background different than mine. Those who agreed to participate heard about the project from friends whom they trusted. Despite the challenges, as a part of the Former Yugoslavian community, I had an easier access to people and community events. As a female researcher, who was younger than the sample of people who took part in the study, I found that women bonded with me better compared to the men. They seemed more open, trusting, and forthcoming than the men.

On a personal level, as a refugee and as the child of parents from the older middle-aged generation presented in the thesis, collecting the data and seeing the results was a meaningful process for me. In many ways, the findings confirmed what I had witnessed in my community over the years spent in Canada.

Results

Overview of the Analyses

In the following section, descriptive statistics of the variables used in the study are presented for the total sample as well as for each gender separately, followed by t-test results and a description of the process of screening and cleaning. Second, statistically significant simple correlations are described. Next, results from the regression analyses are presented. In particular, results from simple regression analyses investigating significant predictors of
work satisfaction and work distress for the total sample of Former Yugoslavians as well as samples of Former Yugoslavian men and women are presented.

*Descriptive Statistics and T-Tests*

Table 4 presents the means, standard deviations, and ranges for predictor and outcome variables for the total sample as well as for Former Yugoslavian men and women. T-tests results revealed no significant gender differences on any of the variables.

On average, this sample of Former Yugoslavians experienced a low level of discrimination hassles at work and a moderate level of general work hassles. Former Yugoslavians further reported a low level of work distress and a moderate level of work satisfaction. They also endorsed a moderate level of support at work from their colleagues. Furthermore, they reported low to moderate level of English language proficiency. Former Yugoslavians’ pre-migratory beliefs and expectations about work life in Canada were found to be relatively congruent with the work life they found in Canada. With regard to occupational mobility, 64.5% of the present sample experienced downward mobility in Canada with 47% of the participants reporting a moderate to high level of downward mobility (e.g., occupational status went down by 3-7 degrees on the Hollingshead Occupational Index).

*Screening and Cleaning*

All data were screened and cleaned prior to conducting bivariate correlations and regression analyses. Initial frequencies of the variables revealed the discrimination at work variable to be significantly positively skewed both in the total sample as well as in the
samples of Former Yugoslavian men and women. Consequently, a number of univariate outliers were detected on the discrimination variable. Given that neither the square root nor logarithmic transformation could improve its distribution, the variable was subsequently dichotomized as recommended by the program statistician. This method significantly improved the normality of the discrimination variable and all univariate outliers were eliminated. A graphical method, namely looking at histograms of each variable used and comparing them with normal distributions, was also used for evaluating normality. Furthermore, the assumptions of linearity and homoscedasticity were met as assessed by visual inspection of bi-variate scatterplots using the transformed variables. Finally, Mahalanobis distance check for multivariate outliers was also performed and no multivariate outliers were detected (at p < .01).

**Correlations**

*Total sample.* Overall, general work hassles were positively correlated with work distress suggesting that higher level of general stress at work was associated with greater work distress. Conversely, both discrimination at work and general work hassles were negatively correlated with work satisfaction suggesting that greater levels of general work hassles and discrimination at work were associated with lower work satisfaction. Support from colleagues was positively correlated with work satisfaction suggesting that greater level of the support was associated with higher work satisfaction.

Occupational mobility was found to be negatively correlated with work satisfaction suggesting that greater level of downward mobility was associated with lower level of work
satisfaction. English language proficiency was negatively correlated with work distress and positively correlated with work satisfaction, suggesting that high level of English language proficiency was associated with lower level of work distress and a higher level of work satisfaction. Education was found to be positively correlated with work satisfaction suggesting that higher education was associated with higher work satisfaction. Finally, pre-migratory beliefs-outcomes congruency about work in Canada were negatively correlated with work distress, while being positively correlated with work satisfaction. This suggests that congruency between pre-migratory beliefs and post-migratory outcomes was associated with lower levels of work distress and higher levels of work satisfaction (see Table 5).

*Former Yugoslavian women.* Occupational mobility was not found to be correlated with work satisfaction in Former Yugoslavian women. Furthermore, English language proficiency was not found to be negatively correlated with work distress. All other correlations were found to be the same as for the total sample of Former Yugoslavians (see Table 5).

*Former Yugoslavian men.* For Former Yugoslavian men, English language proficiency was found to be negatively correlated with work distress but it was not positively correlated with work satisfaction, suggesting that higher English language proficiency was only associated with lower levels of work distress. In contrast to the above results, education was not found to be positively correlated with work satisfaction of Former Yugoslavian men. The remaining correlations were found to be the same as for the total sample of Former Yugoslavians (see Table 5).
Overview of the Simple Regression Analyses

The main goal of the simple regression analyses was to investigate the impact of pre-migratory work expectations-post-migratory outcome congruency, education, English language proficiency, level of occupational mobility, post-migratory work hassles (general and discrimination), and support from colleagues on the two work outcome variables: work satisfaction and work distress. This was examined in the total sample, as well as separately for Former Yugoslavian men and women. Therefore, two simple regression analyses were performed for the total sample, as well as Former Yugoslavian men and women separately, resulting in six regression analyses in total. Given that two simple (standard) regressions were conducted per sample, the α level was adjusted accordingly ($p < .05/2$).

Predictors of Work Distress

**Total sample.** When entered together, the aforementioned variables were found to account for a significant proportion of variance in work distress (15.7%). Pre-migratory work expectations-outcome congruency, English language proficiency, and general work hassles were found to be significant predictors of work distress in the total sample. More specifically, it was found that more congruency between pre-migratory work expectations and post-migratory outcomes and a higher level of English language proficiency leads to a lower level of work distress. In contrast, a high level of general work hassles was found to lead to a high level of work distress (see Table 6).

**Gender differences.** Pre-migratory work expectations-post-migratory outcome congruency and general hassles at work were found to be significant predictors of work
distress for Former Yugoslavian women. More specifically, more congruency between pre-
migratory work expectations and outcomes predicted a lower level of work distress. In
addition, the higher the level of general work hassles, the higher the level of work distress.
The whole model was found to account for 20.8% of variance in work distress for Former
Yugoslavian women.

In contrast, only English language proficiency was found to be a significant predictor
of work distress for Former Yugoslavian men, suggesting that the higher the English
language competence, the lower the work distress. The whole model was found to account
for 16.1% of variance in work distress of men (see Table 6).

Predictors of Work Satisfaction

Total sample. When the above-mentioned independent variables were entered
together, they were found to account for a significant proportion of variance in work
satisfaction (47.5%). Education, pre-migratory work expectations-outcomes congruency,
general work stress, and support from colleagues were found to be significant predictors of
work satisfaction. More specifically, more congruency between pre-migratory work
expectations and outcomes, education, and support from colleagues predicted a higher level
of work satisfaction. In addition, the higher the experience of general work hassles, the lower
the level of work satisfaction (see Table 7).

Gender differences. For both Former Yugoslavian men and women, pre-migratory
work expectations-post-migratory outcome congruency predicted significantly work
satisfaction. Support from colleagues and education were found to be significant predictors
of work satisfaction for Former Yugoslavian women, while occupational mobility and
general work hassles were found to be significant predictors of work satisfaction for Former
Yugoslavian men. More specifically, results suggest that the higher the work support and
education of Former Yugoslavian women, the higher their work satisfaction. In contrast, the
higher the downward mobility and experience of general work hassles, the lower the work
satisfaction of Former Yugoslavian men. The whole model accounted for 51.3% of variance
for men and 49.5% for women (see Table 7).

Discussion

The current study examined predictors of work adjustment in a group of established
older middle-aged refugees from the Former Yugoslavia. Previous cross-cultural studies on
economic adjustment have mainly been conducted with recent immigrants and refugees and
focused on predictors of their occupational status (Mace et al., 2005; Takeda, 2000;
Vinokurov et al., 2000; Waxman, 2001) or on the psychological effects of unemployment
(Schwarzer et al., 1994). Little attention has been devoted to factors that may contribute to
the work adjustment of more established migrant groups. Therefore, the present study sought
to expand previous research by incorporating the predictor variables (e.g., education, English
language proficiency) previously shown to be relevant to migrants' economic adjustment (as
measured by work status). Other relevant variables, such as pre-migratory expectations about
work, occupational mobility, work-related support and work stress, which have not yet been
explored as predictors of migrants' work adjustment, were also included. The ultimate goal
was to determine significant predictors of work adjustment for Former Yugoslavian women
and men living in Canada for an average of fifteen years. It was hoped that this investigation would help increase our understanding of the occupational reality of refugees after years spent in a new country and ways in which these experiences might differ between men and women.

Work Adjustment of Former Yugoslavians

Overall, the findings suggest that the current sample of Former Yugoslavian refugees appears to be doing relatively well work-wise fifteen years post-migration. More specifically, the mean levels of work adjustment in this sample suggest that Former Yugoslavians experienced a low level of work distress and a moderate level of work satisfaction despite their considerable level of downward mobility and a moderate degree of general work stress. Although the results are not consistent with previous research documenting low levels of work satisfaction in migrants in particular those suffering a greater status loss (Aycan & Berry, 1996; Bernstein & Shuval, 1995, 1998, 1999; Coughlan & Owens-Manley, 2006; Mace et al., 2005), there are a number of important factors that may explain the present findings.

First, the older age of the participants in the present study may be linked to higher work satisfaction levels, consistent with research suggesting that older migrants tend to be more satisfied with their work than their younger counterparts (Coughlan & Owens-Manley, 2006; Im & Meleis, 2001). It has been speculated that this might be due to older migrants' tendency to be less ambitious about their careers and instead focus more on getting any job so they can provide for their children, thereby allowing them to have a better life in a new
country. In a study with refugees from Bosnia and Herzegovina residing in the U.S. (Coughlan & Owens-Manley, 2006), older participants reported that they did not envision regaining the status they had lost; instead, they exhibited a sense of resignation. It is possible that the fact that they could work, contribute to the family income, and help their children get an education and achieve in a new country might similarly influence Former Yugoslavians in the current study.

Another explanation for the current findings may be related to the relatively low pre-migratory expectations of the current sample of Former Yugoslavians. Specifically, their pre-migratory expectations about the future work life in Canada were reported to be congruent with the outcomes they found in a new country. For instance, while two thirds of the present sample experienced downward mobility in Canada, the results suggest that they might have expected it, and thus prepared, for such an outcome. As a result of these expectations, Former Yugoslavians in this study may not be feeling distressed and dissatisfied with their jobs as they might have been had they had higher expectations. This is consistent with previous research showing that a lack of congruence between pre-migratory expectations and post-migratory outcomes is often linked to low levels of work and life satisfaction and high levels of distress (Bhattacharya & Schoppelrey, 2004; Misra & Kilroy, 1992; Murphy & Mahalingam, 2006).

Furthermore, the current sample of Former Yugoslavians experienced moderate levels of support from colleagues at work and low levels of discrimination, which may also explain their relatively good work satisfaction levels and low work distress. This explanation is in
accordance with the existing research documenting a strong association between discrimination at work and negative consequences, such as high psychological distress (Naidoo, 1992; Pernice & Brook, 1996), low job satisfaction, and low job quality as well as high job tension (Hughes & Dodge, 1997; Sanchez & Brock, 1996). Conversely, there is evidence suggesting that feeling accepted and supported at work by colleagues is likely to contribute to positive work-related outcomes and to a satisfying occupational integration of migrants (Bernstein, 2000; Lu et al., 2011; Wang & Sanglang, 2005). The general literature on support at work has been growing over the past few years, with results similarly indicating a number of positive work-related outcomes, including lower levels of burnout (Blanch & Aluja, 2012; Brown & O’Brien, 1998) and turnover rates (Maertz, et al., 2007; Zeytinoglu et al., 2011), as well as higher work satisfaction (Baruch-Feldman et al., 2002; Eisenberger, Cummings, Armeli, & Lynch, 1997).

In addition, the sample of Former Yugoslavians was well-educated. Education was found to be predictive of better post-migratory adjustment (Beiser, 1988; Berry, 1997). It was established as an important personal resource and a strong correlate of other resources, such as confidence, adaptive coping strategies, social support and occupational status. As a result, the better educated individuals tend to have less difficulty acculturating, making their adjustment at work smoother and connection with the host society members easier. Although the most recent evidence from Statistics Canada (Picot et al., 2007; Zietsma, 2007) suggests a weak link between education and work-related outcomes (e.g., employment status, income), this appeared to be more the case for relatively recent migrants.
Finally, the use of a community sample of Former Yugoslavians with low levels of experienced war trauma and relatively good mental health status may further explain the current results. This is consistent with research suggesting that psychological difficulties may negatively affect economic or work adjustment of refugees in resettlement (Hirayama et al., 1993; Potocky-Tripodi, 2004).

**Downward Mobility, Support, and Stress at Work**

As expected, and in line with previous research (Aycan & Berry, 1996; Hiott et al., 2011; Miller, Worthington, et al., 2002), the present sample of refugees reported a considerable downward mobility and moderate levels of general work stress and work-related support. Contrary to expectations, however, refugees in this study experienced low levels of discrimination at work. Important factors that may have influenced the low level of discrimination at work reported by this sample of Former Yugoslavians may be due to the fact that, compared to other refugee samples (Hughes & Dodges, 1997; Morgan, Beale, Mattis, Stovall, & White, 2000; Sanchez & Brock, 1996; Spitzer, 2011), they are not visible minorities and, given their European origin and shared common European history, there is less of a 'distance' between the two cultures. Research suggests that greater cultural distance is often linked to higher rates of distress and adjustment problems (Young & Evans, 1997). Although there are important cultural differences between the Former Yugoslavian and the Canadian cultures, Former Yugoslavian culture is becoming increasingly Western-based and thus not as culturally distinct as, for instance, some African or Asian cultures might be.
Pre-migratory Expectations about Work-Outcomes Congruency

Furthermore, the pre-migratory expectations of Former Yugoslavians in the present study were congruent with the work life they found in Canada. Although these findings do not support the previous research that demonstrated incongruency between migrants' expectations and outcomes (Bhattacharya & Schoppelrey, 2004; Cohn et al., 2006; Murphy & Mahalingam, 2006), length of time spent since migration may explain this discrepancy. In particular, immigrants and refugees in previous studies typically had spent from only a few months to five years in resettlement leaving them with less time to find a job or attain what they hoped for within their work spheres. In contrast, the current sample of Former Yugoslavians has been in Canada for an average of fifteen years. Thus, they have had a better chance of finding a job and achieving better economic stability. For instance, data show that most migrants secure a job after five years (Bernstein & Shuval, 1998). Therefore, it is possible that the initial incongruency between work-related expectations and outcomes may have changed for more established migrant groups over time as their work-related or economic situation improved. This hypothesis is consistent with longitudinal data from Statistics Canada (e.g., Schellenberg & Maheux, 2007) documenting that two-thirds of immigrants, who were surveyed four years post-migration, reported a positive congruence between their expectations and experiences in Canada. The level of congruence was, however, found to be low or declining for new immigrants (Schellenberg & Maheux, 2007).

English Language Proficiency

Somewhat contrary to expectations, Former Yugoslavians reported still not being
fluent in English even after fifteen years spent in Canada. Although this may initially seem surprising, it makes sense if factors, such as age, life goals, or types of jobs in resettlement are taken into consideration. With regard to age, research shows that older migrants require more time, and have more difficulties, learning a new language (Mutchler & Brallier, 1999; Tran, 1990). Furthermore, there is also evidence suggesting that refugees from Former Yugoslavia tend to be more interested in getting any job, rather than staying in English language classes and advancing their language proficiency (Coughlan & Owens-Manley, 2006). In particular, gaining economic independence, providing for their family, and buying a new home seem to be more important life goals than learning a new language. Unfortunately, their lack of English language skills is often related to their difficulties moving out of unskilled, low wage jobs. For instance, almost a half of the sample (43%) in the present study was employed as machine operators, unskilled, and menial service workers that require minimal knowledge of English language. Past research with refugees from Former Yugoslavia has similarly demonstrated that they typically have jobs that require minimal English or formal training and are socially isolating in nature (Miller, Worthington et al., 2002). Finally, previous data with refugees from the Former Yugoslavia shows that they tend to socialize mainly with their co-patriots as opposed to Canadians, thereby lowering their opportunity to practice and improve their English language skills (Karanovic & Young, 2004).

Gender Differences and Work Adjustment

No differences were found between Former Yugoslavian men and women with regard
to work adjustment (e.g., work satisfaction and distress), work stress, work-related support, English language proficiency, pre-migratory work expectations-outcomes congruency, and downward mobility. Although these results do not support previous studies with migrants where women were found to have lower levels of economic adjustment (Majka & Mullan, 1992; Potocky-Tripodi, 2001), less English proficiency (Beiser & Hou, 2000), and more work-related stress (Cervantes, 1992; Kim & Rew, 1994; Lipson & Miller, 1994), the present sample differs from women sampled in previous studies. For instance, most previous research that found lower economic adjustment rates in women were conducted with lower-educated samples of refugee women, who were homemakers in their countries of origin and had never worked in their life. Furthermore, many refugee women participants were taking care of young children when they arrived to a new country, which further interfered with their post-migratory economic adjustment (Majka & Mullan, 1992). In contrast, the present sample of refugee women from Former Yugoslavia were well-educated, they had years of work experience before coming to Canada and presumably good work skills, which are the resources that most likely served them well in adjusting to a new work environment. In addition, they all reported having adult children, which likely allowed them to have more time to devote to job search, learning a new language, and eventually work. Finally, the stress levels of women in the present study associated with demands of family and child care labour were expected to be lower. Research suggests that women with young children experience more stress and mental health symptoms than men and women without young children in their households (Gjerdingen, McGovern, Bekker, Lundberg, & Willemsen 2000:}
Predictors of Work Adjustment

The results suggest that some factors may be more “universal” in that they predict both work-related outcomes (e.g., work satisfaction and work distress), while others are more specific as they contribute to particular work-related outcomes. For instance, general work hassles and pre-migratory expectations about work emerged as significant predictors for both work satisfaction and work distress for Former Yugoslavians. However, English language proficiency was found to be a salient factor contributing only to Former Yugoslavians' work distress, but not to their work satisfaction. Alternatively, education and support from colleagues at work were significant predictors of Former Yugoslavians' work satisfaction, but not their distress. It makes sense that work distress, which tapped in work exhaustion and burnout, was predicted by English language proficiency that was quite low in the present sample. On the other hand, it appears that lack of education and social support may not be quite burnout-provoking in nature, however, they seem to be important antecedents of Former Yugoslavians' satisfaction with their jobs.

Only discrimination at work was not found to predict either Former Yugoslavians' work satisfaction or their work distress. This finding runs counter the previous research on discrimination at work and work adjustment (Hughes & Dodges, 1997; Morgan et al., 2000; Sanchez & Brock, 1996). However, there are some important differences between the samples in those studies and the current sample of Former Yugoslavians. The previous studies were conducted with visible minority immigrant groups, who reported high levels of
discrimination at their work place leading them to high work distress and low work quality and satisfaction. In contrast, Former Yugoslavians in this study reported minimal levels of discrimination at work, which then, not surprisingly, did not significantly affect their work satisfaction and distress levels.

As for general work stress, a strong effect on work adjustment was found, with high level of the hassles predicting high levels of work satisfaction and work distress. These findings are in agreement with existing studies on general job stress and adjustment in different migrant groups (Hiott et al., 2011; Jamal & Badawi, 1993, 1995; Miller, Worthington, et al., 2002). For instance, Hiott and colleagues (2011) found that stress related to social isolation and poor working conditions inherent in farmwork was associated with psychological distress of Latino immigrants. Similarly, in a qualitative study with Bosnian refugees, Miller and colleagues (2002) found that poor working conditions and isolating work environments seem to pose a particular risk to the adjustment of refugee women from Bosnia. Jamal and Badawi (1993, 1995) conducted studies with Muslim immigrants in which they documented that general work stress was positively associated with turnover motivation and negatively related to work motivation, work satisfaction, and organizational commitment. The present results therefore confirm the relevance of general work stress in migrants’ work adjustment. The findings are not surprising as it was expected that if jobs were perceived as unpleasant, rushed or stressful to at least a moderate extent (as was the case in the present study), low levels of work satisfaction and work distress would follow. Past research on migrants' work stress, however, included limited number of indicators of
work stress, in particular, those mainly related to poor working conditions, isolation, or non-
standard work schedules. In addition to these stressors, other indicators of general work
stress were assessed and found to be relevant in the work lives of Former Yugoslavians, such
as insufficient language fluency, inadequate work skills, or lack of opportunities for
promotion.

The present data thus supports previous research on migrants' economic adjustment
(Potocky-Tripodi, 2001, 2004; Takeda, 2000), in particular with regard to highlighting the
importance of exploring different types of predictors in relation to various indicators of
economic/work adjustment. It was argued that such a multifaceted assessment of different
predictors and work-related outcomes may provide a more comprehensive understanding of
migrants' economic adjustment. For instance, the study with refugees from different cultures
residing in the U.S (Potocky-Tripodi, 2001) found that different factors emerged as
significant predictors of different outcomes. For instance, male gender, education, and
disability were found to predict refugees' employment status, whereas education and
household composition (e.g., number of persons in the household) contributed significantly
to the household income. Past research, however, has focused on the objective measures of
economic adjustment (e.g., income, employment status), with little attention devoted to
predictors of more subjective measures of economic/work adjustment, such as work
satisfaction and distress. The present study therefore extends the research on refugees'
economic adjustment by presenting a differentiated and complex picture of predictors of the
subjective experiences related to work adjustment and confirming the value of assessing it
multi-dimensionally.

Gender Differences in Predictors of Work Adjustment

Different factors emerged as significant predictors of work adjustment for Former Yugoslavian men and women. For instance, education and support at work were found to be salient in predicting work adjustment of Former Yugoslavian women, while occupational mobility and English language proficiency were found to be significant predictors of work adjustment in Former Yugoslavian men. As for pre-migratory work expectations-outcomes congruency and general work hassles, these variables emerged as important for both Former Yugoslavian men and women, suggesting that these may be ‘common’ determinants of work adjustment regardless of one's gender.

English language proficiency and status maintenance. Existing literature on the role of second language proficiency in status maintenance and overall economic/work adjustment can help in explaining the current findings related to predictors of work adjustment in Former Yugoslavian men. In particular, evidence shows that second language proficiency and status maintenance are tightly linked together and they have been found to be associated with better outcomes in one's work adjustment and lead to increases of economic success (Aycan & Berry, 1996; Beiser & Hou, 2001; Majka & Mullan, 1992; Potocky & MacDonald, 1995; Waxman, 2001).

Given the expectations based on traditional gender roles, succeeding in a work sphere may be more central to migrant men's image of family provider as opposed to that of women. As a result, migrant men are often more affected by unemployment, job loss, and financial
insecurity than migrant women, for whom other socially valued roles may be more central or add to the role as worker (Blight, Ekbald, Persson & Ekberg, 2005; Hurh & Kim, 1990; Fox & Chancey, 1998). For instance, high depression rates were found among unemployed refugee men, but not women (Beiser & Hou, 2001). Furthermore, work-related variables, such as high status employment, earnings and work satisfaction, were found to predict mental health of migrant men, but not women (Hurh & Kim, 1990). Recent international research similarly suggests that job occupancy, current employment status, and job advancement are more important to well-being of men than that of women (Barnett, 2004; Llena-Nozal et al., 2004). In view of this empirical evidence, it is not surprising that English language proficiency and occupational mobility, which have been shown to be related to migrants’ work status, retention, and advancement, emerged as salient predictors of men’s work adjustment.

*Work-related social support.* Support at work was found to predict work satisfaction for Former Yugoslavian women, thereby suggesting that the women with high support from colleagues at work had higher work satisfaction. Such an effect was not found for Former Yugoslavian men, even though they reported similar levels of work-related social support. Findings from the non-migrant literature can help explain the current results. In particular, studies on social support and gender present a complex picture, suggesting that women and men differently access and use support, thereby differentially impacting outcomes (Ashton & Fuehrer, 1993; Day & Livingstone, 2003; González-Morales et al., 2006; Harris, Moritzen, Robitshek, Imhoff, & Lynch, 2001; Reevy & Maslach, 2001). For instance, findings show
that women, in general, seek and receive support more than men (Ashton & Fuehrer, 1993; Day & Livingstone, 2003; Reevy & Maslach, 2001), and rate it as more important (Pines & Zaidman, 2003). With regard to support at work, there is evidence suggesting that work-related support is more often used by women who found it valuable and beneficial (González-Morales et al., 2006; Taylor, Madill, & Macnab, 1990). These findings may suggest the potential for effects of social support to be stronger for women than men, even when there are no gender differences in their perceived levels. A few studies confirm this contention and provide support for the findings of the present study by showing that workplace support predicted work satisfaction for women but not for men (Harris et al., 2001; Kissman, 1990).

Only one study to date has investigated the effect of workplace support on the work adjustment of migrants (Wang & Sanglang, 2005). In particular, the study was conducted with Filipino immigrants and it was found that Filipino employees who had more support from co-workers and managements at their workplace felt more satisfied with their jobs. It was explained that social support from these sources enabled Filipino immigrants to better understand their jobs, acculturate more easily, and further improve their job performance. However, gender differences were not explored in this study. The current results are therefore tentative and will await further replication. The findings of the present study point to the important role that social support plays in the work life of refugee women and thus underscore the importance of studying refugee men and women separately.

**Education.** As for the finding regarding the importance of education in the work lives
of Former Yugoslavian women, there are only a handful of studies that investigated gender differences related to demographics and economic/work adjustment. The existing research found that more migrant women tend to be unemployed as opposed to men, while postulating that this might be related to migrant women often having lower education level than men when they come to a new country (Majka & Mullan, 1992; Potocky-Tripodi, 2001). The women in the present study, however, were well-educated, with almost three quarters of the sample (73%) reporting having completed a university or college degree. The present findings thus suggest that education is an important resource for Former Yugoslavian women that likely opened more employment possibilities for them and furthermore allowed them to adjust well within their work spheres. It is possible that high education may be providing Former Yugoslavian women with resources, such as confidence to connect with the host society members and get support at work, making their adjustment at work a more positive experience. It may also be that the women have more confidence in their English language abilities, which may be further helping their work adjustment. Past research shows that English language proficiency and education tend to be correlated in influencing economic adjustment of migrants; however, this was found to vary depending on the ethnic group being studied and gender differences were not investigated (Potocky-Tripodi, 1995, 2003). It is possible that educated men and women in this study made a different use of their English language knowledge, which in turn influenced differently their work adjustment.

**Conclusion and Future Directions**

The purpose of the current study was to extend previous research on migrant
economic adjustment by exploring work satisfaction and work distress of established older middle-aged refugees from the Former Yugoslavia. While most of the previous research focused on predictors of employment status in relatively recent migrant groups (Potocky-Tripodi, 2003; Potocky & MacDonald, 1995), this is the first study with older middle-aged refugees that examined significant determinants of their work adjustment fifteen years after their migration to Canada. Based on the pattern of findings that have emerged, two main conclusions were generated. First, in contrast to previous research on economic adjustment of immigrants and refugees (Aycan & Berry, 1996; Bernstein & Shuval, 1995, 1998, 1999; Coughlan & Owens-Manley, 2006; Mace et al., 2005), the present sample of older middle-age refugees from Former Yugoslavia was found to be relatively well-adjusted in their work domain. Specifically, they reported low levels of work distress and moderate levels of work satisfaction. These results underscore the value of exploring work-related experiences of refugees that go beyond the commonly researched topic of difficulties in finding an employment and resulting psychological difficulties. The findings further give support to the evidence of positive adjustment of refugees and their ability to manage various stresses and do well in a new cultural environment over time (Jibeen, 2011; Young, 2001).

Second, given the pattern of findings showing that different factors emerged as significant predictors for work satisfaction and work distress of Former Yugoslavian men and women, results strongly point to the importance of exploring work adjustment multi-dimensionally and across gender groups. Importantly, English language proficiency and status stability (assessed through the level of downward mobility) were found to contribute to
work adjustment of Former Yugoslavian men, whereas social support and education were salient predictors of work adjustment for Former Yugoslavian women. The findings are significant as they suggest the value that Former Yugoslavian men seem to be placing on economic achievement in a new country, which in turn affects their work adjustment. In contrast, women's work adjustment seems to be affected by their interpersonal experiences at work and personal resources, such as education. Given the dearth of refugee studies investigating gender differences with regard to predictors of work adjustment, future research should continue to examine these factors in order to understand better their differential impact on work adjustment of refugee men and women.

Limitations

There are some important limitations in the current study. First, the study did not address other aspects of acculturation besides English speaking ability, such as the degrees of identification with the refugee and the host cultures. It is possible that these variables could have an impact on the work-related variables. Another shortcoming of the present study relates to lack of information regarding the history of participants' employment in Canada, specific type, quality (e.g., work conditions, security, benefits), as well as the amount of social interaction at work. Household income is another important variable to include as it could provide information of people's socio-economic status in a new country. Furthermore, the measure of pre-migratory expectations-outcome congruence was retrospective and its reliability could have been confounded by participants' current emotional states depending on what they are going through in their lives (Murphy & Mahalingam, 2006). It is also
possible that Former Yugoslavians' accounts of their pre-migratory expectations have been influenced by their different experiences after migrating to Canada (Bhattacharya & Schoppelrey, 2004). In addition, the assessment of workplace support was rather limited in the present study as other relevant dimensions (e.g., informational, practical, mentoring) or different sources of support (e.g., supervisor versus colleagues) were not included. Using more comprehensive instruments of workplace support could provide a richer picture of one's social resources at work in resettlement. Finally, as is the case with all self-report inventories, the validity of data can be affected by a variety of response biases (Bradburn, 1983). For instance, it may be that Former Yugoslavians minimized or felt uncomfortable disclosing their work-related difficulties or lower levels of work satisfaction.

**Theoretical Significance of the Study and Practical Implications**

In summary, the present findings expand migrant research on economic adjustment by providing evidence for predictors that are relevant to the work adjustment of established refugees. Exploring predictors of work adjustment separately for Former Yugoslavian men and women presents a further contribution as gender differences with regard to migrants' work life have not been well researched to date. Importantly, the present study offers a differentiated pattern of findings with regard to the relative role of different factors in work adjustment of refugee men and women. Finally, this is the first study on determinants of work adjustment of Former Yugoslavian refugees living in Canada and the findings provide valuable data on their work experiences after fifteen years spent in Canada. In addition, the present study provides a window into economic and work reality of older middle-age
refugees, who have lost their careers and had to re-establish themselves economically in the new country.

The current findings have important implications for resettlement programs, policies, and practices aimed to enhance work adjustment of refugees. First, current findings suggest that demographic characteristics that were shown to have a great influence on work adjustment should be targeted. For instance, education is one of the demographic variables that emerged to be important in work adjustment of refugee women, in particular. Therefore, interventions targeting educational enhancement in refugee women, such as providing information about various educational options, assisting with issues related to financial aid applications, scheduling, or child care, will be valuable. English language proficiency emerged as a critical area for refugee men, highlighting the need for their continued English language training. However, English language training is often limited on pre-employment period and little post-employment training is provided to help refugees continue improve their English language skills (Aycan & Berry, 1996). Furthermore, there is a paucity of English language courses that focus on “technical” language skills that would allow more efficiency in the workplace (Aycan & Berry, 1996; Thomas, 1992).

Another important implication relates to the importance of co-worker support in the work adjustment of refugee women. Consequently, organizational policies and interventions aimed at developing supportive social climates may be particularly helpful in reducing general work stress and increasing their work adjustment. It is possible that having support from colleagues leads to refugee women's sense of being accepted and included in the
workplace. In addition, availability of support at work may serve as an important tool for refugees to get involved in the host culture, which in turn further facilitates their adjustment. Finally, given the impact general work stress seems to have on refugees' work adjustment, organizational policies and interventions focusing on helping refugees manage effectively general work stress would be valuable.
STUDY 3: The Role of Marital Resilience in Moderating the Effects of Marital Stress on Marital Adjustment of Established Refugees from the Former Yugoslavia

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Abstract

Existing research with migrant couples has mainly focused on the negative effects of migration stress on their marital functioning. More recently, several studies with migrants have shown that some migrant couples adapt well during resettlement (Ataca & Berry, 2002; Rehman & Holtzworth-Munroe, 2007). The present study aimed to integrate the model of refugee couples and families adaptation and a resilience framework in order to better understand why some refugee couples experience considerable distress while others remain relatively unscathed. The main purpose of this study was to explore the potential buffering effects of marital resilience on the marital adjustment of Former Yugoslavian refugees. Two hundred Former Yugoslavians completed a questionnaire assessing their post-migratory marital stress (e.g., general and acculturation-specific), marital resilience, and marital adjustment. Results showed that marital resilience moderated the negative effects of marital stress on marital adjustment of Former Yugoslavian women. No such buffering effect was found for Former Yugoslavian men. In addition, different types of marital stress were found to be salient in marital adjustment of men and women. For instance, acculturative marital stress had a main effect on marital adjustment of Former Yugoslavian men but not women, whereas general marital stress had no effect on marital adjustment of either men or women. The findings are discussed within the current migration, gender, and marital adjustment literatures.
Introduction

Refugee research on marital adaptation has been sparse even though it is well-known that good marital relations can play a significant role in encouraging post-migratory adaptation (Ataca & Berry, 2002; James et al., 2004). For instance, research shows that refugees and immigrants who have a stable and supportive marital relationship were less distressed and adapted better compared to couples who were experiencing marital difficulties (Beiser & Wickarama, 2004; Canabal & Quiles, 1995).

Marital life during resettlement can, however, be stressful due to the various challenges brought by migration (e.g., differences in acculturative trajectories, shifting gender roles and obligations, dealing with children). Not surprisingly, existing studies on migrant couples have focused on investigating dysfunction and distress. More recent empirical evidence shows, however, that migration per se is not inevitably linked with high rates of couple distress. In particular, several studies with migrants have shown that some migrant couples adapt well during resettlement (Ataca & Berry, 2002; Rehman & Holtzworth-Munroe, 2007). These studies have implicated the importance of marital resources, such as spousal support and communication, which serve as potential sources of resilience and positively affect marital functioning. Consequently, several researchers have increasingly stressed that the literature on refugee couples and families adaptation would benefit from being more clearly embedded within a resilience framework (Weine et al., 2004).

The present study thus integrates the existing knowledge on refugee marital
adaptation into the marital resilience framework by examining the potential buffering effects of marital resilience on the relationships between post-migratory marital stress (general and acculturation-specific) and marital adjustment in established Former Yugoslavian refugees. The moderating role of individual resilience has been studied in the child development and mental health literatures (Joseph, 1994; O’Connell Higgins, 1994), however, few studies have explored the moderating role of marital resilience during time of adversity and change. In general, little research on cross-cultural adjustment has specifically involved refugee couples. The sparse existing data on refugee couples has mainly focused on examining the negative effects of war trauma on marital functioning in relatively recent groups of refugees (Spasojevic et al., 2000). The present study therefore aimed to fill these gaps by exploring the marital adjustment in established refugee couples who may have found ways to cope with war trauma and the acculturative challenges over the years. Investigating sources of marital resilience that help the survival and recovery of refugee couples from the stresses of migration was seen as valuable given that this knowledge could be used in helping practitioners provide support to others who continue to struggle. Another important contribution of the present study was that it also examined gender differences with regard to marital adjustment of Former Yugoslavian refugees.

*Post-Migratory Marital Adjustment*

Resettling is viewed as “a double transition” for married couples, in that both the individual and the marital relationship have to adapt to a new culture (Ataca & Berry, 2002). In the context where each spouse is faced with the new culture and may have different ways
of adjusting, mutual accommodation of spouses is critical during the time when “old” support systems and traditions are left behind (Ward, 1996). The extent to which spouses are able to accommodate to one another can affect not only their marital functioning, but also their overall adjustment. For instance, it was demonstrated that marital difficulties can make adjustment more challenging in resettlement (Hojat et al., 2000), while a supportive and happy marital relationship can lead to a positive adjustment (Ward et al., 2001). Although the importance of marital functioning on post-migratory adjustment has been repeatedly emphasized, empirical data on migrants’ marital adjustment remains limited.

Most of the existing research on marital relationships post migration has focused on exploring stressful gender role changes (Mayadas & Segal, 2000; Min, 2001; Thomas, 1995) or the impact of acculturation on spouses and their marital functioning (Hojat et al., 2000; Negy, Hammons, Reig-Ferrer, & Carper, 2010). For instance, it was found that changes in marital functioning, such as gender role transitions (e.g., women becoming breadwinners), can upset family equilibrium in a patriarchal migrant family (Hyman, 2011; Mayadas & Segal, 2000; Min, 2001; Thomas, 1995). Post-migration changes often lead spouses to cultural conflicts and disagreements and the stress stemming from the acculturation process is referred to as acculturative hassles (Chung, Bemak, & Wong, 2000; Lay & Nguyen, 1998; Leung & Boehnlein, 1996). According to Redfield et al. (1936), acculturation is a two-way process involving cultural changes in either or both groups that come into contact. While the original cultural patterns of either or both groups may be altered, the groups remain distinct. By this definition, acculturation is distinguished from a unidimensional process of
assimilation where the minority's culture is simply displaced by the dominant group's culture. More recently, acculturation has been viewed as bi-dimensional in nature, involving two independent processes of cultural change: one to the heritage and the other to the host culture (Birman & Trickett, 2001). Research has shown that differences in acculturation rates between spouses (to ethnic and/or host culture) is a common factor contributing to high rates of marital conflict (Negy et al., 2010) and increased levels of marriage dissolution (Hojat et al., 2000).

A few studies have also explored more general marital stressors that are not specific to the acculturation process. For instance, employment and financial problems have been identified as prominent general marital stressors among migrant families (Gomel, Tinsley, Parke, & Clark, 1998; Lipson, 1992). In a study with African American and Caribbean women in the U.S., ongoing financial stress was found to contribute to high levels of marital conflict and low marital satisfaction (Bryant, Taylor, Lincoln, Chatters, & Jackson, 2008). Most of the research, however, has been conducted with immigrant couples, with little attention devoted to investigate the adjustment of refugee couples. One study conducted with refugee couples found that PTSD symptomatology was predictive of lower marital functioning in Bosnians recently resettled in the United States (Spasojevic et al., 2000).

In summary, the main focus of past research has been on factors that contribute to marital distress in the early years of resettlement. Results of a small number of studies have underscored the relevance of investigating marital resources, such as marital support or communication, that were shown to contribute to increased marital functioning in
resettlement (Ataca & Berry, 2002; James et al., 2004; Rehman & Holtzworth-Munroe, 2007). These data are in line with the emerging literature that points to the importance of various strengths that can serve as sources of resilience in resettlement and explain why some migrant families and couples remain healthy even under high levels of stress (Weine et al., 2004).

Marital Resilience

Couple or marital resilience is a concept that has typically been subsumed under the umbrella term “family resilience”. In contrast to individual resilience that is typically defined as one's ability to overcome challenges and rebound from adversity, marital resilience is conceptualized as a “process” that allows couples to adapt to different contexts of adversity (Graham, 2000; Patterson, 2002). The idea of family and marital regenerative powers and strengths dates back to Hill’s (1949) pioneering work on family coping during wartime. More recently, this topic has received renewed attention as various family systems theorists have underscored the need to shift from family/marital pathology to family/marital resilience (Graham, 2000; Patterson, 2002; Walsh, 2003, 2006). These authors have asserted that spouses’ ability to confront stressors, to adapt, and to move forward influences not only the well-being of the marital unit, but also the immediate and long-term adjustment of each spouse.

The family/marital resilience approach is thus fairly recent and has focused on identifying and understanding factors that enable families, and couples in particular, to weather stress and rebound from disruptive life challenges (Graham, 2000; Walsh, 2003). A
major impetus for this focus is the observation that some families and couples are able to withstand overwhelming stress and recover from crisis while others continue to struggle. In contrast to the family/marital dysfunction approach that long dominated the clinical field, the family/marital resilience approach shifts from seeing couples and families as damaged to understanding how they are challenged by adversity thereby affirming their potential to survive and regenerate even under very stressful circumstances (Graham, 2000; Patterson, 2002; Simon et al., 2005; Walsh, 2003, 2006).

The existing literature on marital resilience suggests that marital resilience is not a single variable. Instead, it is often referred to as inherent strengths or competencies that are used by couples in various stressful situations over time (Graham, 2000; Hawley & DeHann, 1996; McCubbin, Thompson, & McCubbin, 1996). Several factors have been identified that strengthen marital resilience. For instance, communication, including effective problem-solving and conflict resolution skills, is considered to be an important source of marital resilience (Greeff, 2000; Walsh, 2003). Another important source of marital resilience is the degree of connectedness or cohesion, which refers to mutual support, collaboration, and commitment of spouses to “pull together” in face of adversity (Patterson, 2002; Walsh, 2003). Finally, the ability of spouses to get support not only from each other, but also from external sources, such as extended family, friends, community networks, and work/school, is another important source of marital resilience (McCubbin et al., 1996; Patterson, 2002; Simon et al., 2005; Walsh, 2003). Availability of supportive networks has typically been linked to emotional well-being, but has also increasingly been recognized as beneficial for
the well-being of couples facing adversity (McCubbin et al., 1996; McCubbin, Balling, Possin, Frierdich, & Bryne, 2002; Walsh, 2003). Overall, the empirical evidence from the non-migrant literature suggests that marital communication and support are important sources of resilience in various couples facing adversity and stress, such as those where one spouse is physically handicapped (Yorgasson, Piercy & Piercy, 2007), couples living under significant economic pressures (Conger, Reuter, & Elder, 1999), or same-sex couples (Connolly, 2005).

A few researchers have also studied facets of marital life that can protect against the negative sequelae of migration and acculturative stress (Ataca & Berry, 2002; James et al., 2004; Negy, Hammons, Reig-Ferrer, & Carper, 2010; Rehman & Holtzworth-Munroe, 2007). Together, these studies similarly underscore the role of marital communication and support in the post-migratory marital adjustment. For instance, in a study with Turkish immigrant couples, Ataca and Berry (2002) found that high marital support predicted marital satisfaction in a new country. Similarly, in a study of Hispanic immigrant women living in the U.S. (Negy et al., 2010), support from not only one's spouse, but also family members and friends contributed to lower levels of marital distress. Other studies have pointed to the importance of marital communication in predicting marital satisfaction of sojourners (James et al., 2002) and immigrants (Rehman & Holtzworth-Munroe, 2007), who were dealing with a number of post-migratory challenges and acculturative stress.

A small number of refugee studies have more generally explored family resources that serve as potential sources of resilience and positively affect the functioning of a family
unit as a whole. For example, Markowitz (1996) conducted a qualitative study with Bosnian refugees in Israel and observed that families who coped better were those whose members were able to turn to one another for emotional closeness, support, and collaboration. Similarly, in two other studies with Bosnians (Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1997), it was noted that open communication between family members helped the family cope with trauma. Recently, Weine and colleagues (2004) have identified changes in family life of Bosnian refugees resettled in the U.S. (e.g., in family roles and obligations), but also various family resources, such as communication, flexibility, family togetherness, and support, all of which were found to be helpful in managing various post-migration challenges.

In summary, the non-migrant and migrant literatures on resilience in couples facing adversity and change suggest that marital communication and support can serve as important sources of resilience. However, the refugee literature on family/marital resilience has been dominated by qualitative examinations of protective processes within the family unit as a whole (Markowitz, 1996; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1997; Weine et al., 2004). In particular, most of the research has been focused on identifying factors that buffer against adversity and, in turn, promote adjustment of refugee children in a new country. While this research is valuable, there seems to be little data on ways in which a refugee couple cope with the challenges of migration. Given the important role that a marital relationship can play in the post-migratory adjustment of individuals as well as their children, the current study attempted to move the theoretical framework of
family resilience forward by examining the experiences of refugee couples as the unit of analysis.

*Gender Differences: A Review*

Most of the cross-cultural research on marital relations in resettlement has not considered gender in their analyses. The small number of studies with migrant groups that has included gender has mainly focused on the differences between men and women in predictors of their overall marital functioning and the differential impact of their migration experiences on marital functioning and psychological well-being (Ataca & Berry, 2002; Bryant et al., 2008; Spasojevic et al., 2000). For instance, in a study with Former Yugoslavian refugees living in the U.S. (Spasojevic et al, 2000), women's marital satisfaction was predicted by the level of their spouse's psychological distress, their own distress, and the extent of their spouse's acculturation. In contrast, men's marital satisfaction was not influenced by any of these variables. In a study with Turkish couples (Ataca & Berry, 2002), women were found to experience more psychological distress as a result of marital difficulties as opposed to men.

A number of studies with non-migrant groups have similarly shown that women tend to be more vulnerable to negative circumstances that affect marriage, which in turn impacts on their levels of marital satisfaction (Blackman, Clayton, Glenn, Malone-Colon, & Roberts, 2005; Spain & Bianchi, 1996; Wu & Hart, 2002). More specifically, multiple demands placed on women in the context of domestic and childcare responsibilities, coupled with their own career aspirations and challenges, often result in more distressing marital relations for
women (Prigerson, Maciejewski, & Rosenheck, 1999). The stress of balancing work and home may be further heightened for women from traditional migrant families as they try to re-negotiate gender roles with their husbands in a new cultural environment (Spitzer, 2011). Furthermore, migrant women often experience additional stress in their marital relationship due to conflicting pressures to acculturate. A few studies with Hispanic immigrants in the U.S. (Falicov, 2005; Garcia-Preto, 1998) documented that Hispanic women felt pressure to adopt behaviours and norms of the dominant culture in non-domestic contexts (e.g., workplace), but they were expected to maintain behaviours and values of their own culture of origin when they are with their husbands. Not surprisingly, this created strain and distress in their marital relationship.

Although the role of gender in the level of marital satisfaction and contributing stresses has been acknowledged, few migrant studies have included gender in exploring marital strengths or sources of marital resilience. Several studies from the non-migrant literature suggest that such an investigation would be valuable as men and women tend to differ with regard to their experience of marital strengths (Greeff, 2000; Huber, Navarro, Womble, &. Mumme, 2010). For instance, it was demonstrated that there are differences with regard to how women and men perceive and value marital factors that may positively contribute to their marital functioning. In a study by Greeff (2000), men rated loyalty and trust as being the most important marital strengths, whereas women valued good relations with family and friends. In another study by Huber and colleagues (2010), adaptive appraisal (e.g., family sense of self-efficacy), support and compensating experiences were perceived as
important marital strengths for both men and women, but the degree to which they were found to contribute to family functioning differed across gender. Drawing on the existing empirical evidence from the cross-cultural and general literatures, it was expected that different patterns of relationships might emerge between marital stress and marital resilience for the marital adjustment of refugee women and men in this study.

Objectives of the Proposed Study

The main goal of the present study was to examine the buffering effects of marital resilience in established older middle-aged refugees from the Former Yugoslavia. In particular, marital resilience was examined as a moderator of the relationship between marital stressors (general and acculturative) and marital adjustment. This is in accordance with a recent trend in the mainstream family theory and research that has been moving away from deficit-based models towards strength-based models (Graham, 2000; Walsh, 2003).

Various cross-cultural authors have also emphasized the importance of studying marital resources and strengths in the lives of migrant couples (Ataca & Berry, 2002, James et al., 2004). Surprisingly, research on sources of strength in marital adjustment of refugee couples is sparse despite the fact that their overall migration experience is typically more challenging as they are not only faced with acculturation-related stresses, but also the effects of war trauma and forced migration. Given that marital functioning play a critical role in determining the successful adjustment to a new culture, exploring the role of marital strengths in the adjustment of established Former Yugoslavian refugee couples, was seen as particularly pertinent. The present study also explored gender differences in marital
adjustment of Former Yugoslavians thereby informing how marital experiences in
resettlement may differ between men and women.

More specifically, this study had five main goals. The first goal was to examine the
level of marital adjustment of Former Yugoslavians. Gender differences with regard to the
levels of marital adjustment were also explored. The second goal was to assess the extent of
marital stress experienced by Former Yugoslavians. Consistent with previous migrant studies
in which post-migratory stress was measured multi-dimensionally (Abougendia & Noels,
2001; Lay & Nguyen, 1998; Vinokurov et al., 2002), both general marital stress and
acculturation-specific marital hassles were assessed. The third goal was to explore the main
effects of marital stress variables and marital resilience on marital adjustment. The fourth
goal was to examine the buffering effects of marital resilience on the relationships between
marital stress (general marital and acculturation-specific) and marital adjustment. Finally, the
fifth goal was to investigate gender differences with regard to relationships between different
types of marital stress, marital resilience, and marital adjustment. Specifically, Former
Yugoslavian men and women were compared in terms of the impact of marital resilience on
the marital stress-marital adjustment relationship.

Hypotheses

1. Contrary to the refugee literature documenting the challenges that refugee couples
and families face in the first few years of resettlement (Spasojevic et al., 2000;
Snyder, May, Zulcic, & Gabbard, 2005; Weine et al., 2004), it was expected that this
group of established Former Yugoslavian refugees would report a higher level of
marital adjustment relative to other refugee samples. This is in accordance with research suggesting that migrants generally learn to manage the adjustment challenges as the length of residence in a new country increases (Berry, 1997; Tran et al., 2007).

2. It was expected that Former Yugoslavian women might show lower levels of marital satisfaction as opposed to their male counterparts. This is consistent with research demonstrating lower levels of marital satisfaction for women due to their many responsibilities (i.e., balancing work and home) that, in turn, leads to increased levels of stress (Spain & Bianchi, 1996; Prigerson et al., 1999; Wu & Hart, 2002).

3. Given that the Former Yugoslavians in the present study were established refugees who had lived in Canada for around fifteen years, it was expected that they would be experiencing fewer marital stressors compared to more recent migrants (Ataca & Berry, 2002; Vinokurov et al., 2002).

4. In line with the existing literature on marital stress and sources of marital resilience (Ataca & Berry, 2002; Bryant et al., 2008; Negy et al., 2010; Rehman & Holtzworth-Munroe, 2007), it was expected that both marital stress and marital resilience would predict marital adjustment of Former Yugoslavians.

5. Consistent with the research documenting the protective role of marital sources of resilience (e.g., communication, support) (Conger et al., 1999; Connolly, 2005; Yorgason, 2007), it was expected that marital resilience would buffer the relationship between marital stress and marital adjustment of Former Yugoslavians. However, the
hypothesis is tentative given the paucity of migrant research documenting the moderating role of marital resources on marital adjustment.

6. Finally, consistent with the data from the general literature showing that resources in relationships more often act as a buffer for women than men (Walen & Lachman, 2000), it was hypothesized that Former Yugoslav refugee women in this study may benefit from marital resources to a greater extent, compared to the Former Yugoslav men.

Method

Participants

Two hundred Former Yugoslavian refugees, 98 (51%) male and 102 (49%) female, living in the Ottawa area, participated in the present study. All of them were born in the Former Yugoslavia and none had left the country before the start of the civil war. The overwhelming majority of participants (93.5%) reported to having immigrated to Canada for political/war reasons or for economic reasons (5%). All participants left Former Yugoslavia at an early middle age (average of 38.54 years) and they had at least one child prior to coming to Canada. Former Yugoslavians had lived on average 15 years (SD= 1.91; ranging from 9 to 18 years) in the Ottawa area and 92.5% of them were Canadian citizens by naturalization, while 6.5% were landed immigrants.

The age of the respondents ranged from 38-65 years, with an average of 52.37 years (SD= 5.70). All of the participants were married and had a spouse of Yugoslavian origin. Almost two-thirds of the sample (63.8%) reported having two children, 16.1% reported
having only one child, and 19.6% having three children (average number of children was 2.05). The mean age of the children was 21.6 years and the vast majority of them still lived with their parents at the time of data collection. Sixty-three percent of the sample was Serbian Orthodox, 17.5% was Catholic, 9.3% was atheist, and 8.2% was Muslim.

**Measures**

The participants filled out a questionnaire written in Serbo-Croatian language. It contained four sections that included the measures described below. The scales were chosen for their high internal reliability and validity. Internal consistencies (Cronbach’s alpha) were calculated for each measure and are indicated in brackets.

*General daily marital hassles (Appendix M).* General daily marital hassles were assessed using adapted items from the Daily Hassles Inventory (Lay & Nguyen, 1998) and the Family Inventory of Life Events and Changes (FILE, McCubbin, Patterson, & Wilson, 1987). The General Daily Hassles inventory by Lay & Nguyen (1998) was specifically designed to assess daily hassles experienced by immigrants and has been used in a number of migrant studies yielding good internal consistencies (Abouguendia & Noels, 2001; Lay & Nguyen, 1998; Lay & Safdar, 2003). The FILE is an index of family stress based on research and clinical experience with families at different stages of the life cycle. The FILE has a very good internal and test-retest reliability and an adequate concurrent validity (Fischer & Corcoran, 2007).

In the present study, the participants were asked to indicate their responses to six statements that dealt with their experience interacting with their spouses, such as “Arguments
with spouse (not due to cultural issues)” ($\alpha = .82$). The maximum score for the general daily marital hassles scale is 6.

**Acculturative marital hassles (Appendix M).** Acculturative marital hassles were measured adapting items from the Acculturative Hassles Inventories developed by Lay and Nguyen (1998) and Vinokurov and colleagues (2002). The acculturative family hassles subscales from the two inventories yielded adequate internal consistencies in studies with different ethnic groups (e.g., Abouguendia & Noels, 2001; Lay & Nguyen, 1998; Lay & Safdar, 2003; Vinokurov et al., 2002).

In the present study, the acculturative marital hassles refer to the stress arising within the marital relationship when their members experience conflicts and disagreements due to the participants' perception of their spouse as being more Canadian than them\(^6\). The participants were therefore asked to indicate their responses to five statements that reflect on their experience of acculturative hassles as a result of interacting with their spouses, such as “Arguments with my spouse because he/she is too Canadian” (Marital acculturation hassles: $\alpha = .77$). The maximum score for the acculturative marital hassles scale is 5.

**Marital resilience (Appendix N).** Marital resilience was assessed by adapting the Family Functioning Style Scale (FFSS, Dunst, Trivette, & Deal, 1988) to couples. The scale includes 26 items that measured different types of couple strengths, such as positive interactional patterns (e.g., sharing concerns and feelings), values (e.g., validating spouse's accomplishment), coping strategies (e.g., positive outlook, flexibility, adaptability and

\(^6\) Ethnic acculturative hassles were initially assessed but they were not included in the analyses due to a lack of variability (i.e., a 'floor effect'). In addition, many participants in the present study verbally shared with the researcher that these hassles were not relevant to their lives.
problem solving), commitment (e.g., making decisions that benefit the couple), and resource mobilization (e.g., obtaining support externally). The FFSS has excellent internal consistency and good construct validity (Trivette & Dunst, 1990). Furthermore, it was found to relate to both criterion and outcome measures in an expected manner.

Respondents were asked to rate the extent to which they believe their relationship with their spouse is characterized by different strengths and capabilities (e.g., “My spouse and I find time to be together”) using a five-point scale with endpoints “Not at all like our relationship” (0) and “Always like our relationship” (4) ($\alpha = .94$). The maximum score for the scale is 104.

*Marital adjustment (Appendix O).* Former Yugoslavians' marital adjustment was evaluated using a short form of the Dyadic Adjustment Scale (DAS, Hunsley, Pinset, Lefebvre, James-Tanner, & Vito, 1995; Sharpley & Rogers, 1984). The short form of the DAS is a 7-item scale demonstrated to have the potential to be used as a substitute for the total scale with little loss of information (Hunsley et al., 1995; Sharpley & Rogers, 1984). The 7-item scale yielded very good internal consistency scores and it correlated well with different marital relationship measures (Hunsley et al., 1995). The short DAS contains one satisfaction item, ranging from “extremely unhappy” (0) to “perfect” (6), three items assessing the level of agreement or disagreement in a couple regarding different matters (e.g., philosophy of life or amount of time spent together) on a six-point scale with endpoints “always agree” (1) to always disagree” (6), and three items assessing the frequency of doing things together (e.g., working together on a project) on a six-point scale ranging from
“never” (1) to “more often than once a day” (6), yielding a maximum score of 42. The overall 7-item scale is considered unidimensional assessing the single construct defined as marital adjustment (Hunsley et al., 2005). The internal consistency for the short DAS was .83 in the present study.

Demographics (Appendix A). Participants indicated their age, sex, their country of birth as well as that of their parents and spouse, religion, languages spoken, education, occupation in the Former Yugoslavia and Canada, reason for migration, date and age when they came to Canada, immigration status, time spent in Canada and place of current residence. They also reported the number of children they had and their ages.

Questionnaire Translation

The questionnaire was translated from the original English version into Serbo-Croatian by a bilingual University student of Former Yugoslavian origin. The Serbo-Croatian version of the questionnaire was then translated back into English by another bilingual University student of Former Yugoslavian origin to verify the accuracy of translation (forward-back translation, Brislin, 1980; Canales et al., 1995). The two English versions were compared and any discrepancies were corrected. The modifications consisted primarily of changes in the level of vocabulary and certain language phrases with the purpose to ensure that the instructions and items given in the questionnaire could be fully comprehended by people from various educational backgrounds.

Procedure

Former Yugoslavians were recruited through advertisements distributed in the church
and community events (i.e., organized ethnic celebrations) in the Ottawa area. Respondents were also recruited through personal contacts at local community events and through a "snowball" procedure involving family, friends, and local Former Yugoslavian religious and community leaders. They were given an option to complete the questionnaire online or in person. A handful of the participants (0.05%) chose to complete the questionnaire online. They were provided with the website from which data went directly to the database. For the majority of participants who opted to complete the questionnaire in paper-and-pencil format, appointments were scheduled in participants’ homes or another suitable location (e.g., homes of their friends who recommended them; university etc.) chosen by the participant.

At the beginning of the data collection, an information letter (Appendix P) was provided to the participants explaining the nature and purpose of the study. In addition, the confidentiality of the responses and anonymity of the participants were highlighted and the option to omit any sensitive questions or to withdraw at any time was stressed. Once the voluntary, confidential, and anonymous nature of the study was discussed, any questions participants had were answered. A survey method involving a standardized self-administered questionnaire was employed. Participants were also provided with a list of resources in the community (Appendix R) should they experience emotional or stressful difficulties following completion of the questionnaire. All of this was in accordance with the ethical standards of both the American Psychological Association and the Canadian Psychological Association (APA, 1992; CPA, 2000).
Personal Reflections regarding the Data Collection

My ethnic and national background clearly helped in the data collection. Challenges involved approaching people from ethnic/religious background different than mine. Those who agreed to participate heard about the project from friends whom they trusted. Despite the challenges, as a part of the Former Yugoslavian community, I had an easier access to people and community events. As a female researcher, who was younger than the sample of people who took part in the study, I found that women bonded with me better compared to the men. They seemed more open, trusting, and forthcoming than the men.

On a personal level, as a refugee and as the child of parents from the older middle-aged generation presented in the thesis, collecting the data and seeing the results was a meaningful process for me. In many ways, the findings confirmed what I had witnessed in my community over the years spent in Canada.

Results

Overview of the Analyses

In the following section, descriptive statistics of the variables used in the study are presented for the total sample as well as for each gender separately, followed by t-test results and a description of the process of screening and cleaning. Second, statistically significant simple correlations are described. Next, the regression analyses are outlined. In particular, results from the multiple regression analyses exploring the moderating effects of marital resilience for the general marital stress and acculturative marital stress on marital adjustment are presented for the total sample as well as both gender groups.
Descriptive Statistics and T-Tests

Table 8 presents the means, standard deviations, and ranges for predictor and outcome variables for the total sample as well for the men and women. T-tests results revealed no significant gender differences on any of the variables.

On average, this sample of Former Yugoslavians experienced a low level of general and acculturative marital stress. They further reported a moderate to high level of marital resilience and a moderate level of marital adjustment.

Screening and Cleaning

All data were screened and cleaned prior to conducting bivariate correlations and regression analyses. Initial frequencies of the variables revealed that the marital resilience variable was significantly negatively skewed for the total sample as well as for the samples of men and women. General and acculturative marital stress were significantly positively skewed in the three samples. Univariate outliers were detected on the general and acculturative marital stress and marital resilience variables. Given that neither the square root nor logarithmic transformation could improve the distribution of general and acculturative stress, the variables were subsequently dichotomized as per recommendation by the program statistician. This method significantly improved the normality of the stress variables, while square root transformation improved normality of the marital resilience variable. Following the transformations, all variables were free of univariate outliers except for the marital resilience variable that had one univariate outlier. As a result, value transformations were performed. Specifically, the univariate outlier on the marital resilience variable was reduced
to the next most extreme value in the sample. A graphical method, namely looking at histograms of each variable used and comparing them with normal distributions, was also used for evaluating normality. Furthermore, the assumptions of linearity and homoscedasticity were met as assessed by visual inspection of bi-variate scatterplots using the transformed variables.

Mahalanobis distance check for multivariate outliers was also performed. However, multivariate outliers continued to be detected (at $p < .01$) when acculturative marital stress were entered as independent variable even after eliminating a significant number of cases (25%) from the total sample as well as the samples of men and women. Following a consultation with the program statistician, it was concluded that the high number of multivariate outliers was likely to be due to a “peculiar configuration within the interaction terms”. No multivariate outliers were detected (at $p < .01$) at the main effects level when acculturative marital stress was entered as an independent variable for both the total sample as well as the samples of men and women. When general marital stress was entered as an independent variable, eight multivariate outliers were detected (at $p < .01$) in the total sample and one multivariate outlier was detected in the sample of Former Yugoslavian women. These outliers were consequently deleted. No multivariate outliers were detected (at $p < .01$) in the sample of Former Yugoslavian men when general marital stress was entered as an independent variable.

**Correlations**

For both Former Yugoslavian men and the total sample, acculturative marital stress
was found to be negatively correlated with marital adjustment suggesting that higher level of acculturative marital stress was associated with lower level of marital adjustment. No significant correlation between acculturative marital stress and marital adjustment was found in the sample of Former Yugoslavian women. Finally, acculturative marital stress was found to be negatively correlated with marital resilience suggesting that higher level of stress was associated with lower level of marital resilience for the total sample and for men and women.

General marital stress was found to be negatively correlated with marital adjustment in all three samples (e.g., total, men, and women). Similar to the above results, general marital stress was found to be negatively correlated with marital resilience suggesting that higher level of stress was associated with lower level of marital resilience for both men and women as well as the total sample (see Table 9).

**Overview of the Hierarchical Regression Analyses**

One goal of the regression analyses was to examine potential two-way interactions between general marital stress and marital resilience on marital adjustment. The other goal was to examine potential two-way interactions between acculturative marital stress and marital resilience on marital adjustment. These goals were examined in the total sample as well as separately for men and women. Therefore, two hierarchical multiple regression analyses were performed for the total sample, as well as for men and women separately, resulting in six regression analyses in total. Given that two hierarchical regressions were conducted per sample, the $\alpha$ level was adjusted accordingly ($p < .05/2$).

In each of the multiple regression analyses, general or acculturative marital stress
variable was entered first, followed by marital resilience in the second block. The cross-
product term of the stress variable (general or acculturative marital stress) and marital
resilience was entered as a third block. Semi-partial correlations were calculated after the
addition of each variable. A significant increase in accounted variance by a predictor variable
represents a main effect for that variable and a significant increase in accounted variance by
the product of two variables represents a two-way interaction (Baron & Kenny, 1986). To
prevent the interaction terms to be highly correlated with the independent variables causing
multicollinearity in the data, variables were centered by subtracting each variable’s mean
from the individual observations (Howell, 2002).

General Marital Stress and Marital Resilience as Predictors of Marital Adjustment

Total Sample

General marital stress was not found to account for a significant proportion of
variance in marital adjustment when entered individually, but marital resilience did \( F \Delta (1, 188) = 43.11, p < .03 \), suggesting that the greater the marital resilience, the better the marital
adjustment (22% of variance accounted). When the cross-product of general marital stress
and marital resilience was entered, it was not found to contribute a significant increase in the
proportion of variance accounted for in marital adjustment (see Table 10).

Gender Differences

There were no gender differences. General marital stress was not found to account
for a significant proportion of variance in marital adjustment when entered individually for
either Former Yugoslavian men or women. However, for both men and women, marital
resilience was found to account for a significant proportion of variance in marital adjustment (18% and 27% respectively) when entered individually, suggesting that the greater the marital resilience, the better the marital adjustment (Women: F (1,98) = 23.98, p<.03; Men: F (1,94) = 33.86, p<.03). When the cross-product of general marital stress and marital resilience was entered, it was not found to contribute a significant increase in the proportion of variance accounted for in marital adjustment for either Former Yugoslavian men or women (see Table 10).

*Acculturative Marital Stress and Marital Resilience as Predictors of Marital Adjustment*

**Total Sample**

Acculturative marital stress was found to account for a significant proportion of variance in marital adjustment (5%) when entered individually, FΔ (1, 197) = 15.44, p < .03, suggesting that the higher the experience of acculturative marital stress, the lower the extent of marital adjustment. Marital resilience was also found to account for a significant proportion of variance in marital adjustment (23%) when entered individually, FΔ(1, 196) = 75.11, p < .03, suggesting that the higher the marital resilience, the higher the extent of marital adjustment. When the cross-product of acculturative marital stress and marital resilience was entered, it was not found to contribute a significant increase in the proportion of variance accounted for in marital adjustment (see Table 10).

*Gender Differences*

For Former Yugoslavian men, acculturative marital stress was found to account for a significant proportion of variance in marital adjustment (7%) when entered individually,
F (1,95) = 7.43, p<.03, suggesting that the higher the experience of acculturative marital stress, the lower the extent of marital adjustment. No significant main effect for acculturative marital stress was found for Former Yugoslavian women. However, for both men and women, marital resilience was found to account for a significant proportion of variance in marital adjustment (19% and 29% respectively) when entered individually suggesting that the higher the marital resilience, the higher the marital adjustment (Women: F (1,99) = 18.74, p<.03; Men: F (1,94) = 29.73, p<.03). When the cross-product of acculturative marital stress and marital resilience was entered, it was found to contribute a significant increase in the proportion of variance accounted for in marital adjustment (25%) of Former Yugoslavian women, F (1,98) = 7.27, p<.03, suggesting that the relationship between acculturative marital stress and marital adjustment varied as a function of marital resilience for Former Yugoslavian women. No significant two-way interaction between acculturative marital stress and marital resilience was found for Former Yugoslavian men (see Table 10).

To determine the direction of the significant relationship between acculturative marital stress and marital resilience on the marital adjustment of women, the interaction was plotted (see Figure 5). The plotted interaction suggests that Former Yugoslavian women high in marital resilience experienced an increase in the extent of marital adjustment under high level of acculturative marital stress, while those low in marital resilience experienced a decrease in marital adjustment under high level of acculturative marital stress. In other words, high marital resilience was found to moderate the negative effect of high level of acculturative stress on marital adjustment, whereas low marital resilience was found to
exacerbate the negative effect of high level of acculturative stress on marital adjustment in Former Yugoslavian women.

Discussion

The present study investigated the moderating role of marital resilience on the relationships between the marital stress (e.g., general and acculturation-specific) and marital adjustment in a group of established older middle-aged Former Yugoslavian refugees. Unlike the majority of past research with migrants that has mainly focused on factors that contribute to marital distress (Hojat et al., 2000; Negy et al., 2010), the present study attempted to integrate recent developments in the non-migrant couple literature that focuses on couple strengths. Specifically, the models of family and marital resilience were used (Graham et al., 2000; McCubbin et al., 1996; Patterson, 2002; Walsh, 2003) with the purpose of determining whether these paradigms could be extended to refugees’ marital adjustment in resettlement.

Post-Migratory Marital Stress and Marital Adjustment of Former Yugoslavians

Overall, the findings suggest that the current sample of Former Yugoslavian refugees seems to be doing relatively well maritally fifteen years after their migration to Canada. More specifically, the mean levels of marital adjustment suggest that, overall, Former Yugoslavians experienced moderate levels of marital resilience and moderate marital adjustment despite their experience of war trauma and involuntary migration. The present results run counter to previous research with recently arrived refugee couples (Snyder et al., 2005; Spasojevic et al., 200; Weine et al., 2004). However, the data make sense given that the current sample has spent approximately fifteen years in Canada and is therefore not faced
with the initial challenges and stressors inherent in resettlement. The results are comparable to past findings with established migrant couples (Ataca & Berry, 1996) as well as older middle-aged non-migrant couples (Carstensen, Gottman, & Levenson, 1995; Staudinger, Marsiske, & Baltes, 1993; Yorgasson et al., 2007).

There are several important explanations for the current findings. First, low levels of war violence as well as low levels of depression and PTSD endorsed by the present sample might explain their higher levels of marital functioning. For example, research examining the impact of psychological distress on marital functioning of survivors of war shows that mental health difficulties (e.g., PTSD, depression) of a partner can lead to significant marital distress (Riggs, Byrne, Weathers, & Litz, 1998) and lower levels of marital satisfaction (Jordan et al., 1992; Spasojevic et al., 2000). Other studies with partners who were distressed as a result of war have demonstrated that these relationships tend to be less cohesive and expressive, and more conflictual and violent compared to those with non-distressed partners (Hendrix & Anelli, 1993; O’Donnell, Cook, Thompson, Riley, & Neria, 2006). It is therefore possible that low levels of war trauma experienced by the current sample of refugees and their relatively good psychological health may have protected them from marital problems they would have likely have had if they had suffered more serious mental health difficulties resulting from war and migration. In addition, given the criteria in the current study according to which only those individuals who were in an intact marital relationship were included, those who were interpersonally distressed (e.g., separated, undergoing separation, widowed) were excluded from the study.
The moderate level of marital functioning might also be explained by the relatively lower levels of marital stress (both general and acculturation-specific) reported by the current sample of Former Yugoslavians. It is possible that since they are established refugees they have had the chance to accommodate to each other and build on their capacity to manage the resettlement challenges they faced, thereby experiencing less daily stress and, as a result, less distress in their marital relationship. Researchers have asserted that the initial years in a new country can be stressful for married couples, as both the individual and the marital relationship adapt to a new culture (Ataca & Berry, 2002). Adjustment difficulties generally tend to decrease as the length of residence in a new country increases (Berry, 1997; Tran et al., 2007). There are also studies that show that number of years post-migration was associated with increased distress in different migrant groups (Chung & Kagawa-Singer, 1993; Smith et al., 2007); however, this association seems to be present among earlier (less than five years) rather than more longstanding migrants (Chung & Kagawa-Singer, 1993) and among lower socio-economic groups of migrant women (Smith et al., 2007; Spitzer, 2011).

Furthermore, findings from the non-migrant literature suggest that marital functioning and resilience are developmental in nature. For instance, Carstensen and colleagues (1995) found that older couples tend to be more affectionate and express less emotional negativity than younger couples. Others have shown that older couples tend to communicate better with regards to their difficulties (Yorgasson et al., 2007) and develop strategies to deal with the normal “ups and downs” of life (Staudinger et al., 1993).
present study did not have a younger couples comparison group, however, it is possible that, given the years spent together and experiences they have been through, Former Yugoslavian partners in this study matured and grew in their relationship, they improved in their ability to communicate, problem-solve, and use resources to deal with any post-migration challenges in their relationship.

_Gender Differences and Marital Adjustment_

No differences were found between Former Yugoslavian men and women with regard to the level of their marital adjustment. These results run counter to previous research showing lower levels of marital satisfaction in women as opposed to men (Blackman et al., 2005; Bryant et al., 2008; Spain & Bianchi, 1996; Wu & Hart, 2002). However, it is possible that these differences in findings could be associated with different pattern of marital expectations and beliefs as well as actual marital behaviours. For instance, it is possible that Former Yugoslavian women, who came from a culture with more traditional patterns of marital interaction where males maintain instrumental roles and females fulfill household and childcare responsibilities, may have benefited from the more egalitarian division of household responsibilities they encountered in Canada. For instance, Foner (2005) found that Jamaican women reported an increased level of marital satisfaction after migration because Jamaican men were more likely to help them with child care and basic household chores in the new country, compared to Jamaica where they did not perform any household or childcare duties. It was believed that these changes in gender roles during resettlement may have to do with a greater emphasis on egalitarian marital roles and behaviours. Consistent
with these findings, informal conversations with Former Yugoslavians from this study revealed that most of the men provided little household help (e.g., cooking, cleaning) in Former Yugoslavia, whereas in Canada, they engaged more in the household chores. As further revealed, the Former Yugoslavian men now also spend more time together with their family, which is another significant change compared to the time back home when they had a busy career life and used to spend more time outside of their home.

Furthermore, past research documenting less marital satisfaction in women was mainly conducted with those who had young children, whereas the present sample of refugee women from Former Yugoslavia had grown-up children who could take care of themselves and were likely also providing help in the household. This may be explained as a big bonus for the refugee women who do not have to deal with child care responsibilities anymore, but may instead devote more time to themselves and their marital relationship and feel more satisfaction in their marriage. This hypothesis is consistent with the general population research suggesting that having young children often impacts negatively on marital satisfaction due to multiple role demands and stressors that cause marital distress (Belsky, 1990; Bradbury, Fincham & Beach, 2000; Waite & Lillard, 1991). The stress in marriage, in turn, tends to affect women more than men, impacting on their levels of marital satisfaction (Blackman et al., 2005; Spain & Bianchi, 1996; Wu & Hart, 2002).

Finally, refugee women in the current study have been gainfully employed in Canada and are at an age when they are likely experiencing less demands and pressures when it comes to their own career aspirations and advancement that can also 'spill over' and affect
negatively marital relations. Past research with Former Yugoslavians suggested that older refugees tend be less ambitious about their careers and instead focus more on getting any job and achieving some financial stability (Coughlan & Owens-Manley, 2006). It is possible that reduced career-related demands and increased financial stability may be impacting positively on the marital relations and overall marital satisfaction of Former Yugoslavian women in the current study.

**Main Effects for Marital Stress and Marital Resilience**

*General marital stress.* No main effect was found for general marital stress on marital adjustment for either men or women in the present study. This finding runs counter to previous studies on general marital stress and marital adjustment of migrant couples. For instance, in their study with African American and Caribbean couples, Bryant and colleagues (2008) found that marital stress stemming from financial difficulties was the main contributor to their marital conflict and lowered marital satisfaction. Similarly, in a study with Turkish couples (Ataca & Berry, 2002), daily marital stress predicted their marital satisfaction. These studies, however, either used a very specific (Bryant et al., 2008) or more general measure of daily marital stress that also included items related to acculturation changes (Ataca & Berry, 2002). The measure of general marital stress that was used in the present study included a wider range of general marital hassles (e.g., those related to stressful transitions, health problems, insufficient time together) with exclusion of any stress related to arguments due to cultural/acculturation issues. It is also possible that acculturation hassles are just more central to lives of Former Yugoslavians so that their impact over-weighted the
impact of general marital hassles on the refugees' marital adjustment at this time.

*Acculturative marital stress.* Acculturative marital stress was found to have a main effect on marital satisfaction of Former Yugoslavian men, thereby suggesting that the men endorsing high levels of acculturative marital stress had lower marital satisfaction. The findings indicate that marital satisfaction of Former Yugoslavian men is significantly impacted by stress arising from arguments related to their wives' acculturation to the Canadian culture, in particular, increases in their Canadian identity and values, Canadian cultural practices, English language being spoken at home, and shifts in household responsibilities (e.g., more egalitarian sharing of household tasks). In other words, it appears that refugee men of the current study seem to find increased Canadian acculturation of their wives as stressful, leading them to experience, in turn, less marital satisfaction. It may, therefore, be implied that the reason these men reported being impacted by the acculturative changes may be because they were more acculturated to their own culture rather than the Canadian culture.

This is in agreement with different data sources from the migrant literature documenting that acculturating women tend to challenge the role of men and old power relations in a more patriarchal migrant family. For instance, Min (2001) found that the increase in Korean women's economic role after migration (e.g., more women working outside of the home) challenged their husbands' patriarchal attitudes and was the main source of marital conflicts related to division of housework. Similar findings were reported in studies with other migrant groups, such as Iranian (Darvishpour, 2002), Vietnamese (Kibra,
1993), Mexican (Negy & Snyder, 1997), and Salvadorian immigrants (Mahler, 1995). While the economic role of the women in this study has not changed to a significant degree, given that Former Yugoslavian women had also been employed before migration to Canada, it is possible that, through encountering more egalitarian division of household responsibilities in Canada coupled with their increased acculturation to Canadian culture, their gender expectations have changed. As a result, they may have made greater attempts to introduce changes within the marital relationship (e.g., influence the power distribution and division of household labour, use English language at home, socialize with Canadians). This, in turn, may have posed a threat to their less acculturated and more traditional husbands. It is also important to mention that the current sample of women was well-educated, which may have provided them with more resources to acculturate to the new culture and initiate such stressful changes in their marital relationship. In support of this hypothesis, a few studies have shown that migrant women, who are more educated and acculturate faster, also hold more liberal attitudes toward women’s roles, have more egalitarian expectations of their husbands and make greater attempts to have more equality in their marital relationship (Chavira-Prado, 1992; Flores-Ortiz, 1991).

Marital resilience. Marital resilience had a main effect on marital adjustment of Former Yugoslavians in this study, with high resilience predicting higher levels of marital adjustment. This is consistent with previous data pointing to a positive relationship between different sources of resilience and marital adjustment in different migrant (Ataca & Berry 2002; James et al 2004; Rehman et al., 2007) and non-migrant groups (Connoly, 2005;
Dehle, Larsen, & Landers, 2001; Huber 2010; Yorgasson et al., 2007). The findings are also in accordance with a small number of studies conducted with refugee families that suggest a link between different resilient processes within a refugee family and the functioning of the family as a whole (Markowitz, 1996; Weine, Becker, McGlashan, Vojvoda, et al., 1995; Weine et al., 1997; Weine et al., 2004).

The present results therefore confirm the relevance of marital strengths in migrants' marital adjustment. The findings are not surprising as it was expected that couples with resources that may serve as a source of resilience would, as a result, do better with regard to their overall marital functioning. The past research with migrants, however, included different marital resources without explicitly measuring marital resilience as a separate construct. In contrast to past research, the marital resources identified as relevant in the literature were included in the umbrella measure of marital resilience that was used in the present study. In addition, the study examined gender differences with regard to the impact of marital resilience on marital adjustment, which has generally not been well studied in the past. Given that no gender differences were found in the current study with regard to the main effects of marital resilience, the finding points to the relevance and significance of marital resilience in predicting marital adjustment for both gender groups. As will be presented in the next section, gender differences emerge in the context where Former Yugoslavians' acculturative stress levels are considered, which highlights more complex patterns of relationships between marital resilience and post-migratory marital adaptation of refugee men and women.
Moderating Effect of Marital Resilience for Former Yugoslavian Women

Although the main effect for marital resilience was found in both Former Yugoslavian men and women, marital resilience acted as a significant moderator of the relationship between acculturative marital stress and marital adjustment only for the women. Given that there is no research to date that has investigated the stress-buffering effects of marital resilience on marital adjustment or any other measures of refugee well-being, the results are tentative and need further replication. Yet, the findings point to an important role that resilient processes within a marriage may play in the marital life of refugee women. Thus, it appears that for refugee women who experienced a high level of acculturation-specific stress in their marital relationship, being able to be open, flexible, and exchange support with their husbands, as well as communicate constructively, problem-solve, and mobilize coping resources (e.g., help from friends and family) are important resources in dealing with acculturative marital stress (related to their husbands' acculturation to the Canadian culture) and, as a result, maintaining satisfaction in their marital relationship.

The fact that marital resilience, comprised of resources that are all interpersonal in nature, was found to have a buffering effect for Former Yugoslavian women but not men, is consistent with the notion from the general literature that suggests that women benefit from interpersonal processes (e.g., family or friends' support) more than men (Walens & Lachman, 2000). More recently, social resources were also found to moderate the acculturative stress in Hispanic immigrant women (Negy et al., 2010). Furthermore, the identification of marital resources as salutogenic in face of acculturative stress for the current sample of refugee
women is very much in accordance with the recent literature on resilience of refugee women that strongly points to the importance of secure connection and support in their lives (Carranza, 2012; Davis, 2000; Sossoue et al., 2012; Spitzer, 2007; Whittaker et al., 2005). However, most of the data from the migrant and non-migrant literatures that explored gender differences with regard to the impact of different sources of resilience on the marital or overall well-being have tended to explore resources outside of the marital relationship, such as support from family, friends, or the community.

The present results further add to the growing evidence in the general literature showing that marital resources, such as marital support and problem-solving, may serve as a source of couple resilience during stressful life events (Cohan & Bradbury, 1997; Conger et al., 1999; Cutrona, 1996). Although past studies did not find gender differences, they provided support for the buffering effect of marital resources on both marital functioning as well as emotional well-being. Cutrona (1996), for instance, pointed to the importance of partners supporting each other during difficult times thereby preventing emotional withdrawal. This is in line with Gottman's proposal (Gottman, 1993) that supportive interactions between partners have a soothing effect and reduce emotional arousal that may result from stress in their marital life, thereby leading to better marital and emotional well-being. In a study of newlywed couples (Cohan & Bradbury, 1997), marital problem-solving was found to moderate the relationship between negative life events and marital adjustment. Similarly, in their study with couples facing serious economic pressures, Conger and colleagues (1999) found that marital support buffered the effect of economic stress on
partners’ emotional well-being, while their effective problem-solving moderated the impact of marital conflict on marital distress. In view of the results, these authors have asserted that, when faced with an internal family stressor, couples may need to do more than providing support to each other, such as being able to communicate, negotiate, and problem-solve. This supports the present findings where marital resilience (comprised of a number of different marital resources) moderated the effect of internal marital stress related to acculturation. The effect was, however, only found for the sample of women. The current findings therefore contribute to the previous research by documenting significant gender differences and providing important implications for the role of interpersonal marital processes in the marital adjustment of refugee women.

Conclusion and Future Directions

The purpose of this study was to build on previous research on resilience in refugees by examining the relationships between two different types of marital stress (general and acculturation-specific) and marital adjustment of an established group of Former Yugoslavian refugees with an emphasis on the moderating effects of marital resilience. The findings of the present study led to three main conclusions. First, building on previous findings on marital resources and adjustment in different migrant (Ataca & Berry, 1996; James et al., 2004) and non-migrant couples (Carstensen et al., 1995; Staudinger et al., 1993; Yorgasson et al., 2007), the present sample of older middle-age refugees from the Former Yugoslavia was found to be doing relatively well in their marital relationship fifteen years after their migration to Canada. In particular, the current sample endorsed low levels of
marital stress and moderate levels of marital resilience and marital functioning. Furthermore, the findings add to the cross-cultural research on marital adjustment as they provide further evidence for the distinctiveness of marital adjustment from other facets of adjustment, such as psychological or socio-cultural. In view of the role that spouses play in adjustment to a new country, the data highlight the relevance of continuing research on marital adjustment in resettlement.

Second, the present findings also underscore the impact of acculturative marital hassles on marital adjustment of Former Yugoslavian men. The results strongly point to the negative effects the refugee men experience in their marital relationship from the stress arising from their wives’ acculturation to the host culture. Relatively little is known about gender differences with regard to stressful experiences related to acculturation that may lead to marital difficulties in resettlement, therefore future refugee research needs to focus on understanding better those discrepancies.

Finally, the results underscore the importance of marital resilience as a resource in the well-being of Former Yugoslavian refugees. Importantly, gender differences were found with marital resilience playing a particularly salient role in moderating the effects of acculturative marital stress on marital adjustment of Former Yugoslavian women. The findings are valuable as they suggest that interpersonal resources within a marital relationship may be an important source of resilience for refugee women. Given the scarcity of refugee studies exploring relationships between marital hassles, marital resources, and marital adjustment, future research should continue to investigate these relationships among
refugee men and women.

Limitations

While the present study contributes to the refugee literature, several limitations need to be discussed. First, the study did not directly assess the level of acculturation in Former Yugoslavians, such as the degrees of identification with the Former Yugoslavian and the Canadian cultures as well as second language proficiency. Evaluating the different domains of acculturation could have provided important information with regard to the degree of acculturative gap between spouses, which may have offered firmer explanation for the present results. Another limitation of the present study relates to a somewhat limited assessment of stressors that may contribute to marital functioning. The focus in the present study was on marital stress specifically as it has been neglected in the refugee research. However, future studies should build on this line of research by including other critical daily hassles that may affect marital functioning, such as individual daily hassles or hassles specific to parenting or relationship with children. Finally, as is the case with all self-report inventories, the validity of data can be affected by a variety of response biases (Bradburn, 1983). For instance, it may be that Former Yugoslavians minimized or felt uncomfortable disclosing their marital problems or lower levels of marital satisfaction. Alternatively, given the snowball sampling method in this survey study, it might be that those couples who were more distressed were less likely to participate. As a result, the sample may not be representative of Former Yugoslavian couples who are distressed and the findings should therefore be generalized to more vulnerable couple groups with caution.
Theoretical Significance of the Study and Practical Implications

This is the first study that has examined the relationships between post-migratory marital stress, marital resilience, and marital adjustment in established group of older middle-aged Former Yugoslavians. The present study contributes to the refugee literature by documenting the main effect of acculturative marital stress on marital adjustment of Former Yugoslavian men. Importantly, the pattern of findings also presents a differentiated picture of the impact of marital resilience on the relationship between acculturative marital stress and marital adjustment of Former Yugoslavian men and women, thereby underscoring the value of assessing separately their different marital experiences. Finally, the findings of the study are significant as they offer a glimpse into specific issues within the marital lives of refugees and therefore confirm the relevance of studying marital functioning as a separate domain of their adjustment in resettlement.

The findings of the present study have important implications for the development of interventions and prevention programs aimed to enhance the marital adjustment of refugees. First, given the impact acculturative marital stress seems to have on marital satisfaction of Former Yugoslavian refugee men, couple interventions focused on exploring the meaning of their wives' acculturation to them and ways to resolve constructively conflicts related to cultural changes may be critical. Second, interventions focused on the strengths of refugee couples may be valuable as they could foster marital adjustment, particularly in refugee women undergoing high acculturative stress. Finally, the present findings imply that couple practitioners should not assume that marital partners of the same ethnic origin have similar
acculturation experiences. In fact, it is important to explore the acculturation differences that may affect a refugee couples' marital relationship and help the couple gain more insight into the complex relationship between their acculturative experiences and their marital functioning.
GENERAL DISCUSSION

The purpose of the present thesis was to extend prior research on refugees, in particular with Former Yugoslavians, by applying both the stress moderating paradigm (Lazarus & Folkman, 1984, 1986, 1991) and the ecological-contextual model of acculturation and adaptation (Birman, 1994; Trickett, 1996). In particular, the goal was to explore the pre-migration and post-migration stress, resources, and adjustment in various spheres of Former Yugoslavians' post-migratory life: the psycho-social, the work, and the marital. Consistent with the recent emphasis of viewing migrant adjustment as a multifaceted phenomenon (Ataca & Berry, 2002), the present study not only focused on individual functioning but also explored the marital and work contexts. In addition, a multidimensional approach was taken in terms of how stress and adjustment were measured. In view of recent developments in refugee research that highlight positive aspects of adjustment (Ahearn, 2000; Baird & Boyle, 2012; Witmer & Culver, 2001), the present research also explored positive well-being (e.g., post-traumatic growth, work and marital satisfaction) and potential stress-moderating variables (e.g., interpersonal trust, marital resilience).

The current study was conducted with older middle-aged refugees from Bosnia and Herzegovina, who have re-constructed their lives in Canada approximately fifteen years after they fled the Yugoslavian war and lost much of what they had established in their home countries. Previous research with middle-aged refugees is limited, despite the fact that migration during midlife can be challenging due to the experience of multiple losses, such as a loss of home, job, and social networks (Wilmoth & Chen, 2003; Yee, 1989). Furthermore,
the present research focused on investigating gender differences in the post-migratory
adjustment of Former Yugoslavian refugees. According to existing gender-related data in the
migration literature, adjustment to a new country is often different for men and women
(Chung et al., 1998; Factorovich et al., 1996; Levav et al., 1999; Ritsner et al., 1999; Spitzer,
2011). This study investigated gender differences in greater depth by exploring post-
migratory adjustment and specific stress and resources in different life domains.

Three studies were undertaken. The goal of the first study was to better understand
the effects of war trauma (e.g., war violence and traumatic loss) on the psycho-social
functioning of Former Yugoslavian men and women with the focus on exploring the
moderating role of interpersonal trust. The goal of the second study was to explore
determinants of work satisfaction and distress of Former Yugoslavian men and women. The
goal of the third study was to determine the role of marital resilience on the relationships
between marital stress (e.g., general and acculturative) and marital adjustment.

Study Limitations

The current study has several limitations that warrant notice. The first important
limitation includes the use of cross-sectional data. In particular, the cross-sectional and
correlational nature of the research precluded any causal inferences. Longitudinal studies
would be needed to rule out possible cohort effects and demonstrate causal relationships
among the variables. Another important limitation of the study is that the Former
Yugoslavian sample was not recruited randomly, but through a snowball sampling technique.
Although the method cannot be compared with representative sampling methods, it is
strongly recommended in cases where a reluctance or reservation to participate or co-operate with researchers is expected (Kaplan, Korf, & Sterk, 1987; Okazaki & Sue, 1995). Given their difficult war and post-war experiences, refugees from the Former Yugoslavia tend to be suspicious and mistrustful when a stranger asks personal questions, especially those related to the war back home. While the snowball sampling technique was very practical in this study given the population characteristics, it may have led to a low participation of those who were more mistrustful or at risk. Another related selection factor is the well-known fact that lower socioeconomic groups and the less educated tend to show less interest in participating in research projects (Young & Evans, 1997). Given that the present study is mainly based on a sample of well-educated, employed, and relatively well-adjusted individuals, one needs to be cautious about generalizing the findings. In particular, the findings of the present study may generalize to other refugees groups presenting with similar socio-economic backgrounds while they may not be generalizable to more vulnerable refugee groups, such as those less well-educated and unemployed, or visible minorities.

**Study Contributions**

Despite these limitations, the present study has several overarching contributions to refugee theory and research. First, consistent with recent data in the refugee literature suggesting that many refugees can adapt and thrive in a new cultural environment (Hussain & Bhushan, 2011; Jibeen, 2011; Kroo & Negy, 2012; Powell et al., 2003; Young, 2001), the present sample of older middle-age refugees from the Former Yugoslavia was found to be doing relatively well fifteen years after their migration in Canada. In particular, the current
sample overall endorsed low levels of psychological and work distress and moderate levels of work and marital satisfaction as well as relational post-traumatic growth. The present results contribute to the literature on well-being and positive psychology as a whole by showing that traumatized refugees are able to grow and re-build their lives. Consistent with the positive psychology focus on exploring factors that make life worth living, the present results suggest that things that make life good for refugees in resettlement may be support, trust, and close relations.

Second, consistent with the multidimensional and ecological approaches, different stressors were found to be differentially related to adjustment across individual, work, and marital life domains, thereby stressing the value of assessing stress and adaptational outcomes multidimensionally and across different contexts. The findings thus provide evidence to support the ecological theoretical perspective, underscoring that refugee adjustment must be understood as contextual phenomenon (Birman et al., 2002; Trickett, 1996). The results extend the ecological framework of adjustment by showing that resources used for coping must also be examined across different contextual domains. This is an important contribution given that individual and social resources have not been central to this model (Birman et al, 2002; Swindle & Moos, 1992).

Third, the buffering effects of interpersonal trust and marital resilience on relational growth and marital adjustment respectively provide good evidence for the stress-moderating paradigm (Lazarus, 1991). In addition, the findings show that Lazarus' model can be extended to resources, such as interpersonal trust and marital strengths, and more positive
facets of refugee well-being, such as post-traumatic growth. Also, previous migrant studies that used the Stress and Coping model mainly focused on the psychological adjustment domain, while the thesis results extend the theoretical framework to other life domains, such as marital adjustment.

Fourth, the study is a step towards better understanding gender differences in the post-migratory adjustment of Former Yugoslavian refugees. The pattern of findings presents a differentiated and complex picture of the relationships between different types of stressors, resources, and various facets of adjustment of Former Yugoslavian men and women. Given that the existing discussions of the stress and coping model and the ecological framework, have ignored gender as a central variable, investigating gender differences in the present study is another valuable contribution to both of these theoretical models. The present gender-related findings in coping and adjustment across various life domains suggest the powerful influences of a particular context, gender socialization patterns, and gender roles. Further exploring these themes in the context of refugee adjustment would be an important endeavour for future research.

Fifth, this is the first study on war trauma, post-migration stress and different facets of adjustment of Former Yugoslavian refugees living in Canada and the findings provide valuable information on their adaptational experiences post-migration. Finally, the findings of the study are significant as they offer a glimpse into psychological, social, work, and marital life realities of older middle-agers, a group that have largely been neglected in the
refugee literature.

More specifically, with regard to Former Yugoslavians' adjustment in the psychosocial sphere of life, consistent with previous findings in the migrant and non-migrant literatures (Mooren & Kleber, 2001; Rosenbaum & Varvin, 2007; Rotenberg, 2010), the results emphasized the positive effect of interpersonal trust in the well-being of Former Yugoslavian refugees. Building on previous research with refugee women (Carranza, 2012; Davis, 2000; Sossoue et al., 2012; Spitzer, 2007; Whittaker et al., 2005), interpersonal trust had a particularly salutogenic role for this sample of refugee women as it was found to buffer the effects of war trauma on their interpersonal growth. The findings stress the role of secure connection and support in refugee women's interpersonal lives, their strength, and survival.

Similar to the findings of the first study, the second study underscored the importance of supportive relationships for Former Yugoslavian women in the work domain as well. This contributes to findings in the migrant and non-migrant literatures (Gonzales et al., 2006; Majka & Mullan, 1992; Taylor et al., 1990) that point to the importance of work-related support in women's lives. For the men, English language proficiency and the level of occupational mobility were found to play important roles. These findings support previous migrant and international research that suggested that succeeding in a work sphere is considered more central to men's well-being compared to women (Barnett, 2004; Beiser & Hou, 2001; Blight et al., 2005; Fox & Chancey, 1998; Hurh & Kim, 1990; Llena-Nozal et al., 2004). Furthermore, different work stressors (general and discrimination) were found to have different relationships with two work adjustment outcomes, supporting the multidimensional
approach to assessment of stress and adjustment. In particular, general work stress was found to have a significant effect on work adjustment of both men and women, contrary to work discrimination that was not found to predict any of the work adjustment outcomes for either men or women.

With regard to adjustment in the marital sphere, and consistent with the findings of the two previous studies and data from the migrant literature (Carranza, 2012; Davis, 2000; Negy et al., 2010; Sossoue et al., 2012; Spitzer, 2007; Whittaker et al., 2005), the results of the third study underscored the role of marital resilience (consisting of elements such as support and communication) in the marital lives of Former Yugoslavian women. In particular, the results suggested that interpersonal resources within a marital relationship moderated the effects of acculturative marital stress on marital adjustment of Former Yugoslavian women. The results contribute to the growing evidence in the general literature that shows that marital resources, such as communication, support and problem-solving, serve as important resilient resources for couples, especially those facing stressful or traumatic situations (Cohan & Bradbury, 1997; Conger et al., 1999; Cutrona, 1996). The findings of the third study further underscored the impact of acculturative marital hassles on marital adjustment of Former Yugoslavian men. This adds to the growing migrant literature documenting that acculturating women tend to challenge gender roles and traditional power relations in a more patriarchal family context thereby leading to stress and strained marital relations (Darvishpour, 2002; Kibra, 1993; Mahler, 1995; Min 2001; Negy & Snyder, 1997).

*Gender.* Overall, the findings underscore important gender-related differences in
post-migratory adjustment of established Former Yugoslavian refugees. In particular, the present data addressed different ways in which gender, stress, and resources interact to produce diverse adjustment outcomes in various life domains. Corroborating findings from several studies that challenge the tendency of past research to portray immigrant and refugee women as passive victims of migration and post-migratory social processes (e.g., reduced power, social isolation) (Carranza, 2012; Davis, 2000; Sossoue et al., 2012; Spitzer, 2007; Whittaker et al., 2005), the present research provides a testament to strengths and resilience of refugee women from Former Yugoslavia. Specifically, it appears that, in spite of tremendous post-migratory challenges, these women are managing to recreate a meaningful life for themselves in resettlement. In addition to their individual resources (e.g., education, being gainfully employment in Canada), they are using their close social contacts with friends and colleagues as a means of coping with psychological and work-related difficulties. As a consequence, they reported feeling satisfied at work, and were found to be on the way to achieving enhanced interpersonal lives. In the context of marriage, they appear to be successfully making use of resources within the relationship with their husbands that helps them to have a satisfying marital relationship. The findings are consistent with the emerging body of literature highlighting strong social networks of migrant women as a critical factor in helping them maintain their well-being and the well-being of their families. In particular, previous research showed that support from family and community networks was an important source of resilience in various groups of refugee women, such as South Asian (Davis, 2000), Former Yugoslavian (Sossue et al., 2012), and Somali refugee women.
On the other hand, connections between social resources and adjustment across different life domains were not found in Former Yugoslavian men. Factors that appeared to be important to the adjustment of Former Yugoslavian men were English language proficiency and occupational mobility in the work domain, low levels of traumatic loss within the psycho-social contexts, and low levels of marital acculturation-specific stress. In the post-migratory refugee context where the levels of downward mobility are rather high and achieved levels of English language proficiency are lower than expected, coupled with elevated levels of stress and possibly more social isolation, it may be speculated that refugee men from Former Yugoslavia may stand a greater risk of experiencing various adjustment difficulties relative to women. The migrant literature has well recognized the importance of language proficiency and occupational mobility in adjustment of men as they tie closely to status and financial security of the family (Blight et al., 2005; Fox & Chancey, 1998; Hurh & Kim, 1990); however, research has not widely looked into social issues or challenges of immigrant and refugee men during resettlement. Most recently, various researchers (Hyman, 2011) have stressed the pressing need for more research to identify aspects of social support important to migrant well-being and how these tend to vary by gender and length of stay.

So far, the evidence has suggested that female migrants, in particular those of non-European origin and with low SES and support, tend to report declines in their well-being over years relative to their male counterparts (Smith et al., 2007; Spitzer, 2004; 2007, 2011; Thurston & Vissandjée, 2005). This was linked to their various challenges of post-migration
life, such as new gender and family roles, childbearing, learning a new language and culture, and managing the stress at work coupled with discrimination, conflictual values, and new social pressures. However, few studies were conducted with European refugees with substantive personal resources and support levels, who are old middle-aged and have grown-up children. Literature on the impact of length of stay has been inconclusive with data on the one hand indicating improvements in psychological well-being over the years (Aroian & Norris, 2002, 2003; Berry, 1997; Cwikel et al., 1997; Hurh & Kim, 1994; Kim & Rew, 1994; Pernice & Brook, 1996; Tran et al., 2007) and on the other hand studies documenting increased depression among more vulnerable refugee groups (Chung & Kagawa-Singer, 1993; Smith et al., 2007; Spitzer, 2011), such as women with low SES. In light of the different intersections between stress, resources, and adjustment across different life contexts documented in the present study with established Former Yugoslavian men and women, future research exploring the multiple axes of difference across two gender groups and how these may vary depending on one's SES, ethnicity, age, or length of stay in a new country, is therefore warranted to better understand the diverse adjustment outcomes.

Practical Implications

While specific practical implications were discussed for each study, the overall thesis has important overarching practical implications for the development, implementation, and provision of social services within specific refugee programs. First, in light of the present findings, interventions for older middle-aged refugees are likely to be more effective if they address not only negative but also positive aspects of their adjustment. For instance,
interventions focusing on minimizing distress in different life domains, but also fostering their positive well-being, including growth and feelings of satisfaction, as well as different sources of resilience may be critical. Second, there is a need to explicitly target social resources that may alleviate the negative effects of war trauma and daily stress in resettlement. Interventions aimed at facilitating the development and the maintenance of support systems need to be developed, evaluated, and implemented at the individual and community levels. At individual level, interventions aimed at providing a supportive therapeutic relationship where feelings of low trust in people, for instance, can be explored may contribute to fostering social bonding and a concomitant increase in overall levels of growth and well-being. Community programs or social services that can facilitate the development of support systems aimed at fostering trust and bonding in different life domains (e.g., individual, work, marital) may be very beneficial as social resources were demonstrated to be linked with better adaptation outcomes, particularly for refugee women. Vulnerable groups, such as those with low SES or highly traumatized and socially isolated individuals, should be particularly monitored and possibly targeted for such interventions. Based on the results, screening devices to be used by health care professionals to identify individuals low in trust as well as social contacts and support would be valuable. Finally, resettlement programs or social services may better meet older middle-aged refugees' needs by including other services in addition to the limited mental health services typically offered, such as vocational counselling and retraining programs to assist refugees within the work domain, marital and family counselling, as well as leisure activities (e.g., sports, cultural and
social events, volunteering) organized for refugees to meet new people and strengthen their social networks.

Future Directions

The findings of the present research demonstrate both the theoretical and practical relevance of embedding the study of refugees with current developments in cross-cultural and mainstream psychology. Given the cross-sectional and correlational nature of this study, the determination of causal relationships cannot be made. Therefore, longitudinal research is needed to determine the process of refugee adjustment in different life domains across time and across gender. The current study presents an initial attempt to shed light on gender differences in different adaptational life domains of Former Yugoslavians. The role of gender would, therefore, need to be further examined, combined with the impact of length of residence on the relative importance of various types of social and personal resources. Obtaining qualitative information in future research on different adaptational experiences of refugee men and women would yield a richer picture of the individual, work, marital contexts in which these individuals are embedded.

As importantly, the present study underscored the relevance of including positive measures of well-being, such as relational growth and satisfaction with different life domains, in addition to indicators of psychological distress. This is contrary to much of the research with refugees that tended to focus exclusively on their psychological and psychiatric difficulties. Thus, future research would benefit from replicating and extending the results of the present study with respect to measures of positive well-being. Given that the present
study used shorter versions of post-traumatic growth and satisfaction scales, future research may yield a more in-depth understanding of refugees’ well-being by using the full length versions of these scales or other comprehensive measures of positive well-being, such as quality of life. Furthermore, a more comprehensive evaluation of resources (e.g., social support, resilience) including the assessment of their different types and sources would also be helpful in achieving a fuller understanding of refugee adjustment experience.

Furthermore, the present findings are based on a sample of well-educated, established and relatively well-adjusted Former Yugoslavian refugees, who had acquired landed immigrant status and were not faced with uncertain and unpredictable future to the same extent as refugee claimants. It would also be important to conduct further research with refugees who are faced with more uncertainty and added stress, who may go through a different adjustment experience and have a higher rate of psychological distress. Continued research with older middle-aged refugees that explicated in more depth their resources and specific needs across different life contexts will be valuable.

Finally, the findings of the present study demonstrated the theoretical relevance of embedding more firmly the future research with refugees within both stress and coping and ecological approaches. Such an integrative approach to refugee adjustment that focuses on different adaptational facets and explores stress, resources, and well-being of refugees across different contexts would further the empirical determination of contextual nature of cross-cultural adjustment and relative importance of stress and resources in various life domains.
Table 1

*Means, SD's & Ranges for all Variables*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>SD</th>
<th>Theoretical Range</th>
<th>Obtained Range</th>
</tr>
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<tbody>
<tr>
<td>Total Sample (n=200)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>War Violence</td>
<td>2.30</td>
<td>1.91</td>
<td>0-8</td>
<td>0-8</td>
</tr>
<tr>
<td>Traumatic Loss</td>
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<td>1.26</td>
<td>0-5</td>
<td>0-5</td>
</tr>
<tr>
<td>Interpersonal Trust</td>
<td>80.19</td>
<td>21.24</td>
<td>24-120</td>
<td>18-120</td>
</tr>
<tr>
<td>Relational Growth</td>
<td>19.26</td>
<td>8.07</td>
<td>0-35</td>
<td>0-35</td>
</tr>
<tr>
<td>Depression</td>
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<td>2.64</td>
<td>0-21</td>
<td>0-14</td>
</tr>
<tr>
<td>PTSD</td>
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<td>7.53</td>
<td>0-32</td>
<td>0-31</td>
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<tr>
<td>Women (n=102)</td>
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<td></td>
<td></td>
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<tr>
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<td>0-8</td>
<td>0-7</td>
</tr>
<tr>
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<td>0-5</td>
<td>0-5</td>
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<td>24-120</td>
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<td>0-31</td>
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<tr>
<td>Men (n=98)</td>
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<td>0-8</td>
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<td>0-30</td>
</tr>
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</table>
Table 2

Correlations for all Variables

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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. War Violence</td>
<td>.40**</td>
<td>- .08</td>
<td>.17*</td>
<td>.21**</td>
<td>.37**</td>
<td></td>
</tr>
<tr>
<td>2. Traumatic Loss</td>
<td>- .06</td>
<td>.23**</td>
<td>.07</td>
<td></td>
<td>.26**</td>
<td></td>
</tr>
<tr>
<td>3. Interpersonal Trust</td>
<td>.05</td>
<td>-.24**</td>
<td>-.31**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Relational Growth</td>
<td></td>
<td>-.20**</td>
<td>.14</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Depression</td>
<td></td>
<td></td>
<td></td>
<td>.54**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. PTSD</td>
<td></td>
<td></td>
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| 1. War Violence          | .43**| - .06| .26**| .15 | .36**| |
| 2. Traumatic Loss        | - .08| .16  | .15  |     | .22* | |
| 3. Interpersonal Trust   | -.02 | -.04 | -.31**| | | |
| 4. Relational Growth     | -.22**| .19  |     | | | |
| 5. Depression            | | | | | .48**| |
| 6. PTSD                  | | | | | | |

| Yugoslavian Men (n=98) |   |   |   |   |   |   |
| 1. War Violence        | .38**| - .08| .10  | .36**| .22* | |
| 2. Traumatic Loss      | - .04| .27**| .03  |     | .29**| |
| 3. Interpersonal Trust | .10  | -.32**| - .31**| | | |
| 4. Relational Growth   |     | .08  | -.17 | | | |
| 5. Depression          |     | | | | .62**| |
| 6. PTSD                |     | | | | | |

*Note. * p < .05, **p < .01.*
Table 3

*Hierarchical Regressions for War Violence/Loss and Interpersonal Trust on Relational Growth*

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*Note.* **p<.03.
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*Note.* *p < .05, **p < .01.*
Table 6

*Simple Regression Analyses for Variables Predicting Work Distress*

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<td>-.18</td>
<td>.33</td>
<td>-.06</td>
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<tr>
<td>English Language Proficiency</td>
<td>-.28</td>
<td>.10</td>
<td>-.31**</td>
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<tr>
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<td>.37</td>
<td>.17</td>
<td>.26</td>
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<tr>
<td>Discrimination at Work</td>
<td>-.90</td>
<td>1.86</td>
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<tr>
<td>Support from Colleagues</td>
<td>-.01</td>
<td>.05</td>
<td>-.02</td>
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*Note.** **p < .03*
Table 7

Simple Regression Analyses for Variables Predicting Work Satisfaction

<table>
<thead>
<tr>
<th>Variable</th>
<th>Total Sample</th>
<th>Women</th>
<th>Men</th>
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<tr>
<td></td>
<td>B</td>
<td>SE B</td>
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<tr>
<td>Education</td>
<td>1.16</td>
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<td>Expectations about Work</td>
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<td>.39**</td>
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<tr>
<td>Occupational Mobility</td>
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<td>-.14</td>
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<td>English Language Proficiency</td>
<td>.00</td>
<td>.04</td>
<td>.02</td>
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<tr>
<td>General Work Hassles</td>
<td>-.27</td>
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<td>-.25**</td>
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<tr>
<td>Discrimination at Work</td>
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<td>.71</td>
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Note. **p< .03.
Table 8

*Means, SD's & Ranges for all Variables*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>SD</th>
<th>Theoretical Range</th>
<th>Obtained Range</th>
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<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Total Sample (n=200)</strong></td>
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<tr>
<td>General Marital Stress</td>
<td>1.94</td>
<td>1.95</td>
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<td>0-6</td>
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<tr>
<td>Acculturative Marital Stress</td>
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<td>0.97</td>
<td>0-5</td>
<td>0-5</td>
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<tr>
<td>Marital Resilience</td>
<td>82.59</td>
<td>14.42</td>
<td>0-104</td>
<td>27-104</td>
</tr>
<tr>
<td>Marital Adjustment</td>
<td>29.19</td>
<td>6.32</td>
<td>2-42</td>
<td>15-42</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Yugoslavian Women (n=102)</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>General Marital Stress</td>
<td>1.93</td>
<td>1.87</td>
<td>0-6</td>
<td>0-6</td>
</tr>
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<td>Acculturative Marital Stress</td>
<td>0.39</td>
<td>0.80</td>
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<td>Marital Resilience</td>
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<td>0-104</td>
<td>36-104</td>
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<td>Marital Adjustment</td>
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<td>15-42</td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Yugoslavian Men (n=98)</strong></td>
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<td></td>
<td></td>
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<td>28.97</td>
<td>6.18</td>
<td>2-42</td>
<td>15-42</td>
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</tbody>
</table>
Table 9

Correlations for All Variables

<table>
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<th>Variable</th>
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<th>2</th>
<th>3</th>
<th>4</th>
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<td>Total Sample (n=200)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. General Marital Hassles</td>
<td>.55**</td>
<td>- .31**</td>
<td>- .17*</td>
<td></td>
</tr>
<tr>
<td>2. Acculturative Marital Hassles</td>
<td></td>
<td>.28**</td>
<td>- .21**</td>
<td></td>
</tr>
<tr>
<td>3. Marital Resilience</td>
<td></td>
<td></td>
<td></td>
<td>.45**</td>
</tr>
<tr>
<td>4. Marital Adjustment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Women (n=102)                  |     |     |     |     |
| 1. General Marital Hassles      | .58** | - .25** | - .26** |     |
| 2. Acculturative Marital Hassles|     | .29** | - .17  |     |
| 3. Marital Resilience          |     |     |     | .42** |
| 4. Marital Adjustment          |     |     |     |     |

| Men (n=98)                     |     |     |     |     |
| 1. General Marital Hassles      | .54** | - .37** | - .21** |     |
| 2. Acculturative Marital Hassles|     | .27** | - .24** |     |
| 3. Marital Resilience          |     |     |     | .48** |
| 4. Marital Adjustment          |     |     |     |     |

Note. * p < .05, **p<.01.
Table 10

Hierarchical Regression for General/Acculturative Marital Stress and Marital Resilience on Marital Adjustment

<table>
<thead>
<tr>
<th>Variable</th>
<th>Total Sample</th>
<th>Yugoslavian Women</th>
<th>Yugoslavian Men</th>
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<tbody>
<tr>
<td></td>
<td>B</td>
<td>SE B</td>
<td>β</td>
</tr>
<tr>
<td>General Marital Stress</td>
<td>-.05</td>
<td>.83</td>
<td>-.00</td>
</tr>
<tr>
<td>Marital Resilience</td>
<td>1.96</td>
<td>.27</td>
<td>.47</td>
</tr>
<tr>
<td>Hassles x Resilience</td>
<td>.09</td>
<td>.55</td>
<td>.01</td>
</tr>
<tr>
<td>Acculturative Marital Stress</td>
<td>-1.20</td>
<td>.95</td>
<td>-.09</td>
</tr>
<tr>
<td>Marital Resilience</td>
<td>1.82</td>
<td>.27</td>
<td>.44</td>
</tr>
<tr>
<td>Hassles x Resilience</td>
<td>.36</td>
<td>.60</td>
<td>.04</td>
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</tbody>
</table>

Note. ** p < .03.
Figure 1

Interaction of War Violence and Interpersonal Trust in Predicting Relational Growth for the Total Sample of Former Yugoslavians
Figure 2

*Interaction of Traumatic Loss and Interpersonal Trust in Predicting Relational Growth for the Total Sample of Former Yugoslavians*
Figure 3

Interaction of War Violence and Interpersonal Trust in Predicting Relational Growth for

Former Yugoslavian Women
Figure 4

*Interaction of Traumatic Loss and Interpersonal Trust in Predicting Relational Growth for Former Yugoslavian Women*
Figure 5

*Interaction of Acculturative Marital Stress and Marital Resilience in Predicting Marital Adjustment of Former Yugoslavian Women*
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APPENDICES

Appendix A: Demographics and General Information

Please answer the following questions:

1. Age: _____
2. Sex: _____
3. Country of birth: _________________
4. Your parents’ country of birth: _________________
5. What is your spouse ethnic heritage? _________________
6. Religion: _________________
7. What is your mother tongue? _____________________________
8. Languages spoken: _____________________________
9. What is your highest level of education?
   ____ Primary
   ____ Secondary
   ____ College
   ____ University (Undergraduate level)
   ____ University (Master's or Ph.D. level)
10. What is your current occupation? _____________________________
11. How long have you worked at your current job? _________________
12. What was your occupation in Bosnia? _____________________________
13. Please indicate number of years of your work experience in Bosnia: _______
14. Are you a ____ Canadian citizen by birth
   ____ Canadian citizen by naturalization
   ____ Landed immigrant
   ____ Visitor
   ____ On a student visa
   ____ Refugee claimant

15. When did you arrive to Canada? _________________

16. How old were you when you migrated to Canada? ______

17. Why did you leave the former Yugoslavia? Please choose the most important reason.
   ____ Political/war reasons
   ____ Family reasons (e.g. reunification)
   ____ Economic reasons
   ____ Education reasons
   ____ Other (please specify)

18. How many children do you have? ____________

19. What are their ages? _________________

20. With whom do you currently live? ____________
Appendix B: Traumatic Events

The list of events below are things that happen to people during war. Please read each item carefully and indicate one of the five numbers from the scale below that best describes how frightening the event was for you in terms of it being a threat to your life or safety. If you did not experience an event, indicate “0”.

0- No, it did not happen to me
1- Little fear or threat
2- Moderate fear or threat
3- A lot of fear or threat
4- Extreme fear or threat

War violence

_____ 1. Being injured because of the war.
_____ 2. Seeing your friends or family being seriously injured or killed because of the war.
_____ 3. Seeing other people being seriously injured or killed because of the war.
_____ 4. Fleeing or hiding from soldiers or enemies.
_____ 5. Feeling that your life was in danger.
_____ 6. Having your home, school, or workplace searched or ransacked.
_____ 7. Having an unwanted sexual experience (e.g., rape, private body parts touched).
_____ 8. Being threatened with sexual molestation or rape.

Traumatic loss

_____ 1. Having to flee from your home or community because of war.
_____ 2. Losing job for political/ethnic reasons.
_____ 3. Destruction of home and belongings.
_____ 4. Death of a family member due to the war.
    If yes, please specify relationship: _______
_____ 5. Death of friends due to the war.
Appendix C: Interpersonal Trust Scale

Please complete the extent to which you agree with the following statements regarding your relationship with your Yugoslavian, Canadian, and immigrant friends using the scale below.

1 2 3 4 5
Strongly Disagree 3 4 5 Strongly Agree

___ 1. My Yugoslavian friends are primarily interested in their own welfare.
___ 2. There are times when my Yugoslavian friends cannot be trusted.
___ 3. My Yugoslavian friends are perfectly honest with me.
___ 4. I feel that I can trust my Yugoslavian friends completely.
___ 5. My Yugoslavian friends are truly sincere in their own promises.
___ 6. I feel my Yugoslavian friends do not show me enough consideration.
___ 7. My Yugoslavian friends treat me fairly and justly.
___ 8. I feel my Yugoslavian friends can be counted on to help me.
___ 9. My Canadian friends are primarily interested in their own welfare.
___ 10. There are times when my Canadian friends cannot be trusted.
___ 11. My Canadian friends are perfectly honest with me.
___ 12. I feel that I can trust my Canadian friends completely.
___ 13. My Canadian friends are truly sincere in their own promises.
___ 14. I feel my Canadian friends do not show me enough consideration.
___ 15. My Canadian friends treat me fairly and justly.
___ 16. I feel my Canadian friends can be counted on to help me.
___ 17. My immigrant friends are primarily interested in their own welfare.
___ 18. There are times when my immigrant friends cannot be trusted.
___ 19. My immigrant friends are perfectly honest with me.
___ 20. I feel that I can trust my immigrant friends completely.
___ 21. My immigrant friends are truly sincere in their own promises.
___ 22. I feel my immigrant friends do not show me enough consideration.
___ 23. My immigrant friends treat me fairly and justly.
___ 24. I feel my immigrant friends can be counted on to help me.
Appendix D: Post-Traumatic Growth Inventory

Please choose a number from the following scale that best describes how much each of the changes stated below have been part of your life as a result of the war and migration.

0 – Not at all
1- Very little
2- Little
3- Moderately
4- Much
5- Very much

___ 1. I believe more that I can count on people when I am in trouble.
___ 2. I feel closer to others.
___ 3. I am more ready to express my feelings.
___ 4. I have more empathy for others.
___ 5. I put more effort into relationships with others.
___ 6. I have learned a lot about how wonderful people are.
___ 7. I accept better that I need others.
Appendix E: Beck Depression Inventory for Primary Care

This questionnaire consists of 7 groups of statements. Please read each group of statements carefully, and then pick out the one statement in each group that best describes the way you have been feeling during the past two weeks, including today. Circle the number beside the statement you have picked. If several statements in the group seem to apply equally well, circle the highest number for that group. Be sure that you do not choose more than one statement for any group.

Sadness
0  I do not feel sad.
1  I feel sad much of the time.
2  I am sad all the time.
3  I am so sad or unhappy that I can't stand it.

Pessimism
0  I am not discouraged about my future.
1  I feel more discouraged about my future than I used to be.
2  I do not expect things to work out for me.
3  I feel my future is hopeless and will only get worse.

Past failure
0  I do not feel like a failure.
1  I have failed more than I should have.
2  As I look back, I see a lot of failure.
3  I feel I am a total failure as a person.

Loss of pleasure
0  I get as much pleasure as I ever did from the things I enjoy.
1  I do not enjoy things as much as I used to.
2  I get very little pleasure from the things I used to enjoy.
3  I can't get any pleasure from the things I used to enjoy.

Self-dislike
0  I feel the same about myself as ever.
1  I have lost confidence in myself.
2  I am disappointed in myself.
3  I dislike myself.

Self-Criticalness
0  I don't criticize or blame myself more than usual.
1  I am more critical of myself than I used to be.
2  I criticize myself for all of my faults.
3  I blame myself for everything bad that happens.

Suicidal thoughts or Wishes
0  I don't have any thoughts of killing myself.
1  I have thoughts of killing myself, but I would not carry them out.
2  I would like to kill myself.
3  I would kill myself if I had the chance.
Appendix F: Short Post-Traumatic Stress Disorder Rating Inventory

Below is a list of problems that people sometimes have after experiencing difficult and traumatic events. Read each one carefully and indicate the number that best describes the extent to which that problem has bothered you IN THE PAST WEEK.

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Not at all</td>
</tr>
<tr>
<td>1</td>
<td>A little bit</td>
</tr>
<tr>
<td>2</td>
<td>Moderately</td>
</tr>
<tr>
<td>3</td>
<td>Quite a lot</td>
</tr>
<tr>
<td>4</td>
<td>Very much</td>
</tr>
</tbody>
</table>

In the past week...

_____ 1. How much have you been bothered by unwanted memories, nightmares, or reminders of the war back home?

_____ 2. How much effort have you made to avoid thinking or talking about the event, or doing things which remind you of what happened in Bosnia during the war?

_____ 3. To what extent have you lost enjoyment for things, kept your distance from people, or found it difficult to experience feelings?

_____ 4. How much have you been bothered by poor sleep, poor concentration, jumpiness, irritability, or feeling watchful around you?

_____ 5. How much have you been bothered by pain, aches, or tiredness?

_____ 6. How much would you get upset when stressful events or setbacks happen to you?

_____ 7. How much the above symptoms interfered with your ability to work or carry out daily activities?

_____ 8. How much have the above symptoms interfered with your relationship with family or friends?
Appendix G: General Daily Work Hassles Scale

Hassles are stressors that can range from minor annoyances to fairly major pressures, problems or difficulties. They can occur rarely or fairly frequently. Listed below are a number of ways in which individuals can feel hassled at their work. Using the scale below, please rate the extent to which each of the hassles listed were part of your work life in the PAST MONTH. If you did not experience a hassle, indicate “1”.

1. Fellow workers
2. Your supervisor or employer
3. The nature of your work (e.g., repetitive, shifts)
4. Your workload
5. Your job security
6. Meeting deadlines or goals on the job
7. Insufficient income
8. Lack of promotions
9. Lack of training to improve my qualifications
10. Company reputation
11. Nature of work environment (e.g., loud, working outside)
12. Inadequate work skills
13. Insufficient language skills

1 Not at all a hassle
2 A little bit a hassle
3 Somewhat a hassle
4 Very much a hassle
Appendix H: Work Discrimination Scale

Listed below are a number of ways in which individuals can feel discriminated at their work. Using the scale below, please rate the extent to which each of the work discrimination hassles listed were part of your work life in the PAST MONTH. If you did not experience a hassle, indicate “0”.

1. Not at all a hassle
2. A little bit a hassle
3. Somewhat a hassle
4. Very much a hassle

_____ 1. People at my work make jokes or negative comments about individuals of my ethnic background.

_____ 2. I sometimes feel that my ethnicity is a limitation at work.

_____ 3. Many people at my work have stereotypes about my culture or ethnic group and treat me as if they were true.

_____ 4. People at my work think I am unsociable when in fact I have trouble communicating in English.

_____ 5. I sometimes feel that people at my work actively try to stop me from advancing because of my ethnic background.

_____ 6. It bothers me when people at my work pressure me to assimilate.

_____ 7. I do not get much recognition at my work because I am different.

_____ 8. My accent is a limitation at work.

_____ 9. At work, I feel that others exclude me from their activities because of my ethnic background.

_____10. At work, people look down upon me if I practice customs of my culture.
Appendix I: Expectations-Outcomes Congruence Measure

How well do you think your expectations match with reality with respect to your work life in Canada?

1  2  3  4  5

much worse than expected  even better than I expected
Appendix J: Second Language Competence Scale

Mark the following aspects of your ability in English language using the following scale:

1-Not at all
2-With great difficulty
3-With difficulty
4-More or less
5-Pretty good
6-Very good
7-Fluently

____ 1. How well do you read English?

____ 2. How well do you understand English?

____ 3. How well do you speak English?

____ 4. How well do you write English?
Appendix K: Social Support at Work Scale

We are also interested in how you feel about your social relationships at work (colleagues from the Former Yugoslavia, immigrant colleagues who are not from the Former Yugoslavia, and Canadian colleagues). Read each statement carefully and indicate your level of agreement or disagreement using the following scale:

1 - Strongly disagree
2 - Moderately disagree
3 - Slightly disagree
4 - Slightly agree
5 - Moderately agree
6 - Strongly agree

___ 1. My Yugoslavian colleagues really try to help me at work.

___ 2. I can talk about my work-related problems with my Yugoslavian colleagues.

___ 3. I have Yugoslavian colleagues with whom I can share my joys and sorrows about my work.

___ 4. I can count on my Yugoslavian colleagues when things go wrong at work.

___ 5. My Canadian colleagues really try to help me at work.

___ 6. I can talk about my work-related problems with my Canadian colleagues.

___ 7. I have Canadian colleagues with whom I can share my joys and sorrows about my work.

___ 8. I can count on my Canadian colleagues when things go wrong at work.

___ 9. My immigrant colleagues really try to help me at work.

___ 10. I can talk about my work-related problems with my immigrant colleagues.

___ 11. I have immigrants colleagues with whom I can share my joys and sorrows about my work.

___ 12. I can count on my immigrants colleagues when things go wrong at work.
Appendix L: Work Adjustment

Below is a list of statements describing how one can feel about his or her job. Please indicate your responses using the scale below.

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Strongly Agree</th>
</tr>
</thead>
</table>

**Work Satisfaction**

___ 1. All in all, I am satisfied with my job.
___ 2. In general, I like working at this organization.
___ 3. In general, I do not like my job (reverse coded).
___ 4. Most days I am enthusiastic about my job.
___ 5. I feel real enjoyment in my job.

**Work Distress**

___ 1. I feel emotionally drained by my job.
___ 2. I feel used up by the end of the workday.
___ 3. Working with people all day is really a strain for me.
___ 4. I feel burned out by my job.
___ 5. I feel I am working too hard at my job.
___ 6. I feel like I am at the end of my rope at work.
Appendix M: Daily Marital Hassles Questionnaire

Hassles are stressors that can range from minor annoyances to fairly major pressures, problems or difficulties. They can occur rarely or fairly frequently. Listed below are a number of ways in which individuals can feel hassled in their marital relationship. Using the scale below, please rate the extent to which each of the hassles listed were part of your life in the PAST MONTH. If you did not experience a hassle, indicate “1”.

1  Not at all a hassle
2  A little bit a hassle
3  Somewhat a hassle
4  Very much a hassle

General Daily Marital Hassles:

___  1. Changes in job status of your spouse (e.g., retired, quit or lost a job, started/changed a job)
___  2. Spouse has physical health problems
___  3. Spouse has emotional/psychological difficulties
___  4. Not having enough time with spouse
___  5. Increased difficulty with sexual relationship
___  6. Arguments with spouse (not due to cultural issues)

Acculturative Marital Hassles

___  1. Arguments with my spouse because he/she values Canadian cultural/religious practices more than me
___  2. Arguments with my spouse because he/she is too Canadian
___  3. Arguments with my spouse because he/she perceives me as not Canadian enough
___  4. My spouse speaking to me in English when I prefer that he/she spoke to me in S-C
___  5. Arguments with my spouse due to change in marital roles and responsibilities compared to Yugoslavia (e.g., more equal sharing of household duties)
Appendix N: Marital Resilience

Listed below are two sets of 26 statements about your marriage. Please read each statement, then circle the response which is most true for relationship with your spouse. Please give your honest opinions and feelings. Remember that your marriage will not be like all the statements given. Please use the following scale below to answer the statements below.

0 – Not at all like our relationship
1 - Almost a little like our relationship
2 - Sometimes like our relationship
3 - Usually like our relationship
4 - Always like our relationship

___ 1. My spouse and I make personal sacrifices if they help our marriage.
___ 2. My spouse and I agree about how we should behave.
___ 3. My spouse and I believe that something good comes out of even the worst situations.
___ 4. My spouse and I take pride in even the smallest accomplishments of our marriage
___ 5. My spouse and I share our concerns and feelings in useful ways.
___ 6. Our marriage sticks together no matter how difficult things get.
___ 7. My spouse and I can ask for help from persons outside our marriage if needed.
___ 8. My spouse and I agree about the things that are important to our marriage.
___ 9. My spouse and I are willing to “pitch in” and help each other.
___ 10. My spouse and I find things to do that keep our minds off our worries.
___ 11. My spouse and I try to look “at the bright side of things”.
___ 12. My spouse and I find time to be together.
___ 13. Both my partner and I understand the “value” about acceptable ways to act.
___ 14. Friends and relatives are willing to help us whenever needed.
___ 15. My spouse and I are able to make decisions about what to do when we have problems or concerns.
___ 16. My spouse and I enjoy time together.
___ 17. My spouse and I try to forget our problems or concerns for a while when they seem overwhelming.
___ 18. Family members are able to listen to “both sides of the story”.
___ 19. My spouse and I make time to get things done that are important.
___ 20. My spouse and I can depend on the support of each other whenever something goes wrong.
___ 21. My spouse and I talk about the different ways we deal with problems and concerns.
___ 22. Our marital relationship will outlast our material possessions.
___ 23. My spouse and I make decisions like moving or changing jobs for the good of all family members.
___ 24. My spouse and I can depend upon each other.
___ 25. My spouse and I try not to take each other for granted.
___ 26. My spouse and I try to solve our problems first before asking others to help.
Appendix O: Dyadic Adjustment Scale

The dots of the following line represents different degrees of happiness in your relationships. The middle point, “Happy”, represents the degree of most relationships. Please circle the dot which best describes the degree of happiness, all things considered, of your relationship.

0 1 2 3 4 5 6
Extremely unhappy Fairly unhappy A little unhappy Happy Very happy Extremely happy Perfect

Most persons have disagreements in their relationships. Using the scale below, please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list.

Always agree Always disagree

1 2 3 4 5 6

____ 1. Philosophy of life
____ 2. Aims, goals, and things believed important
____ 3. Amount of time spent together

How often would you say the following events occur between you and your mate?

Never More often than once a day

1 2 3 4 5 6

____ 1. Have a stimulating exchange of ideas
____ 2. Calmly discuss something together
____ 3. Work together on a project
Appendix P: Information Letter

Name of researcher: Blanka Miletic
Ph.D. Student, Clinical Psychology
School of Psychology, University of Ottawa

Research supervisor: Dr. Marta Young

Foremost, we would like to thank you for the interest demonstrated in the present study. This study is conducted under the supervision of Dr. Marta Young of the School of Psychology at the University of Ottawa. This investigation seeks to understand the psycho-social, work, and marital adaptation of refugees from the Former Yugoslavia living in Ottawa area.

Your participation will consist essentially of attending one brief meeting during which you will complete a questionnaire, which will take about an hour. You will be able to choose when and where the meeting occurs, or you can come to our university office. If you decide to complete the questionnaire, you will be asked questions about stressors you may be experiencing in Canada, your social relationships, your feelings about yourself, your job, and your marital life, as well as stressful events that may have occurred back home.

Many of the questions in the survey will ask you about personal details concerning yourself and your marital life, and you may become uncomfortable. Remember that you can refuse to participate in this study and that you are free to withdraw from the project at any time. You may also choose not to answer certain questions without prejudice from the researchers. If at any time you find yourself getting distressed, please feel free to contact Dr. Young or to call one of the organizations listed on the resource list.

All information collected in the study will remain strictly confidential. Furthermore, anonymity will be assured by identifying your questionnaire with a number that cannot be traced back to you. As well, the collected information will only be used for research purposes. In reporting findings, the researchers will only discuss a summary of the results obtained from all participants in the study. The questionnaires will be kept in a secure, locked storage room on the University of Ottawa campus for ten years at which time they will be shredded.

Any information requests or complaints about the ethical conduct of the project may be addressed to the Protocol Officer for Ethics in Research at the University of Ottawa (Tel: 562-5841, email: ethics@uottawa.ca). Please feel free to keep this letter for your information and records. If you have any questions or concerns about this research project, or if you are interested in receiving a summary of the findings of this study, feel free to contact Ms. Miletic.
Appendix R: Resource Sheet

Thank you very much for having participated in the study named: Psycho-Social, Work, and Marital Adjustment of Older Middle-Aged Refugees from the Former Yugoslavia

Completing this questionnaire can stir up memories and cause distress. If this happens, please contact following organizations or professionals with whom you can discuss your concerns.

**Psychological services for individuals, couples and families:**

**Centre for Psychological Services at the University of Ottawa**  
*treatment offered on a sliding scale from $2 - $50 per hour*  
200 Lees Avenue B-206A  
Ottawa, ON  
K1N 6N5  
Tel.: (613) 562-5289

**Ottawa Carleton Immigrant Services Organization**  
959 Wellington St. WestOttawa  
Ontario K1Y 2X5, Canada  
Tel.: (613)-725-5671

**Family Service Centre of Ottawa-Carleton**  
312 Parkdale Ave  
Ottawa, ON, K1Y 4X5  
Tel.: (613) 725-3601