

Handbook of Stressful Transitions Across the Lifespan

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Edited by

Thomas W. Miller

University of Kentucky College of Medicine
Lexington, KY
USA

Editor

Thomas W. Miller
University of Kentucky College of Medicine,
Lexington, KY
USA
tom.miller@uconn.edu

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Life provides numerous transitions with some more stressful than others. Understanding such transitions and finding the knowledge necessary to navigate such transitions is the secret of a successful life.

It is to our grandchildren Colin, Francis, Hillarie, Derek and Heidie and to their generation that this volume is dedicated.

Foreword

This volume provides a unique and valuable contribution to our understanding of the impact of stressful life events and mass trauma on the person, the culture and society in the course of the life span. It provides a comprehensive look at our psychological state of affairs at the beginning of the twenty-first century. There are several volumes that address some or most of these areas individually but this volume is unique in that it has brought together theoreticians, researchers and clinicians who address critical challenges in our lives.

But we are now several months into the global financial crisis requiring a transition, not only for the western world but for the third world. How on earth do families in trauma zones – from Sri Lanka to Afghanistan, New Orleans to Gaza – cope with similar declining older relatives, with added traumas and zero medical resources attempt to survive? In news reports, politicians and financiers denying the inevitable and struggling for solutions that cannot be relevant to the new reality that they have yet to discover.

This must be a time for consolidation, and valuing the past. What of our old world values, principles, dreams, beliefs? Will they still be valid and functional in the new age? But even more important – what past values, principles, assumptions that we took for granted in the last 50 years have been rendered obsolete by the finance crash, and the wider collapse of finance and trading systems? These may be personal, corporate, industrial, national, and international. We are in a very real sense a global village!

So, mass transitions may be the sum of millions of individual personal revelations, and possibly of hard to identify collective values and assumptions that must be let go in order for industries, states and continents to survive and thrive. the rampant materialism that developed in the 1980s and boomed in the last 5 years was the privilege of certain groups, shared by the mass media. Since 2001, to question western values was an issue of treason. The current turmoil, and of course the shifts in leadership worldwide has led to stressful transitions in the United States and others which are scary and potentially cleansing, perhaps even cathartic.

The traumas of 9–11 seemed to have massive transformational potential. This seemed to be harnessed with amazing speed into the all-pervading international purge of the War on Terror – not quite the new age potential. I was hoping for in my optimistic scenarios. But, mass trauma transitions are more complex than I realized. The tsunami effect suggests that sudden traumas may effect individuals and communities at very different times – potentially

delayed until the event impacts directly on their own lives, possibly months or years later.

My instinct is that the transition process is crucial – as the core process for individual adaptation to traumas or change. But, practical logistics and other social factors may be crucial in disseminating mass transitions from collective traumas or changes. Economic security and emotional support seemed to be the enabling factors for transition recovery. If so, the Recession scenario has a downside of extended crisis with mental health implications – and psychological distress likely to be expressed in increased violence particularly in urban settings.

In the United States, the transition timeline for the finance crisis will overlap the Presidential transition. Interesting, yet, it is hazardous for an outsider to speculate on transitions in other countries. More useful may be to offer models or templates for anticipating phases of change, with related tools e.g. scenario planning which analysts and researchers with better understanding of the local context can apply themselves. Recent events to add are aspects of the Chinese earthquake and Georgia crisis – first act of God, major transition potential in the region, national effects possibly mitigated by positive effect of the Olympics but even that with possible cycle. Combined risk period from this Oct to Feb 09. Chinese New Year could be a recovery trigger.

We must be reminded of not only the macro events, but of the micro-survival transitions in our lives that create for individuals and communities the challenges that life presents. The reader is about to encounter an extraordinary journey into understanding the several life transitions that we face in the course of the life span. One realizes how essential it is to understand how we as human being process information, the transitions that we face in education and career choices and the transitions encountered in marriage, family and sexual life cycle encounters. Unique to this volume is consideration of the legal, ethical and financial transitions which is so timely. The comprehensive nature of this volume offers an in-depth examination of the life threatening transition in maturation and health and the cultural, religious and spiritual life transitions that so many of us encounter. Finally, the volume offers a spectrum of practical interventions to stressful life transitions. Transitions in our life span are complex and require complex and multi-faceted understanding. This volume provides the opportunity for dialogue in improving our understanding and each of the authors in this book deals with a part of this complex whole. Putting the pieces together herein provides the gestalt that moves our understanding of stressful life events and the transitions we face in the life span to a twenty-first century level.

Dai Williams
Eos
Surrey, United Kingdom

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About the Contributors

James D. Abbott, M.D., received a bachelor's degree in biological sciences from The Ohio State University and a medical degree from the Medical College of Ohio. He completed his residency training in orthopaedic surgery at the University of Louisville and a fellowship in orthopaedic sports medicine and partial knee arthroplasty with Dr. David N.M. Caborn at Jewish Hospital in Louisville, KY. He will enter practice in Middletown, Ohio beginning in July of 2008. Outside of medicine, he leads an active life with his wife and four sons.

Jeanine Miller Adams, Ed.D., OTR/L, CHES received her Doctor of Education degree from the University of Kentucky, Master of Science in occupational therapy from Eastern Kentucky University, and Bachelor of Arts in psychology from University of Kentucky. She has worked as an occupational therapist in the school system, taught at the collegiate level, and is currently a yoga instructor. She resides with her husband, three young children, and dog, Vino. Her love for animal assisted therapy was inspired by her certified therapy dog, Brewski, who gave 9 years of love and joy in her work as a therapy dog and to her family.

Brian Barczak, M.D., is a graduate of Indiana University School of Medicine. As a member of the University of Kentucky College of Medicine's house staff, his primary professional interests lie in divorce and its effects on children and adolescents' mental health, as well as in the interface between the fields of forensic psychiatry and child and adolescent psychiatry, in advocacy work to prevent child abuse and neglect, and in training medical students and other residents. His career aspirations involve continuing his work with youth from divorced family backgrounds, as well as his ongoing work with youth within the Juvenile Justice system.

Sarah Barczak, CSW, is a Certified Social Worker from Sunman, Indiana. After earning her Bachelors Degree in Sociology at Purdue University in 2003 she spent 2 years working with pregnant and parenting teens in a residential program in Indiana. She earned her Masters in Social Work at the University of Kentucky in 2007, focusing her graduate research on identifiable trends in divorcing parents' Minnesota Multiphasic Personality Inventory-2 (MMPI-2) personality profiles and how these trends are associated with certain child custody preferences. Sarah continues to focus her clinical work on emotionally and behaviorally disturbed youth.

Barbara L. Belew, Ph.D., is a clinical psychologist who owns and operates her own practice in south central Kentucky. A graduate of the University of Wyoming, she received her M. S. and Ph.D. degrees from the University of Kentucky. Dr. Belew has worked in several mental health settings, including inpatient, residential and outpatient programs. She is the first recipient of the Jesse G. Harris, Jr. Dissertation Award and is a Past President of the Kentucky Psychological Association. Dr. Belew initiated an APA-accredited Pre-Doctoral Internship for practice in rural areas in Eastern Kentucky, a program that continues to grow and add to the number of psychologists available in a very isolated part of the state. She has taught in the graduate psychology program at Union College in Barbourville, Kentucky.

Dorothy Ann Brockopp, RN PhD is a Professor at the University of Kentucky, College of Nursing. Her clinical and research interests are in the area of oncology. She studies the management of acute and cancer pain, the psychological well-being of women with breast cancer and the provision of comfort measures for patients receiving palliative care. In addition to her teaching and research responsibilities at the university, she is a half-time consultant at a community hospital providing guidance for research and clinical evaluation projects.

Rhonda Brownbill, Ph.D. R.D. is an instructor and foods lab manager at the University of Connecticut, Storrs, CT. She received her undergraduate and graduate degrees from the University of Connecticut. She currently teaches and has taught a variety of courses including introductory nutrition, nutrition throughout the lifecycle, research methods for health professionals, fitness for health, food safety and women's health. She has also guessed lectured for several other nutrition and foods related courses.

Jeanne Joseph Chadwick, M.P.H., M.S., Ph.D. is an Assistant Professor In-Residence in the School of Nursing at the University of Connecticut, where she teaches health policy and bio-statistics to graduate nursing students. She has significant clinical research experience and training in the Cognitive/Behavioral intervention, Mindfulness-Based Stress Reduction and received her training from the University of Massachusetts Center for Mindfulness in Medicine and Society. She has developed family-based models of mindfulness and used them to measure their effect on the quality of parent-child relationships as well as the stress associated with chronic diseases such as Type 2 diabetes, cardiovascular illnesses, and their prevention in at-risk families. She is currently adapting a mindfulness model for low-income Hispanic adults with chronic uncontrolled diabetes at Hartford Hospital to address the need for a brief, cost-effective and community-friendly program to be integrated into the existing diabetes care services at this inner-city hospital.

James J. Clark, LCSW, Ph.D. is Associate Dean for Research in the UK College of Social Work and an associate professor in the College of Medicine, Department of Psychiatry. He is co-director of the UK Center for the Study of Violence against Children which is a nationally-recognized program for the assessment and treatment of maltreated children. He has published in the areas of child maltreatment, substance misuse, professional and research ethics, forensic mental health, consumer satisfaction research, clinical decision making and psychobiography.

Catherine Cohan, Ph.D. is a Research Associate at the Penn State Population Research Institute. The broad goals of her research are to investigate predictors of change in marital satisfaction and the likelihood of divorce using psychological and sociological perspectives, multiple levels of analysis, and longitudinal designs. She focuses on personal characteristics and relationship experiences that spouses bring into the marriage, spouses' communication skills, and stressors external to the marriage. More specifically her research interests include spouses' premarital cohabitation history, observed problem solving and social support behavior, normative and non-normative stressful life events, and spouses' hormone function.

Nathan Denny, Ph.D., graduated from the University of Oregon, taught clinical psychology at Texas Tech University, and has served as a psychologist in VA medical center, Vet Center, and outpatient facilities in San Antonio, Honolulu, Houston, and Austin, Texas. Dr. Denny has participated in VA clinical studies, including the National Vietnam Veterans Readjustment Study. His current specialty integrates mental health services in Primary Care.

Janine Dewey, M.A. earned her Bachelor of Science degree in Psychology and Sociology at Eastern Kentucky University and her Master of Arts in Counseling Services at Webster University. She has worked and held management positions in adolescent treatment settings, including a psychiatric residential treatment facility, residential substance abuse treatment center, outpatient substance abuse services, community based group homes and apartment living programs and mentoring programs. Ms. Dewey is an active member of the Kentuckiana Child Care Coalition, Women's Coalition for Substance Abuse Services in Kentucky, and a founding member of Mentor Louisville. She is a strong advocate for creating new opportunities for communities to support their youth and young adults, as well as recognizing the need to enhance existing programs that assist these young people in their journey toward independence.

Cynthia Dunn, Ph.D. is the Coordinator of the PTSD Clinical Team at the Lexington, KY VAMC. In that capacity she also provides outreach clinics in central Appalachia. She obtained her Bachelor's Degree from the University of Massachusetts, M.S. and Ph.D. from the University of Kansas, Lawrence, KS. She won the Dissertation of the Year Award for her work in the area of PTSD and has presented at the American Psychological Association.

Donald Edmondson is a doctoral candidate in Psychology at the University of Connecticut. His research focuses on the existential aspects of highly stressful events such as natural disasters and life-threatening illness. Recent research has focused on the benefits of a sense of meaning and purpose in life for psychological well-being in cancer survivorship, as well as the costs associated with certain religious schemata in the terminal stage of congestive heart failure. He is currently investigating how individual worldviews are affected by traumatic events and the utility of conceptualizing PTSD as a consequence of worldview dissonance.

Jean M. Edwards received her Ph.D. from York University, Toronto, Canada. She is currently an Associate Professor of Psychology at Wright State University, Dayton, Ohio. Her research interests include individual differences in anxiety, workplace stress and job transitions.

Joseph P. Fox, Ph.D. is retired from a career in speech-language pathology spanning more than 30 years. He started as Assistant Professor and Associate Director of Speech-Language Pathology at The George Washington University. Then he was appointed Chief, Audiology & Speech Pathology Service and served the VA Medical Center in Lexington, KY for 21 years. He had adjunct teaching appointments at the University of Kentucky, the University of Louisville, and Eastern Kentucky University. After retiring from the VA he worked with rehabilitation agencies in multiple settings. He has a broad range of clinical experiences with clients of all ages.

Helene H. Fung, Ph.D. is an Associate Professor of Psychology at the Chinese University of Hong Kong. She obtained her BS from University of Washington, Seattle, and MA and PhD from Stanford University. She is the winner of the 1999 Behavioral and Social Science Pre-dissertation Research Award, Gerontological Society of America, and the 1998 Margaret Clark Paper Award, Association of Anthropology and Gerontology. She also won the 2006 Young Research Award and the 2007 Exemplary Teaching Award of Faculty of Social Science, Chinese University of Hong Kong. Currently, she is an associate editor of the *Journal of Psychology in Chinese Societies*.

Abbie E. Goldberg, Ph.D. received her doctorate in Clinical Psychology from the University of Massachusetts Amherst and is currently an assistant professor of psychology at Clark University, where she teaches both undergraduate and graduate courses. Her current research explores the transition to adoptive parenthood among gay, lesbian, and heterosexual parents. She has published on the topics of lesbian parenthood, adoption, the transition to parenthood, and work–family issues.

Ronald Goodman, BS, MS received his undergraduate and graduate degrees at Murray State University. His graduate training in mental health counseling led him to work with alcohol and substance abuse through community services. After suffering a brain stem stroke at the age of 34, Ron became a quadriplegic, but had some ability to write messages via computer. He loved his wife and children and shared his journey in his book entitled “In Deciding to Die, I found a Reason to Live.”.

Clayton Scott Hall, D.O. graduated from the University of Kentucky in 1990 with a B.A. in Social Work and worked extensively in the Substance Abuse field with patients and their families. He graduated from Pikeville College School of Osteopathic Medicine in 2001 and completed his psychiatric training at the University of Louisville in 2005. He currently is attending psychiatrist at Three Rivers Medical Center in Louisa, Kentucky and was chief of staff in 2007. His passion is helping patients and families in Appalachia recover from problems with substance abuse, mood disorders and relational issues.

Paul J. Hershberger, Ph.D. is a licensed psychologist who earned his doctorate in counseling psychology at The Ohio State University. Currently, he is Professor of Family Medicine and Director of Behavioral Science for the Dayton Community Family Medicine Residency Program in the Department of Family Medicine, Wright State University Boonshoft School of Medicine. Prior to joining the medical school faculty in 2001, he served as a staff psychologist at the Dayton Veterans Affairs Medical Center for 12 years,

practicing and conducting research in health psychology. Dr. Hershberger is a Diplomate in Clinical Health Psychology with the American Board of Professional Psychology.

Paul I Hettich, Ed.D. received his degrees in psychology from Marquette University, New Mexico State University, and Loyola University Chicago. He worked as an Army personnel psychologist, program evaluator in an education R&D lab, and applied scientist in a corporate setting. During his 35 years of mostly full-time teaching at Barat College he served also as department chair, academic dean, and grants writer. His professional work focused on teaching/learning methods, study skills, and college-to-workplace transition. In 2005 he co-authored *Connect College to Career: A Student Guide to Work and Life Transitions* and retired from Barat College of DePaul University as Professor Emeritus.

Thomas F. Holcomb, Ed.D. Dr. Holcomb is a Professor of Counseling and Chair of the Department of Educational Studies, Leadership and Counseling at Murray State University. He has been highly involved with the Kentucky Counseling Association and has held numerous leadership positions in the organization. He also served several terms on the Kentucky Board of Licensed Professional Counselors. His major interest lies primarily in the area of School Counseling and he has published numerous articles on the subject. He has been a former elementary school teacher and elementary school counselor. He has been a Counselor Educator at Murray State University since 1971.

Jasminka Ilich Ernst, Ph.D. is a professor at Florida State University, Tallahassee, FL. She received her undergraduate degrees from the University of Sarajevo, Bosnia-Herzegovina; M.S. in Nutrition from the University of Utah; and doctorate in Medicinal Sciences from the University of Zagreb, Croatia and the Ohio State University, Columbus, OH. Dr. Ilich's current research deals with investigation of the effects of various life-style modifiers, including nutrition and physical activity, on bone health, weight reduction and bone preservation in postmenopausal women. Her research has been continuously funded by federal and private agencies. Dr. Ilich is the author/co-author of numerous peer-reviewed papers and several book chapters. She presents her work on many national and international conferences, and is a recipient of several awards for her research, publications and various academic and professional functions. She is a frequently invited speaker by different organizations and forums.

Joyce E. Jadwin, Psy.D. (c) is a graduate student in the School of Professional Psychology at Wright State University. Prior to returning to school, she served as a student affairs administrator where she focused on working with first-generation college students, promoting diversity education, and improving administrative processes through technology and system redesign. She has a Master's Degree in Educational Policy and Leadership and an undergraduate degree in Business Administration.

Robert F. Kraus, M.D. is Professor of Psychiatry and Anthropology, Associate Residency Director of Training and former Chair of the Department of Psychiatry at the University of Kentucky. His career has involved clinical and academic administration, teaching, clinical practice and research. Recently

he was the recipient of the Lifetime Achievement award of the Society for the Study of Psychiatry and Culture of which he is a charter member. The award was given for outstanding and enduring research contributions to the field of Cultural Psychiatry. It is the highest honor bestowed by the Society.

Clifford C. Kuhn, M.D., a native of Philadelphia, Pennsylvania, is a graduate of Ursinus College and the Jefferson Medical College. Dr. Kuhn received his psychiatric training at the University of Michigan in Ann Arbor. He is a Professor of Psychiatry at the University of Louisville, School of Medicine since 1974, where he has also served as Chief of Consultation-Liaison Psychiatry, Director of Residency Training, and Associate Chairman of the Psychiatry Department. He is the recipient of many awards and accolades for his accomplishments as an academician and teacher. He is also a humorist and a professional speaker known as the “Laugh Doctor.” His latest book, *It All Starts With A Smile; Seven Steps to Being Happier Right Now*, has been described by comedian Jerry Lewis as “the best how-to book I have ever read.” His company, Laugh Doctor Enterprises, Inc., teaches positive energy techniques for eliminating stress.

Katica LackovićGrgin, Ph.D. is professor and has lectured Life-span Psychology at University of Zadar and as Visiting Professor at University of Zagreb (Croatia), and University of Sarajevo (Bosnia and Herzegovina). She has published about hundred scientific and professional papers, as well as eight monographs. The papers and monographs are related to areas of family relationships, social interactions of adolescents, adolescent unemployment stress, the development of self-esteem, role stress and loneliness, some mechanisms of self-regulation in adult age etc. With A. Rokach, she was a senior researcher in cross-cultural study of loneliness in Canada and Croatia. She was editor – in- chief of one of Croatian journal (RADOVI), member of editorial board of national journals *Revija za psihologiju* and *Suvremena psihologija*, and she participated in a lot of conferences and symposia, at home and abroad. She was regarded from Croatian psychological association, for monograph «Stress in Children and Adolescent: Sources, mediators and effects», as exceptional scientific work.

Cassie M. Lindstrom completed her B.A. in Psychology at Niagara University in Lewiston, NY in 2003. She is currently pursuing her Ph.D. in Clinical Health Psychology at the University of North Carolina at Charlotte. Her research interests include posttraumatic growth and the aftermath of trauma, especially with respect to survivors of sexual assault and people who have sustained a Traumatic Brain Injury (TBI).

James E. Marcia, Ph.D. is currently Professor Emeritus at Simon Fraser University in Burnaby, British Columbia, Canada. He was Assistant and Associate Professor at SUNY/B from 1966–1972 and Director of the Psychological Clinic. From 1972 until 2002, he was Associate and Full Professor at Simon Fraser University and Director of the Psychological Clinic there. He has been in the private practice of psychotherapy since 1964 and has served as consultant on a number of community mental health projects. His research has been primarily in establishing construct validity for psychosocial developmental theory with a focus on ego identity.

John McKee, Ph.D. earned his doctorate in Industrial Organizational Psychology from Wright State University. McKee also received a Masters of Education in Counseling Psychology from Washington State University, a Masters of Science in Industrial Organizational Psychology from Wright State University, and a Bachelor of Arts in Psychology from The Ohio State University. In his current role as a research consultant with Kenexa, McKee is involved in a wide range of projects including job analysis, competency modeling, structured interview creation, as well as test development and validation. McKee's research interests include employee performance, turnover, job satisfaction, and work-life balance.

David T. Miller, M.D., Ph.D. is a medical geneticist and clinical molecular geneticist at Children's Hospital Boston, and an Instructor of Pediatrics at Harvard Medical School. He received his M.D and Ph.D degrees from Washington University in St. Louis. He completed a residency in Pediatrics at Yale-New Haven Hospital, and residency/fellowship in medical genetics at Harvard Medical School. He is board-certified in Pediatrics, Clinical Genetics, and Clinical Molecular Genetics. His clinical, research, and teaching activities are focused on improving patient care through genetic testing to facilitate better understanding of the molecular causes of genetic syndromes. His areas of interest include: children with developmental disabilities, especially autism spectrum disorders; neurofibromatosis; and progeroid laminopathies.

Thomas W. Miller, Ph.D. is Professor, Senior Research Scientist, Master Teacher and University Teaching Fellow through his 40 year career and tenure at the University of Kentucky, University of Connecticut and Murray State University. He received his Ph.D. from the State University of New York at Buffalo, is a Diplomate of the American Board of Professional Psychology in Clinical Psychology, Fellow of the American Psychological Association, the American Psychology Society and the Royal Society of Medicine. The American Psychological Association recognized him with a Special Achievement Award for his contributions to education, prevention and clinical services for victims of abuse. He is a Distinguished Alumnus from the State University of New York at Buffalo and the recipient of the APA Distinguished Professional Contributions to Practice Award.

Mary Alice Mills is a doctoral candidate in Clinical Psychology at the University of Connecticut. She studies various aspects of trauma, particularly the impact of trauma exposure on coping and adjustment. Recently, she has examined these issues in the context of natural disaster in a study of Hurricane Katrina survivors. Currently, she is project manager of a meaning-making writing intervention in people with PTSD.

Krista Moe, MS is a doctoral student in Counseling Psychology at the University of Kentucky. Her research seeks to identify factors that influence women's psychological well-being. In addition to specializing in women's issues in her doctoral program (i.e. counseling women with sexual trauma, low self-esteem, and with career decision-making issues) she is a member of the American Psychological Association's Society for the Psychological Study of Girls and Women. Currently, she is conducting research on the status of women for the President's Commission on Women.

Michael R. Nichols, Ph.D. received his degrees from the University of Kentucky. A licensed psychologist, he has served as a staff psychologist at Eastern State Hospital in Lexington, Kentucky and as Director of the University Counseling and Testing Center of the University of Kentucky. He is the past President of the Kentucky Psychological Association and former Editor of *The Kentucky Psychologist*. He has taught undergraduate, graduate classes and medical school classes since 1973, and has won 3 teaching awards. Dr. Nichols has published articles in a variety of areas and is a frequent presenter on the benefits of humor. He is currently serving as Visiting Professor of Psychology at his Alma Mater, Transylvania University in Lexington, Kentucky.

Steven Nisenbaum, Ph.D., J.D. is a Psychologist on the Medical Staff in the Psychiatry Department at Massachusetts General Hospital/Harvard Medical School, and a Senior Consultant at the International Negotiation Initiative at Harvard Law School. He is also the President of Family Healthy Choices, Inc., a nonprofit agency providing services to families. He has served previously as President of the Massachusetts Psychological Association, President of the Massachusetts Chapter of the Association of Family and Conciliation Courts, and President of Division 18 (Public Service Psychology) of the American Psychological Association. He was recipient of the annual Ezra Saul Award for distinguished career contributions to professional practice from the Massachusetts Psychological Association.

John Nyland, DPT, EdD ATC, CSCS, FACSM, received a bachelor's degree in physical therapy from the Medical University of South Carolina, a master's degree in athletic training from the University of Virginia, and doctorates in Kinesiology from the University of Kentucky and physical therapy from Simmons College in Boston, Massachusetts. Dr. Nyland is an Associate Professor in the Division of Sports Medicine, Department of Orthopaedic Surgery, Advisory Academic Dean in the School of Medicine at the University of Louisville, and is Adjunct Professor of Physical Therapy at Bellarmine University in Louisville, Kentucky.

Crystal L. Park, Ph.D. is Associate Professor of Psychology at the University of Connecticut. Her research focuses on several aspects of coping with highly stressful events: the roles of religious beliefs and religious coping, the phenomenon of stress-related growth, and the making of meaning from those stressful life events. In recent years, she has been examining these issues in the context of life-threatening illnesses, particularly cancer and congestive heart failure. She is currently Principal Investigator of studies of mediators of the effects of spirituality on well-being in congestive heart failure patients and of a meaning-making writing intervention in people with PTSD.

Ila Patel, M.D. is a Psychiatrist; Coordinator Mental Health Clinic, Lexington, Kentucky Veteran Affairs Medical Center; part-time private practice; Assistant Clinical Professor, University of Kentucky Department of Psychiatry. Dr. Patel is a Distinguished Fellow with the American Psychiatric Association. She obtained an MBBS in India. Her residency in psychiatry was completed at the University of Kentucky. She is also board certified in Psychiatry and Neurology. In addition, Dr. Patel provides Laughter Therapy Seminars which relates to her interest in humor and healing.

Zvezdan Penezic, Ph.D. received his B.Sc. in psychology from University of Split in 1996. His M.Sc. in psychology from University of Zagreb was awarded in 1999. He received his Ph.D. in psychology from University of Zagreb in 2004. He is now in position of assistant professor in the field of personality psychology. He lectures Personality psychology, History of Psychology and Evolutionary psychology at University of Zadar. He has published about forty scientific and professional papers. The main interest is related to research of life satisfaction, development of self-esteem, loneliness, some mechanisms of self-regulation in adult age etc. He actively participated in numbers of Croatian and international conferences and symposia.

Emily Rosenbaum, a native of Washington, D.C., received her Bachelor's Degree in Sociology at Kenyon College in Gambier, Ohio in 2004. She has been living in Lexington, KY since early 2005. Her interests lie in clinical social work, with a focus on children and adolescents suffering from mood disorders. She is currently a full-time M.S.W. student in the School of Social Work at the University of Kentucky, and will graduate in May, 2009.

John R. Rudisill, Ph.D. is a licensed clinical psychologist who earned his Ph.D. in clinical psychology at Indiana University. Currently, he is Dean & Professor of the Wright State University School of Professional Psychology. Prior to joining the School of Professional Psychology, he was Professor of Family Medicine at the Wright State Boonshoft School of Medicine. He is a fellow of divisions 42 and 12 of the American Psychology Association and is a Diplomate in Clinical Psychology with the American Board of Professional Psychology.

Judith A. Schreiber, RN, PhD Candidate is at the University of Kentucky, College of Nursing. She has 26 years of experience as an oncology nurse and 22 of those as an Oncology Clinical Nurse Specialist (OCNS). She has a breadth of experience within community, university, and National Cancer Institute designated cancer centers. Her dissertation research, funded by the American Cancer Society and the National Cancer Institute focuses on survivorship and spirituality in cancer patients. She is actively involved at the local, regional, and national levels with the Oncology Nursing Society.

Daniel L. Shapiro, Ph.D. is founder and Director of the Harvard International Negotiation Initiative and Associate Director of the Harvard Negotiation Project. He is Assistant Professor in the Department of Psychiatry at Harvard Medical School/McLean Hospital, and is on the faculty at Harvard Law School. He has contributed to numerous scholarly and popular publications, and co-authored (with Roger Fisher) the bestseller "Beyond Reason: Using Emotions as You Negotiate." Dr. Shapiro is the recipient of numerous awards, including the American Psychological Association's Early Career Award and the prestigious "Peacemaker of the Year" award from the California Mediator's Association.

Marie-Antoinette Sossou, Ph.D. is Assistant professor at the College of Social Work, University of Kentucky. Her research interests and publications are in the areas of international social work with particular interest in Africa, feminist and gender issues, children, refugees, and social development issues. Before joining University of Kentucky as a faculty, Dr. Sossou had taught and headed the Social Work Unit at University of Ghana, Legon in Accra and also

worked with UNHCR and IOM as a social work consultant and repatriation officer for refugees. Currently, she teaches social work practice, social policy and global poverty at University of Kentucky.

C.M.Y. Siu was a Master of Philosophy (in Psychology) student at the Chinese University of Hong Kong when she worked on this chapter. She has worked closely with Helene H. Fung Ph.D. is an Associate Professor of Psychology at the Chinese University of Hong Kong toward the completion of the chapter which appears in this volume.

Kelli Triplett, B.A. completed her undergraduate degree in psychology from the University of North Carolina at Chapel Hill. She is currently pursuing her Ph.D. in Clinical Health Psychology at the University of North Carolina at Charlotte. Her research interests include posttraumatic growth in children and parents, coping with chronic illness, and bereavement.

Lane J. Veltkamp, MSW ACSW, B.C.D., is a Tenured Full Professor in the Child Psychiatry Division, Department of Psychiatry, College of Medicine, University of Kentucky Medical Center. He has a Joint Faculty appointment in the College of Social Work. He did his undergraduate work at Calvin College in Grand Rapids, Michigan, and his graduate work at Michigan State University. He is Board Certified. His interests over the last 35 years have focused on family violence, child abuse, and forensic issues. He has published over sixty papers, six chapters, and two books. He has given hundreds of workshops and testified in court in six states over 300 times. He developed and directed the Child and Adolescent Forensic Clinic in the Department of Psychiatry for 30 years.

Sherry Warden, Ph.D., RN is an Associate Professor in the College of Nursing at the University of Kentucky. Her clinical and research interests are in pain management and complementary and alternative therapies. Her projects have included the use of complementary and alternatives therapies for cancer pain, studying nurses' knowledge and attitudes about pain management, and elderly hospice patients' perspective on pain management.

Madelaine Claire Weiss, MSW, MBA is currently employed as a program manager at Harvard Medical School, where she has also designed and delivered mindfulness based stress management training programs for the Center for Learning and Performance. In addition to her private practice activities, she provided training for the American Immigration Lawyers Association in Washington D.C., and for Lawyers Concerned for Lawyers in Boston, MA. Ms. Weiss has spoken for the Joint Committee on the Status of Women at Harvard University, and has appeared in the Across Species Comparisons and Psychopathology newsletter on "Human Nature at Work" and "More on Territoriality."

William Weitzel, M.D. Dr. Weitzel is a physician and psychiatrist in private practice in Lexington Kentucky. He has provided expert testimony in numerous forensic cases that have included cases related to school violence and those involving school shootings by adolescent students. Dr. Weitzel is also a faculty member in the Department of Psychiatry, College of Medicine, at the University of Kentucky in Lexington, Kentucky. He has taught, provided clinical supervision and published during his career in psychiatry and psychiatric practice.

Richard Welsh, MSW LCSW is a professor in the Department of Psychiatry, College of Medicine and University of Kentucky Medical Center. He also holds a joint appointment of professor in the College of Social Work at the University of Kentucky. Mr. Welsh is licensed Clinical Social Worker and licensed Marriage and Family Therapist. Mr. Welsh is coordinator of the Hyperactive Children's Clinic and has written extensively in the area of ADHD. He has served on the Kentucky Board of Social Work and is a member of the College of Social Work Advisory Committee.

Evangeline A. Wheeler, Ph.D. (University of California, Berkeley) is Associate Professor of Psychology at Towson University in the Baltimore metropolitan area of Maryland. She is a cognitive-cultural psychologist with an interest in psychological health, a cognitivist who draws on race and gender theory in one article and health in another, but remains first and foremost a psychologist. She teaches courses in cognition, research methods and statistics. She is former Acting Director of Towson University's Multicultural Institute and a former Peace Corps volunteer. She writes on African-American women, mind-body health, pedagogy, spirituality and cross-cultural issues in psychology. She is currently at work on an edited volume of papers by African American psychologists.

Dai Williams holds an Occupational Psychology Masters from Birkbeck College, London University. He is a Chartered Occupational Psychologist in England and the founder of *Eos Life-Work Network* which offers consultation about getting the most out of life and work. It provides expertise in work and community psychology that raise challenging issues and opportunities for employers, researchers, governments and the media. Eos initially specialized in international graduate recruitment and education programmes for companies in the Far East. Clients have included Singapore Airlines, Singapore Broadcasting Corporation and Guardian Pharmacy, Shell Canada and several companies in Japan. Eos programmes were developed to help clients cope with severe career crises, stress and change – both in and out of work.

Part I

Processing Transitions in the Life Span

Chapter 1

Life Stress and Transitions in the Life Span

Thomas W. Miller

The traditional life cycle of human beings include infancy, childhood, adolescence, and adulthood. Transitions exist within each of the life cycles and such transitions produce stress. Life has many stressful life events that mark the movement from one condition or cycle to another, and they produce substantial challenges in the lives of human beings. The purpose of this volume is to focus on stressful life events associated with a spectrum of transitions in the life span.

The inspiration for this handbook of stressful life transitions across the life span has included a lifetime of research and clinical practice dealing with the transitions people had to face in very traumatic experiences along with several contributions over the last four decades. Those experiences have included working with adults and children who had been physically and/or sexually abused, victims of earthquakes and other natural disasters, veterans of combat, victims of torture, and individuals facing terminal illness and death. In addition to clinical and applied research, the recent work of Jane Goodman, Nancy Schlossberg, and Mary Anderson entitled *Counseling Adults in Transition Linking Practice with Theory* has provided our clinical research team with a clearer understanding of several of the effective strategies currently used in treating adults moving through some of life's most difficult and enduring transitions. In reviewing their contributions, I have come to realize the multiplicity of individuals worldwide who face difficult and stressful transitions in their lives. This led me to seek an international group of clinicians, researchers, and scholars to bring their illustrations of the stressful life experiences realized by human beings and interface that with the excellent work of Jane Goodman and her colleagues. In the use of this volume, one realizes that a compendium of the spectrum of the stressful transitions we face as human beings would contribute to the unique and individual transitions that we face. This handbook is intended to be a beginning toward bringing this body of knowledge to the reader, clinician, and researcher in need of this information. Among other volumes are the earlier works of Dohrwend and Dohrwend (1974), which focused on the conceptualization of stressful events and transitions, and the series on *Stressful Life Events* (Miller 1989) which provided a review of the

literature and contributions of an interdisciplinary and cross-cultural spectrum of researchers and clinicians who have addressed this critical area of study. For example, this volume looks to the work of Holmes and Rahe who set the benchmark for addressing the science of measuring gradients of stressful life events (Rahe 1989; Byrne 1989; Cernovsky 1989; Fava 1989). This volume provides insights into the complexities of a highly technological world and the multiplicity of problems faced through stressful life experiences, and provides help to those involved in treating the consequences of stress in our lives.

The need to carefully assess the body of knowledge encompassing the prominent theories related to stressful life experiences was provided in *Theory and Assessment of Stressful Life Events* (Miller 1996) which brought together in one volume the current theories in studying transitions in the life span. In addition to theory, the measures for assessing stressful life events and the diagnostic nomenclature used in assessing pathology that may result from stressful life experiences were offered (McDaniel 1996; Post et al. 1996; Mollica and Caspi-Yavin 1996).

In *Clinical Disorders and Stressful Life Events* (1997), whose purpose was to examine clinical and research evidence linking stressful life events to disease and disordered functioning, the contributing authors created a comprehensive and highly current view of the rapidly evolving field of post-traumatic stress disorders (PTSD). This book provided essential information about stress-related disorders, not only for mental health professionals but also for clinicians in many areas of medicine (Engdahl and Eberly 1997; Basoglu 1997; McNally 1997). Finally *Children of Trauma* (1998) provided clinical theory and practice models for readers along with current concepts in diagnosis and treatment strategies for children. The multidisciplinary contributors to this volume included clinician-researchers from Europe, Asia, and the United States, and included physicians, lawyers, psychologists, clinical social workers, special educators, and others (Yule 1998; McNally 1998).

The transitions that we face as human beings and the impact of stressors for the infant, the child, the adolescent, and the adult, bring with them a series of events and circumstances that will define and shape the life course of each person. On the basis of that realization, analyzing the life span and the transitions human beings face, will provide yet another perspective in understanding the body of knowledge we have come to know as crucial in understanding ourselves.

In this *Handbook of Stressful Transitions across the Life Span* you will find the following areas of focus, with an international and multidisciplinary cadre of scientists and clinicians who have addressed this area of study in their research and clinical practice accepting the invitation to contribute to this handbook. Erik Erikson (1968) provides a wonderful epigenetic understanding of the sequence of psychosocial development. To address this introduction to Erikson's theory, a lifelong teacher, colleague, and friend provides a focus on life stress and stress in the context of psychosocial development; James C. Marcia, Ph.D., whose career at Simon Frazier University provides a clear understanding of Erikson and generates some new thinking as to what Erikson brings to the theoretical table, provides unique insights into developmental transitions. Professor Jim Marcia addresses the effects of life stressors and the impact of life transitions that occur within the context of overall lifespan development. In order to understand the meaning of such potentially disruptive events for the individual, it is important to understand what the general course

of adult development looks like. The only developmental psychological theorist to lay out a course of expectable life cycle development is Erik Erikson. He has outlined eight psychosocial developmental periods extending from birth to old age. Each period is framed by descriptors such as “young adult,” “middle age,” etc. As the human life span has increased, the boundaries of these chronological periods have become increasingly elastic; however, they do provide a rough guideline as to average expectable development over the individual’s life course.

The neurobiology of stress within the life cycle is the focus of Jerald Kay, M.D.’s contribution to this volume. Professor Kay is Chair of the Department of Psychiatry at Boonshoft School of Medicine Wright State University. Professor Kay examines how stressful life experiences within the life cycle influence the brain and the role of learning and memory in processing stressful life transitions. Noting that stress at times of life transitions, and other times, is often an example of poor adaptation, Professor Kay addresses an evolutionary point of view through the fight or flight reaction to danger that evoked important physiological events preservation (increased heart rate and blood pressure, production of stress hormones, increased availability of glucose to muscles) to ensure self preservation. Citing the focus of recent research that has been on the interaction between maternal separation and maternal stress, and genetics, Dr. Kay emphasizes that this body of information has led to important advances in how behaviors change genes and vice versa as well as the impact of adverse experiences on those with predisposition to depression and anxiety disorders. These advances have emerged from an appreciation of the role of genetic polymorphism in vulnerability to stress and illness.

Next, life as a source of theory is examined by James Clark, Ph.D. through his work at the University of Kentucky. Professor Clark examines Erik Erikson’s contributions, boundaries, and marginalities within the context of life cycle theory as developed in *Childhood & Society* (Erikson 1950). This serves as a platform for several decades of subsequent theorizing in a wide range of domains and would help Erikson create a body of work that continues to prove meaningful for contemporary psychology and social thought. Dr. Clark addresses certain domains of concern and delineates the relevance of Erikson’s theoretical approaches by discussing critical themes in his life, work, and career.

Education and Career Transitions

In considering clusters of stressful experiences in the life span, education and career transitions do certainly fall within such a domain. Professor Paul Hettich, Ed.D. at DePaul University traces the career transitions often realized by adolescents and young adults. In this chapter, one will examine several major issues encountered by some baccalaureate recipients each year who enter the workforce with inappropriate expectations, attitudes, job experiences, and levels of preparedness. The transition from college to a first full-time job is both an exciting and often stressful life event for this group of individuals. Professor Hettich through case examples supported by evidence-based decision making provides options for students wanting to improve readiness and reduce anxiety during one of life’s most exciting transitions. In an effort to

understand key issues and conditions that create distress for this group, two models of transition are offered. Bridges' model provides early attention to the process of making such a transition and Schlossberg's model offers direction for counseling individuals in this stressful life transition. Marcia's identity statuses and Arnett's theory of emerging adulthood reveal the dynamics of psychosocial development that underlies the thinking and behavior of individuals experiencing this transition.

Coping with the workplace and job-related transitions becomes the focus of John Rudisill, Ph.D., Wright State University. As both a common and stressful transition of modern life, examined are the factors associated with coping with job transitions. Specifically, the societal changes in the current context and the research evidence indicating job transitions can be significant life stressors. Further, examined is the role successful coping plays in the transition process, and summarized is a mediation model consisting of antecedents, coping, and outcomes necessary in successfully transitioning this life event. Case studies of job transitions are offered at four distinct points in the work-life to illustrate the model. Common themes and issues are addressed in the process of job transitions across the work-life, and questions are raised regarding how these may be uniquely played out at different points in an individual's life. The implications for the professional's role in helping individuals and organizations to facilitate transitions are discussed as are directions for future research.

Concluding this section is a contribution addressing the transition into retirement as a stressful life event. Thomas F Holcomb, Ed.D., Professor and Chair of the Department of Educational Leadership and Counseling at Murray State University offers insights into the processing of disengagement from work-life. Using Atchley's Model (Atchley and Barusch 2004) of retirement as a road map for those transition careers at various levels of the workforce, Professor Holcomb notes that preretirement planning can take many forms. What preretirement information can do to empower the individual is what Kobasa (1979) calls "Psychological Hardiness Factors." These Hardiness Factors seem to help negate detrimental effects of stress. These Hardiness Factors include viewing the change as a challenge, believing in a sense of control and that the individual does have some control and influence over things that will affect him/her, and being committed to the goals one has set. The goal of any preretirement planning should be to learn all one can about retirement and the financial, emotional, psychosocial, and transitional stressors and demands placed on the individual as he/she is experiencing this process of retirement. This seems to be especially true of married couples and their relationship, which can be stressed by being with each other 24 h a day. Several suggestions are offered. Noting that Knowledge is power if it is put to use, the author encourages a proactive mental set that keeps the end – the retirement process – in mind.

Marriage, Family, and Sexual Life Cycle Transitions

Family life cycle transition becomes the focus of the next section. Catherine L. Cohan, Ph.D., Professor at The Pennsylvania State University offers an understanding of family transitions following natural and terrorist disasters:

hurricane Hugo and the September 11 terrorist attack. This chapter recognizes that in today's world, disasters affect individuals, families, and entire communities. The majority of disaster research has been on identifying the mental health consequences for individuals following natural disasters, technological disasters, and mass violence. This chapter bridges the family as a critical unit of study during domestic and natural disasters. The unique focus on individual mental health outcomes will underestimate the full psychosocial impact of a disaster for many adults given that the consequences for adult disaster victims often unfold in the context of close relationships. The goal of this chapter broadens the focus of disaster research by considering how disasters are related to significant family transitions.

The transition to parenthood is generally regarded as a major life event that necessitates change and adjustment on the part of individuals and couples. Examined in this chapter are the transitions and challenges involved in becoming an adoptive parent. Abbie Goldberg, Ph.D., recognizes that the dyadic couple unit must evolve from a two-person to a three-person system. New parents experience change and reorganization in many aspects of their lives, which can produce both rewards and stresses. Changes within the parental relationship often emerge. While not all couples experience deterioration in their relationship quality and some couples recover relatively quickly, others experience persistent relationship instability making this a stressful life transition. The author notes that there are a number of factors that may mitigate the stress associated with the transition to parenthood. For example, possession of psychological resources (such as positive well-being and high self-esteem prior to parenthood) can help to buffer the stress associated with this significant life change. Addressing critical diversity factors and multiple resources important in transitioning, Professor Goldberg charges that various school personnel, child care workers, pediatricians, and other child/family practitioners should be familiar with the varied ways in which families are created. Specifically, they should have a basic understanding of both biological and adoptive family formation, and they should be aware of both the unique and common factors of biological and adoptive couples' transition to parenthood. Practitioners should further acknowledge the many sources of diversity in adoptive families including the type of adoption, racial makeup, and parental sexual orientation and attend carefully to the ways in which they shape the experiences of parents, children, and families.

It is recognized that one of the more stressful life events is the process of divorce in a family. The impact of divorce on children throughout the life cycle is the focus of authors Brian Barczak, M.D., Thomas W. Miller, Ph.D., ABPP, Lane J. Veltkamp, M.S.W., B.C.D., Sarah Barczak, M.S.W., C.S.W., Clay Hall, D.O., and Robert Kraus, M.D. The contributions and research of Wallerstein et al. (2001) are discussed as a basis for consideration of a case study involving a family and six children. Most significant in Wallerstein's conclusions by far is that the effects of divorce on children are not short-term and transient. They are long-lasting, profound, and cumulative. The children in Wallerstein's study view their parents differently, and they have lingering fears about their ability to commit to relationships that affect their own marriages. Children experience divorce differently from their parents, and on different schedules. Wallerstein and her clinician-researchers attribute the subsequent psychological problems in the children to the divorce itself as opposed to

the psychopathology of the parents, the trauma of their parenting, and their conflicted marriage. Wallerstein began her research in the early 1970s with 131 children of divorce. She interviewed at length both the children and their parents. She has continued to follow those same families as the children have matured into adulthood and begun families of their own, continuing periodic interviews and checking their progress through life.

The “parenting process” becomes a critical element in child and family development. Jeanne Joseph Chadwick, Ph.D., University of Connecticut addresses stressful transitions in parenting through a mindfulness model. These transitions are prompted by a variety of stressful life events that tend to arise at different points in the family life cycle. For parents, these events may include pregnancy, birth of a child, divorce, remarriage, loss of job, relocation of job, or care-giving responsibilities for aging parents. For children, these events are often associated with developmental challenges that give rise to a new set of emotional needs. During such transitions, a nurturing social environment that the child experiences as occurring for his/her sake is the optimal context for healthy development. While this idea may be intuitive to parents and researchers, the kind of environment that supports families in the midst of life changes has thus far been difficult to articulate. Utilizing ecological systems theory, Dr. Chadwick notes that such a model has held promise as a conceptual framework for describing the kind of environment that incorporates many of these prescribed behaviors for parents, yet this theory is difficult to translate directly into practice and may fall short of capturing the relational complexity of the parent–child bond. This chapter uses a number of related theories to examine variables that, taken together, may be indicators of the kind of environment that is most suitable for effective developmental transitions within families. “Mindful Parenting” emerges from Mindfulness theory which promotes a skillful way of being present to children and to everyday experiences that result in greater self-awareness and clarity of purpose in communication.

Sexuality is such an essential ingredient in considering life span development and would need an entire volume to address adequately the transitions children, adolescents, the adult, and the elderly men and women are challenged to make during their lifetime. This volume has not sought to meet that expectation but has sought to provide a gateway to a better understanding of sexuality and the transitions realized through the expertise and research of Emily Koert and Judith Daniluk, Ph.D. at the University of British Columbia in their chapter on women’s sexuality across the adult lifespan. The authors explain sexuality as an important and complex aspect of lives that encompasses not only the physical, but psychological, social, emotional, spiritual, cultural, and ethical domains of human experience. The spectrum of sexuality includes attitudes, beliefs, and expectations about self and others. Researchers Daniluk and Koert recognize that how women experience their sexuality changes and shifts across the lifespan, especially during key transitions such as infertility, pregnancy, mothering, menopause, and physical illness, and disability. Dr. Daniluk notes that not only do these transitions involve biological processes and changes, but the meanings that women attribute to these events and experiences also have implications for women’s sexual self-perceptions, expression, and satisfaction. While focusing on women and their sexuality, men have much to gain from the take home messages in this chapter. The importance of adopting a holistic

approach when considering the issues and concerns related to both male and female sexuality at key transitions must be realized as a fluid rather than a fixed process and experience.

The impact of stressful life events impacts not only the person(s) experiencing such events but the family and friends of these individuals. Family and spousal adaptation to transitioning a traumatic event is the focus of Thomas W. Miller, Ph.D., Cynthia Dunn, Ph.D., and Ila Patel, M.D., University of Kentucky and the Department of Veterans Affairs. Examined in this chapter is adaptation to change in the family that ranges from death of a spouse to Randy Pausch who entered our lives in September 2007 to returning combat veterans of wars past. The purpose and scope of this chapter is to address the transition faced by spouse and family with a nondisabled spouse who suffers a debilitating injury and loss due to a spectrum of causes. Examined are a multiplicity of issues which have been recognized through clinical research and experience as relevant to the spouse who is physically disabled. Specific issues related to life change events, their applicability to personality theory, and recent clinical research are explored. Classic case studies are offered to exemplify issues of adaptation and change. Finally, issues in the treatment of the spouse who is physically disabled and family members are explored.

Legal, Ethical, and Financial Transitions

Some of the more stressful life experiences involve legal, ethical, and financial transitions. To address these critical ingredients in our life span I turned initially to a good colleague and friend Steve Nisenbaum, Ph.D., J.D. who with Madelaine Claire Weiss, M.S.W., M.B.A., and Dan Shapiro, Ph.D., J.D. all at Harvard Law School. Their initial chapter addresses ethical and legal issues in transitioning the life span. The approach they chose was to address this topic in three parts noting that ethics and law are pivotal inventions for managing stress across the life cycle, especially at critical junctures of key life event and stage-of-life transitions. They initially examine the evolutionary origins of human capacity for law and ethics as a social institution for stress regulation. This is followed by an investigation of the scope and content of modern law and ethics for life transition and followed by a summary of some twenty-first century modernist notions of rights and entitlements for protection under the law. They conclude their treatment of this topic with an examination of the issue of formidable iatrogenic stress contributed by moral quandary and navigating legal systems with an eye toward future directions for humankind.

All of us face financial transitions across the life span and John V. Broadman, CFP, Boardman Wealth Management Associates treats this chapter with understanding and expertise. He initiates his investigation with a very recent national study that reports that as many as one-third of Americans are living with extreme stress and nearly half of Americans believe that their stress has increased over the past 5 years with financial issues being a critical factor. Most critical according to the research reported were family finances, money, and work – all identified as the leading causes of stress for three quarters of Americans. Through the use of case study methodology, Boardman provides a model for conceptualizing a client's financial life and for identifying some

of the stressors associated with financial transitions, and finally, key points in managing financial stress. In his analysis, he provides the reader with personal and contextual, as well as anticipated and unanticipated, factors in financial transitions and a series of take home messages for financial transitions.

In his chapter on assessing, moderating and modifying implicit cognitive processes in alcohol and drug misuse in transitioning adulthood, Professor Marvin Krank, Ph.D., University of British Columbia focuses on the ethical and legal as well as health issues related to drug use and abuse, recognizing that adolescence is the time when individuals make the perilous journey from child to adult. Although risk-taking is natural and inevitable, adolescent development is fraught with potentially dangerous situations with choices that can lead to both short- and long-term changes with either positive or negative consequences on healthy development. The developmental imperatives of adolescence include physical, emotional, sexual, social, and cognitive change. Professor Krank notes that this early substance use occurs in a developmental and social context. In the social and developmental context of adolescence, this chapter explores social influences faced by youth through an emerging dual processing cognitive model of choice that helps to explain the vulnerability of youth to alcohol and drug use, and abuse. This chapter presents a recently developed approach to adolescent substance use that builds on dual processing models of cognition. The dual processing model is consistent with this outcome because adolescents seem to have reduced levels the executive control relative to adults. Increased vulnerability occurs because social and developmental influences on automatic memories occur before executive control matures. The dual processing approach is important because it suggests new ways of assessing vulnerability through tests of executive function and memory associations. This approach promises new tools for prevention science research.

Life-Threatening Transitions in Maturation and Health

William Weitzel, M.D. and Judith Carney, M.S. O.T. explore the stressful transitions faced by a person experiencing an unanticipated change of course in life when one receives the diagnosis of chronic progressive neurological disease. Trace with these authors the personal journey of a physician as he comes to realize the symptom onset of a neurological disease that is initially denied. His next physical exam revealed the diagnosis of Idiopathic Parkinson's Disease. Initial medications saw a reduction in symptoms for the next several years. Following that period of time, the symptoms returned with more tremors, more rigidity, and more slowness of movement. Judy Carney provides insights into treatment options and quality of life for the person with a progressive degenerative neurological disease and some essentials for patient and caregivers in transitioning this stressful life experience.

The diagnosis of cancer has affected so many through families, relatives, and friends. Transitions throughout the cancer experience that include receiving the initial diagnosis, a spectrum of treatment options, survivorship, and end of life become the essential phases in considering those transitioning the stressful sequences involved in cancer care. Dorothy Ann Brockopp, R.N., Ph.D., Krista Moe, M.S., Judith A. Schreiber, R.N., Ph.D.(c), and Sherry Warden, R.N., Ph.D., all at the University of Kentucky, College of Nursing