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Religion, Adversity and Age: Religious Experiences of Low-Income Elderly Women

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Elders throughout the world turn to religious organizations and rely on religious beliefs to cope with both the routine challenges of daily life and the hardships brought on by severe adversity. Hundreds of studies have documented a positive association between health or well-being and religious participation. Yet few have examined religious experiences of the elderly themselves. In-depth consideration of these experiences might shed light on the contribution of religion to individual lives. This study examines religious experiences of women living in poverty in the United States. Results underscore the deep-seated religious commitment of this group. The dominant theme, mentioned more often than any other, was gratitude. Respondents view the Lord as the source of all that is good, and are grateful for life, good fortune, help in times of hardship, and material goods. This view of an all-powerful God contrasts with some respondents' views of themselves as weak or irrelevant. Finally, one-third of respondents who mentioned church attendance reported that ill health or functional limitations restricted their ability to go to church regularly. So, while religion may be good for one's health, good health may facilitate participation in church-related activities.

Introduction1

"Eat right, exercise regularly, and go to church on Sunday." This advice, offered by the *Maranatha Christian Journal*, is based on a report by Dr. Jeffrey Levin, an epidemiologist at East Virginia Medical School. Dr. Levin is one of hundreds of researchers who have observed an association between favorable health status and religious observances. Like others, he has concluded that religious participation is literally good for one's health (Levin, 1994).

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Indeed, the prevailing ethos of the 1980s and 1990s has been very "pro-religion;" in a sharp contrast to Marx's pointed critique, published in the *DeutschFranzosische Jahrbucher*, in 1844: "Man makes religion, religion does not make man . . . Religion is the sigh of the oppressed creature, the heart of a heartless world, just as it is the spirit of spiritless conditions. It is the *opium* of the people. To abolish religion as the *illusory* happiness of the people is to demand their real happiness . . ." (Marx, 1844).

Although at face value, these viewpoints seem entirely incompatible, both may contain an element of truth. Religion may, for a multitude of reasons, enhance the physical and psychological well-being of individuals. It may also facilitate the oppression of the very individuals whose lives it has enhanced. This article examines the religious experiences of an oppressed group, elderly women living in poverty, in an effort to give voice to their perspective and shed light on the contribution of religion to their efforts to cope with adverse conditions.

Theoretical Perspectives on Religion

Sociological theories offer contrasting views of the role of religion in the lives of the elderly. The functionalist perspective, typified by the work of Emile Durkheim (1947) and Max Weber (1963), places religious organizations in the context of other major social institutions, suggesting that their continued existence argues for their value. In contrast, Conflict Theory, exemplified by the work of Karl Marx (1904), focuses on struggles for power, suggesting there will always be competing classes (the "haves" and the "have nots"); and that major social institutions are simply vehicles through which the "haves" maintain their position. Under this view, religion's promise of a better world to come serves to anesthetize the disadvantaged to their discomfort in the present one. Finally, what Brewer (1995) describes as "the one theory indigenous to American culture," (p. 535) symbolicinteractionism, focuses on the construction of identity through social interaction. George Herbert Mead (1934) is credited with founding this approach which views religious institutions as settings that contribute to the development of personal identity and the construction of meaning.

Religion and Aging

Most studies on religion and age reflect one of these three perspectives. The vast majority apply a functionalist approach, seeking to describe or explain the value of religion, both for individuals and for society. So, for example, numerous studies published in the past 20 years have examined the contribution of religion to the well-being of the elderly (see, for example, Broyles & Drenovsky, 1992; Courtenay, et. al., 1992; Holt & Dellmann-Jenkins, 1992; Idler & Kasl, 1992; Levin, 1994; Musick, 1996; Mc-Fadden, 1995; Morris, 1991; Oxman, Freeman, & Manheimer, 1995; Ruffing-Rahal & Anderson, 1994). A smaller set of studies employ the perspective of symbolic-interactionism, seeking to describe the role of religion on elder's search for identity and meaning. Conflict Theory is rarely reflected in the work of researchers in this field, although a few studies have examined the role of women in religious organizations whose leadership is dominated by (or restricted to) men (see Dodson, 1988).

Religion and Well-Being

Perhaps the most popular topic for research on religion and aging in recent decades has been the relationship between religious participation and health or well-being. Studies have examined associations between participation and several dimensions of well-being: physical health, mental health, life satisfaction, and functional ability. Most of these studies have been cross-sectional, and the vast majority have reported a positive association between religious participation and well-being.

The association between religious participation and physical health has been described in numerous studies. Typically these have been cross-sectional surveys employing multivariate statistics to identify factors correlating with health measures. Several studies have reported positive relationships between religious participation and mental health or life satisfaction. In one of the earlier studies of this topic, Blazer and Palmore (1976) reviewed data from the Duke Longitudinal Study of Aging and found a significant positive relationship between church attendance and personal adjustment. Similarly, Markides (1983) reported that religious participation was associated with emotional well-being. The growing number of studies on the relationship

between religion and adjustment or emotional well-being is summarized in a 1995 bibliography compiled by Koenig. Numerous studies have also documented a positive relationship between life satisfaction and religious participation (Edwards & Klemmack, 1973).

This has led most to suggest that Durkheim was right: religion is an antidote for anomie, a critical thread in a web of social relationships. Still others have concluded that religious thought offers cognitive and emotional tools for coping with adversity (Koenig, Cohen, Blazer, et.al., 1992; Saltz, Denham & Smith, 1991).

Religion, Identity and Meaning

The contribution of religion to the individual search for identity and meaning has seldom been empirically examined. Two studies in this area are worthy of note.² First, in 1985, Woodworth conducted content analysis on in-depth interviews with 40 elderly institutionalized women and reported that respondents varied in the certainty of their religious beliefs, and identified three categories (uncertainty, certainty and speculation) to describe observed differences in her sample. She also reported religious ideas regarding conduct, including acceptance, persistence, being and doing good, doubt and confidence. Ultimately, Woodworth argued that these categories represent distinct positions from which elders address issues related to meaning in life.

In a 1996 paper, Black and colleagues from the Philadelphia Geriatric Center examined the "spiritual narratives" of a sample of fifty low-income, elderly African-American women. These authors reported two key themes. First, women's spiritual beliefs contributed to positive self-esteem in part through their sense of the Lord as a companion on their life journeys. Second, religious beliefs lent meaning to suffering, treating it as a means to redemption. Black and colleagues also observed widespread belief in an afterlife and suggested this accounted for their respondents' lack of concern about death.

The present study looked to a group of older women whose incomes were below the U.S. federal poverty threshold for an understanding of the role of religion in their lives. Specifically, there was an interest in understanding 1) the contribution of religious activity to the women's psychological and physical well-being,

- 2) the role of religious beliefs in their coping with adversity, and
- 3) the contribution of religion to their personal identities.

Method

Sample

A selective sample of 62 low-income older women was recruited through contacts with agencies serving the elderly and through a snowball technique. Respondents were invited to participate in a study of the lives of older women with limited incomes, which would be used in a book (Barusch, 1994). They were informed that no information they provided would be released to referring agencies or individuals, and were asked to specify measures they would like used to disguise their identities.

Respondents were chosen to optimize diversity along several factors: ethnicity, age, income level, housing arrangement and family composition. They lived in California, Utah, Alabama, Illinois, New York, Virginia, Washington D.C., and the U.S. Territory of Guam. These sites were chosen to optimize cultural and ethnic diversity.

Women of color constituted 53% of the group. They were slightly over-represented, in that they make up 46% of the general U.S. population of older women in poverty (U.S. Bureau of Census, 1992). Respondents ranged in age from 49 to 100 years, with a mean of 73. Six of the seven women under 55 years old were living in homeless shelters, settings within which older women were difficult to locate.

Most of those interviewed (68%) had annual household incomes below the federal poverty threshold in the U.S. (This includes cash income only, not such in-kind support as food stamps.) Another 19% had incomes between the poverty threshold and 125% the poverty level. The remaining 13% had incomes up to 185% of the poverty level. These "higher income" women had either medical or housing expenses that absorbed much of their income.

The majority of the sample (81%) were not married, with roughly equal proportions being divorced (34%) and widowed (37%). About one-third (34%) of the women owned their homes. Another third (31%) had rent subsidies. Nine women (15%) rented

homes without subsidies. Three were in nursing homes. Nine homeless women were interviewed.

About one in five (22%) of the interviewed women experienced mental illness or cognitive impairment. Typically these women were either depressed, suffering memory loss, or unable to sustain thought. In most cases they self-identified. That is, they indicated that they had been diagnosed as having a psychiatric disorder. In three cases, interviewers noted that women who did not self-identify seemed to have difficulty sustaining thoughts.

Interviews

It was determined from the pilot interviews that low-income older women, especially those for whom English was a second language, found it difficult to respond to structured instruments. Accordingly, a semi-structured conversational format was used for life history reviews. Most interviews took place in respondents' homes and lasted from one to three hours. Four social scientists (including the author) conducted these interviews. Interviewers were Caucasian, and ranged in age from 23 to 50.

All but three of the interviews were conducted in English. Those three were done by an interviewer who was fluent in Spanish. Eight of the women were familiar with English, but used it as a second language. Three had spoken English since childhood. The other five immigrated and learned English over 15 years prior to the interview.

Although religious experiences were not an explicit focus of these interviews, several questions elicited references to the topic. These included:

- What do you like most about yourself?
- Do you consider yourself poor?
- What kinds of support, if any, did you have . . . [for coping with bereavement, stress, loss]; and a wide range of questions related to childhood experiences.

"Ethnograph" software was used to code and extract statements related to religion. These were reviewed, and themes identified. A coding scheme was then developed to reflect the

occurrence of themes. Two independent reviewers coded statements. To determine the clarity and distinctness of the subcategories, a reliability check was performed without prior discussion or training between reviewers. Inter-rater agreement for the thematic scheme reported here was 78%. After this coefficient was computed, instances of disagreement were examined and resolved.

All statements related to religion, church, or the Lord were compiled for this analysis. A statement is a phrase that expresses one idea, and usually consisted of one sentence, rarely including more than three. Statements were identified then reviewed using an iterative process that involved the development and refining of fourteen thematic categories related to either religious beliefs or religious participation.

Findings

Thirty-four respondents discussed their religious experiences in the course of the life history interview. Their references to religion ranged from brief sentences to extended discussion. This group was comparable to the overall sample with respect to ethnicity, age, income, marital status, housing, and mental health. Most (56%) were women of color. Fourteen (41%) were African-American, three (9%) were Hispanic, one (3%) was Native American, and one was Asian. The remaining 14 (41%) were non-Hispanic Caucasians. The group ranged in age from 49 to 100 years, with a mean of 72. Most respondents who discussed religion (73%) had incomes below the federal poverty threshold, and the remainder had incomes between 100% and 150% of poverty. The vast majority (91%) were either divorced/separated (41%), widowed (34%) or single/never married (9%). Just over a third (44%) of the group owned their homes, while 38% rented, and another 10% lived in an institutional setting. Seven of the nine homeless women in the sample discussed religion. Finally, seven of the respondents who mentioned religion had identified mental health problems.

Table 1 indicates the number of respondents who made remarks in each of the thematic categories. These categories are divided into two broad areas: religious beliefs and religious participation.

 Table 1

 Frequency of Thematic Responses

Religious Participation			Religious Beliefs		
Торіс	Respc #	Respondents* # %	Торіс	Resp #	Respondents # %
Public Participation		:			
Participation in church Activities	24	71%	Gratitude to God	32	94%
Parents' role in religious involvement	6	76%	Faith/Trust in God	20	26%
Desire to Give or Serve	9	18%	Identity and Beliefs	13	38%
Reaction to church	9	18%	Beliefs Regarding Death	8	24%
			Religious Coping	7	21%
Private Participation			The Bible	9	18%
Prayer	14	41%	Companionship	3	%6
			Sins & Forgiveness	2	%9
			Wealth & Religion	2	%9

* Number and percent of respondents do not add to 100% because most mentioned more than one of the thematic topics.

Religious Beliefs

The most common theme, mentioned by 94% of respondents, was gratitude. Respondents thanked the Lord for several things, including: life, "We have a lot to thank God for . . . But honey, I thanks God every day of my life for the blessings that He has given me. Because I could have been dead and gone you know." (75-year-old African-American); good fortune, "I thank the Lord because He has given me a life that is so good. I couldn't ask for more." (84-year-old Hispanic); help in times of hardship, "The Lord has been : . . wonderful to me . . . through a long time with the hardship . . . He's providin' a way." (86-year-old Caucasian); and finally, material goods, "But I thank God for everything anyway. I'm able to manage and able to keep some bread to eat." (69-year-old African-American).

More than half (59%) of the respondents expressed their faith in the Lord and their confidence that He will provide for them. For example, one 71-year-old Caucasian said, "I just, I just . . . trust in God; He makes a way somehow or another, He makes a way. He just makes a way." Another 79-year-old African-American said,

"I don't care how tight it's gonna be, there's a bright light comin. It's gonna get better. And if I ain't got food, honey if I don't have food . . . I'm goin' in that kitchen anyway and I'm gonna fix a place. I'm gonna get a plate. I'm gonna get a spoon. I'm gonna sit down. I'm gonna say, 'Now, Jesus you know . . . I done did what I do (you should make the first step). I done put the plate here and here the spoon be. Now you provide the food.' And I believe somebody is gonna knock on that door and bring me a loaf of bread. Praise the Lord."

This faith was sometimes instilled by parents. One 67-year-old Caucasian woman was raised in severe poverty. Her family subsisted on corn meal for weeks at a time and she vividly remembers a time when even that was almost gone. When she told her mother there was not enough for the next day her mother said, "... you have to trust in the Lord. She said, 'You love Him don't you?' and I said, 'Yes.' I didn't know who He was at the time, but she said, 'yes.' so I said 'yes.' She said, 'Just have faith. He's not gonna let you kids get hungry.' " And as it turned out, a family member arrived the next day with food for the family. Throughout

her life review this respondent cited numerous occasions when she placed herself in the Lord's hands. Once, for example, she had been evicted and was in search of shelter from a Chicago winter. "Oh boy, I says, 'Lord here I go.' I says, 'You've got to send me in the right direction . . . I've got faith to move this whole building.' "Another 60-year-old Caucasian woman reported that after her sister died she was afraid of the dark. Her mother said, "You say these prayers every day . . . you tell Him what you want is to get over the fear . . . And she said, 'In seven days it will be gone.' and she said, 'That's what I do; that's why I was able to take what happened to Marilyn [sister].' "The respondent's prayers were answered. "I did those prayers every night . . . before I went to sleep. And the week later, I shut off that light . . . I was alright."

Just over a third (38%) of these respondents discussed a connection between religion and their views of themselves. Most reported that they did not consider themselves poor because of their religious convictions. One 71-year-old Caucasian said, "I am rich in spiritual things. I'm rich in that kind of life." Another said, "They say I'm poor, but as for being in a church, that's helped me and it makes me feel rich. The Lord just keeps my thinking that way . . . because I'm still blessed."(63-year-old African-American). Half of the women who mentioned identity issues discussed their personal insignificance. One, a 75-year-old African-American said, "I lean and depend on Him . . . because without Him I couldn't do nothing." Another, 87-year-old Caucasian said, "If I hadn't a had the Lord in my life, what would I have done?" A 94-year-old African-American said, "... with Him, we can do all things. And without Him, we can't do nothing. Can't even lift our little finger up." Finally, a 75-year-old African American said, "Well there's one thing you have to do. You've got to put your trust in God, because one thing about it, we can't do nothin' about what happens."

Nearly a quarter (24%) of these respondents mentioned that religion governed their beliefs regarding death. Consistently, they reported that the idea of death neither frightened nor worried them. The response of one 97-year-old Caucasian was typical, "We got a certain amount to do here and we got to do it before we go. And when He sees cause to take me, I'm ready. I'm ready if He calls today. If He calls tomorrow, I've right on prepared myself."

Confidence in a better life after death was also widespread. One 87-year-old Caucasian said, "Listen, this little old place I've got right here is my mansion on earth...you know, in fact I am havin' a home in heaven when I die...forever." Another 76-year-old Asian woman explained that she didn't worry about dying, "I don't worry because I have...because I know we are all resurrected. Why should I be worried?"

Seven respondents mentioned religious beliefs that helped them cope with bereavement. The martyrdom of Jesus helped some put their own suffering in perspective. For example, one 62-year-old African-American said, "I don't mind sufferin'. I don't mind sufferin' because I'd never add up with His suffering for me and for you and for the whole entire world because He died for all of us . . ." A 94-year-old African-American reported that she attempted suicide when her spouse left her. "But the Lord wasn't ready for me. I'm very glad He wasn't." The idea that their loss is part of a larger plan was helpful to some. For example, a 76-year-old Caucasian said, "I wonder sometimes now why I'm left, but it may be because God's got more work for me to do."

Six respondents mentioned the Bible, explaining that they use it in prayer. Only two specific passages were mentioned. One was the story of Job. A 56-year-old Caucasian woman who has homeless and diagnosed with schizophrenia explained that "... prophets have to go through it, and so I call it a black time. It's a time where everybody's against you. You can't get no place no matter what you do. And I think this is it [for me]." Another biblical reference related to forgiveness. As related by a 94-year-old African-American, "the 37th Psalm says, fret not yourself because of evil or be envious. If somebody mistreats you or treats you wrong, you treat them good. You see, you can't do that by yourself. You have to ask the Lord to help you . . . and then you can do good for that person who has mistreated you with a clean heart."

Other less common themes included the notion that the Lord provides comfort through companionship. Three women were comforted by His constant presence. Two women mentioned the importance of forgiveness. One told an especially poignant story regarding her efforts to forgive a husband who had left her, "I was fuming and blowing smoke out of my ears one day when a priest

came in and he said, 'Jan [substituted name], what is the matter?' I said, '... It makes me very angry.'He said, 'You should pray for Him... Just do it.' Well I found there's one way to diffuse anger, because you cannot stay furious at somebody when you try to pray for them... Well it worked out alright I guess."

Finally, two women mentioned their beliefs abut material wealth. One 87-year-old Caucasian was asked why she thought some people were rich. She replied, "Some of them, it's handed to them on a platter I guess. And some of them work hard for it, but not all of them I don't think. I guess the Lord's blessed 'em and maybe they don't know it or don't think about it . . . You know what? If you have money and you don't trust in your heart, it could be just taken from you." Another explained that people who are rich fail to contribute money to religious causes, "That's how people get a lot of money, because they don't have knowledge enough to use it. If they use it wisely . . . you're supposed to give . . . you're supposed to give Jesus, I mean God the Father, his portion first . . ."

Religious Participation

Formal Participation

Religious participation was discussed by fewer respondents than religious beliefs. The most common theme in this area, mentioned by 71% of respondents, was their participation in church activities. In some cases this participation was extensive. For example, one 75-year-old African-American said, "I belong to the Strawberry Cove Baptist Church [substitute name] and I've been the president of the choir, the senior choir down there for 32 years. I'm also one of the . . . well I am the lead cook in the kitchen. When it come time to cook, I do that. And I'm president of the Pastor's Aid Board, and I'm still the Vice-president of the Missionary Society. So I told them some of this [load] is gonna have to come off the old lady, cause I'm gettin' too old to carry it all."

One-third (eight) of the women who discussed their religious participation mentioned barriers to church attendance. These barriers consistently related to poor health or functional limitations associated with advanced age. For example, one 86-year-old African-American woman said, "I didn't get to church Sunday

because I didn't feel well..I just had to stay here at home." One 100 year old African-American described the measures she used to overcome her mobility problems and attend church: "I walk to church every Sunday. I walk back . . . It's right up there. I've got a little grand-boy. He's 12, and another little friend of mine . . . her little boy, he is 10; so I hold both of those little boys' shoulders and I walk in between them and they pull. We walk right up the hill there. That big, old big church right on up the hill there . . . "

Just over one quarter of the women who discussed religion mentioned that their parents influenced their own religious participation. In most cases parents served as models of active church participation. As one 52-year-old Native American put it, "I enjoy goin' to church because I was raised in a Christian home and my daddy and mother carried us to church . . . they was raised in the church." One 60-year-old Caucasian remembered her father's dismay when she came home on Ash Wednesday having wiped her ashes off of her forehead, "He yelled at me and he scared me . . . he thought that I didn't get my ashes . . . he shook me. He said, 'You've got to go and get your ashes and do all of the things that you're supposed to do.' Because he thought that if I didn't, you know, that I would go to Hell . . ." But this type of recollection was not the norm. Most respondents who discussed their parents' involvement had fond or at least positive memories to recount.

Two less common topics were the desire to contribute and reactions to church attendance. Six respondents mentioned their desire to give to or to serve the church. Two found it difficult to contribute as much money as they would have liked, but the remainder described the enjoyment they derived from service. Six women also described the support they received from their churches. One 67-year-old Caucasian woman reported that her church had supported her education. Others mentioned counseling they had received from pastoral leaders. Still others simply enjoyed being there, like one 63-year-old African-American, "I have a good time at church. I have a really good friend [there]. I love people . . ."

Prayer

Fourteen (41%) of the women who discussed religion mentioned prayer. The vast majority reported that they pray for

assistance or guidance. In one typical statement, a 69-year-old African American said, "I pray and pray. I said, 'Lord, you know. Give me strength in my leg and give me strength all over my body." Others pray to be free of pain, "I ask the Lord not to let me suffer. Every night when I go to bed, 'If you're gonna take me take me in my sleep; in my own bed.'" (69-year-old African American). Others used prayer to help them make decisions or to thank the Lord. Finally, one respondent (mentioned above) used prayer to forgive a husband she felt had wronged her, and another 59-year-old Caucasian woman said, "Well I pray unto the Lord and He does let me know certain things; but it's not a communication like I used to do."

Discussion

The results of this study should be taken as suggestive rather than definitive. They offer themes and ideas that illuminate the experiences of respondents and may provide direction for future research in the area.

Religion and Well-Being

This study suggests an alternative interpretation of the well-documented association between well-being and religious participation. One third of the respondents who discussed church attendance reported that ill health or functional limitations interfered with their regular participation. This finding is consistent with that of Ainley and colleagues (1992), who suggested that the functional limitations brought on by age significantly limit church participation. So, while church attendance may be good for one's health, it is equally likely that the causal relationship goes the other way. That is, good health may facilitate regular attendance.

Religion and Adversity

Particularly striking in this group of disadvantaged women is their gratitude. Respondents appreciated life, good fortune, help in times of trouble, and material goods and saw the Lord as the source of all benefits. This sense of themselves as fortunate may assist these respondents to maintain a positive sense of themselves in the context of severe adversity (Barusch, 1997).

As Black and colleagues (1996) suggested, religion may help individuals cope with adversity by giving meaning to suffering. These respondents did not refer to the concept of redemptive suffering. But they did draw tremendous comfort from their faith that the Lord would provide for them in times of need. In some cases parents reinforced this faith by directing these women to turn to the Lord for relief. Notably, while respondents easily recalled the times the Lord did provide for them, prayers that went unanswered seem to have been forgotten.

Religion and Identity

Most women reported seeing themselves as tremendously enriched by their faith in an the all-powerful Lord. This view is in sharp contrast to some respondents' assessment of their own abilities. Religious references to identity often mentioned a sense of personal weakness or irrelevance. Is that because society (including religious institutions) has consistently and repeatedly reinforced a sense of personal powerlessness?

Marx felt that the persistence of "religion as the *illusory* happiness of the people" denied them their "real happiness." Yet, religious institutions offer tremendous comfort and support to their disadvantaged congregants. Within this paradox, human service professionals can work to optimize the contribution of religious organizations to the well-being of the disadvantaged, even as they reject conditions and beliefs that foster oppression. Congregations and denominations vary in their commitment to human service and social justice (Delgado, 1996; Huber, 1987). Some emphasize service, employing social workers to assist elderly congregants (i.e., Brashears & Roberts, 1996). Others, like Glide Memorial in San Francisco, offer both service and advocacy, helping disadvantaged members to overcome the sense of hopeless irrelevance.

Worldwide religious participation varies considerably, but in most settings the elderly are the mainstay of organized religion, with the highest levels of participation of any age group (McFadden, 1995). Through service and advocacy, churches around the globe can tremendously enhance the quality of life for all elders, including victims of economic and social oppression.

Notes

- 1. "Religion" is a muti-faceted construct, including the several factors: "religious participation" has traditionally referred to involvement in organized church activities, but participation may also include a private dimension with activities ranging from prayer to watching religious programs on television; "religiosity" means the intensity and nature of personal religious beliefs; finally, "religious orientation" indicates the extent to which beliefs are in accordance with a congregation. This article does not deal with the many complex issues involved in measurement of these dimensions. The interested reader should consider Neil Krause's 1993 article on the subject.
- A third, intriguing study was reported by Edward Quinnan in 1994. He
 conducted life history interviews with eleven elderly men who were members
 of a monastic order. These illuminated several major themes of relevance to
 profoundly religious individuals.

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