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Abstract

The purpose of this study was to examine how a sample of elite athletes coped with distressful reactions to retirement from sport. As part of a larger research project, 15 former elite athletes were identified as having experienced severe emotional difficulties upon athletic career termination. Employing a micronarrative methodology, it was determined that account-making can be a significant moderator of distress during the career transition process. In addition, the quality of the account-making was found to be related to present affect and overall success in coping with athletic retirement. Finally, changes in athletic identity were found to be significant determinants of adjustment for athletes upon career termination. Suggestions are presented for future research on treatment strategies for distressful reactions to retirement from sport.

Retirement from sport and the loss of athletic identity

A person wishes to conquer at the Olympic games. I also wish indeed, for it is a fine thing. But observe both the things which come first, and the things which follow.

--Epictetus

To be merely an athlete is to be nearly a savage.

--Plato

The sport-scientific community is gradually coming to realize that the words of ancient philosophers are as relevant today as they were for athletes more than two thousand years ago. A body of research is emerging on retirement from sport, and adjustment difficulties associated with the career termination process are one of the most important issues. Whereas some studies have suggested that a significant number of athletes experience psychological complications upon retirement from sport (e.g., Allison & Meyer, 1988; Werthner & Orlick, 1986), other investigations have obtained minimal or no evidence of distress associated with the career transition process (e.g., Curtis & Ennis, 1988; Greendorfer & Blinde, 1985). Given these contradictory findings, it is apparent that emotional adjustment to retirement from sport is an area that requires further empirical research.

A variety of theoretical perspectives have been used to guide research on career termination from sport. These frameworks include social gerontological models of aging, as well as thanatological models of death and dying (e.g., Blinde & Stratta, 1991; Johns,

Lindner, & Wolko, 1990). Developmental models of transition have also been used to guide research in the area of athletic retirement (e.g., Parker, 1994; Swain, 1991). Unfortunately, none of these perspectives provide a complete characterization of the career termination process for high-level sport performers (Taylor & Ogilvie, 1994). Domain-specific models of retirement from sport have, therefore, been developed which include the following components: (a) causal factors that initiate the career termination process, (b) developmental factors related to retirement adaptation, (c) coping resources that affect the responses to retirement, (d) quality of the adaptation to retirement, and (e) treatment issues for distressful reactions to retirement (e.g., Gordon, 1995; Sinclair & Orlick, 1994; Taylor & Ogilvie, 1994).

Although retirement from sport does not always create high levels of anxiety among elite athletes, the potential for distressful reactions certainly exists. In this regard, research has documented a number of psychological and social difficulties that athletes sometimes encounter upon career termination. One of the more frequent experiences is a sense of emotional loss associated with separation from significant others, such as coaches and teammates (Astle, 1986; Murphy, 1995; Werthner & Orlick, 1986). At the same time, retiring athletes may be confronted with difficult self-concept issues, such as the loss of athletic identity (Brewer, Van Raalte, & Linder, 1993; Pearson & Petitpas, 1990). Previous research has demonstrated that athletic identity (i.e., the degree to which an individual defines herself or himself in terms of the athlete role; Brewer at al., 1993) can influence the psychosocial aspects of adaptation to retirement from sport (e.g., Lavallee, Grove, & Gordon, 1995), but no empirical research has examined the loss of athletic identity among sport performers who have experienced considerable distress during the career transition process.

It appears likely, however, that this form of loss will share common features with other types of major loss.

A major loss has been defined as a significant reduction in personal, material, and/or symbolic resources (Harvey, 1996). Research on this topic, which has been conducted in a wide variety of academic disciplines, has focused primarily on how individuals adapt to extreme sources of distress. Harvey and colleagues have outlined the specific characteristics of different types of major losses that people have experienced, including losses resulting from war and violence, the loss of psychological health, and the loss of employment (Harvey, 1996; Harvey, Orbuch, & Fink, 1990; Harvey, Orbuch, Weber, Merbach, & Alt, 1992; Harvey, Weber, & Orbuch, 1990). Several other researchers have also studied the losses associated with bereavement, dying, and death (e.g., McCrae & Costa, 1988; Staudacher, 1987; Stroebe, Gergen, Gergen, & Stroebe, 1992). Whereas each of these types of adjustment involves distinct social-psychological dynamics, theorists have suggested that most major losses consequently lead to fundamental changes in identity (Harvey, 1996).

In the literature on adjustment from extreme stress, the notion of account-making has been hypothesised to be one of the most beneficial ways of coping with the loss of an identity. An account can be defined as a story-like construction containing emotional expressions, trait inferences, descriptions, and related material regarding the self and the outside world; account-making is the process of developing one's account (Harvey, Orbuch, & Weber, 1992). This concept evolved out of social psychological research on attributional processes, which suggests that account-making activity is highly conducive to the development of perceived control following a traumatic experience (Harvey, Turnquist, & Agostinelli, 1988).

Past research on account-making has shown that the process of confiding provides emotional release and cognitive clarification about a major loss when an account is related to a significant other in a social context. This notion of confiding, which involves decisions about whom to confide in and when to do so, has been shown by a number of researchers to facilitate the psychological adjustment process following a major loss (e.g., Hobfoll, 1988; Meichenbaum & Fitzpatrick, 1993; Pennebaker, 1989). Harvey, Orbuch, Chwalisz, and Garwood (1991) have also empirically demonstrated that sexual assault survivors showed greater adjustment to the extent that they had confided with individuals who were empathic toward their traumatic experiences. A unique difficulty for athletes, however, is that they are vulnerable to the loss of their primary social support group upon retirement from competitive sport.

The general purpose of this study, therefore, was to contribute to the expanding literature on how people cope with major losses in their lives. More specifically, we sought to provide empirical data on the role of account-making and confiding in coping with distressful reactions to retirement from sport. Based on findings in other areas, we expected that the amount of account-making activity would have a significant impact on perceived success in coping with retirement, as well as current affective state. We also hypothesized that the extent to which the confiding was perceived as helpful and empathic would be related to both the perceived success in coping and present affect. Finally, it was postulated that athletic identity at the time of retirement would be highly correlated with adjustment, and that any changes in athletic identity since retirement would be related to present affect and overall success in coping.

In pursuing these objectives, we employed a micronarrative approach wherein high-level athletes who reported adjustment problems during retirement were asked to furnish autobiographical accounts of this important experience (cf. Gergen & Gergen, 1988). The micronarrative approach, which is one of the most favored methodologies in the assessment of major loss, has yielded some of the richest naturalistic evidence on psychological phenomena such as behavioural tendencies, thought processes, and motivation (cf. Baumeister, Stillwell, & Wotman, 1990; Harvey, Hendrick, & Tucker, 1988; Heatherton & Nichols, 1994). It has also been suggested that micronarrative techniques offer a useful way to understand how people construct significant experiences in their lives, such as career transitions and retirement (Baumeister & Stillwell, 1992). Although this technique has gained increased acceptance in recent years, it has not previously been used in research on retirement from sport.

Method

Overview

As part of an investigation of career transitions in sport, 48 retired elite athletes (28 females; 20 males) were invited to serve as participants for an initial data collection. These individuals, all of whom had competed at the national and/or international level, completed a battery of questionnaires regarding their retirement from competitive sport. In addition, each of the 48 participants provided information about the nature of their financial, occupational, emotional, and social adjustment (Lavallee, Grove, & Gordon, in press). From this information, a subsample of 18 former athletes was identified as having experienced highly distressful reactions to retirement from sport. In the present follow-up study, these 18 individuals were invited to write autobiographical accounts of their career transition

experiences and complete questionnaires related to their current athletic identity and their athletic identity at the time of retirement.

Participants

Fifteen of 18 former athletes (return rate = 83.3%) participated in the present study, representing the elite-amateur sports of cycling, gymnastics, hockey, rowing, swimming, track and field, and volleyball. These individuals (11 females; 4 males) began participating in competitive sport at the mean age of 9.4 years ($\underline{SD} = 2.99$), reached their highest level of competitive sport at 18.4 years of age ($\underline{SD} = 3.30$), and competed at their highest level for 5.0 years ($\underline{SD} = 3.29$). On average, they retired at 22.66 years of age ($\underline{SD} = 4.73$) and had been retired for 3.05 years ($\underline{SD} = 2.68$) at the time of the study.

Instrumentation

Participant were invited to complete a micronarrative account of their adjustment experiences during retirement from sport (cf. Harvey et al., 1991). This autobiographical methodology, which asks participants to focus on a well-defined theme (Gergen & Gergen, 1988), was employed to investigate the dynamics of the career transition process. The former athletes were instructed to focus specifically on their emotional adjustment to retirement from sport and report on the following issues: the degree of adjustment necessitated by retirement; whether or not they had confided in others about their adjustment experiences; in whom they had confided; the reactions of the confidant(s) to their account; what effect the confiding had on the overall adjustment process; and present feelings about their retirement experiences.

Athletic identity at the time of retirement was assessed with a retrospective version of the Athletic Identity Measurement Scale (AIMS; Brewer et al., 1993). This 10-item instrument, which is scored on 7-point Likert-type scales such that higher values indicate

stronger identification with the athlete role, was initially modified to the past tense. For example, "I consider myself an athlete" was changed to "I considered myself an athlete" in this retrospective version. In order to examine the change in athletic identity since the time of retirement, each participant also completed the standard (present tense) version of the AIMS to assess their current athletic identity.

Results

Reliability of Measures

Athletic Identity Measurement Scale. Internal consistency values were calculated for both versions of the AIMS questionnaire. Previous research has shown strong internal consistency for the AIMS (e.g., Brewer et al., 1993), and the standard version produced similarly strong values in this sample of 15 former athletes (Cronbach's alpha = 0.88). Acceptable internal consistency was also evident for the retrospective version of the AIMS used in this study (Cronbach's alpha = 0.75).

Micronarrative ratings. Two raters who were familiar with the literature on retirement from sport independently coded each of the micronarrative variables on 10-point scales. Each of these rating scales had verbal end-points with higher numbers reflecting greater amounts of the specified quality (e.g., degree of adjustment to career termination anchored by "low degree" and "high degree"). Overall, a correlation coefficient of 0.86 was obtained, with the average score used in subsequent data analyses.

Data Analysis

Bivariate intercorrelations were initially calculated among the following variables: degree of adjustment required following retirement ($\underline{M} = 6.80$, $\underline{SD} = 1.45$); overall success in coping with retirement ($\underline{M} = 6.67$, $\underline{SD} = 1.64$); amount of account-making activity since

retirement ($\underline{\mathbf{M}} = 6.17$, $\underline{\mathbf{SD}} = 1.99$); the degree to which the reactions of the confidant(s) were perceived as helpful and empathic ($\underline{\mathbf{M}} = 4.30$, $\underline{\mathbf{SD}} = 2.64$); and present negative affect about the retirement experience ($\underline{\mathbf{M}} = 4.10$, $\underline{\mathbf{SD}} = 1.63$). Correlations were also calculated among the aforementioned variables and scores on the retrospective version of the AIMS ($\underline{\mathbf{M}} = 53.4$, $\underline{\mathbf{SD}} = 13.07$).

As demonstrated in Table 1, results were consistent with our hypothesis that athletic identity at the time of retirement would have a strong positive correlation with the degree of emotional adjustment required ($\underline{r} = .68$, $\underline{p} < .005$). Our findings also indicated that perceived success in coping with retirement was inversely related to present negative affect ($\underline{r} = -.55$, $\underline{p} < .04$), and directly related to both the degree of account-making activity since retirement ($\underline{r} = .72$, $\underline{p} < .003$) and the perceived empathy of the confidants ($\underline{r} = .82$, $\underline{p} < .001$). Finally, a significant positive relationship was evident between the degree of account-making activity since career termination and perceived empathy of the confidant ($\underline{r} = .79$, $\underline{p} < .001$), whereas scores on present negative affect were found to be highly negatively correlated with both the degree of account-making activity since retirement ($\underline{r} = -.63$, $\underline{p} < .02$) and extent that the confidant's reactions were perceived as helpful and empathic ($\underline{r} = -.72$, $\underline{p} < .003$).

In order to examine correlates of change in athletic identity, the retrospective (point of retirement) AIMS score was subtracted from the standard (present) AIMS score for each participant ($\underline{M} = 39.80$, $\underline{SD} = 13.07$). These change scores ($\underline{M} = -13.60$, $\underline{SD} = 12.78$) were then correlated with ratings based on the autobiographical narratives. Results indicated that decreases in athletic identity since retirement (i.e., negative change scores) were associated with greater amounts of account-making activity since retirement ($\underline{r} = -.84$, $\underline{p} < .001$), greater perceived empathy from the confidant(s) ($\underline{r} = -.90$, $\underline{p} < .001$), and greater overall success in

coping with retirement ($\underline{r} = -.86$, $\underline{p} < .001$). An increase (or minimal decrease) in athletic identity, on the other hand, was positively related to present negative affect ($\underline{r} = .55$, $\underline{p} < .04$).

Discussion

Retirement is a major event in the life cycle, and it can have important economic, interpersonal, and psychological consequences for the individual. Although there is debate about the extent of positive and negative change produced by retirement (Palmore, Fillenbaum, & George, 1984), studies indicate that it is sometimes associated with reductions in perceived control, lowered self-esteem, and decreases in general life satisfaction (Crowley, 1989; David, 1990; O'Brien, 1981). High-level athletes are not immune to these negative consequences. Indeed, they might be more likely to experience a traumatic retirement than nonathletes because of the circumstances that often surround their transition out of sport. Early and/or reluctant (i.e., forced) retirement has been shown to exacerbate negative reactions (Braithwaite, Gibson, & Bosly-Craft, 1986; Davies, 1985; Palmore et al., 1984), and careers in high-level sport are notoriously brief as well as subject to termination via deselection, injury, and other external causes.

The results of this investigation contribute to the growing body of research on coping with major loss and, more specifically, to the literature on retirement from sport. In general, the findings suggest that factors associated with distressful reactions to athletic retirement are similar to those associated with other types of loss which have been investigated outside of sport (e.g., Harvey, 1996; Harvey, Orbuch, & Fink, 1990; McCrae & Costa, 1988), and they indicate that there is considerable benefit derived from account-making following a traumatic event. More specifically, we found the reporting of emotions and feelings associated with retirement from sport to be beneficial in the overall adjustment process.

The actual amount of account-making activity was found to be directly related to the overall success in coping with retirement from sport, as well as the present affect among this sample of former athletes. These results support those of previous researchers outside of sport who have shown the importance of account-making following a major loss (Pennebaker, 1989; Meichenbaum & Fitzpatrick, 1993). Although Staudacher (1987) asserts that simply expressing one's feelings about a traumatic experience is essential to healing, our data also suggest that the specific act of confiding may assist athletes who have experienced a distressful reaction to career termination. Moreover, in line with our hypotheses, the productivity of the confiding (i.e., the degree to which confiding activity was perceived as helpful and empathic) appeared to have a significant impact on both the overall success in coping with retirement and present negative affect. These results concur with suggestions that individuals tend to experience greater adjustment from a major loss when the reactions of a confidant are perceived as helpful and empathic (e.g., Harvey, et al., 1991; Hobfoll, 1988). As one participant in this study noted:

"I discussed my retirement with my parents and other elite athletes in other sports.

These people all helped me to change my focus and priorities in life, because they were very supportive."

Although it was not hypothesized that the amount of account-making would increase as this sample's confiding activities were met with helpful and empathic responses, this correlation highlights the importance of productive confiding and serves as one possible explanation for the significant relationship obtained between the quantity of account-making activity and overall adjustment among these former athletes.

Following our assessment of adjustment to retirement, it was found that individuals with a high athletic identity at the time of retirement experienced a higher degree of emotional adjustment difficulties. On the basis of the selective nature of this sample and the previous findings of Lavallee et al. (1995) with a larger sample of retired athletes, a strong correlation between commitment to the athlete role and adjustment to career termination was anticipated. The reason for our highly significant finding, however, may be due to the socialization process which occurs in an athletic environment. As individuals become more involved in and committed to their sport, and in turn take on a stronger athletic identity during their playing careers, they may develop a self-concept that does not extend beyond the athlete role. As previous theorists have suggested, a person with such a narrow self-concept may experience considerable negative emotions because a loss of self-identity following athletic retirement (Astle, 1986; Brewer et al., 1993). Consider the following quote from a former athlete in this study who had actually engaged in pre-retirement planning:

"My retirement was preplanned two years in advance, so mentally I had prepared for the time ahead. I was actually looking forward to the moment when the stress of competition at the top level would be over and I could relax and enjoy a carefree lifestyle. I even counted down the number of races I had left to compete in as a way of handling the nerves before the Olympic race. But what I experienced after retirement was a lot more complex. I had to adjust to a totally different lifestyle, where suddenly I was like everyone else. Only it is like beginning all over again, with a new job, new lifestyle, and new circle of friends. I felt as though I lost my self-identity."

Furthermore, the overall adjustment process may be greater following a distressful reaction if the person to whom one would normally turn in times of trouble is no longer there (Parkes, 1988). For high-level athletes, these individuals are often teammates and/or coaches, with whom there may be considerably less opportunity for interaction after retirement because of their on-going training, competition, and travel commitments. This interpersonal loss of significant others may be a risk factor for athletes who assume a narrow identity because their social support may revolve completely around their sporting life (Murphy, 1995; Pearson & Petitpas, 1990; Werthner & Orlick, 1986). In support of this idea, one former athlete provided the following comment:

"During the last difficult years of training I thought about retirement and all its positives. I never thought too much about its downpoints and the problems I was going to come across, such as the loss of my identity and facing everyone else's expectations and questioning. I do remember wishing someone was there to talk to, but I felt that no one knew what it was like. Most people assumed that my life had become much easier to cope with, but there were times that someone who had been through it too would have helped. Most people in my life couldn't understand that it was a difficult transition to make."

In regard to the comparison of the participants' present athletic identities with their athletic identities at the time of retirement, it appears that the overall process of identity change is central to recovery from a distressful reaction to retirement from sport. Changes in athletic identity appeared to be related to the amount of account-making activity that occurred, as well as perceived reactions of the confidants. Taken together, these results suggest that helpful and empathic responses lead to more confiding opportunities, and in turn,

decreases in athletic identity. Moreover, both present affect and overall success in coping with career termination were significantly related to the amount of identity change, suggesting that an individual's quality of adjustment tends to improve as athletic identity decreases. As the following excerpt from an athlete who had been retired 18 months at the time of the study illustrates, the change in identity that often accompanies the adjustment process may occur over a long period of time:

"Retiring from sport had its positive and negative aspects. I found it hard at first to occupy myself with all of my free time and sometimes felt as though my life was going down the drain. I did not want to exercise anymore and often felt depressed. I think I kept it to myself and took my frustration out on everyone else. I was even more depressed once I began to realise my whole life revolved around my sport, and trying to find a new path proved very difficult. It has only been in the last four months or so that I have started to regain my confidence as a person and have started to set new goals for myself. Previous to this, I think I thought of myself as just an athlete."

Some former athletes whose self-concept does not extend beyond the sporting domain in the years following retirement may not have had the opportunity to develop an account of their career termination experiences. This situation can occur with individuals who stay involved in sport as a coach and may not immediately lose their athletic identity. Although continued involvement in sport as a coach may ease the transition for many former athletes by allowing these social support systems to remain intact for a period of time, these individuals may continue to put themselves at risk to experience career transition difficulties when they retire from the coaching ranks. Consider the following quote from a former athlete who

became a coach upon career termination and obtained a higher score on present athletic identity than retrospective athletic identity at the time of retirement:

"I began coaching once I had stopped training and cannot recall actually retiring. The coaching filled the void and I didn't miss not competing. This has allowed me to stay involved and still mix with the elite group of players. A lot of these players were young developing players when I was still playing, and I often make comparisons with them and reflect that back to my own career."

Finally, this study reveals that a micronarrative methodology can be an extremely valuable procedure for learning about the phenomena associated with retirement from sport. This self-report technique has become increasingly useful in studying the subjective aspects of important events (cf. Harvey, Hendrick, & Tucker, 1988; Harvey, Turnquist, & Agostinelli, 1988), and there has been a strong move in the field of sport and exercise psychology toward employing qualitative methods of inquiry in recent years (Locke, 1989; Tenebaum & Bar-Eli, 1992). However, the sport-scientific community has been slow to adopt this particular procedure, with only a few attribution studies analyzing qualitative narratives from newspaper accounts of sporting events (e.g., Harris & Hills, 1993; Lau & Russell, 1980; Seligman, Nolen-Hoeksema, Thornton, & Thornton, 1990). In the area of retirement from sport, the micronarrative approach may potentially be used to examine issues such as the reasons for career termination, developmental factors related to the adjustment process, coping resources that affect the quality of the adaptation to retirement, and treatment strategies for individuals experiencing athletic retirement difficulty.

The potential limitations of retrospective verbal reports have been addressed from a general perspective as well as a sport science perspective (e.g., Brewer, Van Raalte, Linder, &

Van Raalte, 1991; Nisbett & Wilson, 1977). The retrospective AIMS measure and the autobiographical accounts obtained in this study are, of course, subject to these limitations. The autobiographical data may also possess limitations related to verbal fluency and selective attention. Some athletes were undoubtedly more skilled and comfortable with writing than others, and their retirement stories may have contained information that was distorted, selectively retrieved, and/or "packaged" to satisfy self-presentational motives (Baumeister et al., 1990). On the other hand, these retrospective procedures may have helped the athletes to convey information about personally-relevant experiences, feelings, and relationships that could not have been accessed by other methodologies (cf., Baumeister et al., 1990; Gergen & Gergen, 1988; Heatherton & Nichols, 1994).

The benefits of using a narrative methodology may also extend beyond the type of information obtained. As has been suggested in this study, both the opportunity to develop an account and the quality of the confiding activity may have a strong relationship to healing. Furthermore, it is believed that self-reporting techniques provide an excellent arena in which to study the basic process of stress and coping because they can often be therapeutic (Murray, Lamnin, & Carver, 1989). As in other studies which have employed this methodology, we found our sample ready and willing to relate their career transition accounts, and we have the impression that these former athletes found the exercise to be a cathartic experience. At the same time, the three individuals who chose not to participate after being identified as having experienced a distressful reaction to athletic retirement may not have felt comfortable in disclosing the circumstances surrounding their career termination. Nevertheless, we believe that micronarrative procedures are an extremely valuable method of inquiry for the sport-

scientific community and can compliment other methods which provide greater control and standardization.

Whereas research in the area of retirement from sport has been dominated by contradictory findings regarding the incidence of stress involved with the career transition process, this study examined the post-retirement experiences among a group of athletes who required considerable adjustment upon career termination. Overall, our results advance theoretical development in the area of coping with major loss by suggesting that productive account-making may be a possible intervention for distressful reactions to retirement from sport. As conceptual models of athletic retirement have outlined, appropriate therapeutic interventions are required for sport performers who experience unhealthy career transitions (Gordon, 1995; Sinclair & Orlick, 1994; Taylor & Ogilvie, 1994). Identifying these individuals, however, can only be accomplished by assessing the quality of adjustment among retiring athletes, as well as the interrelated factors related to the adaptation process.

Although confiding was found in this study to be most helpful when it is was done with someone who was empathic to the situation, the difficulty for many retiring athletes is that the opportunity to engage in any confiding activity is severely restricted if their social support networks (i.e., coaches, teammates) are lost upon career termination. As Pennebaker (1989) has suggested, this "behavioural inhibition" can lead to a prolonged adjustment period, and thus, retiring athletes may need to be given the opportunity to develop an account about their career transition experiences. A brief confiding exercise that involves writing, such as the one used in this study, has been shown to be an effective agent in the adjustment process (Harvey, Orbuch, & Fink, 1990; Murray et al., 1989).

The major limitation of this study was that the data collected yielded only correlational results and consequently did not provide a causal link between account-making and adjustment to retirement from sport. Although this investigation does provide a starting point for further theoretical inquires in the area, a need exists for further empirical research to establish the benefits of confiding during retirement from sport. This research needs to focus on how, when, and with whom the account-making process is developed, as well as the dynamics associated with changes in athletic identity following retirement. As previous researchers outside of sport have shown, the amount of time that has passed since retirement should also be taken into account (e.g., Lau, 1984; Wong & Weiner, 1981). At this stage, we suggest that the account-making model developed by Harvey, Weber, and Orbuch (1990) be employed to investigate the phenomenon of account-making following a distressful reaction to retirement from sport. This model, which outlines the occurrence of account-making and confiding activity in the stress response sequence, may be utilized to identify athletes who require treatment of retirement-related distress. Intervention strategies may then be implemented to assist retired athletes in coping with the loss of athletic identity.

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Table 1

<u>Correlations Among Athletic Identity Measures and Micronarrative Ratings</u>

	ADJUST	COPING	ACCOUNTS	EMPATHY	AFFECT
Retrospective AIMS Scores	.68**	.23	.08	.09	.43
Degree of Adjustment (ADJUST)		.13	02	04	.48
Degree Success in Coping (COPING)			.72**	.82***	55*
Degree of Account-Making (ACCOUNTS)				.79***	63*
Degree of Perceived Empathy (EMPATHY)					72**
Present Negative Affect (AFFECT)					

<u>Note.</u> * \underline{p} < .05. ** \underline{p} < .01. *** \underline{p} < .001