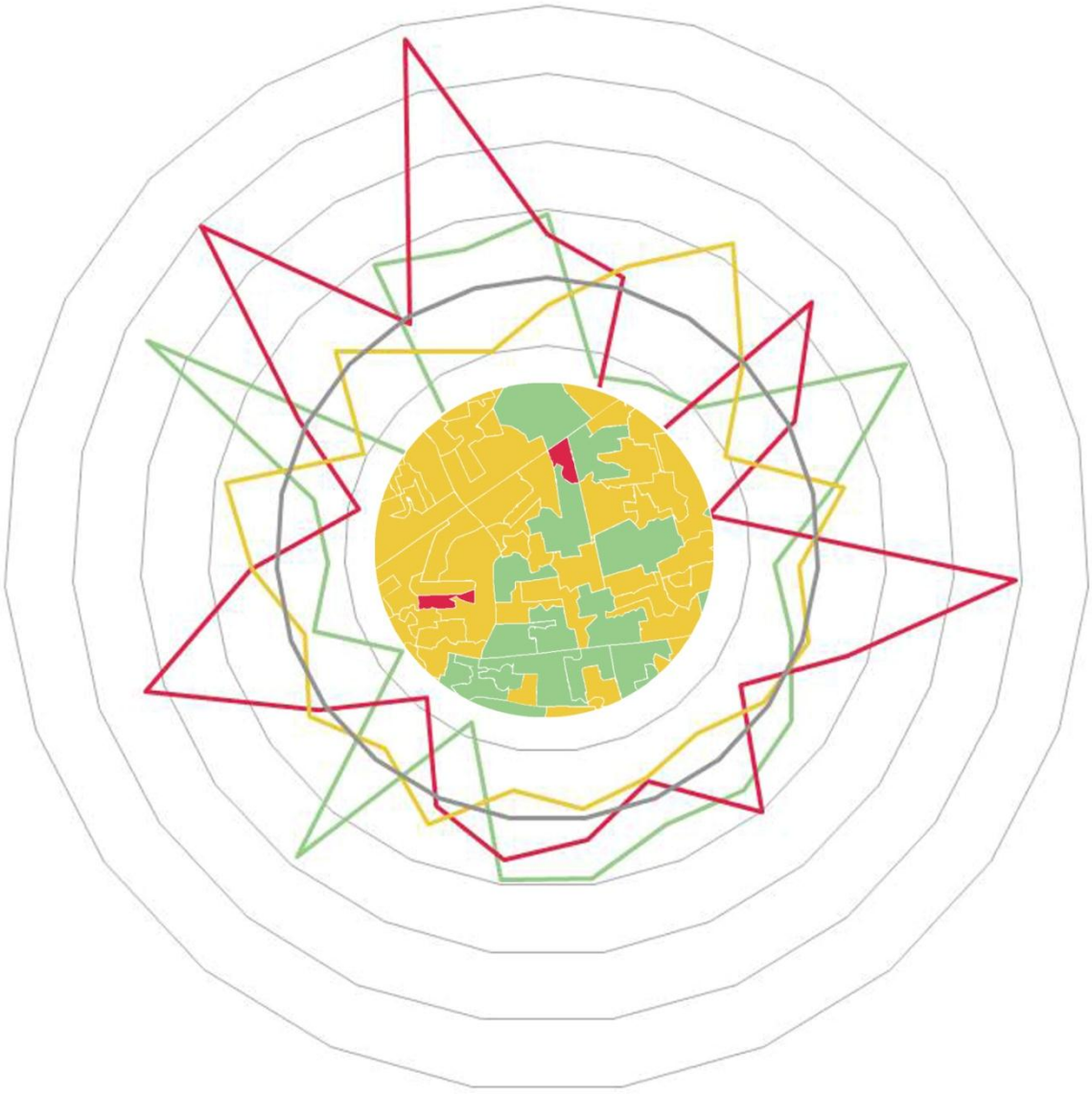
The wellbeing and resilience paradox



Nina Mguni, Nicola Bacon and John F Brown

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About Wellbeing And Resilience Measure (WARM)

The Young Foundation, in partnership with Lord Professor Richard Layard of the London School of Economics, Local Government Agency, LGID (formerly IDeA), three local authorities and other central government departments, delivered a three year programme of work to understand how local agencies influence wellbeing and resilience. This work was underpinned by a measurement strand which culminated in the publication of the Wellbeing and Resilience Measure (WARM). Our work on WARM, published in 2011[1], set out a model to measure wellbeing and resilience at a community level.

WARM is an analytical tool **to bring into view, measure and compare levels of wellbeing and resilience in geographical areas** such as **neighbourhoods**.

At the most basic level, a WARM analysis provides: **descriptions of which geographical areas have particular characteristics** (wellbeing and resilience) and different **ways of making sense of the data** and **prompts to action** on the basis of these interpretations.

For more information about WARM contact Nina Mguni (nina.mguni@youngfoundation.org)

[1] Bacon, N, Mguni, N (2010), *Taking the temperature of local communities*, The Young Foundation
[2] Easterlin, Richard A. (1974) "Does Economic Growth Improve the Human Lot?" in Paul A. David and Melvin W. Reder, eds., *Nations and Households in Economic Growth: Essays in Honor of Moses*

Introduction

Globally, interest in how to boost human wellbeing is growing. This is partly driven by an increasing awareness of the need to understand future progress beyond conventional metrics of material wealth, making fewer demands on material resources while not compromising quality of life. But also in recognition of the legacy of the recent past, that over the last forty years, while living standards have increased in the western world, our wellbeing has flat-lined[2].

In the UK, and other countries sharply affected by the credit crunch and economic downturn, discussion of resilience rather than wellbeing is featuring more prominently in public policy debate. Resilience, the ability of some individuals to bounce back from adversity which may floor others, is an increasingly relevant concept in a world where the state is shrinking and many of the formal institutional supports that were available have gone.

Wellbeing and resilience are linked: over time the quality of anyone's life will depend on a certain amount of mental toughness. But are wellbeing and resilience two sides of the same coin or is it possible to be resilient but have low levels of wellbeing? If so, what characteristics are likely to lead to low levels of wellbeing and high resilience, or equally important, high levels of wellbeing but poor resilience. And what are the implications of this for policymakers?

Wellbeing describes and captures a psychological state at a point in time. Wellbeing is a complex concept, which varies in different contexts and from individual to individual. It bundles together a number of different, but linked, psycho-social factors from fulfilment, to happiness and resilience, or mental toughness.

Resilience however is less about a point in time and is dynamic, taking into account the past and the future, a person can build resilience before they hit crisis and be more likely to cope with problems that may be around the corner.

Resilience adds an element of future proofing to a wellbeing analysis. A resilience focus, taken alongside a wellbeing lens, can help us predict future risks. We know that individuals and communities can report high levels of subjective satisfaction alongside underlying vulnerabilities which can surface during times of pressure, such as during a recession. If we focus on wellbeing and ignore resilience, we will only have those individuals who report low wellbeing in our view, with the risk that individuals and communities that display high wellbeing but are vulnerable to future shock being overlooked.

This year, in the UK, there will be significant debate and discussion about wellbeing and happiness measures. This is in part prompted by the UK Prime Minister's statements on wellbeing and the UK Office of National Statistics work on measuring national wellbeing.

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[2] Easterlin, Richard A. (1974) "Does Economic Growth Improve the Human Lot?" in Paul A. David and Melvin W. Reder, eds., *Nations and Households in Economic Growth: Essays in Honor of Moses Abramovitz*, New York: Academic Press, Inc

However, as the economic downturn continues to bite, with the likelihood of more job losses and unemployment, fracturing of families and greater levels of friction within communities, public announcements on happiness and wellbeing may resonate less and less with an increasingly anxious public.

Our understanding of the links between resilience and wellbeing will sharpen our focus on how these notions can help us rebound from the recession. If variables associated with wellbeing contribute to protective factors which also make us resilient and more able to cope in the face of adversity, then it suggests that wellbeing is just as relevant in times of economic hardship as in times of plenty.

Summary of findings

In 2010, the Young Foundation developed a Wellbeing and Resilience Measure (WARM) to gauge levels of wellbeing and resilience in communities in the UK. We have since revised our WARM methodology to estimate resilience and wellbeing, as two distinct measures, in place of conflating the two concepts. Our analysis also makes use of new data from the Understanding Society (US) Survey[3] which details psycho-social characteristics associated with wellbeing and resilience and a much larger sample than its predecessor, the British Household Panel Survey.

This think piece explores questions about the relationship between wellbeing and resilience. We set out our findings on the state of the nation: what aspects of our lives contribute to greater wellbeing and resilience, who is faring better and who is vulnerable. In doing this we have looked at both individuals and communities.

Wellbeing examines an overall evaluation that an individual makes of his or her life in all its important aspects[4]. However, of particular interest to social policy and the provision of local services is how this evaluation relates to managing difficulties and recovering from challenging circumstances; a person's resilience. Based on our analysis of the Understanding Society Survey, we have identified factors that are the best predictors of wellbeing and resilience.

Our definition of wellbeing takes into account common responses to the following variables: satisfaction of amount of leisure time you have, satisfaction of income of your household, feeling close to other people, satisfaction of your life overall and with your health. The most common variables associated with responses to these questions include:

- subjective financial situation – current
- losing confidence
- employed
- feeling downhearted and depressed

Resilience was strongly identified with the following responses:

- having friends/family around for drink or meal
- being capable of making decisions
- regularly stopping and talking with people in my neighbourhood
- being able to make up my own mind about things last 2 weeks been
- feeling like you could not overcome difficulties

A full list of variables can be found in the technical report appendix.

The variables most strongly associated with wellbeing focus on **material wellbeing** - perception of subjective financial situation but also include self –assessed levels of

[3] http://www.understandingsociety.org.uk/

[4] Diener, E, RE Lucas, U Schimmack and JF Helliwell (2009), *Wellbeing for Public Policy*, Oxford University Press.

confidence and employment status. In contrast, **social networks and support** are a key variable in determining resilience – variables such as 'friends/families around for drink or meal' and 'regularly stop and talk with people in my neighbourhood', as well as factors that centre on emotional resilience such as 'ability to face problems'.

Based on our analysis of the Understanding Society Survey we found that **wellbeing is strongly related to resilience**, with the majority of individuals reporting both high wellbeing and high resilience, or, conversely, low wellbeing alongside low resilience. There is, unsurprisingly, considerable overlap in the variables that contribute to wellbeing and resilience. Overall, **unemployment is one of the best predictors of wellbeing and resilience**. This may represent heightened concerns during the 2009 Understanding Society survey related to economic and employment market conditions.

This paper also looks at where wellbeing and resilience unravel – those individuals and communities that report high wellbeing but low resilience and those with low wellbeing but high resilience. These two groups could be characterised as '***satisfied but vulnerable'*** and '***dissatisfied but tough'*.** Our analysis shows that 35 per cent of people nationally either have high resilience and low wellbeing (17.8 per cent) or low resilience and high wellbeing (16.6 per cent).

We have characterised the groups of individuals as follows:

- *Happily weathering the storm*: individuals with high wellbeing and high resilience;
- *Barely coping and unhappy*: individuals with low wellbeing and low resilience;
- *Satisfied but vulnerable*: individuals with high wellbeing but low resilience;
- *Weathering the storm but unhappy:* individuals with high resilience but low wellbeing.

We also carried out a comparable analysis of the wellbeing and resilience of communities. Using Output Area Classifications (OACs) as the basis of this, we found that the areas with highest resilience and wellbeing are described as 'prospering suburbs', which have communities with older families (people aged 45 – 64).

Areas with low wellbeing tend to have high levels of lone parents, divorced individuals and above average levels of unemployment. In this regard, areas with poor resilience are similar to areas that have low wellbeing.

Typically, younger blue collar families, living in terraced housing communities and who rent public housing have comparatively **lower levels of wellbeing but high levels of resilience**. For some of these communities, residents are less likely to report feeling depressed or downhearted, feel like they belong to their neighbourhood, stop and talk to their neighbours and view their current financial situation positively (though not their future prospects). People in these communities are typically are single, separated or divorced, record themselves as unemployed or long term sick or disabled – though this community

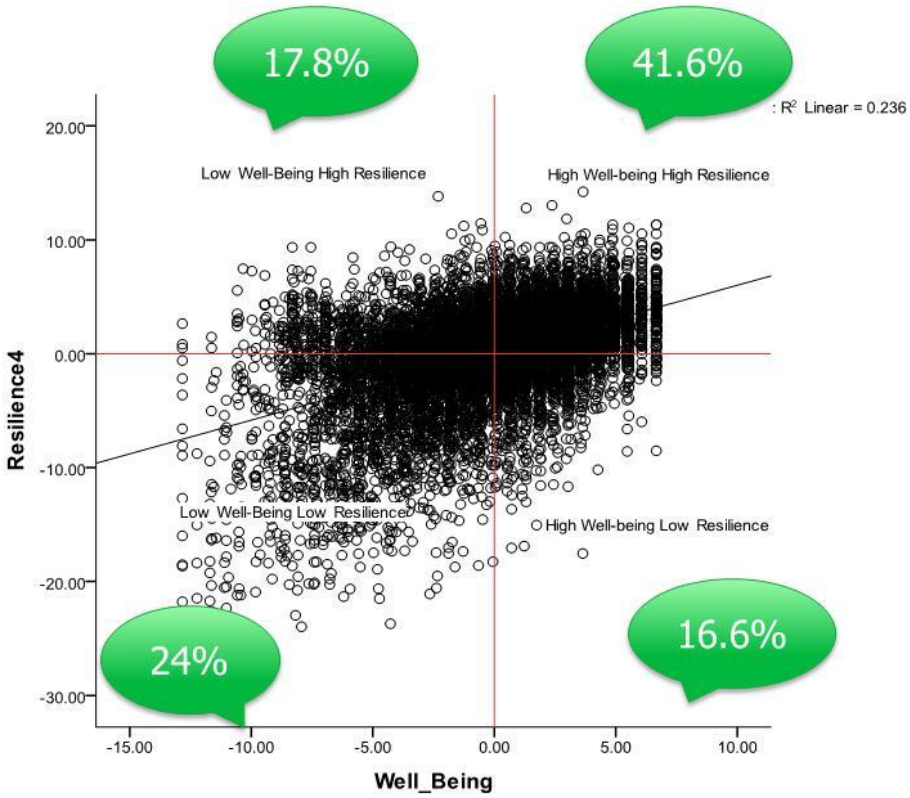
also has high proportion of people in employment - and feel less capable of making decisions.

In contrast, communities with a high proportion of older residents, particularly single pensioner households, as well as those communities described as 'typical traits' generally report **low levels of resilience but high levels of wellbeing**. Older residents have high levels of financial wellbeing but tend to be single, have low job satisfaction and are less likely to be employed when compared to the national average. For those communities described as 'typical traits', there are high levels of employment but they are less likely to provide a positive response to their subjecive financial wellbeing and are less likely to report that they can overcome difficulties and are marginally more likely to report feeling downhearted or depressed.

Individual wellbeing and resilience

Our analysis of the Understanding Society survey shows that the majority of people nationally fall within the generalised pattern of high wellbeing and high resilience or low resilience and low wellbeing:

- A large proportion of people experience high wellbeing and high resilience (42%)
- The majority of people experience high wellbeing (58.2%)
- Two in five people have low wellbeing (41.8%)
- Two in five people have low resilience (40.6%)



Around 65% of the sample show corresponding wellbeing and resilience. In other words, most individual's with low wellbeing will have low resilience and vice versa. Our results suggest that there is a relationship between wellbeing and resilience, with a correlation of 40%. This means that a change in one unit of wellbeing relates to a change of 40% of one unit of resilience, or vice versa. But whilst the correlation between wellbeing and resilience is high, the relationship between satisfaction and coping cannot simply be regarded as two sides of the same coin.

Below, we sketch out the typical demographic characteristics of those individuals that occupy the four quadrants.

1) *Happily weathering the storm* - High Wellbeing and High Resilience

The strongest predictor of high wellbeing and high resilience is **not being unemployed**. **Having children** increases chances of being in this group and was the second most strongly associated factor. Higher levels of **education** were associated with being in this group and interestingly, **not speaking English as a first language** was significantly associated with this category possibly indicating higher wellbeing and resilience among immigrant groups.

2) *Barely coping and unhappy* - Low wellbeing and Low Resilience

People with both low wellbeing and low resilience were most strongly predicted to be **unemployed**, they had lower levels of **education**, were less likely to have **children** and were more likely to be **female**.

Wellbeing and resilience - the paradox: We are particularly interested in the two groups with contrasting wellbeing and resilience. There are substantial numbers of individuals whose wellbeing does not correspond to their resilience, equivalent to one in three individuals (35%).

3) *Satisfied but vulnerable* - High Wellbeing Low Resilience

There are some similarities between this group and those people that have high wellbeing and high resilience. For instance, **not being unemployed** was the strongest predictor of being satisfied but not resilient. Having **children** and high levels of **education** also increased the chance of having higher satisfaction but low resilience. Individuals who are not separated or divorced (i.e. those that are married, lone parents, or widowed) are also more prevalent in this group.

We recognise that there is much similarity between individuals that we classify as 'satisfied but vulnerable' and those that are' happily weathering the storm'. This suggests that people with high wellbeing but low resilience are not readily identifiable. If this is the case, it may prompt the view that wellbeing and resilience interventions are applicable across whole populations.

4) Weathering the storm but unhappy - Low Wellbeing High Resilience

The strongest predictor of being dissatisfied but tough was not having children. **Lower levels of education** are also common among people in this group. This group was more likely to be **male**. Being **unemployed** increased the chances of being in this group as did being **single, divorced or separated**, **speaking English as a first language and identifying yourselves as British**.

Community wellbeing and resilience

Our focus now shifts to how levels of wellbeing and resilience play out at a community level. To this end we assigned wellbeing and resilience scores to Output Area Classification's (OAC) – a geo-demographic classification developed by ONS that clusters types of communities according to demographic type. Our approach matched respondents to their geo-demographic type, and then estimated average level of life satisfaction for the types of individuals that are in each of the geo-demographic types.

About OAC classifications

The Office for National Statistics (ONS) has clustered each output area in the UK according to characteristics that are shared by the population.

US survey uses the OAC geo-demographic classifications with each respondent to the survey labelled according to their classification. The Office for National Statistics created the classifications in 2001, based on Census data. One caveat to this approach is that some areas may have changed dramatically since this date and in these places the geo-demographic classification may be less accurate.

Output areas are a local geographical area and wards are made up of multiple output areas – for instance, in more homogenous wards there will be fewer output area types compared to more heterogeneous wards, which will have a greater diversity of classifications. We have matched output area classifications.

OAC classifications have seven main clusters:

- blue collar community
- city living
- countryside

- prospering suburbs
- constrained by circumstances
- typical traits
- multicultural

Within the above seven main clusters there are 52 sub groups.

Using these OAC classifications we can estimate the average levels of life satisfaction for different types of residents.

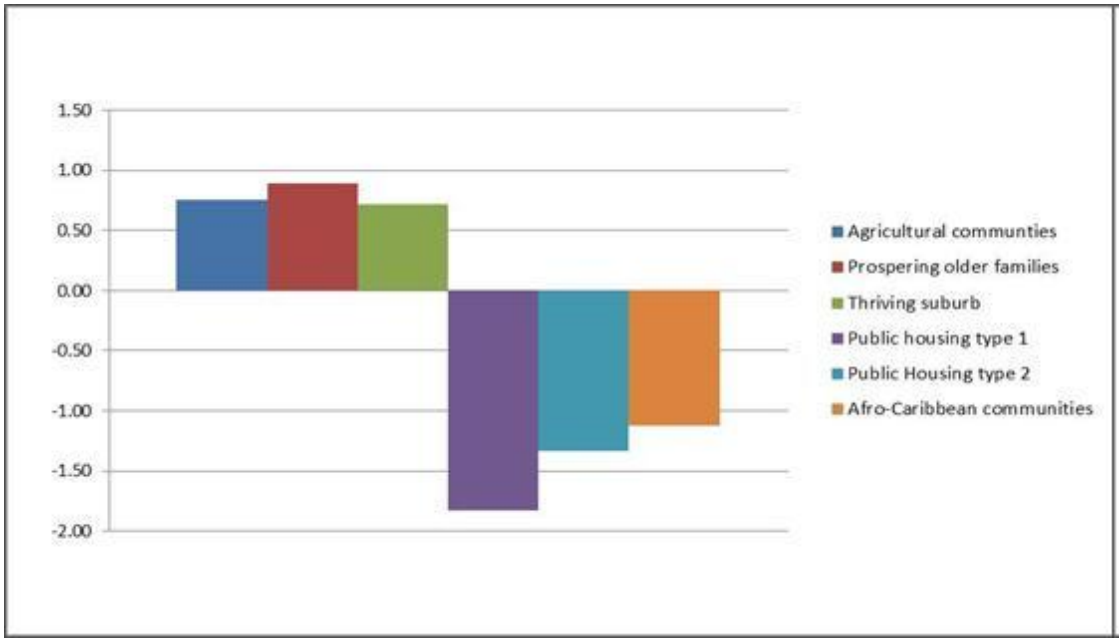
Again, we focus on understanding where level of wellbeing and resilience follow different trajectories, and where there is a marked difference in the levels of wellbeing and resilience.

Unsurprisingly, seemingly affluent communities have the **highest levels of both wellbeing and resilience**. Prospering older families, thriving suburbs and agricultural communities also score high across wellbeing and resilience. Communities formed of public housing feature amongst those communities with **low wellbeing and low resilience**.

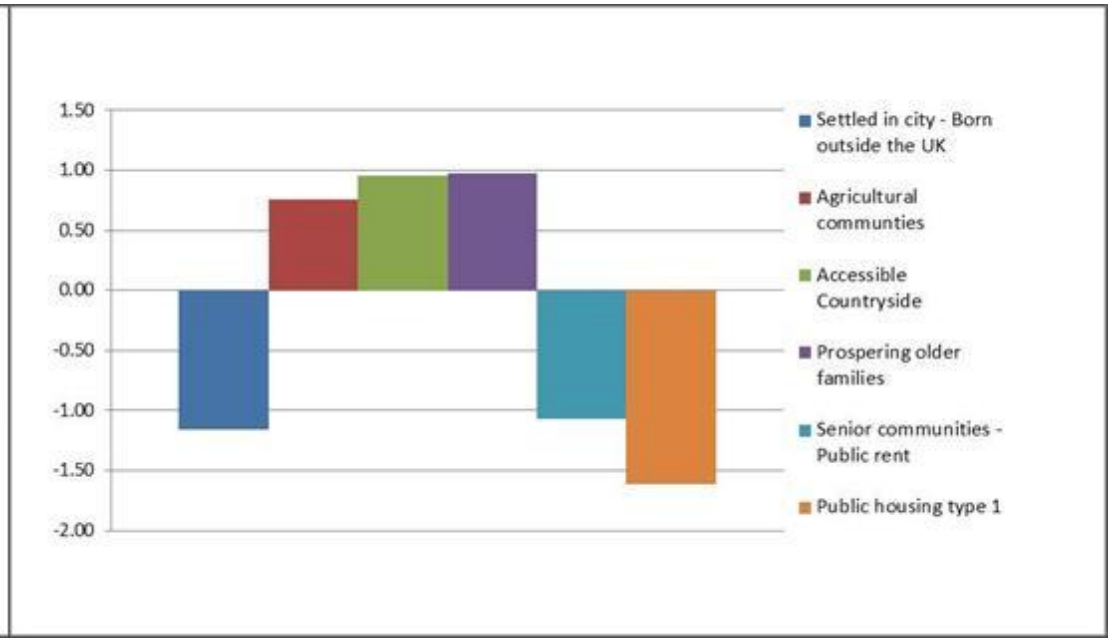
In contrast, communities with **high levels of wellbeing and low resilience** are likely flexible in responding to changing economic landscape. These communities are primarily made up of older residents, particularly single pensioner households, as well as those communities described as 'typical traits' – whose demographic make up reflects the national norm.

The communities that exhibit **low wellbeing but high resilience** include younger blue collar families, living in terraced housing communities and rent public housing. This may indicate that these communities struggle with material wellbeing – those variables that contribute strongly to wellbeing, yet also have strong social networks and sense of belonging – factors that help boost levels of resilience.

Wellbeing



Resilience



Conclusion

Wellbeing and resilience provides a useful lens through which to understand how people feel and think about their lives and what is happening in our communities. Our analysis of the 2009 Understanding Society Survey finds that material wellbeing is one of the key determining variables on how satisfied we feel about our lives.

Our analysis reveals that wellbeing and resilience are correlated. How we feel about our lives today can help us shore up the resource to weather the storm tomorrow. An individual's resilience, the story we tell ourselves, does contribute to how satisfied we feel with our lives and how capable we feel we are able to cope with crisis.

But some individuals and communities are seemingly flourishing, but have little resource to draw on if crisis surfaces whilst some individuals are dissatisfied with their lives but have the resource to cope despite deprivations.

Our focus is often on individuals and communities that are obviously not faring well and who are more readily identifiable. This paper reminds us that resilience can future proof those individuals and communities who are seemingly doing well but who are vulnerable to crisis and are less identifiable.

The wellbeing and resilience paradox suggests that how effectively we emerge from the economic downturn is dependent on a range of factors, some of which relate to financial security and material wellbeing – the more immediate challenges of an economic downturn, but some of which relate to how readily we can draw on resources, our social networks such as family members, friends and neighbours. Emotional resilience skills and our immediate social supports and resources are important protective factors. And whilst resilience may not put money in your pocket when you are lacking funds, it may help you cope with the stress, and reach out to someone that may be able to help in times of need.

Appendix 1: WARM as an analytical tool

What is WARM?

The WARM offer is an analytical tool that helps policy makers who are engaged in research, commissioning and delivery **to bring into view, measure and compare levels of wellbeing and resilience in geographical areas** such as **neighbourhoods**.

At the most basic level, a WARM analysis provides **descriptions of which geographical areas have particular characteristics** (wellbeing and resilience) and reveals different **ways of making sense of the data** and **prompts to action** on the basis of these interpretations.

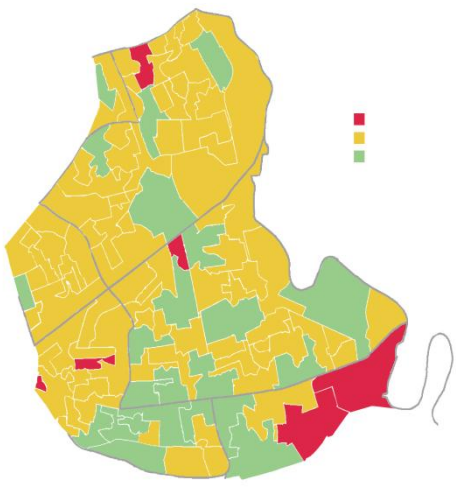
WARM can be used in a number of ways:

1. **Research (answering research questions)**
    a. To create a picture of a place and create a narrative of community dynamics. This could help identify local assets and vulnerabilities in particular areas
    b. To support or challenge other kinds of data/analysis e.g. IMD index
    c. To benchmark changes over time and the dynamics across an area

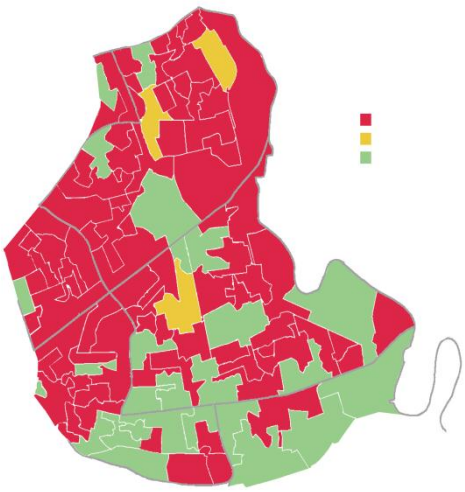
2. **Decision-making (taking action on basis of new information)**

a. To enable fresh thinking to challenge stuck services
b. To decide how to spend limited resources (rationing, prioritisation) or identify gaps in service provision.

Our work has identified the variables that contribute to wellbeing and resilience and the levels of wellbeing and resilience typically exhibited by different geo-demographics types. We recommend that WARM is used at a local level. The maps below, created for the Institute for Sustainability by Young Foundation venture Social Life, illustrate how levels of wellbeing and resilience can be mapped onto one area in Popular, East London (red representing low wellbeing/resilience, amber is average and green is high wellbeing/resilience). We also present a graphical illustration of different responses to wellbeing and resilience indicators – the different lines show the geo-demographic types.

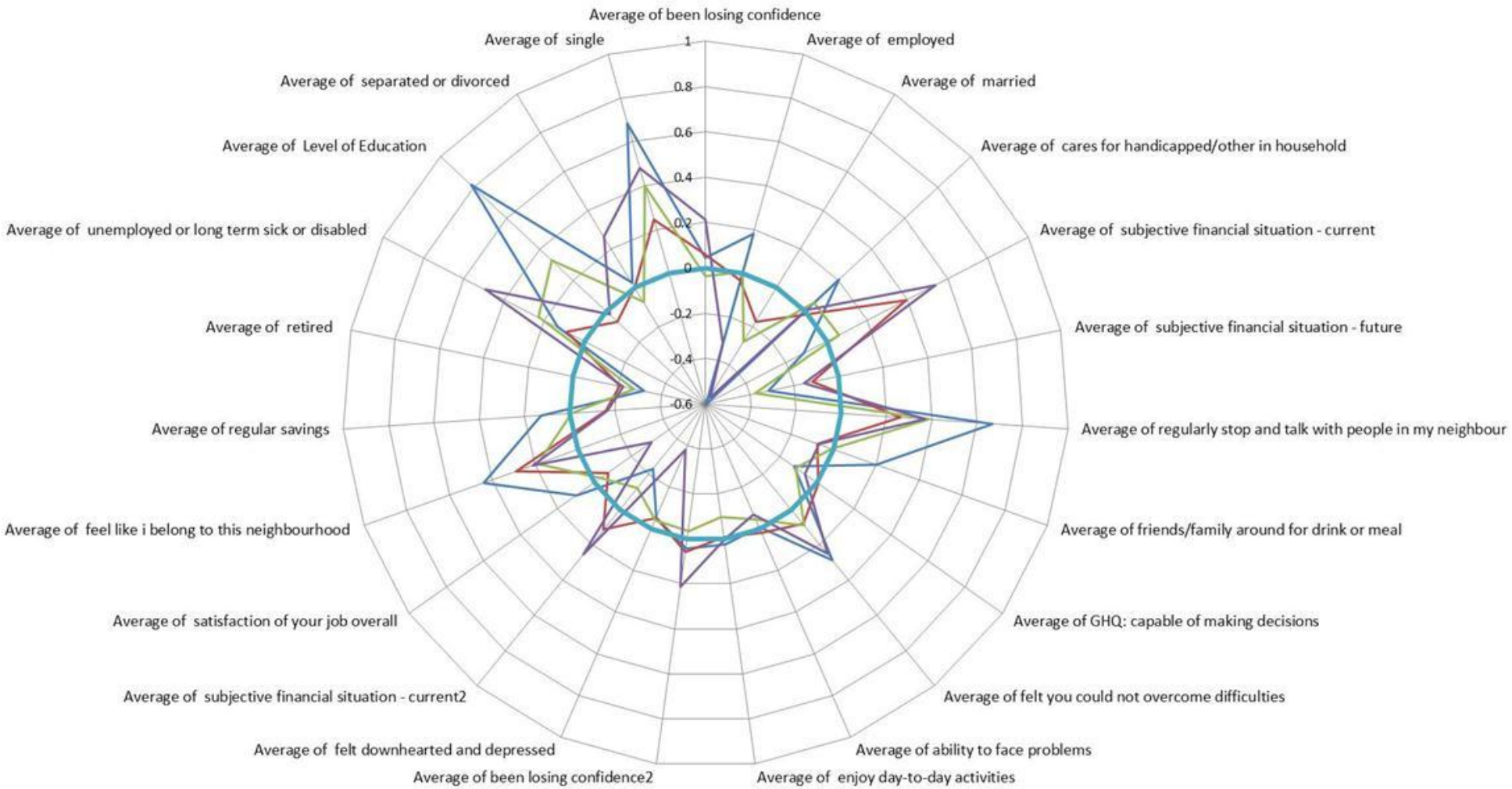


Resilience



Wellbeing

Figure 1: Responses to WARM by geo-demographic type



The variables we have identified in WARM can be used with local populations to understand the extent to which they deviate from their demographic type and the extent to which local factors come into play.

For more information about the Wellbeing and Resilience Measure, contact Nina Mguni **(nina.mguni@youngfoundation.org)**

Appendix 2: Technical report

Defining wellbeing and resilience

To exploit the richer and more widely sampled data in Understanding Society Survey (US), WARM develops a robust method of measuring wellbeing based on the underlying structures within the data. An identical methodology is applied to define a set of variables best related to individuals sense of coping, or resilience.

We also include an examination of the relationship between wellbeing and resilience to understand the main characteristics of these groups and to help inform hypotheses of underlying causes.

Complex psycho-social constructs such as wellbeing are unlikely to be accurately measured by asking one question. For example political affiliation is best represented across a range of issues like immigration, taxation, public spending etc. Complex constructs can be identified statistically by examining trends in responses to a large number of issues and identifying clusters of respondents who tend to answer questions similarly. Some questions will be better than others at distinguishing between common groups of responses, in other words they *polarise opinion* and are better indicators of groups of responses. These measures can used as super variables as they best distinguish between common clusters of responses. The most common statistical technique used for these purposes is exploratory factor analysis. Factor analysis was applied in this study to identify a small set of variables in US which best identified and distinguished between the most common responses to a range of questions concerning wellbeing and resilience.

Wellbeing

Ordinary Least Squares (OLS) regression analysis was carried out to identify which factors are most important in predicting wellbeing. Initially, full lists of variables were included in the regression equation. In regression modelling it is important not to include more than one variable measuring the same thing as this can distort results. Variables that are highly correlated with each other are unhelpful in explaining the outcome as they measure the same or similar effects and divide or compete over the variance associated with the underlying single factor, diluting the impact measured by each variable. This is known as collinearity.

However, prior to analysis it is not always possible to identify which of several similar variables are the most effective in predicting the outcome, consequently similar variables were included in the initial analysis and collinear variables that were weaker in predicting the outcome were removed. Collinear variables were identified as those with high variance inflation factors (VIF). For example, the wellbeing the variable for being single was removed as it was collinear with being married and being separated or divorced.

Variables found to not to be significant in predicting wellbeing were also removed following the initial analysis. For wellbeing, level of education and being married were removed on this basis.

The model was significant $F(18, 18102) = 617.9$, $p < .001$ and the overall relationship between the predictors and wellbeing was strong $R = .62$. The match between the predictors and the outcome, *the goodness of fit* was high where $R^2 = .381$ indicating the model accounted for 38% of all the variance in Wellbeing.

Many variables are recorded on different scales, making it difficult to interpret which variables are influential compared to others. To aid interpretation, standardised coefficients are presented below, which converted the results onto the same scale.

The most important variable in predicting wellbeing in 2009 Understanding Society was subjective perception of current financial situation. This variable explained substantially more variation in wellbeing than any other single factor and substantially more (approximately 65%) than the next most powerful factor 'been losing confidence'.

Table 1. *Factors important in predicting Wellbeing*

Variable	*Standardized Coefficients*	*significance*
subjective financial situation - current	.252	**
been losing confidence	.152	**
employed	.152	**
felt downhearted and depressed	.119	**
enjoy day-to-day activities	.114	**
satisfaction of your job overall	.111	**
felt you could not overcome difficulties	.099	**
feel like I belong to this neighbourhood	.094	**
unemployed or long term sick or disabled	.074	**
ability to face problems	.041	**
retired	.038	**
regularly stop and talk with people in my neighbourhood	.038	**
separated or divorced	.030	**
regular savings	.028	*
cares for handicapped/other in household	.027	**
subjective financial situation - future	.024	**
friends/family around for drink or meal	.024	*
GHQ: capable of making decisions	.019	*

** = significant <.01, * = significant <.05

Resilience

To investigate this relationship we investigate individual resilience using the same methodology applied to derive reliable indices of wellbeing. Just as with wellbeing an indices of resilience was derived using a robust data lead methodology to minimise researcher bias and reduce measurement error due to variation in responses to one or a small set of questions.

Factor analysis was carried out on a large set of questions, selected as those most likely to represent resilience. As with wellbeing the aim of this analysis was to derive a small set of variables that are strongly related to each other, indicating that they measure similar underlying experiences and are also questions that most strongly identify the most consistent common kinds of resilience.

To identify a small set of questions representing resilience a large set of 15 questions were selected:

- last 2 weeks been able to make up my own mind about things
- emotional problems: accomplished less
- emotional problems: less carefully than usual
- last 2 weeks thinking clearly
- been losing confidence
- last 2 weeks dealing with problems well
- had a lot of energy
- felt downhearted and depressed
- last 2 weeks feeling optimistic about the future
- been thinking of yourself as a worthless person
- felt calm and peaceful
- felt you could not overcome difficulties
- ability to face problems
- felt constantly under strain
- GHQ: capable of making decisions

Results from the factor analysis revealed there were three factors which best explained trends in responses (three factors with *eigenvalues* greater than one), indicating there were 3 common trends or groups of people responding to the questions about resilience in a common way.

The first group, which accounted for a large amount (43%) of all variation in responses to questions about resilience, reported high levels of emotionally negative experiences, loss of confidence and thinking of themselves as a worthless person 'much more than usual' as well as feeling downhearted and depressed most of the time.

The second group represented those that felt whilst they were able to make up their own mind most of the time at some point, in the last two weeks emotional difficulties had interfered with their ability to perform and cope. Also they felt that emotional problems had meant they accomplished less and were less careful than usual 'most of the time'.

The third group represented those with mixed resilience in reporting some loses in confidence, but feeling that they had a lot of energy and that they often felt optimistic about the future. Overall, the three groups appear to represent those with high, medium and low resilience.

In the same process as applied to analysis of wellbeing, variables were removed from the coefficient where they were found to be non-significant. Being married and subjective financial situation variables were removed from analysis of resilience on this basis.

Further variables were removed from the list that were used to predict wellbeing as these variables were used as part of the constructed resilience dependent measure. These were 'been losing confidence' and 'capable of making decisions'.

The model was significant $F(13, 18171) = 4441$, $p < .001$ and the overall relationship between the predictors and resilience was strong $R = .87$, the match between the predictors and the outcome, *the goodness of fit* was high where $R^2 = .76$ indicating the model accounted for 76% of all the variance in resilience.

The most important variable in predicting resilience in 2009 Understanding Society was 'friends/family around for a drink or meal'. Similarly to wellbeing, a most important factor concerned personal financial situation and whether the respondent felt able to make 'regular savings'.

Table 2. *Factors important in predicting Resilience*

Variable	*Standardized Coefficients*	*significance*
friends/family around for drink or meal	.331	**
ability to face problems	.330	**
regular savings	.281	**
regularly stop and talk with people in my neighbourhood	.241	**
felt you could not overcome difficulties	.238	**
felt downhearted and depressed	.181	**
subjective financial situation - current	.062	**
Level of Education	.050	**
enjoy day-to-day activities	.045	**
unemployed or long term sick or disabled	.031	**
subjective financial situation - future	.025	**
employed	.022	**
cares for handicapped/other in household	.008	*

** = significant <.01, * = significant <.05

Demographic characteristics

To identify the characteristics of individuals in the four quadrants (high, low wellbeing and high , low resilience), binary log linear regression was used, with membership of one of four

groups as the dependent variables and demographic variables as the predicators. Thus separate log linear regression analyses were carried out, each one testing for the characteristics that best predict membership of one of the four quadrant or type of WB and R.

This test examines characteristics that predict membership of this group.

The characteristics examined were:

- Gender
- Age
- Whether currently unemployed
- Whether currently employed
- Retired
- Level of education form no formal qual to higher degree
- Separated or divorced
- Year separated
- Married
- Length of marriage
- Single
- Born in the UK
- Whether identify themselves as British
- Speak English as a first language
- Member of an organised religion
- Had children

Overall

The correlation between wellbeing and resilience is $R = .408$ $p<.001$ $R^2 = .166$, so the relationship is .4 or 40% correlated meaning. Consequently, these results support the view that two constructs measure different but related things, this confirms the validity of methods used to define the two constructs.

The wellbeing and resilience paradox analysis

High Wellbeing High Resilience (HWBHR) - *Satisfied and Tough*

The strongest predictor of high wellbeing and high resilience is not being unemployed. This was extensively the best predictor of membership of this group. Having children increases chances of being in this group and was the second most strongly associated factor. Higher levels of education were associated with being in this group. Interestingly, not speaking English as a first Language was significantly associated with HWBHR possibly indicating higher wellbeing and resilience among immigrant groups. Being retired was marginally not significant for membership of this group.

Table. 3 *Demographic predictors of High Wellbeing High Resilience*

	Significance	*B*	*Wald*
Whether currently unemployed	Sig<.5	-1.011	104.926
Had children		.025	21.097
Level of education		.013	11.043
Speak English as a first language		-.246	4.079
Retired	Not Sig	.191	3.387
Separated or divorced		-.158	2.554
Gender		-.070	2.538
Age		-.003	2.240
Whether identify themselves as British		.057	1.910
Whether currently employed		-.088	1.669
Single		-.105	1.028
Married		.287	.576
Year separated		.000	.504
Member of an organised religion		-.016	.136
Length of marriage		.000	.029
Born in the UK		.008	.008

High Wellbeing Low Resilience (HWBLR) - S*atisfied but Vulnerable*

Not being unemployed was the strongest predictor of being satisfied but not resilient. Having children increased chances of being in the group whilst being divorced or separated decreased chances of being in this group. Higher levels of education increased chances of being having higher satisfaction but lower resilience.

Combined these results may suggest those enjoying and satisfied but feeling vulnerable are more likely to be employed, have children in a relationship and have high levels of education.

Table. 4 *Demographic predictors of High Wellbeing Low Resilience*

	Significance	*B*	*Wald*
Whether currently unemployed	Sig<.5	-0.836	36.726
Had children		0.035	23.951
Separated or divorced		-0.471	13.835
Level of education		0.017	10.69
Gender	Not Sig	0.159	7.617
Single		-0.25	3.706
Whether currently employed		-0.155	3.137
Whether identify themselves as British		0.091	2.846
Member of an organised religion		0.064	1.284
Married		-0.502	1.238
Length of marriage		0	0.744
Year separated		0	0.499
Speak English as a first language		0.109	0.498
Retired		0.04	0.092
Age		0	0.028
Born in the UK		-0.006	0.003

Low Wellbeing High Resilience (LWBHR) – *Dissatisfied but Tough*

The strongest predictor of being dissatisfied but tough was not having children. Lower levels of education are more common among people is this group. This group was more likely to be male. Being unemployed increased the chances of being in this group as did being single, divorced or separated and speaking English as first language and identifying themselves as British. Overall, the dissatisfied but tough appear to be British single men without children, with low levels of education.

Table. 5 *Demographic predictors of Low Wellbeing High Resilience*

	Significance	*B*	*Wald*
Had children	Sig<.5	-.050	59.265
Level of education		-.019	13.809
Gender		-.188	10.901
Whether currently unemployed		.350	10.514
Separated or divorced		.423	9.319
Whether identify themselves as British		-.155	8.477
Speak English as a first language		.326	4.726
Single		.290	3.935
Retired	Not Sig	-.259	3.507
Born in the UK		.153	1.566
Whether currently employed		.106	1.480

Year separated		.000	.331
Age		-.001	.138
Member of an organised religion		-.003	.003
Married		.020	.001
Length of marriage		.000	.001

Low Wellbeing and Low Resilience – *Dissatisfied and Vulnerable*

Those with both low wellbeing and low resilience were most strongly predicted by being unemployed, have low levels of education, were less likely to have children and were more likely to be female.

Table. 6 *Demographic predictors of Low Wellbeing Low Resilience*

	Significance	*B*	*Wald*
Whether currently unemployed	Sig<.5	1.127	135.364
Level of education		-.016	11.541
Had children		-.015	5.885
Gender		.116	5.170
Separated or divorced	Not Sig	.217	3.704
Age		.004	3.654
Whether currently employed		.150	3.432
Retired		-.176	2.062
Born in the UK		-.138	1.726
Single		.124	1.068
Year separated		.000	.491
Length of marriage		.000	.438
Member of an organised religion		-.028	.317
Whether identify themselves as British		-.023	.233
Speak English as a first language		-.040	.082
Married		.116	.063

Overall, unemployment appears to be a strong predictor of wellbeing and resilience. This may represent heightened concerns during the 2009 survey related to economic and employment market conditions.