

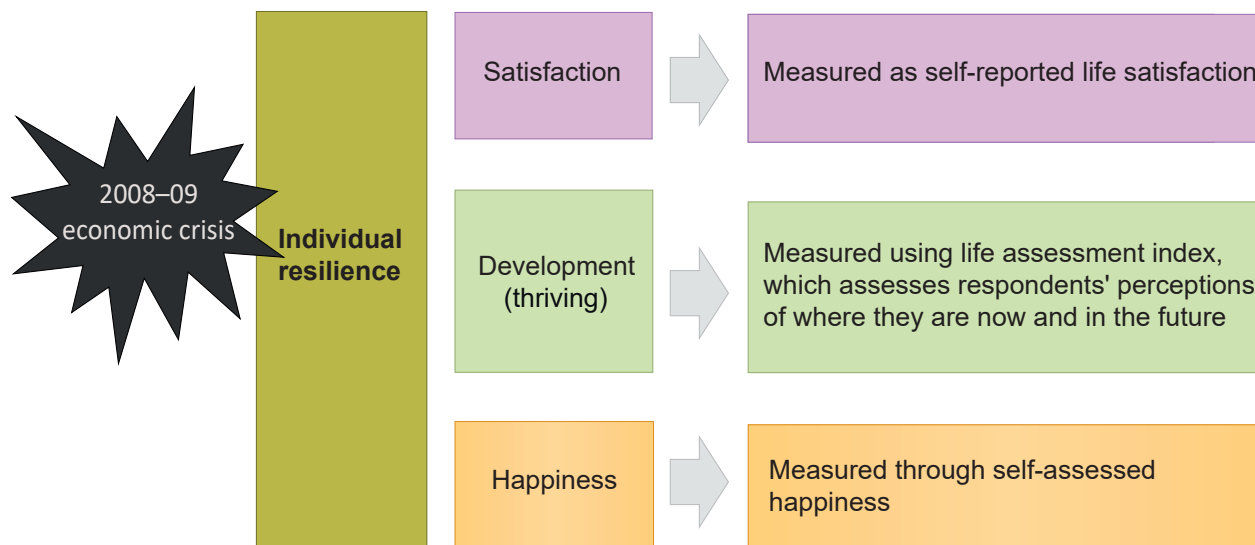
Individual resilience

Individual resilience as a construct emerged from the interest researchers had on how humans react to stress. Stress and stressors are a part of everyday life and repeated observations have shown that some individuals tolerate, and even thrive in adverse situations while others do not (Tusaie and Dyer, 2004). Before we can understand resilience, we must look at stressors. A stressor is an event, a situation or a long term perturbation that causes a state of stress or tension (Fink, 2016).

Some stressors can appear unexpectedly, and the exposure is rather brief (such as an accident or sudden loss of a loved one, the loss of a job, etc.) while others can be somewhat more prolonged and with a rather ongoing exposure (such as a challenging work environment, dysfunctional or difficult relationships, the stress of poverty etc.). Both types of stressors can influence individuals' well-being and ability to function within the society (Southwick et al., 2014). In this respect, the 2008-09 economic crisis acted as a stressor for individuals, especially in the most affected countries.

Conceptualizing and measuring individual resilience is a challenging task. The American Psychological Association (2012) considers resilience to be “the process of adapting well in the face of adversity, trauma, tragedy, threats or even significant sources of stress such as family and relationship problems, serious health problems, or workplace and financial stressors”. Consequently, we considered that subjective indicators of well-being have the advantage of capturing significant changes in the way people adapt to life challenges. The figure below outlines our approach to individual resilience.

Conceptualization of individual resilience



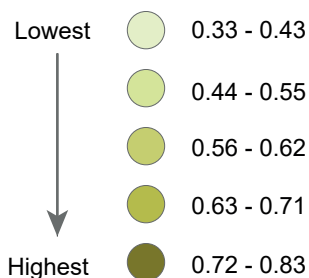
Key dimensions composing individual resilience



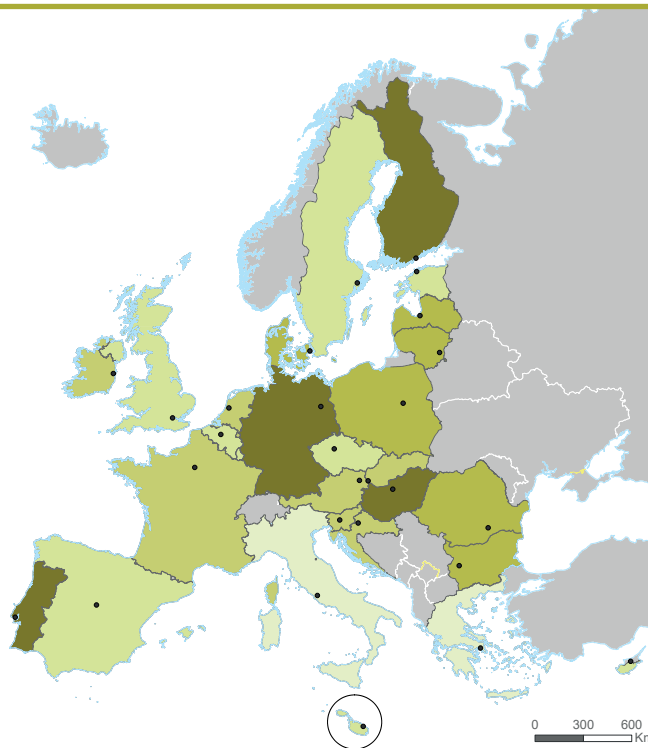
Individual resilience was computed by taking into consideration three different indicators: happiness, life development (or life thriving) and life satisfaction. The last two of them were included in the overall resilience performance assessment (see pages 72–73) based on their sensitivity to the life-changes that are expected to happen during the period of stress, in this case the 2009–2013 period. The evolution of both indicators (see graph on the left) suggests that subjective wellbeing of EU's population has considerably been affected by the 2008–09 economic crisis. It took the EU's population four years to reach pre-crisis levels of *life-satisfaction* and nine years to reach pre-crisis levels of *life thriving*.

Note: data sources shown in the "List of data sources" (p. 111).

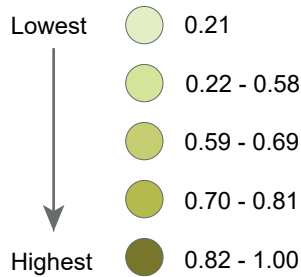
Individual resilience index



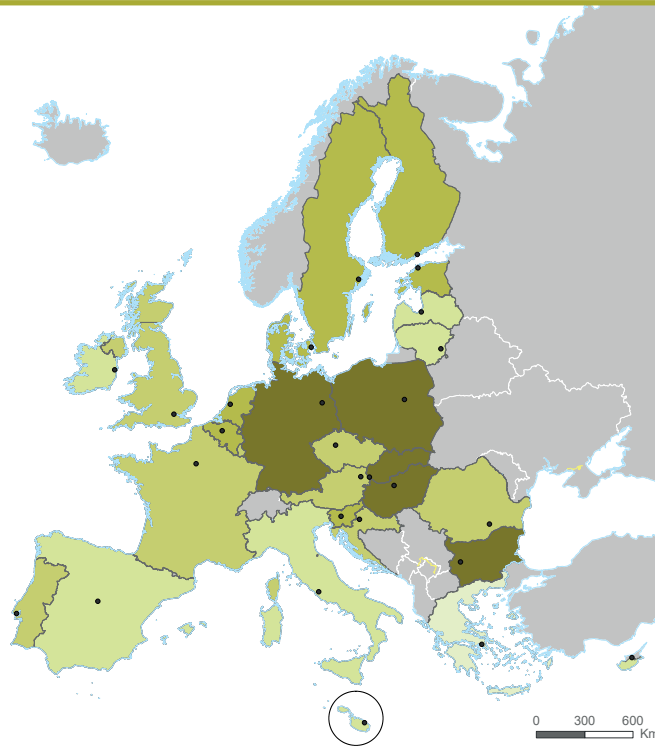
The high scores of individual resilience of Germany, Hungary and Finland are due to a higher than median performance on both resistance and recovery to the 2008–09 economic crisis. Portugal is, surprisingly, found in this group due to its extremely good performance on recovery. Greece and Italy have the lowest score on individual resilience which reflect consequences of the economic shock in this country.



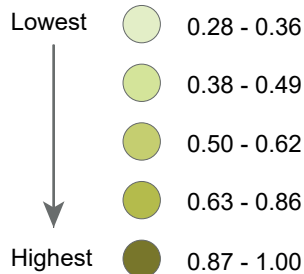
Resistance index



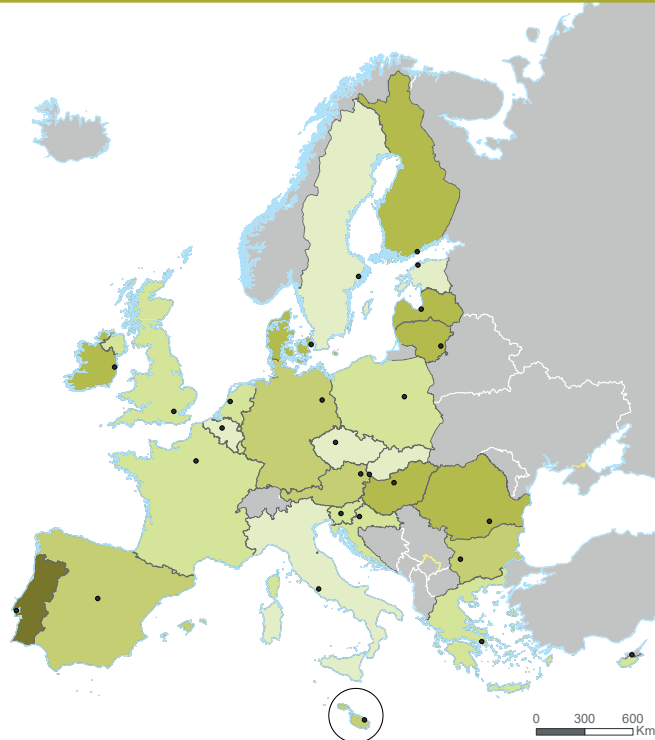
Central and, partially, Eastern European Union countries display higher scores of individual resistance (namely Germany, Poland and Slovakia, and even Hungary and Bulgaria). On the contrary, countries from the Mediterranean area (such as Italy, Spain and Greece) show lower resistance to the 2008-09 economic crisis. This means that the subjective wellbeing significantly (and negatively) changed in Southern Europe when the consequences of the crisis became serious.



Recovery index



The best performers were Portugal, Latvia and Hungary. On the contrary, a relatively more persistent negative impact of the crisis on the level of life satisfaction and personal thriving was witnessed by countries that were hit harder (Italy), but also by countries with higher life quality standards (Sweden, Belgium).

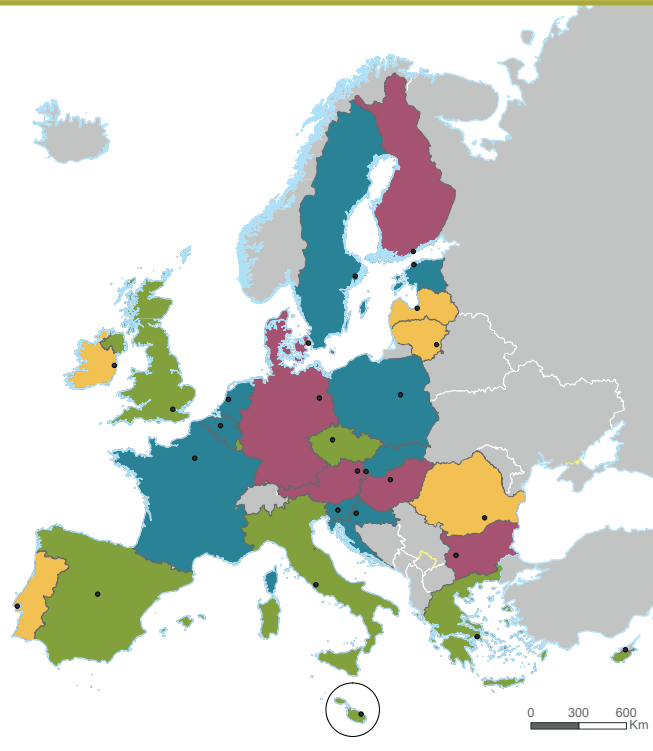


Typology of resilience

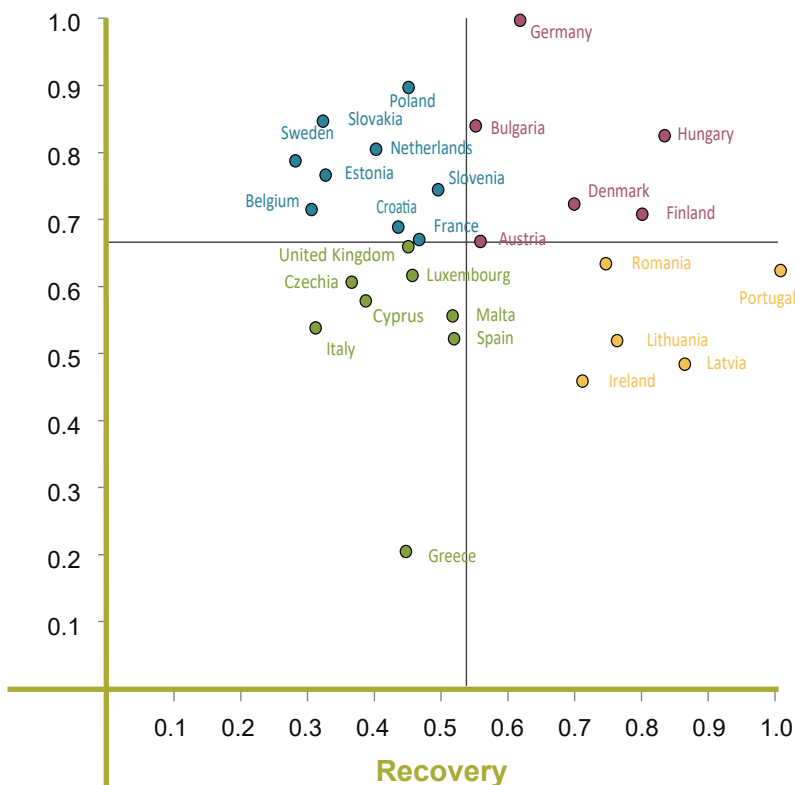
Starting from two perceptual indicators (resistance and recovery), the resulting typology leads to four categories of countries.

The first category includes countries with individuals which maintained a positive perception of their own lives when the crisis occurred. Also, they improved their satisfaction and thrived even more during the following years (Finland, Germany, Austria, but also Hungary).

The second category includes EU states where individuals were at first highly impacted by the bust of crisis, but regained in a few years the level of satisfaction regarding their own life and the willingness to thrive at least to the level before the crisis. Interestingly, only spatially peripheral countries within European Union (such as Ireland, Portugal, Romania, Lithuania and Latvia) are included in this category.



Resistance



The third category included countries that were not affected very much by the crisis from the viewpoint of individual perception, but they did not increase their subjective quality of life during recovery either. One can retrieve here some countries that were resistant to the crisis such as Poland, Sweden or France.

Finally, the last category includes countries that were the most affected by the crisis, which also contributed to negatively change the subjective perception of individuals about their own lives. The most typical ones are the southern EU states such as Greece, Italy, Cyprus and Spain, where the average income level dropped consistently for a longer period.