It is okay to make a bullet point list for part 1.

1. What are the risk factors and the protective factors when it comes to "successful aging" for Frank? For Ellen?

2. Reflect on how the current situation might impact Frank and Ellen's coping with the psychosocial crisis of Generativity vs. Stagnation, and entering the next stage of Integrity vs. Despair.

**Case Study: Frank and Ellen Schaeffer**

Frank, age 66, and Ellen, age 64, have declared bankruptcy, and their home is in foreclosure. They have had to move about 60 miles away from their old home, and are new to the community. They are seeking assistance, especially ways to pay for Ellen's prescription drug costs, which amount to approximately $600 per month, above what is covered by Medicare. The drugs are for diabetes management, high blood pressure, and pain management from a degenerating spine. They have managed to find a place to rent within the past month (which is about half of the size of their old home), but it costs about 43% of their fixed income from Social Security and a small pension that Frank receives from his 23 years of working for a telecommunications company. Because of the bankruptcy, they have no credit cards and use cash/checks for all transactions.

Both are exhibiting signs of extreme stress. Frank says "he's fine," but upon questioning, reports a noticeable loss of weight in the past 3 months, trouble sleeping, and his smoking has increased. He appears irritable, and he expresses sarcasm when asked about their financial situation, the past several months of trying to look for employment, or their attempts to work with banks and government agencies. Ellen reports a significant increase in her smoking, insomnia, but no change in her weight (although she is noticeably overweight for her height). She discloses that she cries about 1-2 times a week, for the past 6-8 months. Ellen mentions that both she and Frank have trouble with remembering things sometimes, especially lately. She is especially concerned about Frank.

Frank and Ellen have been married for 43 years, and have three sons and a daughter. The adult children live about 70 miles away. They help out as much as they can financially, and they are in contact with Frank and Ellen at least once a week. Frank and Ellen both report a strong marriage -- but noticeable estrangement from their own families of origin, their brothers and sisters. Ellen has one friend whom she sees about once a month. Most of their time is spent watching TV, and Frank works on a vintage car in the garage. They call themselves spiritual, but they do not practice any religion nor are they members of any religious organization.

Frank and Ellen both have high school diplomas, but no higher education. Frank has gone through many technical training programs in the course of his work for the telecommunications company, where he worked for 23 years in a variety of capacities, but most of that time involving the installation of computer/ telecommunications networks for office buildings. For the past 15 years, Frank has been working for a different company that contracts out to his original employer, for installing networks. The past 4 years, Frank has worked for this smaller satellite company as a contract worker, on call for different office building contracts. These projects are sporadic, involving stints of work for 2-3 weeks at a time. Frank obviously wants to work, but is clearly frustrated by the lack of job opportunities and feels that no one will hire someone his age. Ellen spent many years taking care of children in their home, but now can no longer do that because of pain and mobility problems, and the loss of their home of 35 years.