

1 Modelling Constructs of Midlife Career Stress: an ISM Approach

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6 Abstract

7 With growing life expectancies across world, careers are getting prolonged. Midlife as a distinct
8 phase of life brings with itself unique challenges as well as opportunities (Life span theory).
9 Midlife has often been reported as a turbulent and stressful phase by managers. This study
10 explores and crystallises key constituents of midlife stress. The study attempts to place these
11 constructs in a hierarchical model. Research Methodology : In the research study, using
12 literature review, the authors identify a set of constructs of Midlife career stress. Using
13 interpretive structural modelling (ISM) methodology the underlying relations among these
14 constructs are explored. Key Findings : Based on ISM model six levels of hierarchy has been
15 established. The research indicates that there is high interdependence between issues at
16 midlife. Critical life events, personality and organizational culture are the primary sources of
17 stress during midlife. This hierarchy helps the organizations strategize its efforts regarding
18 remedial measures to address the problem.

20 *Index terms*— midlife; stress; interpretive structural modelling; constructs; personality; critical life events;
21 organisational culture.

22 1 Introduction

23 idlife is considered as the afternoon of life. The onset of this phase is characterized by stagnation in life and
24 career.

25 Though concreteness regarding the timing of midlife is not present, it is typically seen as starting at age 40
26 and extending to age 60, but with vague and fuzzy boundaries (Staudinger & Bluck, 2001). This phase has been
27 conceptualized as transitional in nature marked by a turbulent phase is often stressful. Managers are prone to
28 career change decision during midlife (Louis, 1980). In the extant literature varied conceptualizations of midlife
29 are available. Yet a standard definition of midlife is lacking, however certain common themes can be identified
30 by a critical perusal of literature from diverse sources, as by 1970s the theme of midlife became interesting for
31 not only psychoanalysts and psychologists but also to sociologists, medical and management researchers.

32 Nowadays, careers are increasingly characterized by discontinuity, interruptions, and reformulation (Arthur
33 & Rousseau, 1996; Sullivan et al., 1998). Reasons for these changing career patterns include organizational
34 changes such as corporate restructuring, globalization, and technological advancements (Cappelli & Associates,
35 1997; Coovert, 1995; Rosenthal, 1995) as well as demographic trends such as more working women, part-time
36 workers, and dual earner couples (Feldman et al., 1994; Grover, 1999; London & Greller, 1991). These changing
37 trends suggest that new ways of viewing organizational careers may be necessary. In order to have sustainable
38 HR strategy the organizations need to specifically focus on the stress levels of their senior managers who are in
39 their midlife. A number of studies underscore that stress dramatically impacts the career satisfaction of men and
40 women (Burke, 2000; Phillips-Miller et al., 2000).

41 The importance of middle-aged managers should not be ignored as expertise, imaginative thinking skills,
42 venturesome personality, and intrinsic motivation are the highlights of midlife (Dziegielewski et. al., 2002). But
43 this phase is also the onset of decline and that the main psychological task of midlife is to come to terms with this
44 decline (Cohen, 2005). In terms of developmental task perspective, mid-life is defined as the period during which

45 a "struggle" occurs between generativity and stagnation (Lachman, 2004). If left unattended this may give way
46 to burnout, premature withdrawal from work, change of careers, feelings of loneliness in family life, perceived
47 conflict between work/career and family life, feeling of low energy and weakening, anxiety over ageing and death,
48 perceived discrepancy between aspiration and achievement, sense of loss and worthlessness (Lu, 2011).

2 ()

3 A

51 In order to understand the stress associated with midlife it becomes imperative to explore its constructs. In this
52 endeavour we employ Interpretive Structural Modelling (ISM) to simplify the complexity of this issue. As ISM
53 methodology can reduce complexity of relationships among constructs and helps to impose order and direction
54 (Sage, 1977). Through this paper we propose to develop a hierarchical model for midlife career stress. The levels
55 of different constructs will be analysed and their interrelationships will be studied. The major objectives of this
56 paper are as follows: a) To identify the key constructs of Midlife career stress. b) To develop a hierarchical model
57 of the constructs using Interpretive Structural Modelling (ISM) in order to aid HR managers devise a proactive
58 HR strategy.

59 II.

4 Constructs of Midlife Career Stress

61 For most professions there are five career stages: entry level, maturation/assimilation, mid-career achievement,
62 reassessment plateau and career fulfilment (Higgins & Duxbury, 2005). Middle age came to be associated with
63 reassessment (Vries, 1999;) in general but with the coining of the term "midlife crisis" by Elliott Jaques in a
64 paper published in 1965 it acquired a negative connotation for many years to come. It has become crucial for
65 modern organizations to understand this distinct phase (Jung, 1933; in the career of their employees. Though
66 middleaged managers are considered at their peak (Neugarten, 1968), they tend to experience biological, social
67 and psychological changes (Pillari, 1998) which may be stressful. Detailed literature review and discussions with
68 subject matter experts has led to the identification of twelve constructs of midlife career stress.

5 a) Plateauing

70 Plateauing refers to a perception of stagnation which the manager in the midlife feels. This may happen due to
71 both professional as well as personal reasons, like, job characteristics, or inadequate skill set. Middle managerial
72 work is largely routine, fragmented, segmented, and repetitive (Nilakant&Ramnarayan, 1990). Feeling of skill
73 obsolescence is also common among middle aged executives (Vries, 1993;McCune et al., 1988;. During this phase
74 the executive has a feeling of discontentment with his lifeboth personally and professionally (Choy &Savery,
75 1998). Employees who experience career plateau would think that their employers have forsaken their careers.
76 Career ceilings lead to plateauing in workers and hence they become disillusioned with the job (Therault, 1998)
77 which results in increase in turnover intentions and dissatisfaction (Lee, 2002). Though employees at all levels
78 are susceptible to the career blues, which occur when their work is rated good enough, but they devote neither all
79 their time at work nor talents to their work (Clawson and Haskins, 2000), this may result in crisis for experienced
80 and talented managers. Mentoring role have been found to moderate the plateauing process (Lentz & Allen,
81 2009). On the other hand those managers who had a favourable attitude towards their current job and felt that
82 growth was in the right direction were more satisfied and least likely to shift career (Lentz & Allen, 2009).

6 b) Health and Death Concerns

84 According to Jaques (1965) coming to terms with our mortality is the central developmental task of midlife.
85 Adults in midlife start worrying about deterioration in health and various manifestations of ageing (Dziegiele-
86 ewski et. al., 2002). Watching physiological changes in oneself compels middle adults to confront death as a not
87 so distant possibility (Freund & Ritter, 2009). The MIDUS survey found that physical health had a significant
88 positive as well as negative affect across the adult years (Brim et al., 2004). Heart attacks are common in midlife
89 (Clark et. al., 2000). Physical changes in men like decreased hair growth, voice depth, deterioration of the sex
90 glands, wrinkles, slowing blood circulation, sluggish digestion, and the vulnerability of the prostate to problems,
91 , including prostate cancer, a slow response time, a decrease in cardiovascular efficiency are commonly observed
92 (Dziegielewski et. al., 2002). The person has a tendency to hold stronger opinions owing to regrets over physical
93 changes associated with ageing (Lee, 2009). These are potential stressors in midlife which can increase anxiety
94 and depression.

7 c) Life and Career Aspirations

96 This relates to the unrealized dreams that manager in the midlife has aspired for regarding his career and
97 life. An insecurity concerning present accomplishments as well as long term plans and life goals creeps in
98 (Nachbagaauer&Riedl 2002). Career needs not be limited by organizational boundaries, hence, the manager need
99 to think about his career success beyond those boundaries (Feldman and Ng, 2007). This would help him in

100 achieving his career and life aspirations and a more enriching life. With time stress related with the current
101 job and the lack of passion for the same tend to increase and at this juncture career and life aspirations should
102 match the goal of self-actualization (Nathanson, 2006). Midlife career crisis is the phase when the individual is no
103 longer motivated to go to the work, resulting in strained relationships with the colleagues and lack of confidence
104 about delivering result (Khwaja, 2008). The expectations that one has at the beginning of career can influence
105 the future career life cycle concerns. As the gap between the life and career aspirations of the individual widens,
106 their organizational utility decreases (Jackson & Vitberg, 1987). Initially in a career managers find themselves
107 busy establishing themselves. But as a person advances in his career, the career aspirations may come to the
108 fore and it may lead to a desire for a career change (Veiga, 1983). The conflicts in life and life aspirations are
109 related to outcomes such as job dissatisfaction, job burnout, and turnover (Frone et al., 1992; Greenhaus, 1988;
110 ??leck et. al., 1980). Thus when the individual no longer wanted to follow the oft treaded path of career and
111 life, he found himself at a stagnation stage (Amundson, 2003) d) Value Crisis At mid-life point there tends to be
112 a change in values and goals which the individual strives for (Jung, 1933). At this time, men tend to become less
113 instrumental and outward-oriented, experiencing a new interiority and interest in the expressive mode (Neugarten
114 et al., 1964; ??utmann, 1969). In midlife a conflict between organizational and personal values occur (Lee, 2003).
115 This transitional phase is characterized by reappraisal of one's past and modification of one's life structure . In
116 this phase of midlife man has to change or adapt his personal beliefs, values, expectations, feelings, and ways of
117 coping Ciernia, 1985; Wolfe et al., 1990) in order to build a new life structure. If left unattended crisis may give
118 way to burnout, premature withdrawal from work, change of careers, feelings of loneliness in family life, perceived
119 conflict between work/career and family life, feeling of low energy and weakening, anxiety over ageing and death,
120 perceived discrepancy between aspiration and achievement, sense of loss and worthlessness (Lu, 2011). Further
121 dissatisfaction may result in midlife depression (Goldstein, 2005; Kertzner, 2007). The process of value change
122 need to be incorporated in any model of midlife stress.

123 8 e) Work-Life Balance

124 Work-life/family balance is critical for adding satisfaction to career success ??Greenhaus&Beutell, 1985;Thomp-
125 son et. al., 1999). Regrets over spousal relationships and maturation of children may also trigger midcareer
126 stress (Amundson, 2003). Work/family balance is fast becoming an area of concern for the managers as well as
127 employees ??Hall, 1990). Family decision making, even in dual-earner marriages, is often heavily influenced by
128 the individual who is the primary financial provider for the family (Heer, 1963; Markham, 1987; ??usso, 1985). As
129 such, when making major life decisions such as whether to accept a relocation opportunity, one partner's career
130 interests typically supersede the other's interests (Duncan & Perrucci, 1976; Felmlee, 1984). Given this pattern, it
131 is not surprising that anecdotal accounts of relocations often note that one partner repeatedly benefits whereas the
132 other partner repeatedly loses (Wilson, 1999). Pay-offs for visible work-life balance support of employees include
133 reduced leaving intentions through increased job satisfaction and reduction of work pressures (Forsyth, 2007).
134 Work-life imbalance may have serious implications on the parenting, infertility and ageing ??Broughet.al., 2008).
135 There is no surprize that managers who were generally more balanced in their work and life, advance at a faster
136 pace than the others ??Lyness&Judiesch, 2008). Thus managers who are middle aged and don't have balance in
137 their work and life are more likely to look for career change. Increased economic pressure on organizations has
138 created greater work pressures and work-life imbalance for individuals (Brough&O'Driscoll 2005). The ability of
139 work-life balance policies to actually influence some key social and organizational issues should not be ignored
140 by the organizations.

141 9 f) Generativity concern

142 Generativity refers to a psychosocial space linking the developing person and the evolving social world. Erikson
143 (1959) described generativity as "primarily the concern in establishing and guiding the next generation". The
144 need to leave a legacy becomes paramount towards the end of the career. After the individual has earned
145 a decent standard of living for himself and his family, the dormant need to leave behind a legacy resurfaces.
146 Usually midcareer change is about leaving a legacy and a more self-fulfilling life (Leider, 1976). Midlife is a
147 phase of reassertion and having gained enough experience a dormant need to mentor others comes to the fore.
148 The self-actualization need of the individual motivates them to share their experience with the society and be
149 remembered as a contributor.

150 10 g) Impediments to change

151 The thoughts of changing job or career are common in midlife. But treading into an altogether new path is scary.
152 This trip into the unknown may bring to the fore newer and unforeseen challenges. Also, they may face the pain
153 of not getting the pay check. Such impediments can deter the manager from making a career change decision.
154 Bosses, peers, subordinates as also family may deter them from making a desired career move (Levinson, 1977).
155 The fear of unemployment is also a deterrent. Impediments to career changemay be the personal life standing
156 such as children's career, difficulty to relocate may pose a threat to making a desired move (Swanson, 2003).The
157 restraining forces in the midcareer change decision include the impediments for the career growth like career
158 success of children being more important than one's own career, relocation decisions, aging, conflict between

14 RESEARCH METHODOLOGY A) INTERPRETIVE STRUCTURAL MODELLING

159 career and life aspirations, perceived change in the lifestyle, negative reaction from the peers, superiors and
160 subordinates etc. (Levinson, 1977;Ibarra, 2002; McKee-Ryan et. al., 2005). The absence of a roadmap for the
161 career shift also hinders this growth.Those who intend to change career, and are not able to do so because of
162 certain factors, may experience more stress. Thus all these factors need to be taken into account once a decision
163 is to be made.

164 11 h) Personality

165 Researchers have reported that personality may moderate or mediate the relationship between stressors and stress
166 (Hurrell, 2005;Lazarus, 1993). Classification of individuals between Type A and Type B have helped in the study
167 of individual differences and estimation of how an individual may reacts to environmental challenges and threats
168 ??Ivancevich& Matteson, 1984). Experience of stress at midlife may be determined by the perceptions which are
169 shaped by the type of personality. For instance aggressive and hostile response may be expected form Type As
170 (Cooper et. al., 1994;Friedman, 1967;Jamal, 1990;Rosenman& Chesney, 1985) when faced with stressful events.
171 Other measure of personality like Conscientiousness positively related to job performance (Barrick& Mount, 1991;
172 Salgado, 1997). For middle-aged managers experience of transition can prove taxing if there is a mismatch with
173 personality traits.

174 12 i) Critical Life Events

175 The crisis can be triggered by anything, ranging from disruptive life events such as death of a loved one, especially
176 parents to mere nostalgia (Levinson, 1986). Negative events in life can result in stress and depressive systems
177 (Kuiper & Martin, 1998;Tesser& Beach, 1998). Middle adulthood is a busy period and a person may come across
178 adverse events which can have a deep and lasting impact on his/her psychology. Events like divorce, trouble
179 within family, legal entanglement, death of a close one, etc? can became a precipitating point for the onset of
180 midlife crisis. j) Spiritual Quotient Spirituality is defined as the pursuit for meaning and purpose in life (Atchley,
181 1997;Wink & Dillon, 2002). 'A shift in meta-perspective from a materialistic and pragmatic view of the world
182 to a more cosmic and transcendent one' (Tornstam, 1997) may be experienced by middle-aged managers. For
183 managers in midlife spirituality may be psychologically beneficial (Landis, 1996;Laubmeier et. al., 2004;Simoni&
184 Ortiz, 2003). Spirituality is positively related to happiness and self-esteem (Fry, 2000) and often act as cushion
185 against negative affective outcomes (Simoni& Ortiz, 2003; Fabricatore et. al., 2000). Positive psychologists
186 argue that positive religious coping styles help improve positive effect (Bush et al., 1999). k) Organizational
187 culture Work culture is also a key determinant of midcareer stress. Physical as well as psychological stress
188 has been often caused due to workload (Hurrell, 2005). Stress and job factors are among the most powerful
189 determinants of mid-career satisfaction ??Auster&Ekstein, 2004). Organizational culture with low levels of
190 decentralization and high levels of formalization is negatively associated with increased managerial performance
191 (Joiner, 2001). Organizational policies related to succession and development of midlife managers holds the key
192 for the organizations. Organizational factors which include culture as well as role related ones have the potential
193 to become daily stressors for midlife managers.

194 13 l) Social Capital

195 All aspects of occupational stress are impacted by social context ??Bliese&Jex, 2002). At midlife a reevaluation
196 of close interpersonal relationships takes place (Sarfaty, 2010). Having spent considerable time as a working
197 professional middle-aged managers can acquire a fairly decent social circle. Progress in career can have a
198 direct relationship with social support and relations (Phillips et. al., 2001). A turbulent transition for many
199 executives, turning to siblings (Schultheiss et. al., 2002) and close acquaintances (Bozionelos, 2003;Higgins
200 &Kram, 2001;Seibert et al., 2001) for emotional support and career development assistance can just be the apt
201 medicine. This kind of assistance can positively impact career success (Allen et. al., 2004) and act as a buffer
202 against stress. Individuals with more close relationships can have access to more social resources (Granovetter,
203 1973;Seibert et al., 2001), which in turn are crucial for a smooth midlife transition. III.

204 14 Research Methodology a) Interpretive structural modelling

205 In order to accomplish the research objectives, interpretive structural modelling is employed. ISM was developed
206 by Warfield (1973) in order to help structure the issues involved into a hierarchy. It is a process which can aid a
207 group of people in evolving a consensus based hierarchical model based on their collective knowledge. It further
208 simplifies the complexity involved by establishing interrelationships among issues at hand. In this way it helps
209 overcome the limits of human brain where the problem is complex and number of elements is significant (Waller,
210 1975). Though it is primarily used by groups, but individuals can also apply it (Sharma et al, 1995, Faisal, 2010).
211 In other words, ISM results into a structural model based on the interpretations of the group members when
212 dealing with complex issues. Social Capital Enter V-When the row influences the column. A-When the column
213 influences the row. X-When row and column influence each other. O-When there is no relation.

20 Results and Discussion

The results indicate that midlife career stress as a phenomenon does not have autonomous constructs. It suggests that no construct can be considered disconnected from the whole process and the management has to pay attention to all the identified stressors of midlife career stress. In the driver clustering we have critical life events, personality and organizational culture. These stressors have high driving power and low dependence, which indicates that these constructs may be treated as the root of midlife stress. There can be little control over occurrence of negative events in life but the response to stress depends on the personality as well as on the sensitivity of the organization towards midlife issues of their employees. This clearly outlines the importance of organizational climate and HR policy of the organization. Linking the needs of the midlife managers to training and development is critical for reducing midlife attrition as well as increasing on job satisfaction. Creatively engaging midlife managers through mentoring roles, "Stretch assignments", or out-of-comfort zone stretch targets, have been found to enhance motivation, performance, and creative decision-making (Thompson, Hochwarter, & Mathys, 1997). Profiling personality of middle managers may also help in effective designing of stress management interventions.

In the dependent cluster, we have two constructs, namely, impediments to change and generativity concern. They have little driving power but high dependence. Generativity concern, surely depends on individual aspirations, personality as well as spiritual orientation of the person. Impediments to change, too is dependent on variety of issues ranging from perception about health to social support. Spiritual orientation, social capital, value crisis, work-life balance, health and death concerns, and plateauing forms the linkage cluster. These stressors are the ones which are influenced by lower level stressors and in turn impact other constructs in the model. This is particularly true for work-life balance and social capital. In today's high pressure working environment middle managers may feel stretched to limits, causing an imbalance between work and family life. This will have its reflection on interpersonal as well as intrapersonal demeanour of the manager.

Contemporary midlife is characterized by expanding diversity in roles, relationships, and resources (Moen & Wethington, 1999), due to which organizations are faced with problems of higher midlife attrition, social loafing and uncertainty. Midlife employees, who are supposed to be most productive and loyal, are stressed out. The model developed in this paper helps to answer these questions and provides an understanding of mutual relationships among the stressors. The importance of this approach from an organizational standpoint is the emergence of this logical flow of causal influences that is not only logically consistent but is also a view that is owned and shared by the people experiencing midlife. It provides an opportunity to the management to integrate midlife issues in a wider context of the stress management. The main contributions of this research include the following:

In this paper, an attempt has been made to identify the important constructs of midlife career stress. Although a large amount of literature is available on midlife crisis, most of this is scattered across different disciplines lacking an actionable insight for the management. This research assumes importance because it discusses stressors specific to midlife in the context of today's turbulent business environment. A key finding of this research is that critical life events, personality and organizational culture are the primary sources of stress during midlife.

Volume XIV Issue VII Version I Year ()A

Profiling personality of midlife managers, sensitizing HR policy towards their needs and creatively enriching their job experience is critical. The stressors with high driving powers have more of a strategic orientation and there are other dependent constructs being affected by them. Thus, management should accord prime importance to these stressors. There are many linkage stressors and this throws light on the interdependence of these issues. The ISM model presented in this paper for analysing and representing relationships among the stressors in midlife is simple and easy to understand for both management and the individuals experiencing such stress.

V.

21 Conclusions

Midlife employees are not only experienced but also ripe for taking on leadership roles in the organization. Organizations which can manage its most critical resource i.e. humans in an efficient and proactive manner can gain a lasting competitive edge. The objective must be to strategically incorporate the identified issues and design a robust HR policy. In order to design and implement an effective stress management intervention, organizations need to focus on the organizational culture which may be unconsciously contributing to this stress, such as inefficient communication, role-ambiguity, poor or no succession planning, poor employee engagement, etc. Once such a policy is in place, it is imperative that the system should maintain its strategic focus. Finally, instead of reacting to stress related issues, which is the prevalent practice, the authors recommend a proactive and dynamic approach focussing on long-term quality of life of their employees.

22 VI.

23 Limitations and Scope for Future Work

In this study, only 12 stressors are identified for modelling midlife career stress. Further, the model does not incorporate culture or industry specific stressors. In future research, more extensive studies are needed to explore

329 constructs affecting midlife career stress. The help of experts has been sought to analyse the driving power and
330 dependence of the constructs, but the framework developed depends on the opinion of relatively few experts and
331 may have some element of bias. Through ISM, a logical model of constructs of midlife career stress has been
332 developed but this model has not been statistically validated. Future researchers may apply path analysis or
structural equation modelling approaches to test such a hypothesized model. ^{1 2}



1

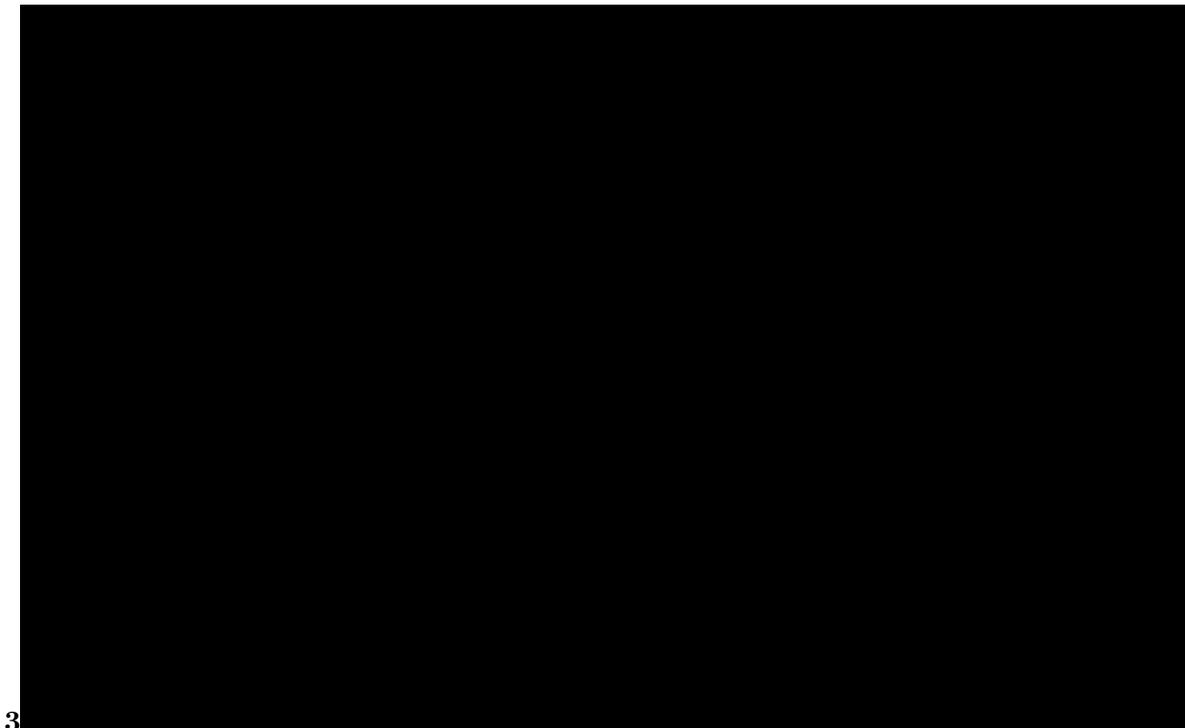
Figure 1: Figure 1 :

333

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Figure 2: ?



3

Figure 3: Figure 3 :

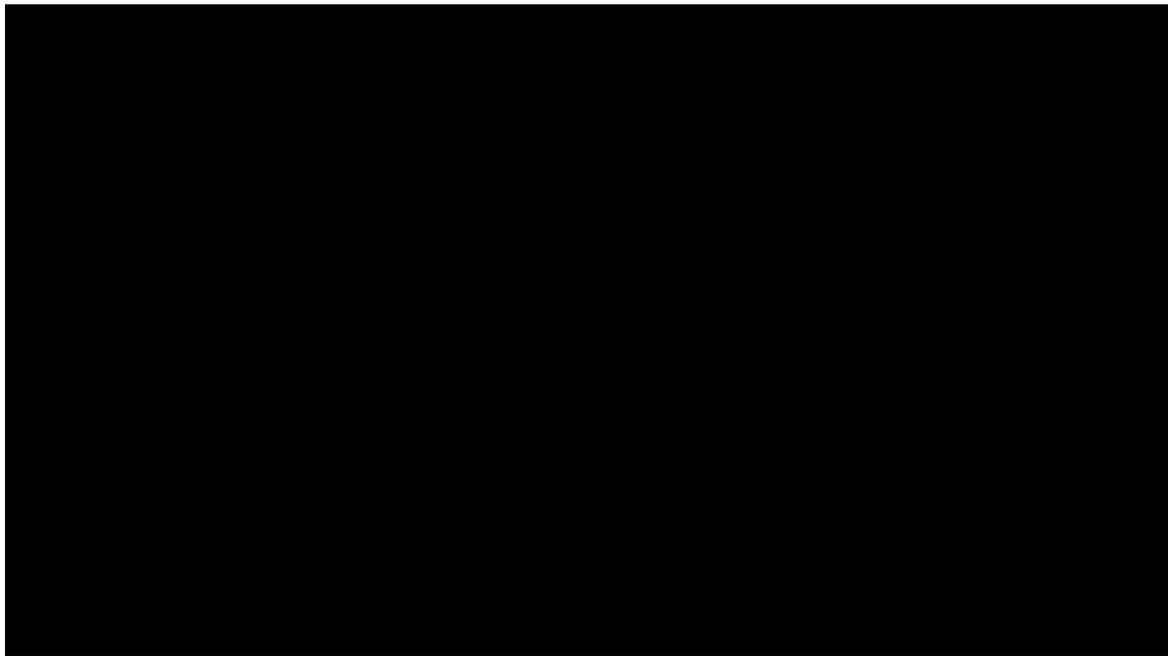


Figure 4: A

1

Constructs	References
Plateauing	Clawson & Haskins (2000), Choy & Savery (1998), Theriault (1998), Vries (1993), Nilkant & Ramnarayan (1990), McCune et. al. (1988), Levinson (1978)
Health and Death concerns	Freund & Ritter (2009), Lee (2009), Brim et. al. (2004), Dziegielewski et. al. (2002), Jaques (1965)
Life and Career Aspirations	

[Note: Nathanson (2006), Amundson (2003), Nachbagaueuer & Riedl (2002), Frone et. al. (1992), Greenhaus (1988), Veiga (1987), Pleck et. al. (1980), Jung (1933) Value Crisis Lu (2011), Appelbaum & Finestone (1994), Gist (1987), Ciernia (1985), Gutmann (1969), Neugarten et. al. (1964), Jung (1933)]

Figure 5: Table 1 :

2

C i Constructs	C j Constructs	11	10	9	8	7	6	5	4	3	2
1	Plateauing	A									

Figure 6: Table 2 :

23 LIMITATIONS AND SCOPE FOR FUTURE WORK

3

C i Constructs	C j Constructs	7	6	5	4	3	2	1	Driving power
1	Plateauing	1* 0						1	

Figure 7: Table 3 :

4

Construct Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
1	1,2,			

Figure 8: Table 4 :

5

Construct Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
2	2,3,7,12	2,3,7,8,9,11	2,3,7	
3	2,3,7,12	2,3,8,9,11,12	2,3,12	
7	2,7	2,3,7,8,9,11,12	2,7	II
8	2,3,7,8,12	8,9	8	
9	2,3,7,8,9,12	9	9	
11	2,3,7,11,12	11	11	
12	3,7,12	2,3,8,9,11,12	3,12	

Figure 9: Table 5 :

6

Constructs Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
2	2,3,12	2,3,8,9,11	2,3	
3	2,3,12	2,3,8,9,11,12	2,3,12	III
8	2,3,8,12	8,9	8	
9	2,3,8,9,12	9	9	
11	2,3,11,12	11	11	
12	3,12	2,3,8,9,11,12	3,12	III

Figure 10: Table 6 :

7

Constructs Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
2		2	2,8,9,11	2 IV
8		2,8,	8,9	8
9		2,8,9	9	9
11		2,11	11	11

Figure 11: Table 7 :

8

Constructs Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
8			8 8,9	8 V
9			8,9 9	9
11			11 11	11 V

Figure 12: Table 8 :

9

Constructs Ci	Reacability Set (Ri)	Antecedent Set (Ai)	Intersection Set	Level
9	9	9	9	VI

Figure 13: Table 9 :

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