THE UNEMPLOYMENT EXPERIENCE: PSYCHOLOGICAL FACTORS INFLUENCING MENTAL HEALTH, COPING BEHAVIOURS, AND EMPLOYMENT OUTCOMES

This thesis is submitted by
Patricia Nancey Hoare, BSc (Hons)
For the award of
Doctor of Philosophy
2007
ABSTRACT
A stress and coping framework was used to explore psychological factors influencing coping behaviours, mental health, and employment outcomes among the unemployed. Jahoda’s (1982) deprivation theory was also incorporated in the exploration. Jahoda proposed that unemployment not only deprives individuals of the manifest, or financial benefits, of employment, but it also deprives them of five latent, or psychosocial benefits, including collective purpose, social contact, status, time structure, and activity. Two studies were carried out, the first being a cross-sectional paper-based survey of 371 unemployed participants (214 males and 157 females, aged between 16 and 65 years) from South East Queensland. A follow-up survey was then carried out 6 months later on 115 of those same participants (59 males and 56 females, aged between 17 and 64). At Time 2, 58 participants had found jobs and 57 had remained unemployed. The variables measured in Study One included coping resources, cognitive appraisals, coping behaviours, and mental health. The coping resources included the personal resources of self-esteem, job seeking efficacy, positive affect, negative affect, and employment commitment, along with financial resources, measured by net fortnightly income, and social resources, measured by social contact during leisure. Job seeking efficacy was measured by self-promotion efficacy and task-focused efficacy. The former involves interpersonal tasks, such as promoting oneself to others as a job seeker, whilst the latter is more impersonal and involves tasks such as writing a resume. The cognitive appraisal variables included employment expectation, satisfaction with employment status, leisure meaningfulness, economic deprivation, and perceived access to the five latent benefits of employment, outlined by Jahoda. The coping behaviours included leisure activity and job search behaviours, including job applications, job search intensity, and job search methods. Mental health was measured by the GHQ-12 (Goldberg, 1972). The same variables were measured in Study Two, with the exception of the leisure variables. Other variables measured in Study Two included job satisfaction and job quality. Study One found that the most consistent predictors of job search behaviours were geographic region, employment commitment, and self-promotion efficacy, with participants living in the metropolitan area, those with a higher commitment to work, and those with greater efficacy being more actively engaged in job seeking. Leisure activity was significantly correlated with mental
health and was predicted by availability of financial resources, positive affect, time structure, leisure meaningfulness, and level of education. That is, more frequent leisure activity was associated with being less financially restricted, higher positive affect, greater time structure, more meaningful leisure, and higher levels of education. Mental health was predicted by self-esteem, positive affect, negative affect, employment commitment, satisfaction with employment status, and financial hardship. Participants with better personal coping resources, greater satisfaction with their employment status, and less financial hardship were less likely to have clinical symptoms. The aforementioned variables accounted for 56% of the variance in mental health, and the logistic regression model correctly classified over 84% of cases as having clinical or non-clinical symptoms. The same model, with the exception of employment commitment, was tested in Study Two for the 57 continuously unemployed participants. It accounted for 62% of the variance in mental health, with similar classification accuracy to that at Time 1. The mental health of the 58 employed participants at Time 2 was predicted by occupation, collective purpose, activity, positive affect, and negative affect. Participants in higher skilled occupations, with higher collective purpose, greater activity, higher positive affect, and lower negative affect were less likely to have clinical symptoms. Those variables accounted for 62% of the variance in mental health and correctly classified 84.5% of cases as being clinical or non-clinical. One of the consistent predictors of job search behaviours at Time 2 was job search training. Participants who had completed a training program some time during the 6 months of the research project were more actively looking for work. Training did not, however, enhance participants’ job seeking efficacy or employment expectations. Study Two demonstrated that self-promotion efficacy, employment expectations, and job search behaviours had deteriorated over the 6 month research period, whilst task-focused efficacy increased. Employment status (i.e., gaining employment or remaining unemployed) was predicted by age, job applications, satisfaction with employment status, self-promotion efficacy, employment commitment, and time structure. Job acquisition was predicted by being younger, having submitted more job applications, being dissatisfied with employment status, having higher self-promotion efficacy, having higher employment commitment, and having less structured time. The logistic regression model including those variables accounted for 28% of the variance in employment status (employed or unemployed). Results of a mixed
design analysis of variance in Study Two demonstrated that self-esteem, negative affect, satisfaction with employment status, financial hardship, financial strain, social contact time structure, and mental health were all positively influenced by gaining employment, but showed either very little change or deteriorated for participants who remained unemployed. This research identified important predictors of coping behaviours, mental health, and job acquisition that can be used as a guide for developing suitable intervention strategies for the unemployed.
CERTIFICATION OF THESIS

I certify that the work contained in this thesis is original and that it contains no material written by another person, except where otherwise acknowledged. I also certify that the material has not been previously published, except where otherwise acknowledged, or submitted for any other award at any other higher education institution.

_______________________   _________________________

P. Nancey Hoare               Date

ENDORSEMENT

_______________________   _________________________

M. Anthony Machin (Supervisor)   Date
LIST OF PUBLICATIONS AND CONFERENCE PRESENTATIONS


ACKNOWLEDGEMENTS

My sincerest appreciation and thanks go to my supervisor, Associate Professor Tony Machin, for his guidance, support, encouragement, and enduring faith in me. Tony has been a fountain of knowledge and has willingly shared his research and statistical expertise and his library of resources. Despite his extremely busy schedule, Tony has never failed to provide thoughtful and constructive feedback on my work in a very timely manner. I am also very grateful to my associate supervisor, Professor Gerry Fogarty, who provided me with support and encouragement, and the opportunity to learn more about methodological issues and data analytic techniques through his PhD seminars.

I am deeply grateful for the love, emotional support, and encouragement I have received from my parents, Erle and Gaye Perkins, and my three beautiful children, Jaime, Sarah, and Matthew. A special thanks to my mum who took so much pressure off with her endless practical help.

My research would have been impossible without the unemployed participants who took part in the studies. I truly appreciate that they took the time to complete and return the surveys, thereby making the PhD possible. I would also like to acknowledge the valuable assistance of the Job Network agencies in Brisbane and Toowoomba who distributed the surveys to their clients. I am deeply indebted to Mike Mennell, who provided invaluable assistance with data collection.

I want to thank my dearest friend and PhD buddy Maxine O’Brien for her enduring friendship, support, and inspiration. The hours we have spent together discussing our research and lamenting the challenges of doing a PhD (often assisted by a nice bottle of red!) have been so enjoyable and special.

My heartfelt thanks also go to my current manager, Peter McIlveen, who has supported and encouraged my research, enthusiastically reading my drafts and providing constructive feedback. With his passion for research, his interest in my project, and his seemingly endless energy and motivation, Peter has been an inspiration to me over the past 12 months. My journey has also been made so much easier by the support and encouragement of my previous manager Jan Du Preez. Without Jan’s assistance, I would not have had such tremendous career opportunities and a work environment which has supported the completion of my PhD. Similarly, I would like to convey my deepest appreciation to my wonderful work colleagues at
Student Services, particularly Chris McKeon, Katrina Vagg, and Joanne Boyes, who have been so tolerant when I have spoken of nothing else by the PhD. A special thanks to Chris, who paved the way by completing her PhD in 2004. With her understanding of the trials and tribulations of a PhD, Chris has been a wonderful mentor and has provided me with some great strategies to keep me motivated.

My PhD journey was also made easier by the support of my other wonderful friends Kim, Sue, Sandra, Meroe, Karen, Peter, Liam, Jen, Geoff, Wendy, and Cheryl, most of whom are also studying or have recently completed graduate or postgraduate programs. The fun social gatherings provided a very welcome relief from the PhD. A special thanks to Sandra, with whom I have enjoyed many hours of conversation about life, the universe, and PhDs.

My thanks also go to the wonderful staff from Psychology Technical Services at the USQ, particularly Susie Gibson, who converted my surveys in Teleform and taught me how to use the survey scanner. Susie’s expertise and assistance was invaluable and her support and great sense of humour made the task an absolute pleasure.

I also want to acknowledge Ruth Hilton, Christine Bartlett, and Carla Hamilton, from the Office of Research and Higher Degrees. They have been very supportive and understanding throughout the duration of my PhD and I am truly grateful. I would particularly like to thank Chris for helping me to make the decision to do a PhD. Although it has been a challenge at times, every moment has been an extraordinary learning experience and I thank Chris for encouraging me to take on the challenge.

Finally, I want to thank the University of Southern Queensland for providing me with a scholarship to do the research project. It was an incredible honour and privilege to have been selected for a scholarship. The supportive culture of the USQ has made my academic journey, starting with the Tertiary Preparation Program in 1995 and culminating with the PhD, extremely enjoyable, rewarding, and fulfilling.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABSTRACT</td>
<td>ii</td>
</tr>
<tr>
<td>CERTIFICATION OF THESIS</td>
<td>v</td>
</tr>
<tr>
<td>LIST OF PUBLICATIONS AND CONFERENCE PRESENTATIONS</td>
<td>vi</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>vii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>ix</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>xiv</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>xvii</td>
</tr>
<tr>
<td>CHAPTER 1 – INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>Prevalence of Unemployment in Australia</td>
<td>1</td>
</tr>
<tr>
<td>The Psychological Impact of Unemployment</td>
<td>2</td>
</tr>
<tr>
<td>International comparisons of unemployment and well-being</td>
<td>3</td>
</tr>
<tr>
<td>Social Causation versus Selection</td>
<td>4</td>
</tr>
<tr>
<td>Psychological Theories of Well-Being among the Unemployed</td>
<td>7</td>
</tr>
<tr>
<td>The Deprivation Perspective</td>
<td>7</td>
</tr>
<tr>
<td>Jahoda’s Functional Model</td>
<td>7</td>
</tr>
<tr>
<td>Warr’s Vitamin Model</td>
<td>11</td>
</tr>
<tr>
<td>Fryer’s Agency Restriction Approach</td>
<td>12</td>
</tr>
<tr>
<td>Stress and Coping Theory</td>
<td>16</td>
</tr>
<tr>
<td>CHAPTER 2 - VARIABLES IN THE CURRENT RESEARCH PROJECT</td>
<td>23</td>
</tr>
<tr>
<td>Demographic Factors</td>
<td>24</td>
</tr>
<tr>
<td>Age</td>
<td>25</td>
</tr>
<tr>
<td>Gender</td>
<td>26</td>
</tr>
<tr>
<td>Education</td>
<td>27</td>
</tr>
<tr>
<td>Coping Resources</td>
<td>28</td>
</tr>
<tr>
<td>Self-Esteem</td>
<td>28</td>
</tr>
<tr>
<td>Job-seeking efficacy</td>
<td>31</td>
</tr>
<tr>
<td>Positive and Negative Affect</td>
<td>33</td>
</tr>
<tr>
<td>Employment Commitment</td>
<td>36</td>
</tr>
<tr>
<td>Financial Resources</td>
<td>38</td>
</tr>
<tr>
<td>Social Resources</td>
<td>41</td>
</tr>
<tr>
<td>Cognitive Appraisal</td>
<td>44</td>
</tr>
<tr>
<td>Appraisals of Deprivation</td>
<td>45</td>
</tr>
<tr>
<td>Satisfaction with Employment Status</td>
<td>49</td>
</tr>
<tr>
<td>Employment Expectation</td>
<td>52</td>
</tr>
<tr>
<td>Appraisals of Leisure meaningfulness</td>
<td>55</td>
</tr>
<tr>
<td>Coping Strategies</td>
<td>56</td>
</tr>
<tr>
<td>Job Search Behaviour</td>
<td>57</td>
</tr>
<tr>
<td>Leisure Activity</td>
<td>59</td>
</tr>
<tr>
<td>Training</td>
<td>61</td>
</tr>
<tr>
<td>Volunteer/Unpaid Work Participation</td>
<td>62</td>
</tr>
<tr>
<td>Employment Outcomes</td>
<td>64</td>
</tr>
<tr>
<td>Job Satisfaction and Job Quality</td>
<td>65</td>
</tr>
<tr>
<td>Summary of Relevant Results from Two Meta-Analytic Studies</td>
<td>66</td>
</tr>
<tr>
<td>Research Questions and Objectives</td>
<td>68</td>
</tr>
<tr>
<td>CHAPTER 3 - RESEARCH METHODOLOGY</td>
<td>71</td>
</tr>
<tr>
<td>Quantitative Method</td>
<td>71</td>
</tr>
<tr>
<td>Participants</td>
<td>71</td>
</tr>
</tbody>
</table>
Comparison of Mental Health to Population Data .................................................. 143
Group Differences ..................................................................................................... 145
Correlational Analyses ............................................................................................ 147
  Relationships among coping resources ............................................................... 147
  Relationships between coping resources and appraisal variables .................... 147
  Relationships between coping resources and coping strategies ....................... 148
  Relationships between coping resources and mental health ............................. 149
  Relationships among appraisal variables, and between appraisals, coping
  behaviours, and mental health ............................................................................ 150
  Relationships among coping strategies, and between coping strategies and
  mental health .......................................................................................................... 151
Analyses of Coping Strategies .................................................................................. 151
Description of leisure activity ............................................................................... 152
Predictors of Leisure Activity .................................................................................. 155
  Predictors of job seeking behaviour ................................................................. 157
    Job applications ................................................................................................. 157
    Job search intensity ........................................................................................... 159
    Job search methods ........................................................................................... 161
Predictors of Mental Health ...................................................................................... 163
Results from Qualitative Analyses .......................................................................... 168
Emergent Themes ....................................................................................................... 168
  Selection of Comments Relating to Emergent Themes ..................................... 170
  Reason for Unemployment ................................................................................. 170
  Psychological Well-Being .................................................................................... 170
  Financial Difficulties ............................................................................................ 172
  Attitude to Work ................................................................................................... 173
  Social Status .......................................................................................................... 173
  Employment Expectation ...................................................................................... 174
  Job Search ............................................................................................................. 174
  Perceived Barriers to Employment ..................................................................... 174
  Coping Strategies ................................................................................................ 175
  Leisure Activity ..................................................................................................... 175
  Perceptions of Support ......................................................................................... 177
    Mutual Obligation Activities ............................................................................. 178
Comments from Participants with Extreme Scores ................................................ 179
Discussion .................................................................................................................. 182
Group differences ..................................................................................................... 183
  Age ......................................................................................................................... 183
  Gender .................................................................................................................... 185
  Education ............................................................................................................... 185
  Geographic region ................................................................................................. 186
  Length of unemployment ....................................................................................... 187
Intercorrelations among coping resources ............................................................. 187
  Relationships between coping resources and appraisals .................................. 190
  Relationships between coping resources and coping strategies ....................... 194
  Relationships between coping resources and mental health ............................ 197
  Relationships between appraisal variables, coping behaviours, and
  mental health .......................................................................................................... 199
  Relationships between appraisals and mental health ........................................ 202
  Relationships between coping behaviours and mental health ........................ 203
Predictors of Leisure Activity ................................................................. 204
Predictors of Job Search Behaviours ....................................................... 205
Predictors of Mental health ................................................................. 208
Qualitative Data .................................................................................. 210
Limitations of the study ...................................................................... 211
Summary ............................................................................................ 214
CHAPTER 6 – STUDY TWO ................................................................. 218
Comparison of mental health at Time 2 to population data .................. 219
Results for the Unemployed Group ....................................................... 221
Correlations among Coping Variables .................................................. 221
Coping Resources ............................................................................... 221
Cognitive Appraisals .......................................................................... 221
Correlations between Coping Resources and Cognitive Appraisals ...... 222
Correlations between Coping Resources and Job Search Behaviours ... 223
Correlations between Appraisals and Job Search Behaviours ............... 224
Correlations between Coping Resources and Mental Health............... 225
Correlations between Cognitive Appraisals and Mental Health .......... 225
Changes over Time in Job Seeking Efficacy, Employment Expectation, and Job Search Behaviours ...................................................... 226
Predictors of Job Search Behaviours ..................................................... 227
Predictors of Mental Health ................................................................. 237
Results for the Employed Group .......................................................... 240
Correlations among Coping Variables .................................................. 241
Job Search Strategies and their Perceived Helpfulness ......................... 243
Predictors of Mental Health ................................................................. 244
Results for the Full Sample at Time 2—Both Employed and Unemployed Groups ................................................................. 247
Predictors of Job Acquisition ................................................................. 247
Changes over Time and by Employment Status ..................................... 251
Qualitative Data ............................................................................... 265
Emergent Themes ............................................................................... 265
Current Employment Status ............................................................... 266
Well-being ......................................................................................... 267
Job Quality ......................................................................................... 270
Job Satisfaction ............................................................................... 270
Work Hours ...................................................................................... 271
Job Security ...................................................................................... 271
Barriers to Employment ..................................................................... 272
Work Benefits .................................................................................... 273
Job Search ......................................................................................... 274
Job Search Strategies ........................................................................ 274
Perceived Support ............................................................................ 275
Discussion ........................................................................................ 276
Relationships among coping resources and cognitive appraisal variables 277
Job Search Behaviour for the Continuously Unemployed Group .......... 282
Predictors of job acquisition ............................................................... 286
Predictors of mental health ................................................................. 288
Changes in coping resources, appraisals, and mental health as a function of employment status ...................................................... 289
Summary .......................................................................................... 292
### LIST OF TABLES

| Table 1 | Effect Sizes Reported in Meta-Analytic Studies by McKee-Ryan et al. (2005) and Kanfer et al. (2001) | 67 |
| Table 2 | Factor Structure of the Leisure Meaningfulness Items (N = 371) | 105 |
| Table 3 | Factor Structure of the Job search intensity Items (N = 371) | 107 |
| Table 4 | Factor Structure of the Time 2 Job search intensity Items (N = 75) | 108 |
| Table 5 | Factor Structure of the Time 1 Job-Seeking Efficacy Items (N = 371) | 110 |
| Table 6 | Factor Structure of the Time 2 Job Seeking Efficacy Items (N = 75) | 112 |
| Table 7 | Factor Loadings and Factor Intercorrelations for Leisure Meaningfulness, Job Search Intensity, Self-Promotion Efficacy, and Task-Focused Efficacy Items (N = 371) | 113 |
| Table 8 | Principal Components Analysis of Job Quality Items (n = 58) | 114 |
| Table 9 | Factor Structure of the Job Quality Items (n = 58) | 115 |
| Table 10 | PAF Factor Structure of the Job Search Effort Items (N = 115) | 115 |
| Table 11 | Confirmatory Factor Analysis for GHQ, LAMB, Employment Commitment, Self-Esteem and PANAS Scales | 116 |
| Table 12 | Frequencies for T1 and T2 Categorical Variables | 123 |
| Table 13 | Number of Items, Means, Standard Deviations, Ranges, and Cronbach’s Alpha Reliability Coefficients for Continuous Variables (N = 371) | 127 |
| Table 14 | Actual and Expected Frequencies for Age and Follow-Up Status | 129 |
| Table 15 | Actual and Expected Frequencies for Relationship Status and Follow-Up Status | 130 |
| Table 16 | Actual and Expected Frequencies for Completion of Job Search Training Courses and Follow-Up Status | 130 |
| Table 17 | Mean Differences in Task-focused Efficacy, Employment expectation, and Employment Commitment by Follow-Up Status | 131 |
| Table 18 | Descriptive Statistics for Participants who Provided Qualitative Data at Time 1 | 133 |
Table 19  Differences in Psychological Distress between Participants who Commented at Time 1 and those who did not Comment (N = 371) .................................................................................................................. 136
Table 20  Descriptive Statistics for Participants who Provided Qualitative Data at Time 2 .................................................................................................................. 137
Table 21  Number of Participants Engaged in each Category of Leisure Activity .................................................................................................................. 152
Table 22  Most Meaningful Leisure Activity and Number of Participants Engaged in each Category (N = 371) ...................... 153
Table 23  Comparison between Actual and Ideal Frequency of Meaningful Leisure Activity (N = 371) .................................................. 154
Table 24  Barriers to Engaging more Frequently in Leisure Activity ..... 154
Table 25  Predictors of Leisure Activity (N = 371) ............................................... 156
Table 26  Multiple Regression Analysis of Variables Predicting Job Applications at Time 1 (N = 293) ................................................................. 159
Table 27  Multiple Regression Analysis of Variables Predicting Job Search Intensity at Time 1 (N = 293) .................................................. 161
Table 28  Multiple Regression Analysis of Variables Predicting Job Search Methods at Time 1 (N = 293) .................................................. 163
Table 29  Logistic Regression of Variables Predicting Time 1 Mental Health (N = 371) ................................................................. 165
Table 30  Final Logistic Regression Model of Predictors of Mental Health at Time 1 (N = 371) ................................................................. 167
Table 31  Emergent Themes from Time 1 Qualitative Data ....................... 169
Table 32  Paired Samples T-Tests for Job Seeking Efficacy, Employment Expectation, and Job Search Behaviours (n = 57) for the Continuously Unemployed Group ........................................ 226
Table 33  Multiple Regression Analysis of Variables Predicting Job Applications in Previous Month for Unemployed Sample (n = 57) ................................................................. 228
Table 34  Multiple Regression Analysis of Time 2 Variables Predicting Job Applications in Previous 6 Months for Unemployed Sample (N =57) ................................................................. 229
Table 35  Multiple Regression Analysis of Time 2 Variables Predicting Job Interviews in Previous 6 Months for Unemployed Sample (N = 57) ................................................................. 231
Table 36  Multiple Regression Analysis of Variables Predicting Time 2 Job Search Intensity for Unemployed Sample (N = 57) ....... 232
Table 37  Multiple Regression Analysis of Variables Predicting Job Search Methods for Time 2 Unemployed Sample (N = 57) ..... 234
Table 38  Mean Differences on Job Search Behaviours According to Differences in Number of JSTs Completed (N = 57) ........... 235
Table 39  Multiple Regression Analysis of Variables Predicting Job Search Effort (N = 57) ................................................. 236
Table 40  Logistic Regression of Variables Predicting Time 2 Mental Health for Continuously Unemployed Participants (n = 57) . 238
Table 41  Final Logistic Regression Model of Variables Predicting Mental Health for Continuously Unemployed (n = 57) .......... 240
Table 42  Time 2 Variables Predicting T2 Mental Health for Employed Group (n = 58) ................................................................. 246
Table 43  Time 2 Variables Predicting T2 Mental Health for Employed Group (n = 58) ................................................................. 247
Table 44  Logistic Regression Analysis of Time 1 Variables Influencing Employment Status (N = 115) ......................................... 249
Table 45  Logistic Regression Analysis of Time 1 Variables Influencing Employment Status (N = 115) ............................... 251
Table 46  Means and Standard Deviations for Coping Variables and Mental Health at Time 1 and Time 2 and by Employment Status (N = 115) ................................................................. 254
Table 47  Main Effects and Interactions for Coping Variables and Mental Health (N = 115) ............................................................ 257
Table 48  Emergent Themes from Time 2 Qualitative Data .................. 266
Table C1  Correlations among Time 1 Study Variables ...................... 360
Table D1  Time 2 Correlations for Unemployed Group (n = 57) ............ 367
Table E1  Time 2 Correlations for Employed Group n = 58 ............... 374
LIST OF FIGURES

Figure 1  Plot of actual versus randomly generated eigenvalues using parallel analysis for leisure meaningfulness items (N = 371)……. 104

Figure 2  Plot of actual versus randomly generated eigenvalues using parallel analysis for job search intensity items (N = 371)........ 106

Figure 3  Plot of actual versus randomly generated eigenvalues using parallel analysis for job seeking efficacy items (N = 371)........ 109

Figure 4  Conceptual model of proposed relationships among study variables. .............................................................. 142

Figure 5  Comparison of mean GHQ-12 scores for unemployed samples at Time 1 and Time 2 with the 1997 ABS population sample (N = 371)……………………………………………………………………………… 144

Figure 6  Comparison of Time 1 GHQ mean scores by age and gender (N = 371). ............................................................ 145

Figure 7  Mean number of job search methods used by participants at Time 1 (N = 371). .................................................. 162

Figure 8  Comparison of mean GHQ-12 scores for unemployed and employed groups at Time 2 with the 1997 ABS population sample (N = 115). ................................................................. 220

Figure 9  Mean number of job search methods used by unemployed participants at Time 2 (N = 57). ........................................ 233

Figure 10 Strategies used by employed participants and their average ratings of helpfulness (N = 58).................................... 244

Figure 11 Conceptual model of hypothesised moderating effects of employment status. .................................................. 252

Figure 12 The effect of time and employment status on self-esteem (N = 115). ................................................................. 259

Figure 13 The effect of time and employment status on negative affect (N = 115). ............................................................ 260

Figure 14 The effect of time and employment status on satisfaction with employment status (N = 115). .................................. 261

Figure 15 The effect of time and employment status on financial hardship (N = 115). ........................................................... 262

Figure 16 The effect of time and employment status on financial strain (N = 115). .............................................................. 262

Figure 17 The effect of time and employment status on social contact (N = 115). ............................................................... 263

Figure 18 The effect of time and employment status on time structure (N = 115). ............................................................... 263

Figure 19 The effect of time and employment status on mental health (N = 115). .............................................................. 264