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Article

Financial hardship, mastery and social support: Explaining poor mental health amongst the inadequately employed using data from the HILDA survey



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ABSTRACT

Objective: This study analysed data from the Household Income and Labour Dynamics in Australia (HILDA) Survey to examine the relationship between employment status and mental health, and the mediating effects of financial hardship, mastery and social support. In addition, the study sought to explore the effects of duration of unemployment on mental health.

Methods: The primary analysis used three waves of data from the HILDA Survey with 4965 young adult respondents. Longitudinal population-averaged logistic regression models assessed the association of employment status and mental health, including the contribution of mastery, financial hardship and social support in explaining this association between employment groups (unemployed vs. employed; under employed vs. employed). Sensitivity analyses utilised a fixed-effects approach and also considered the full-range of working-age respondents. Regression analysis was used to explore the effect of duration of unemployment on mental health.

Results: Respondents' who identified as unemployed or underemployed were at higher risk of poor mental health outcomes when compared to their employed counterparts. This association was ameliorated when accounting for mastery, financial hardship and social support for the unemployed, and was fully mediated for the underemployed. The fixed-effects models showed the transition to unemployment was associated with a decline in mental health and that mastery in particular contributed to that change. The same results were found with a broader age range of respondents. Finally, the relationship between duration of unemployment and mental health was not linear, with mental health showing marked decline across the first 9 weeks of unemployment.

Conclusions and implications: Mastery, social support and financial hardship are important factors in understanding the association of poor mental health with both unemployment and underemployment. Furthermore, the results suggest that the most deleterious effects on mental health may occur in the first two months of unemployment before plateauing. In order to prevent deterioration in mental health, these findings suggest intervention should commence immediately following job loss.

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1. Introduction

Individuals who lose their jobs, or have never been gainfully employed, are at greater risk of poorer mental health compared to their employed counterparts (Creed, Machin, & Hicks, 1996). This finding is now well documented, evidenced by a numerous studies since the Great Depression of the 1930s (i.e., Eisenberg &

Lazarsfeld, 1938; Jahoda, 1982; Mckenna & Fryer, 1984; Paul & Moser, 2009). Furthermore, by controlling for a number of comprehensive socio-economic and demographic variables, recent studies have minimised the potential bias attributable to health selection (i.e., that selection into unemployment is based on a history of poor mental health; Murphy & Athanasou, 1999; Thomas, Benzeval, & Stansfeld, 2005). Emerging evidence suggests that, like those who are unemployed, those who are underemployed might also be at greater risk of poor mental health. Rates of unemployment may be masked by high rates of underemployment, as some adults may be prone to cycling between unemployment and underemployment, rarely transitioning into

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full-time secure and good quality employment (Leach et al., 2010). Unsurprisingly, this “cycle of disadvantage” can have long-term mental health and economic consequences (Leach et al., 2010; Olesen, Butterworth, Leach, Kelaher, & Pirkis, 2013). Furthermore, particularly for young adults, working is vital for establishing independence and a sense of personal identity (Winefield, Winefield, Tiggemann, & Goldney, 1991). Even a short period of unemployment for young adults could precipitate a series of events that can affect a broad range of outcomes far into the future – from health status, to future income earnings, blood pressure, and even low birthweight of future children (Adler & Newman, 2002). Thus, as gainful employment represents an important protective factor for maintaining good mental health, it is reasonable to hypothesise that both unemployment and underemployment are associated with a loss of those protective factors which promote good mental health.

There is still conflicting evidence as to whether the degree of negative mental health outcomes experienced by the underemployed is similar to that experienced by the unemployed (Friedland & Price, 2003; Monfort, Howe, Nettles, & Weihs, 2015). Underemployment has been conceptualised in many ways including involuntary part-time employment (Dooley & Prause, 2004), insufficient income or wages (Eamon & Wu, 2011), and subjective job fitness (Creed, Lehmann, & Hood, 2009; Monfort et al., 2015). The question of whether inadequate employment is better for mental health than no employment at all is still not confirmed, although some studies have suggested that poor quality work can be as harmful as the unemployment experience (Broom et al., 2006; Butterworth et al., 2011). Indeed, underemployment itself may represent a barrier for individuals in reaping the positive benefits typically attributed to employment. Therefore, understanding the mechanisms through which unemployment and underemployment affect mental health is essential for targeting intervention and social policy. Three key variables that have been identified as playing a role in explaining the association between employment status and poor mental health are *financial hardship*, *a sense of mastery*, and *social support* (Butterworth, Olesen, & Leach, 2012; Creed & Bartrum, 2008; Creed & Moore, 2006). The current study builds upon this previous research, including our recent work considering how employment status influences the mental health of a cohort of young adults in Canberra, Australia (Crowe & Butterworth, 2016). Understanding the roles played by these factors might offer a leverage point for intervention, to help limit the negative mental health impacts of both unemployment and underemployment. This may particularly be the case in young adults who are more susceptible than older age groups to unemployment, underemployment, and poor mental health, and are, therefore, a key group for interventions which target modifiable risk factors (Fergusson, Horwood, & Woodward, 2001; Orygen Youth Health Research Centre, 2014).

1.1. Financial hardship

In both epidemiological and psychological studies, financial strain has been demonstrated to be robustly and independently associated with depression (Butterworth et al., 2012; Kiely, Leach, Olesen, & Butterworth, 2015). Financial hardship is generally conceptualised as the lack of money or resources required to meet basic needs for one's life – food, clothing, shelter, and medical care (Richardson, Lester, & Zhang, 2012). While there is yet to be a universally agreed upon definition of financial hardship, studies have utilised a variety of different measures including: inability to heat one's home, no access to a car, debt, having utilities cancelled or being unable to pay utility bills on time, having to sell possessions, missing meals, or needing to ask community organisations for help. Furthermore, Butterworth et al. (2012) showed that

multiple markers of hardship were associated with almost a doubling in the odds of depression over the experience of just one marker of hardship. Kiely and colleagues (2015) examined the temporal association between financial hardship and poor mental health. The study showed that, while an individual's vulnerability to experiencing financial hardship was associated with a great risk of mental health problems, these problems were exacerbated by occasions of when they did experience hardship (Kiely et al., 2015). The experience of financial hardship may play an important role in the development and maintenance of depression, but equally, mental health difficulties may hinder educational and employment opportunities that increase the chances of experiencing financial hardship (Mirowsky & Ross, 2001). Neo-materialists argue that depression is a direct result of an accumulation of lower living standards and poorer access to resources (Townsend, Whitehead, & Davidson, 1992), including poor housing (Evans, Wells, & Moch, 2003) or poor health knowledge. This argument is consistent with the notion that experiences of unemployment and underemployment are associated with greater financial hardship, which partially explains the association between these employment states and poor mental health.

1.2. Mastery

From a psychosocial viewpoint, the loss of employment or inadequate employment and the associated series of negative economic and personal events may lead an individual to feel a lack of control and/or marginalised from society. It is argued that these feelings of low personal control result in depression or an absence of hope (Price, Choi, & Vinokur, 2002; Price, Friedland, Choi, & Caplan, 1998). Maintaining a sense of control in the face of adversity has been found to aid in the coping ability of individuals and in personal functioning (Mirowsky & Ross, 2001). Research has frequently demonstrated a low sense of mastery in those who are unemployed (Creed & Bartrum, 2008; Dollard & Winefield, 2002; Vinokur & Schul, 1997), as a characteristic that perhaps contributed to becoming unemployed in the first place, but also as a characteristic that can be reinforced by unemployment itself. It is reasonable to assume that several aspects of joblessness centre around a loss of control, ranging from symbolic reflections of an uncontrollable world that lead to unemployment, to specific experiences of financial hardship and being unable to make ends meet (i.e., paying the rent). Therefore, low feelings of control are likely to result in high levels of psychological distress. Arguably, strong feelings of personal control would help to moderate the negative effects of unemployment on wellbeing (Creed & Bartrum, 2008).

1.3. Social support

In addition to mastery, studies have shown that the sense of being connected can mitigate the negative effects of unemployment and financial hardship on psychological wellbeing (Dean, Carroll, & Yang, 2007; Mills, Grasmick, Morgan, & Wenk, 1992; Pittman & Lloyd, 1988). One mechanism through which social support is believed to reduce feelings of distress is through the increased availability of coping resources, which helps the individual to appraise the situation as less stressful and may aid in the inhibition of maladaptive responses (such as alcohol or drug use; (Cohen & Wills, 1985; Fell & Hewstone, 2015). However, unemployment itself often results in a decrement in social networks whereby individuals suffer a loss of contact with people outside the nuclear family (Jahoda, 1982). Furthermore, the financial losses faced in unemployment can restrict social activity, and this has been shown in studies demonstrating reduced activity and greater social isolation in the unemployed (Paul & Batinic, 2010; Underlid,

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