



## Resource replacement and psychological well-being during unemployment: The role of family support<sup>☆</sup>



Ann H. Huffman<sup>a,b,\*,1</sup>, Satoris S. Culbertson<sup>c,2</sup>, Heidi A. Wayment<sup>a,1</sup>, Louis H. Irving<sup>a,1</sup>

<sup>a</sup> Northern Arizona University, Department of Psychological Sciences, South San Francisco Street, Flagstaff, AZ 86011, USA

<sup>b</sup> W.A. Franke College of Business, South San Francisco Street, Flagstaff, AZ 86011, USA

<sup>c</sup> Department of Management, Kansas State University, Manhattan, KS 66506, USA

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### ABSTRACT

There is an established inverse relationship between unemployment and psychological well-being. However, little is known about the processes that underlie this relationship. Using latent deprivation, conservation of resources, and social capital to form a theoretical framework, this study explored the relationship between the latent benefits associated with employment, family support, and financial strain. In a sample of 174 unemployed individuals, latent benefits were shown to partially mediate the relationship between family support and psychological well-being. Additionally, this mediation was moderated by financial strain, with latent benefits being more related to psychological well-being in those with greater financial strain. These findings provide guidance in understanding how to better address the needs that contribute to psychological well-being in those who are unemployed.

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Unemployment is not reserved for times of economic crisis. Although much more prevalent during periods of economic instability, it is always present. In the last 30 years, unemployment rates in the U.S. have ranged between 4.5% and 9.7% (U.S. Department of Labor & Bureau of Labor Statistics, nd). Even at its lowest (i.e., 4.5%), unemployment directly affected approximately 12 million people. These numbers are particularly concerning due to the established relationship that exists between unemployment and distress. In a meta-analysis on unemployment and mental health, Paul and Moser (2009) found a strong unemployment–mental health relationship ( $d = .51$ ).

Whereas the unemployment–mental health link has been established, less is known about the processes that explain *why* unemployment leads to decreased mental health (Paul & Moser, 2009). One theory that has received considerable attention is Jahoda's (1981) latent deprivation model, which suggests that employment meets individuals' basic psychological needs. When employment is not present, these needs are not met, which leads to decreased psychological well-being. In the current study, we build on Jahoda's (1981) latent deprivation theory and examine whether a different support mechanism can replace the lost resource of employment. Based on the contention that resources are the driving force that affects one's well-being (Hobfoll, 1989), we propose that family support may serve as a resource that replaces the loss of the latent benefits resulting from unemployment. We also examine financial strain as a potential moderator of the negative impact of the loss of the latent benefits that employment provides. By better

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\* Corresponding author at: Northern Arizona University, Department of Psychological Sciences, South San Francisco Street, Flagstaff, AZ 86011, USA; W.A. Franke College of Business, South San Francisco Street, Flagstaff, AZ 86011, USA.

E-mail addresses: [ann.huffman@nau.edu](mailto:ann.huffman@nau.edu) (A.H. Huffman), [satoris@ksu.edu](mailto:satoris@ksu.edu) (S.S. Culbertson), [heidi.wayment@nau.edu](mailto:heidi.wayment@nau.edu) (H.A. Wayment), [lhi2@nau.edu](mailto:lhi2@nau.edu) (L.H. Irving).

<sup>1</sup> Fax: +1 928 523 6777.

<sup>2</sup> Fax: +1 785 532 1339.

understanding what resources may decrease the negative impact of the loss of latent benefits, we can develop strategies to decrease psychological distress for individuals facing unemployment.

## 1. Resource loss and psychological well-being

A useful theory for understanding how one's experiences can lead to distress is [Hobfoll's \(1989\)](#) conservation of resources (COR) framework, which states that people “strive to retain, protect, and build resources and that what is threatening to them is the potential or actual loss of these valued resources” (p. 516). According to this framework, resources are objects (e.g., home), personal characteristics (e.g., optimism), conditions (e.g., marriage), or energies (e.g., money) that are valued by an individual. Stress occurs when these resources are absent, threatened, or drained. Unemployment represents not only the immediate loss of resources, but also sunken costs of other personal resources (e.g., time and energy) that were invested with the expectation of resource gains. COR theory predicts that these types of losses will result in stress, which has an inverse relationship with psychological well-being. Thus, being employed can be viewed as a resource, the loss of which (i.e., unemployment) can be distressing and debilitating.

One key tenet in the COR model is that although loss of resources is stressful, individuals may use other resources to offset the net loss. During periods of low stress, people attempt to develop a surplus of resources to buffer themselves from potential future losses ([Hobfoll, 1989](#)). Indeed, [Ito and Brotheridge \(2003\)](#) found that higher levels of available resources (e.g., social support) predicted active coping strategies (e.g., positive mindset, active problem-solving, willingness to seek help) in the face of stressors. Access to resources in the form of social support also predicted resilience in the face of disaster ([Bonanno, Galea, Bucciarelli, & Vlahov, 2007](#)).

The most evident resource loss that comes with unemployment is a loss of income. Yet it should be noted that employment provides more than merely a paycheck ([Jahoda, 1982; Warr, 1987](#)), as evidenced by the fact that many individuals continue working even when work is no longer a financial necessity (e.g., after winning the lottery; [Arvey, Harpaz, & Liao, 2004](#)). Indeed, employment also provides what [Jahoda \(1981\)](#) described as latent benefits, or individual consequences of employment that are not deliberately planned. For example, employment imposes a time structure on one's day, compels contacts and shared experiences with others, provides a sense of community by demonstrating goals and purposes that go beyond the individual, imposes a sense of status and social identity, and enforces activity ([Jahoda, 1980](#)). These five forms of latent benefits are related to internal psychological needs ([Jahoda, 1981](#)) and form the basis for the latent deprivation model.

According to the latent deprivation model, the absence of employment leads to a loss of latent benefits, which in turn results in decreased well-being. That is, by losing their time structure, social contact, sense of community, status, and enforced activity, individuals feel psychologically deprived. [Jahoda \(1981\)](#) argued, and some research supports ([Evans & Haworth, 1991; Miles, 1983; Miles & Howard, 1984](#)), that it is the latent, psychological benefits that lead to heightened well-being. Conversely, it is the loss of these latent benefits that creates distress for individuals, as manifested in lower psychological well-being. We propose that the resources these latent benefits represent are best understood as specific types of social capital.

### 1.1. Social capital loss in unemployment

Social capital is wealth in the form of “the goodwill available to individuals or groups” ([Adler & Kwon, 2002](#)). [Adler and Kwon \(2002\)](#) suggested that the sympathy, trust, and forgiveness imparted by goodwill underlie their value. If two people have a high level of trust between them, they will better optimize their use of resources, thus providing value. If one person is experiencing a particularly high level of resource strain (e.g., illness, bereavement), the trusted other can help fulfill responsibilities. Of course, reciprocity underlies trust, so each person is expected to aid the other when needed. Regardless, it should be apparent that collective resources can be balanced more efficiently than individual resources in most cases. Additionally, goodwill can impart more tangible benefits. In a time of financial strain, it may be possible to convert social capital into money, for example, through a personal loan from someone with whom you have developed a high level of goodwill.

Although there is no way to check the value of one's “social capital account,” the wealth it provides is realized so long as the social structure underlying it remains intact. This is analogous to money insofar as the dissolution of the society that underlies the value of its currency would render it worthless. It is for this reason that unemployment results in such a massive and immediate loss of social capital. Unemployed individuals no longer have easy access to the social structure in which they have invested so much of their own resources (e.g., time and energy) in order to build social capital. [Jahoda's \(1981\)](#) latent benefits represent direct and/or indirect social capital, especially through collective purpose, social contact, and status. Indeed, a review by [Lin \(1999\)](#) suggests that social capital in the form of strong network ties is associated with higher levels of attained status (e.g., income and occupational prestige).

Social capital is also directly related to the ability to find a new job while unemployed. [Sprengers, Tazelaar, and Flap \(1988\)](#) found that the amount of support available from a person's social network predicted the ability to find a new job and find it quickly. The benefits of this support came primarily in the source of information and, to a lesser extent, influence ([Sprengers et al., 1988](#)). In other words, those with a robust social network have access to more information about potential employment opportunities as well as the ability for strong social contacts to influence potential employers. In a comprehensive review of the literature, [De Silva, McKenzie, Harpham, and Huttley \(2005\)](#) found a negative relationship between social capital and common mental disorders (e.g., depression and anxiety), particularly for cognitive social capital, which involves the feelings of trust and security among social contacts ([Harpham, Grant, & Thomas, 2002](#)).

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