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**The Stressful Experience of Being
Unemployed: Resources and
Strategies that Facilitate
Psychological and Physical Well
Being during Unemployment**

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Dr. Gregory T. Papanikos
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The Stressful Experience of Being Unemployed: Resources and Strategies that Facilitate Psychological and Physical Well Being during Unemployment

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Abstract

Unemployment has been so far the subject of much research, especially in the repercussions to the psychology of an individual. These researches have proved that unemployment, which is considered a major affliction of our society, causes psychological disorders and apprehension for the future. Unemployed individuals had lower psychological and physical well-being than did their employed counterparts. Through the study of these researches, the author tried to find the extent to which unemployment affects the psychological stability of the individual, focusing attention on different groups of people who in our opinion are mostly afflicted nowadays, such as college graduates or people of advanced age. The author used theoretical models to organize the diverse unemployment literature.

Key words: unemployment, psychology, anxiety, social status, depression

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INTRODUCTION

Losing a job seems a likely trigger of mental disorder generally and depression in particular. Reviews have found that job losers exhibit more psychiatric symptoms than their employed counterparts and that communities experiencing high unemployment rates also have higher mental hospitalization and suicide rates.

Of special interest here is evidence on the link between depression and job loss and the causal direction of any observed association. Unfortunately, most of the research on this question uses cross-sectional designs that cannot establish causal sequence, for example, by comparing unemployed people with matched controls who have jobs. A related problem often appearing in this cross-sectional literature is the failure to distinguish two types of unemployment: job losers versus people seeking work after being out of the labor force, such as students. The common use of symptom count measures leaves in doubt whether unemployment causes clinical depression or only elevates depressed mood in the normal range. Another approach to the question of unemployment and case-level depression compares diagnosed patients with matched controls. In the same study, unemployment did not distinguish endogenous depressed patients from their controls. (Weissman, Bruce, Leaf, Florio, & Holzer, 1991)

Retrospective reports of the timing and nature of job loss both clarify the nature of the unemployment (job loser vs. new job seeker entering the labor force) and partially address the reverse causation problem in cross-sectional research.

Prospective designs would provide better evidence on this question. Unfortunately, the few recent panel studies in this area typically begin with people who have lost a job and follow them to reemployment. Such studies find that the continuing unemployed have more symptoms of depression than those who find work. This longitudinal association could arise if the most depressed job losers fail to seek reemployment. However, one such study found that the more depressed unemployed were more likely to find reemployment than the less depressed. That study found that losing a job was related to prior frequency of symptoms of depression and that depressive symptoms decreased when employment outcomes (either obtained a wanted job, lost a disliked job, or remained willfully unemployed) matched desires.

Without evidence that unemployment significantly raises the risk of clinical depression, the case for reducing the social costs of unemployment may depend on other disorders. Evidence exists that alcohol abuse is increased among job losers, although the findings suggest that the connection between the incidence of this disorder and the economy is a complicated one. The reasons for the apparent differences in the strength of effects of job loss on alcohol abuse and major depression are not clear. However, one potentially relevant difference between these disorders involves gender. Women are much more at risk for depression, men are more at risk for alcohol disorder, and stressful events appear to operate in outcome-specific ways that differ by gender. Further studies could also explore the intergender transmission of economic stress as from unemployed husband to spouse. Finally, even if the linkage of job loss and depressed mood does not guide economic policy for primary prevention, it can guide mental health practitioners. Therapists working in economically depressed communities can expect increased complaints of demoralization and might consider targeting interventions to families coping with a member's job loss. (Dooley, Catalano & Wilson , 1994)

UNEMPLOYMENT AND PSYCHOLOGICAL DISTRESS AMONG GRADUATES

A group of people which is especially affected is the group that consists of college graduates, seeking work for the first or having been unemployed for a short of time.

In contrast to the results of many recent published studies, unemployment was only found to be associated with psychological distress among those unemployed for more than two years. Males and females were not found to react differently to unemployment. Less psychologically distressed graduates were more likely to become employed than more distressed graduate and

the mean level of psychological distressed decreased significantly over time for both employed and unemployed graduates. Individual vulnerability explained about twice as much variance in psychological distressed of these respondents compared with changes in their employment status.

On the one hand it can be argued that well-educated individuals may experience more severe psychological consequences because of the sharper decline in social status when they lose their jobs. Graduates are more likely than those in other occupations to obtain their identity or self-concept from their work. Indeed, several studies suggest that unemployment has a negative impact on mental health of the well educated. On the other hand, graduates are supposed to cope well since they have many resources at their disposal. For instance, well educated individuals exhibit proactive behavior when they become unemployed generally show high levels of self-esteem have options of accepting alternative jobs. Besides, the negative effects of unemployment upon mental health are generally found to be more severe among unqualified samples compared to more qualified samples.

Furthermore, gender differences may play a moderating role with regard to the experience of being unemployed. Unemployed females have been found to be less affected by unemployment in comparison to males, since even today their sex role traditionally leaves open the possibility of becoming a full-time housewife. Nonetheless, unemployment research has been criticized because the social and cultural context has been largely neglected. (Van Yperen & Buunk, 1991)

HOW INVOLUNTARY LOSS OF WORK AFFECTS THE MENTAL HEALTH OF OLDER PEOPLE?

Understanding the health consequences of job loss is important to discerning the complete impact of economic downturns, in which worker displacements are common, especially among older workers. In addition, if involuntary job loss has a deleterious effect on subsequent health, then appropriate services for displaced workers can be designed to address anticipated health needs during and after job separation (Mitchell & Moore, 1998).

Involuntary job loss and prolonged unemployment in this period may therefore have a particularly devastating impact on economic well-being, and consequently on emotional and physical well-being. Existing literature on the health consequences of job loss can be categorized into two classes of studies: cross-sectional research and longitudinal analyses. Spurred by the dramatic increase in unemployment in the 1970s and 1980s, many cross-sectional studies have identified an association between unemployment and various indicators of poor health, including minor psychiatric morbidity, major affective disorders, and a range of chronic physical health problems, as well as mortality. Although these studies have provided reasonably consistent evidence of an association between unemployment and poorer health, they have frequently been unable to control adequately for health status prior to job loss. Thus, these studies have not clearly established whether those in poorer health are more likely to lose their jobs or, conversely, whether job loss itself leads to poorer health, or both (Mathers & Schofield, 1998).

Longitudinal studies (Mathers & Schofield, 1998), which provide better methodology for assessing the direction of causality, have become reasonably common during the past decade. These studies have generally shown that job loss has some negative impact on physical health, although the nature of this impact is difficult to assess, given the diversity of physical health measures considered and the sensitivity of results to the measures used. With reasonable agreement, however, the longitudinal studies have demonstrated a negative effect of job loss on a range of measures likely related to physical health, including the number of reported medical conditions, rates of medical services utilization, and pension disability use.

PSYCHOLOGICAL AND PHYSICAL WELL-BEING AND REEMPLOYMENT

Many studies have sought to examine the effects of unemployment on individuals' psychological well-being, with fewer focused on physical well-being. A small number of studies have examined the relationship between displaced workers' psychological and physical well-being and their reemployment probability. Although empirical results are mixed, theoretical analysis suggests a positive relationship between well-being during unemployment and reemployment probability. Taris (2002), for example, explained the selection to reemployment by using life-span developmental theory, suggesting that poor mental health may deteriorate the capacity of unemployed workers to actively shape their environment and may reduce their job search intention and behavior, thus lowering their reemployment probability.

The psychological impact of unemployment may also manifest itself in physiological outcomes. For example, Grossi et al. (1998) examined psychological variables and cortisol levels in response to a stressful activity among a group of long-term unemployed persons. They identified a group of "exhausted" employees who had high levels of depression, irritability, and anxiety and low mastery and who exhibited low reactivity to stressors in terms of cortisol excretions. Moreover, unemployed individuals report greater physical illness and health complaints (e.g., Schwarzer et al., 1994; Turner, 1995), and they are more likely to engage in high-risk health behaviors such as using alcohol (e.g., Catalano, Dooley, Novaco, Wilson, & Hough, 1993; Claussen, 1999; Rasky, Stronegger, & Freidl, 1996; Viinama`ki, Koskela, & Niskanen, 1993). We thus make the argument that individuals with poor physical health may encounter constraints that cause them to have difficulties searching for and obtaining employment. In our meta-analysis, we compute and report the average relationship between psychological and physical well-being and reemployment probability across studies completed to date. Correlates of Well-Being During Unemployment Leana and Feldman (1994) noted, "While virtually all terminated employees suffer some negative consequences from job loss,

WELL-BEING DURING UNEMPLOYMENT

Research has shown that there are five important correlate, or predictor, categories that have been sufficiently studied to warrant meta-analytic review and discussion: (a) work-role centrality, (b) coping resources, (c) cognitive appraisal, (d) coping strategies, and (e) human capital and demographics .

Work-Role Centrality

Work-role centrality—also referred to as *work involvement employment commitment, employment value, and career commitment*—indicates the general importance of the work role to an individual's sense of self (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). The notion of work-role centrality is conceptually distinct from the constructs of job involvement or organizational commitment, which denote an individual's orientation toward a specific job or organization rather than work in general (S. P. Brown, 1996; Kanungo, 1982 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Work-role centrality may stem from Protestant-work-ethic socialization or simply from a belief that work is central to one's life and satisfaction (Kanungo, 1982 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Because individuals with high work-role centrality find the work role as providing meaning and fulfillment, the absence of work for these individuals has been proposed by many authors to lead to lower psychological and physical well-being (e.g., Ashforth, 2001; P. R. Jackson, Stafford, Banks, & Warr, 1983; Kinicki, 1989).

Coping Resources

Coping resources (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005) consist of individual characteristics (internal) and environmental objects or conditions Contributing elements to psychological and physical well-being following job displacement. Latack et al., 1995 and Lazarus & Folkman, 1984, as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005, represent a repertoire of aids a person can use in a stressful situation. As such, coping resources are expected to reduce the negative effects of involuntary job loss. McKee-Ryan and Kinicki (2002) identified three types of coping resources (personal, social, and financial) that are particularly relevant for coping with job displacement. We add to this a fourth resource—time structure—that has been theoretically and empirically shown (e.g., see Hepworth, 1980; Wanberg, Griffiths, & Gavin, 1997) as relevant to well-being during unemployment.

Personal Resources

Research (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R (2005)) define that personal resources are “internal resources upon which an individual may draw to cope” with stressful life events (McKee-Ryan & Kinicki, 2002, p. 18). Literature review (McKee-Ryan, and Kinicki 2002) revealed that the personal resources that have been theorized and studied in relation to psychological and physical well-being during unemployment were those that related to individuals’ self-perceptions of worth, perceived control over life events, and various affective dispositions—all components of core self-evaluations (Judge, Locke, & Durham, 1997) as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005. Core self-evaluations refer to a highly correlated constellation of personality traits pertinent to individuals’ fundamental evaluations of themselves in comparison to others (Judge et al., 1997 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). The specific personality traits that have been conceptualized as components of core self-evaluation include self-esteem, locus of control, generalized self-efficacy, and emotional stability (represented by low neuroticism or negative affectivity), although positive affectivity has also loaded on a common core self-evaluation factor (Judge, Locke, Durham, & Kluger, 1998 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Core self-evaluation components, because they are fundamental to individuals’ self-appraisals of their worth and capabilities, have been conceptualized and supported as important to individuals’ psychological and physical well-being.

Social Resources

Research (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R (2005)) define that social resources are an external coping resource derived through social interactions and social support. Lazarus and Folkman (1984) concluded that social resources contribute to psychological and physical well-being in two different ways. First, social-network embeddedness helps people feel good about themselves and their lives, which in turn enhances displaced workers’ propensity to maintain a positive outlook during unemployment. Second, social resources serve to buffer stress and its destructive somatic consequences. Social undermining (otherwise known as *negative social support* or *social hindrance*) has also been examined as a negative social resource that has an impact independent of the absence of social support (Vinokur, Price, & Caplan, 1996; Vinokur & van Ryn, 1993 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Vinokur and van Ryn (1993) conceptualized social undermining as involving behaviors toward an individual that involve anger, dislike, or criticism or that hinder the individual’s attainment of desired goals. As stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005 Social undermining has been negatively linked to well-being both within (Vinokur et al., 1996; Vinokur & van Ryn, 1993) and outside (Abbey, Abramis, & Caplan, 1985) of the job-loss domain.

Financial Resources

Financial resources (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005) refer to the extent to which an individual has access to adequate household income, cash reserves or savings, liquid assets, or severance pay following displacement. Jones (1991–1992) as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005 suggested that “availability of income may be the most important determinant of the expression of psychological and health symptoms” (p. 50) following job loss. This may be the case because possessing financial resources improves access to other important resources, such as social and leisure activities, food, housing, and general physical security (Hobfoll, Freedy, Green, & Solomon, 1996; Ullah, 1990 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). A construct related to financial resources, but yet distinguishable, is *perceived financial strain*. Perceived financial strain, sometimes labeled *perceived financial hardship*, has been examined by asking respondents to indicate how worried they are about their financial situation or how difficult it is to meet expenses (e.g., see Ullah, 1990; Vinokur & van Ryn, 1993 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Perceived financial strain was moderately correlated with objective financial resources (e.g., Vinokur et al., 1996, reported a correlation of $-.39$ between the two types of measures). This may occur because individuals with the same level of financial resources can vary in terms of either their financial obligations or their appraisal of the situation.

As might be expected given the positive relationship between financial resources and well-being, research has portrayed a negative relationship between perceived financial strain and wellbeing during unemployment (e.g., Creed & Macintyre, 2001; Feather, 1989; Vinokur & Schul, 2002 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005).

Time Structure

An individual’s level of time structure is another coping resource that has been examined in relation to psychological and physical health during unemployment (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R (2005). Some unemployed individuals, for example, are able to organize their time, keep routines, feel their time has a sense of purpose, avoid excessive contemplation of the past, and persist at their activities while others are not (Feather & Bond, 1994 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Higher time-structure levels are influenced both by the individual (e.g., through one’s characteristic approach toward time, routine, and purposeful activity) and by his or her situation (e.g., through obligations such as child care or other activities that impute purpose or structure into the day). Warr (1987) and Jahoda (1982) as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005 proposed that the daily routines and sense of purpose associated with working provide positive manifest and latent consequences and that positive health consequences should occur when unemployed individuals’ lives approximate the employment experience with a scheduled routine full of purposeful activity.

Cognitive Appraisal

Individuals vary in how they interpret job loss (Warr et al., 1988 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005), and cognitive appraisal (i.e., an individual’s affective interpretation of being displaced) captures this variation. Cognitive appraisals evaluate environmental demands in terms of their relevance to an individual’s well-being and are categorized as harm/ loss, threat, or challenge (Lazarus & Folkman, 1984 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Stress appraisals signify negative evaluations and are negatively related to psychological and physical well-being. Further, general models of stress and coping (Lazarus & Folkman, 1984) and specific models of coping with job loss (Latack et al., 1995; McKee-Ryan & Kinicki, 2002) are based on the notion that appraisals partially mediate relationships between work-role centrality, coping resources, and human capital and psychological and

physical well-being. Self-attributions about the responsibility held for one's job loss as well as an individual's expectations for reemployment also represent forms of cognitive appraisal that are expected to be relevant to well-being during unemployment (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R (2005)

Coping Strategies

Coping strategies are defined (Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005) as cognitive and behavioral efforts to manage the internal and external demands associated with person-situation transactions that tax or exceed a person's resources (Folkman, Lazarus, Dunkel-Schetter, DeLongis, & Gruen, 1986 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Occurring after the cognitive appraisal process, coping is typically classified into two general categories: problem/control focused coping and emotion/symptom-focused coping (Latack & Havlovic, 1992 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Problem/control-focused coping attempts to resolve the "root" cause of a stressful situation, whereas emotion/symptom-focused coping is aimed at managing the emotional response to a stressor (Lazarus & Folkman, 1984 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). One form of problem/control-focused coping during job loss—active job search—is particularly critical for unemployed individuals who wish to obtain a job. Research suggests higher job-seeking activity among laid off individuals is instead associated with decreased psychological health (e.g., see Wanberg, 1997). Specifically, job-seeking is often a discouraging process, replete with rejections and uncertainty. Warr et al. (1988), as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005, noted that job-seeking has a particularly negative impact on psychological health for unemployed individuals who continue to look for work without success. Those who engage a proactive job search process may also feel pressure to accept any job they are offered and may settle for a low-quality job (cf. Kinicki et al., 2000). Other forms of coping include problem/control-oriented strategies, such as working on finances, reviewing job skills and qualifications, relocating, and enrolling in training programs, and emotion/symptom-related strategies, such as seeking social support or reminding oneself that job loss is not the end of the world (e.g., Kinicki & Latack, 1990; Leana & Feldman, 1990, 1992).

These coping strategies have been argued to help reduce stress during unemployment. Recent research, however, has noted that the relationship between coping strategies and well-being is complex and reciprocal.

Human Capital and Demographics

Human capital is the productive potential of an individual's knowledge and actions (Bartlett & Ghosal, 2002 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Dimensions of human capital (e.g., education, ability, occupational status) have been examined in relation to psychological and physical wellbeing following job loss, most often as control variables. The reasoning behind their inclusion in job-loss studies is that human capital is highly relevant to individuals' chances of reemployment (Kanfer et al., 2001 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005) and their cognitive appraisals of job loss. For example, individuals with higher education may have more positive expectations about their chances of finding a satisfactory job, thus easing their anxiety during unemployment (e.g., Price & Fang, 2002 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005).

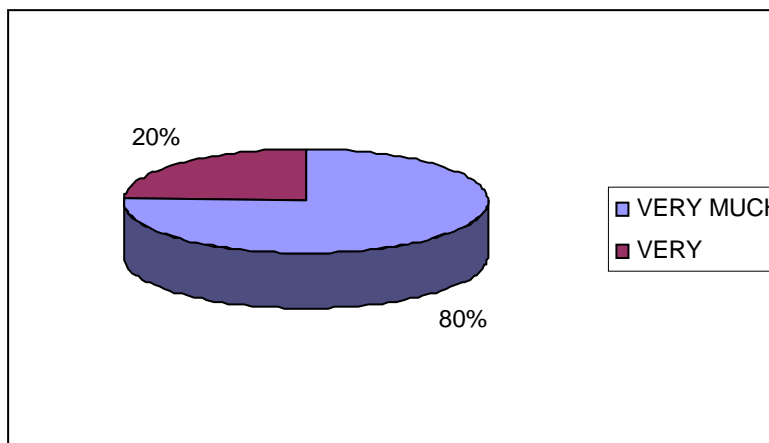
Research has included a number of additional demographic variables in job-loss research, including marital status, number of dependents, gender, race, and length of unemployment at the time of the study. These variables are included variously because of their theoretical relevance to individuals' coping strategies, wellbeing, and probability of reemployment or to other outcomes or predictors that have been included in job-loss studies. For example, marital

status and number of dependents have been included as control variables because they are relevant to unemployed individuals' financial situation and support structure and because they help parse out the explanatory effects of other variables (e.g., see Vinokur & Schul, 2002; Wanberg, Carmichael, & Downey, 1999 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005), with the thought being that married individuals experience higher levels of well-being and that individuals with more dependents experience lower well-being. Gender also was used as a variable of interest on the basis of (a) the premise that women rely on different types of coping behaviors (e.g., may use more symptom-focused coping) than men or (b) the possibility that women experience job loss as a less serious blow to their central identity than men. Race has been included as a control variable primarily because of higher unemployment rates, lower average skill and education levels, and possible discrimination issues among some minority groups (e.g., see D. R. Brown & Gary, 1985; Elvira & Zatzick, 2002; Moss & Tilly, 2001 as stated in Kinicki, A., McKee-Ryan, M.F., Song, Z. and Wanberg, C.R 2005). Finally, length of unemployment has been examined to assess the extent to which well-being is associated with how long individuals have been without their job. Conceivably, duration of unemployment is negatively related to mental health because of a cumulative stress factor (P. R. Jackson & Warr, 1984) or because of anxiety stemming from the limited duration of unemployment benefits. These demographic variables are often relevant to well-being during job loss because of their association with other variables.

METHODOLOGY OF THE SURVEY

As we wish to understand the extent to which the psychology of the individual is affected by unemployment and aiming at supporting the theory presented in the previous pages, we decided to conduct a statistical survey. The main characteristics of our essay are the following: we asked a class-section of 155 people, aged of 25-30 years old. They had a common point of reference as they are all people who have graduated from universities after having studied economics. It was conducted on the 13th January 2010, giving out twenty-five questionnaires to the above mentioned individuals and asking them to respond in fifteen minutes, They were asked to respond frankly and paying attention to the issue, so that we could avoid as much as possible statistical errors. An analysis of their responses follows.

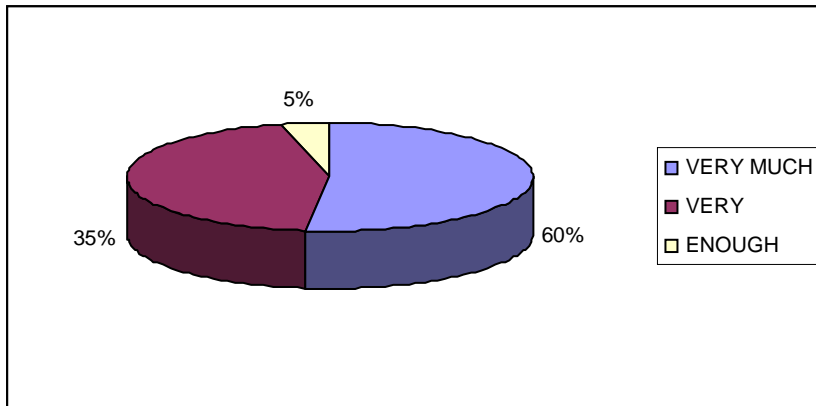
1) How serious is unemployment according to your opinion?



Unemployment constitutes a very serious issue. For 80% of the respondents and a serious one of 20% of them, as we can see very clearly from the statistical pie. We can easily reach the conclusion that unemployment is a very serious blow to the life of people both socially

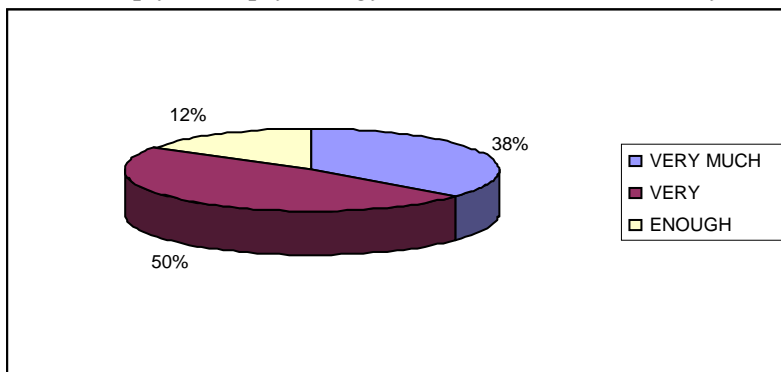
and economically. It is also obvious that no one remains unaffected and that a solution to it is really needed.

2) To what extent would you be psychologically affected (in a negative way) if you found yourself unemployed?



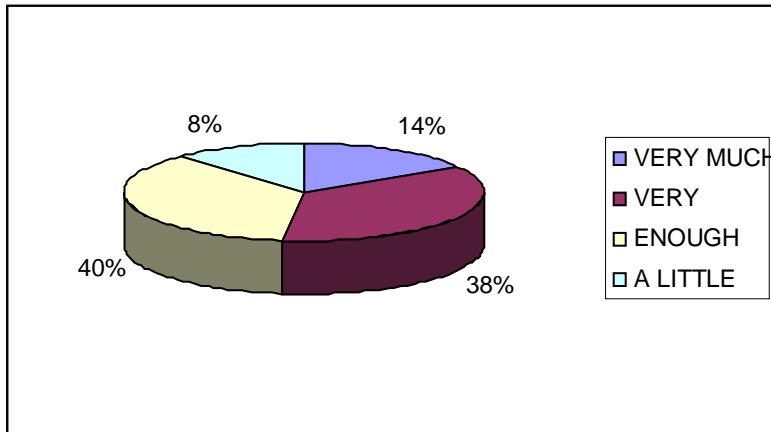
Referring to the according diagram we infer that 60% would be affected to a great extent, 35% quite so and 5% fairly enough. It is easy to deduce that if someone loses their job, they will be in a predicament especially under the pressure of present economic slump.

3) How deeply is the psychology of the individual affected by unemployment?



According to our survey 38% thinks that it affects them very much, 50% a bit less at 12% enough we may observe that the categories “little” and “not at all” which not selected at all. On the contrary, the categories “very much” and “much” were chosen by 88%. This differentiation of responses leads to the conclusion that unemployment is a factor that affects the psychological factor is closely linked to the mental health of the individual.

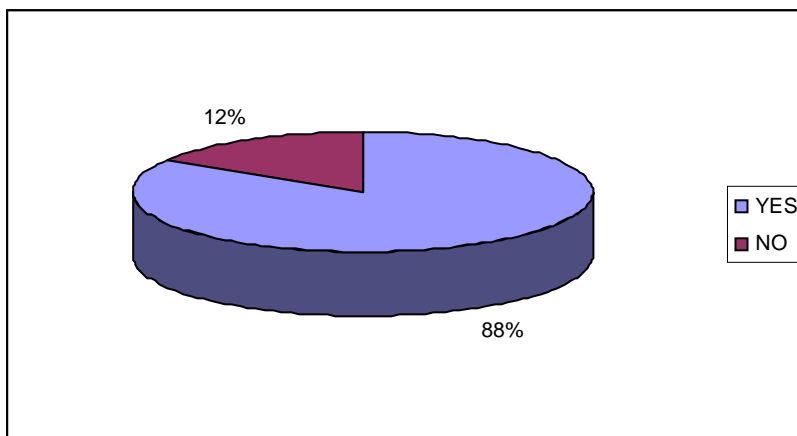
4) Do you think that unemployment may lead to deterioration of people psychology and as a result to depression?



We can see that 14% believe that unemployment definitely leads to psychological problems and consequently to depression, 38% much and the remaining 40% enough and last but not least 8% a little. Taking into account these percentages we conclude that for the majority of people unemployment can lead even to depression something to be considered.

On the other hand we should also consider the 8% which believes, according to their response that although unemployment is a major issue it is a bit difficult to be the sole reason that could lead to depression.

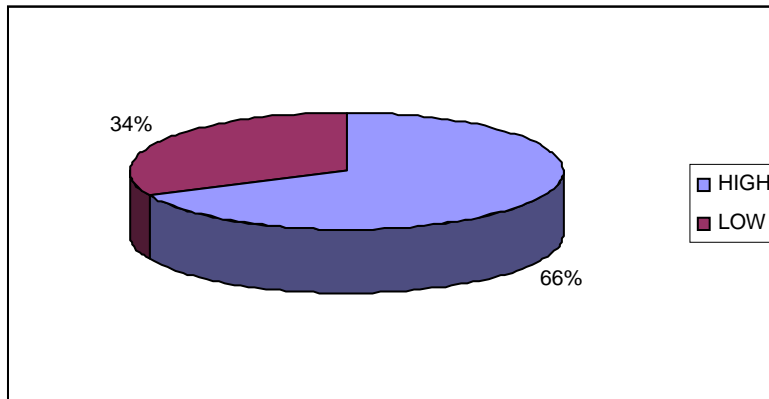
5) Some researchers believe that the relegation of social status due to unemployment result to a certain form of depression. Do you agree or not?



Our survey led to the deduction that 88% considers that lack of social status can cause some form of depression and the remaining 12% that these is not so. The predominant 84% gives the impression that the majority of population believes that employment offers social status, providing self-confidence and gratification.

When the individual crosses the line to unemployment, they may be led to depression since they lose that social achievement. Despite all this, the remaining 12% shows that for that part of the population the social status gained through work may not be so decisive for someone's life and may not lead to depression.

6) According to your opinion is it easier for someone of a higher educational background or for someone with a lower one to find him/her self unemployed?

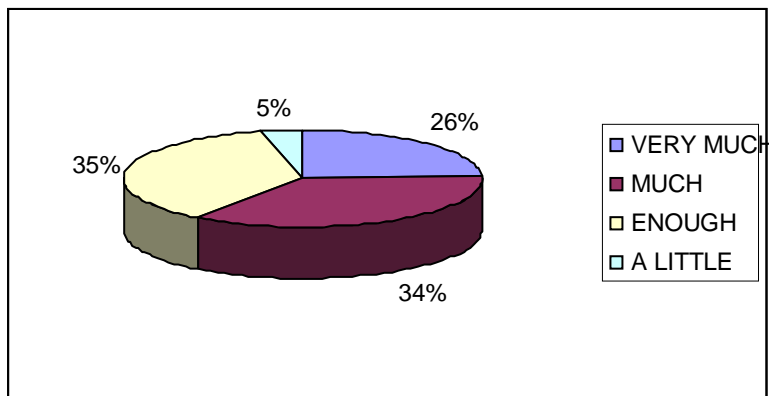


As we can see 66% of the respondents said that higher education individuals are more susceptible to become unemployed. We can deduce that because of the constantly rising educational level competition keeps rising to. Corporations may also try to reduce the number of these people as they definitely cost much more because of their qualifications.

The 34% which considers people of lower educational level more vulnerable to unemployment has a more conservative attitude on this. They think that less skilled people and less education may lose more qualifications. But they do not take into consideration that less skilled people are more attractive to future employers because of their lower financial requirements.

Moreover, some hard labor jobs will always be in demand so these posts will be surely covered by people who belong to the above mentioned category.

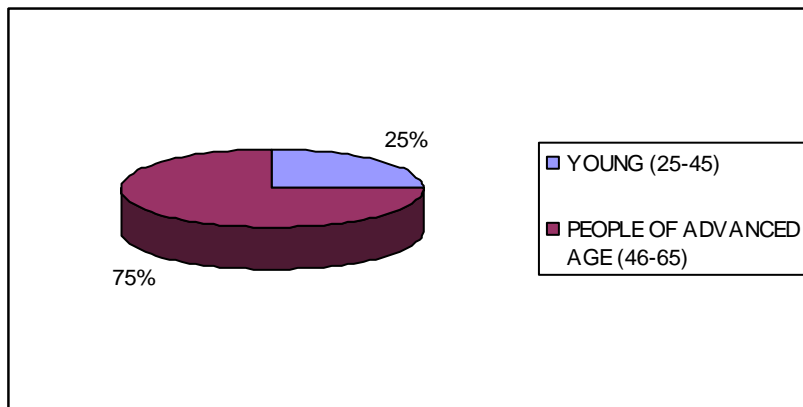
7) Is it difficult in family relationship due to unemployment ?



According to 26% of the respondents unemployment is a very serious cause of friction in the family, 34% believe it is a serious one, 35% enough and 5% a little serious. We can see that for 95% unemployment ranges from a very serious to a less serious but considerable factor of friction.

Consequently, the economic situation of an individual affects every aspect of their life, family included. That percentage represents realistic people who realize that if there is no financial prosperity or at least family will not manage to remain intact but may be led to dissolution. There is a small percentage 5% which represents the emotionally functioning part of the population who believe that love only can hold a family together despite the lack of financial resources.

8) For which group of the mentioned underneath is becoming redundant detrimental to their health, the young or the people of advanced age?



According to the pie, 75% of the respondents believe that unemployment is more detrimental to the health of older people while only 25% believe that the young people are more affected. It is quite possible that this 75% holds the opinion that people of advanced age are less desirable as employees because of many different factors such as more family responsibilities, lots of years of previous experience and other ones like difficulties in adapting to new technologies. Previous experience for example forces employers to pay higher salaries, something that these employers would like to avoid. As a consequence the anxiety of these older employees increases with the prospect of becoming redundant. The remaining 25% believes that also younger people are more anxious since they are not only eager to build a career, but they also suffer from lack of experience on their field, something that makes their recruitment less possible.

Taking into account the responses we had to our questionnaire, we reach the conclusion that the majority of these respondents believes that unemployment definitely is a negative factor affecting the self confidence and the psychological stability of the individual who is looking for either assimilation in the community or simply financial survival. All this of course without taking into consideration how much the psychology of the individual is affected.

CONCLUSION

That essay is meant to prove to what extent unemployment affects the psychology of the individual. We reached the conclusion through the theoretical background, that unemployment has numerous and various effects on the socioeconomic life of an individual as well as on their mental health. It is a logical assumption that unemployment has as a major consequence the reduction of income which leads to insecurity and apprehension for the future. These feelings result in deterioration of the psychological stability and for some sensitive people even in depression as they feel frustrated and rejected. It is also evident that income reductions as well as loss of social status are a negative factor for the smooth running of a family.

As we wanted to confirm these negative repercussions observed on a theoretical basis, we conducted a statistical survey giving out questionnaires to twenty-five working people. We intended to identify both theoretical and practical backgrounds through the analysis of their answers. These responses demonstrated clearly that unemployment constitutes a major problem for people of any educational level. The overwhelming majority of the population suffers emotionally because of unemployment. Moreover, the deprivation of social status and lack of future prospects of unemployment creates feelings of fear.

Consequently these facts prove our theory and we reach the conclusion that the effects of unemployment on an individual's psychology are detrimental to their mental health.

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