

## Social factors and mental health symptoms among women who have experienced involuntary job loss

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The growing proportion of women in the labor force and the current economic crisis has made women a target population for job loss. In that situation, they are likely to experience recurrent layoffs, which force them to cope with multiple job loss and with unemployment. The present study aimed to examine socio-demographic factors that help women succeed in coping with single or multiple experiences of job loss, and that even enhance their self-efficacy in returning to work. The population of participants consisted of 134 Israeli women aged 30–45 who had been laid off. The findings indicate that the women who had experienced multiple job loss expressed a stronger desire to return to work than did those who had been laid off only once. Married women showed a greater tendency to become accustomed to stress after being laid off than did never-married women. However, even though multiple job loss might be a forced solution to home-work conflict, never-married women were found to be at risk for distress responses after being laid off. There is a need to develop responses for women who are at risk for multiple job loss, and to enhance employers' awareness of the situation faced by women who are laid off.

**Keywords:** social factors; mental health symptoms; women; job loss; return to work; wanting to work

The growing proportion of women in the labor force and the current economic crisis have made women a target population for job loss (Menéndez, Benach, Muntaner, Amable, & O'Campo, 2007). Notably, job loss is defined as a stressful event, which threatens the individual's economic and occupational life (Yeng & Hofferth, 1998) as well as family and marital relations. It also undermines the individual's self-esteem, to the point of causing feelings of insecurity and helplessness vis-à-vis one's social surroundings and vis-à-vis the workplace that caused the harm. Job loss has also been associated with health problems such as depression (Price, Friedland, & Vinokur, 1998) and even with suicide (Classen & Dunn, 2011).

Notwithstanding the adverse effects of job loss, most of the literature on the topic has focused on men, and the prevailing assumption is that the adverse effects of job loss are less serious for women. In that vein, researchers have argued that women define their social roles along three main dimensions of life – home, children, and career, whereas men define their roles along one main dimension, namely their career and their occupation (Zikic, Burke, & Fiksenbaum, 2008). Hence, for women, job loss only harms the third dimension of their lives, i.e., the dimension of career,

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while the other two dimensions remain unaffected. Moreover, because the male figure is typically considered the main provider of the family, it has been argued that even if the termination of the woman's job damages the family's secondary source of income, the main source of income will not be affected according to this theory (Leana, Feldman, & Tan, 1998; Thomson, 1997). In contrast, other researchers have revealed that job loss affects all domains of the women's lives, and that women are more likely than men to experience mental health symptoms such as distress, depression, hostility, and loneliness as a result of job loss (Kalil, Ziol-Guest, Hawkey, & Cacioppo, 2010; Perrucci, Perrucci, & Targ, 1997).

One explanation for the above debate is related to gender differences in evaluations of distress and in emotional reactions to stressful events. Notably, researchers have found that women's responses to stressful events are more intense than men's responses (Bar-Tal, Lurie, & Glick, 1994). Moreover, studies have revealed that compared with men, women evaluate those events as more threatening, they believe their own coping strategies are less effective, and they focus mainly on emotions and on seeking social support (Skinner & Zimmer-Gembeck, 2007). Other researchers have argued that because women tend to feel it is socially legitimate for them to report weakness and difficulty, they tend to report higher levels of mental health symptoms (Gavranidou & Rosner, 2003; Norris, Perilla, Ibañez, & Murphy, 2001). In light of the lack of research on the perspective of women who have lost their jobs and the high proportion of women in the labor force, and because employers show a greater tendency to lay off women than men (Hartmann, Lovell, & Werschkul, 2004), it is important to gain further insights into women's reaction to job loss.

Furthermore, most of the studies conducted to date have focused on people who have lost one job. However, in the unstable labor market today, individuals are likely to experience recurrent layoffs, where they are forced to cope with multiple experiences of job loss and unemployment (Gallo, Bradley, Teng, & Kasl, 2006; Moore, Grunberg, & Greenberg, 2004). Repeated exposure to stressful events can often increase vulnerability, and can even lead to the development physical and somatic symptoms (Kiecolt-Glaser, McGuire, Robles, & Glaser, 2002). In contrast, a study conducted among 617 participants aged 51–61, which was based on the US Health and Retirement Survey (HRS), revealed that the second job loss is associated with a modest, but statistically non-significant, rise in depressive symptoms, whereas the third and fourth job losses result in a decline in depressive symptoms to the approximate pre-displacement level (Gallo et al., 2006, p. 6).

Thus, the second aim of the current study was to examine the effects of job loss on women – whether they experienced single or multiple job loss.

Another question relates to the factors that affect responses to job loss, as well as to factors that affect readiness for reemployment. A well-known theory in the field of stress is transactional theory (Lazarus & Folkman, 1984). According to this theory, an individual's reaction to the environment is mediated by: (1) the subjective evaluation (i.e., appraisal) of the environment; and (2) by the process of coping with an event that has been appraised as stressful. Appraisals of situations and coping behavior are influenced by personal characteristics such as personality, social skills, and problem-solving skills.

Lazarus and Folkman's (1984) cognitive appraisal model examines not only the extent to which the stressful event poses a threat, but also the extent to which it poses

a challenge. In the context of a challenge event, coping efforts aimed at facilitating positive effect, which bolster or preserve the positive emotion of hope (Folkman & Moskowitz, 2004), and which facilitate learning and growth (Fugate, Kinicki, & Prussia, 2008). In contrast, threat refers to concerns about potential losses as a result of the event, as well as to concerns about threats to future opportunities as a result of the event. The model is particularly relevant to this study, in light of research evidence indicating that despite the threats, job loss can be perceived as a challenging event (e.g., Eby & Buch, 1995).

This model proposes that in order to understand how individuals adjust to stressful life events, it is necessary to consider the dual role of the nature of the event characteristics and coping resources in shaping appraisals of the situation. De Jong, van Sonderen, and Emmelkamp (1999) evaluated Lazarus and Folkman's (1984) transactional model, and found that in addition to the contribution of problem-focused and avoidant coping, social support had an effect on levels of psychological distress directly as well as indirectly through their impact on the experience of stress. One of the theories that address the relationship between resources available to the individual and coping with stressful events is Hobfoll's (1989, 1998) conservation of resources (COR) theory. COR theory emerged from resource theory and psychosocial theories of stress and human motivation. Studies stress have revealed that personal resources (e.g., perceived control, self-efficacy, and perceptions of improvement) as well as social resources (e.g., emotional support, assistance from friends and family) buffer the potential negative impact of stressful life events (Folkman & Moskowitz, 2004; Lazarus & Folkman, 1984; McFarland & Alvaro, 2000; Taylor & Brown, 1988). COR theory expands on prior theories by acknowledging that stress stems from the combined effect of subjective perceptions of an event as taxing or as exceeding available resources, and effect of objective or actual environmental circumstances that threaten or lead to depletion of resources (Lazarus & Folkman, 1984; Sarason, 1972, 1975).

According to that theory, individuals rely on existing personal and social resources or mobilization of new resources in order to cope. Therefore, people who have been laid off and who perceive that event as threatening or as adversely affecting their existing resources will be in a vulnerable situation that affects their ability to cope. Studies on job loss have revealed a close association between personal resources and the ability to cope with that event. Thus, loss of resources or difficulty mobilizing those resources can lead to increased vulnerability or to the development of physical and mental health symptoms (Yeng & Hofferth, 1998), as well as to the development of destructive and harmful behaviors such as increased smoking (Falba, Teng, Sindelar, & Gallo, 2005), alcohol abuse (Dooley & Prause, 1998), and, perhaps most prominently, suicidal behavior (Blakely, Collings, & Atkinson, 2003). In addition, distress resulting from job loss and length of unemployment have been defined as chronic stressors with long-term effects (Eliason & Storrie, 2006), which increase the risk of subsequent job loss (Hansen, 2005) and reduce the ability to cope with the situation and return to work (Kessler, Turner & House, 1987). Based on COR theory, the present study aimed to shed light on the different types of resources that predict successful coping with job loss, as reflected in the women's sense of efficacy in returning to work.

**Adjustment and normalization of the phenomenon: wanting to return to work**

One way of examining successful coping with a stressful event is to consider the individual's willingness to return to a normal life. In this case, after being laid off, is the individual's main goal to find new employment (Leana et al., 1998). Attainment of that goal depends on the individual's willingness to return to work, and willingness to engage in job-seeking behaviors that will ultimately lead to finding alternative employment. Willingness to return to work derives from subjective feelings about one's skills, and from the individual's sense of efficacy in returning to work. Studies have found that with regard to returning to work, the espoused intentions of individuals can predict their actual behavior with regard to seeking and finding alternative employment (Pugh, Skarlicki, & Passel, 2003; Vinokur & Schul, 2002).

Based on the above theories and research findings, the goals of the present study were as follows:

- (1) To examine how women perceived single and multiple job loss.
- (2) To examine the relationships between their resources and their cognitive appraisals (threat or challenge) of single or multiple job loss experiences.
- (3) To examine the effects of their cognitive appraisal on the emotional state (Brief Symptom Inventory [BSI]) of the women who have been laid off, as well as on their sense of efficacy in returning to work and their willingness to work (WTW). We assume that recurrent job loss will be perceived as a threat, and will be associated with high levels of distress. Personal and environmental resources (such as family status) will moderate levels of distress, and will be associated with positive perceptions of job loss. The more a woman believes she can find an alternative job (self-efficacy), the more likely she will be to perceive her job loss as a challenging event and want to work.

**Women and employment in Israel**

In Israel, women comprise 46.5% of all employed persons, and their share of the labor market has been increasing from year to year. About 91% of the women and 82.7% of the men in the labor market are salaried employees (Tamir, 2007). In 2005, the unemployment rate for Israeli females was 9.5%, compared with 8.5% for males. That year, 221,600 job seekers reported to government employment service offices (the institutions that help unemployed persons find jobs and arrange for unemployment allowances when people are out of work). Of those who reported to the government employment service, 124,800 (56%) were women (Tamir, 2007). A woman who loses her job must physically apply to the employment service office in her locality of residence and will be entitled to unemployment benefits in accordance with the qualifying period of previous employment as specified by law, and in accordance with the number of dependents in her household. This is the only government service available to persons in Israel who have been laid off, and it is the only way that they can obtain financial support. The unemployment benefit amounts to 75% of the average wage that a person received during the three months preceding unemployment. The maximum period for which unemployment benefits are paid is 175 days, as defined by law (Israel Central Bureau of Statistics, 2007).

## Method

### Sample

The sample consisted of 134 women aged 30–45 ( $M = 38$ , standard deviation [SD] = 5.64). Of those women, 80% were mothers with one to six children under the age of 18 years ( $M = 2.2$ ,  $SD = 1.06$ ); 86% of the women were Israeli-born, 51% lived in the central region of Israel; 83 (62%) of the women were married, 28 (21%) were divorced, and 23 (17%) had never been married; 71 (53%) of the women had secondary education, and 63 (47%) had post-secondary or academic education. Regarding religiosity, 75 (56%) of the women were secular, 41 (31%) were traditional, and 18 (13%) were religious; and regarding self-assessed income, 68 (51%) of the women reported that their income level was lower than average, 31 (23%) reported an average income level, and 33 (25%) reported that their income level was higher than average.

The women were located at seven employment bureaus in the central region of Israel. Thus, all of them had been laid off and had worked for long enough to qualify for unemployment benefits (i.e., they had worked for at least 175 days). This time period was chosen to examine the impact of recurrent job loss rather than the impact of prolonged unemployment. The investigators and an interviewer approached women who were waiting in line at the employment bureaus, and asked them to participate in the study. Of those women, 134 (75.8%) agreed to participate in the study, and all of the participants signed an informed consent form. Participants were divided into two groups, based on their self-reports in the questionnaire: those who had been laid off once ( $n = 71$ ), and those who had been laid off two or more times, i.e., those who had experienced “multiple job loss” ( $n = 63$ ). A high proportion of the Israeli population resides in the central region of Israel, and the proportion of employed women in that region is also relatively high (Israel Central Bureau of Statistics, 2007). Hence, the study focused specifically on that population. However, that sample does not represent the overall population of unemployed women in Israel.

### Instrument

#### *Sociodemographic questionnaire*

The questionnaire included closed questions relating to the participants' socio-demographic characteristics (age, country of birth, year of immigration, level of education, occupation, socioeconomic status, marital status, and number of children), as well as questions about the participant's psychological state and other life events (Dekel & Nuttman-Shwartz, 2009). Besides those questions, the investigator added three more items. One item related to the number of times the participant had lost her job, on a scale ranging from 1 (*once*) to 4 (*four times*). The second item examined the amount of time the women had been employed at her previous job, on a 3-point scale: 1 (*up to one year*), 2 (*1–5 years*), 3 (*over five years*). The third item related to the participant's employment status at her previous job: 1 (*temporary*) and 2 (*permanent*).

#### *Cognitive appraisal questionnaire*

Lazarus and Folkman (1984) developed an instrument consisting of 17 items, which examined not only the extent to which job loss poses a threat, but also the extent to which it poses a challenge. Responses were based on a 5-point Likert scale ranging

from 1 (*to a great extent*) to 5 (*not at all*). We examined cognitive appraisals through items representing various emotions, and aggregated those items into three categories: appraisal of challenge, appraisal of threat, and appraisal of coping ability. The first factor consisted of six items, which reflected the extent to which the participant perceived the event as challenging (e.g., “To what extent do you view job loss as a challenge to your personal maturity?”). The second category consisted of seven items, which reflected the extent to which the participant perceives the event as a threat (e.g., “To what extent do you view job loss as a threat to your health?”). The third category consisted of four items, which indicated the extent to which the participant believes she can cope with job loss and the difficulties generated by the event, as well as with the responses of people in her environment and with essential life tasks (e.g., “To what extent do you believe you can overcome the difficulties related to losing your job?”). The Cronbach’s alpha internal consistency of the items in questionnaire used in this study was high for the categories of challenge and threat (.87 and .82, respectively), and moderate for the self-efficacy items (.78).

#### *Brief Symptom Inventory (BSI)*

Derogatis (1993) developed the instrument, which consisted of 53 items (e.g., “to what extent do you feel inferior to others?”). The items cover nine symptom dimensions: hostility, anxiety, somatization, phobic anxiety, paranoid ideation, depression, obsession-compulsion, interpersonal sensitivity, and psychoticism. Participants were asked to indicate the extent to which those symptoms were present during the two weeks prior to completing the questionnaire, on a scale ranging from 0 (*not at all*) to 4 (*to a very great extent*). Participants’ perceptions of distress were assessed by computing the mean of the scores on all 53 items. The questionnaire has been tested and validated among diverse populations in Israel (e.g., Dekel, Ginsburg, & Hantman, 2004), and the high Cronbach’s alpha internal consistency of the BSI (.95) indicates that the questionnaire examines one characteristic rather than a number of characteristics. The Cronbach’s alpha internal consistency of the instrument used in the present study was .98.

#### *Wanting to work*

The participants’ WTW was examined through one question related to the extent to which the women wanted to work (WTW, Leana & Feldman, 1998). Responses to the questionnaire were based on a 5-point scale ranging from 1 (*not at all*) to 5 (*to a very great extent*).

#### **Procedure**

The research questionnaire was self-administered, and responses were anonymous. Bearing in mind the potential for social desirability effects in self-report questionnaires, we distributed an informed consent form, and stressed that all of the responses would remain anonymous and that the data would be used solely for the purpose of this study. Questionnaires were administered in the following sequence: the sociodemographic questionnaire, the cognitive appraisal questionnaire, the BSI, and the WTW question. This sequence was maintained in order to reduce the

variance that can be caused by the potential impact of the first questionnaires on the participants' responses to subsequent questionnaires. The investigator and interviewer were present while the participants were completing the questionnaire, and answered questions as needed. Twenty-five women (18.6%) completed only part of the questionnaire, and 18 (13.4%) refused to complete it (total response rate of 75.7%,  $n = 134$ ). The time required to complete the questionnaire ranged from 30 to 45 minutes. The study was approved by the ethics committee of the regional employment bureau.

## Results

### *Relationship between socioeconomic characteristics and mental health symptoms: self-efficacy, and wanting to work (WTW)*

Based on our hypothesis, we examined whether sociodemographic characteristics correlated with responses to job loss (mental health symptoms, self-efficacy, and desire to work). Pearson's correlations between evaluations of job loss and sense of efficacy in returning to work on the one hand and responses to the event (mental health symptoms and wanting to work) on the other revealed that perceived threat and mental health symptoms correlated with wanting to return to work ( $r = .25$ ;  $p < .01$ ). The higher the levels of perceived threat and mental health symptoms, the more the women wanted to work. Regarding sense of efficacy in returning to work, the correlation with mental health symptoms was negative ( $r = -.21$ ;  $p < .05$ ), and the correlation with wanting to work was positive ( $r = .24$ ;  $p < .05$ ). Thus, the higher the participants' levels of perceived efficacy, the lower their levels of mental health symptoms and the more they wanted to work.

Afterwards, correlations between sense of efficacy in returning to work and the continuous variables age, number of children, level of education, and income were examined. The findings revealed a significant correlation between the age of the women who were laid off and sense of efficacy in returning to work: the older the women were, the lower their sense of efficacy ( $r = -.19$ ,  $p < .05$ ). In addition, the income of the women who were laid off correlated significantly with mental health symptoms and wanting to return to work: the higher their income, the lower their levels of mental health symptoms and the more they wanted to return to work ( $r = -.19$ ,  $p < .05$ ;  $r = -.24$ ,  $p < .01$ ). Furthermore, number of children correlated with distress: the more children the women had, the lower their levels of distress ( $r = -.23$ ,  $p < .05$ ). After making Bonferroni corrections for multiple comparisons, only the correlation between level of income and wanting to work was found to be significant.

### *Relationship between socioeconomic characteristics and mental health symptoms: self-efficacy, and wanting to work (WTW)*

Categorical variables such as marital status, religiosity, and number of job losses were examined. The participants were divided into two groups: married women ( $n = 75$ ), and never-married women ( $n = 46$ ). MANOVAs conducted to compare the two groups revealed significant differences:  $F(3, 117) = 5.97$ ,  $p < .001$ ,  $\text{Eta}^2 = .13$ . Univariate ANOVAs conducted separately for each measure revealed significant

differences between the two groups for mental health symptoms and wanting to work:  $F(1, 117) = 13.75, p < .001, \text{Eta}^2 = .10$ , and  $F(1, 117) = 4.65, p < .05, \text{Eta}^2 = .35$ , respectively. However, no significant differences were found between the two groups with regard to sense of efficacy in returning to work. Scheffe's paired comparisons also revealed that the never-married women had higher levels of mental health symptoms than did the married women ( $M = 1.94, SD = .82$ , and  $M = 1.49; SD = .52$ , respectively) as well as a stronger desire to work ( $M = 4.43, SD = .91$ , and  $M = 3.97, SD = 1.26$ , respectively).

***Impact of number of job losses on mental health symptoms (BSI) and wanting to work (WTW)***

To examine the impact of the number of job losses on responses to job loss, the participants were divided into two groups: those who had experienced a single job loss ( $n = 65$ ), and those who had experienced multiple job losses ( $n = 57$ ). MANOVAs conducted to compare those two groups revealed a significant difference between those who had experienced single versus multiple job losses:  $F(1, 118) = 2.62; p = .05, \text{Eta}^2 = .60$ . The means and standard deviations as well as separate ANOVAs for each measure are presented in Table 1.

The table shows that the groups differed significantly only with regard to wanting to work: the women who had been laid off more than once showed a stronger desire to return to work than did the women who had been laid off only once.

***Impact of number of job losses and marital status on mental health symptoms (BSI), and wanting to work (WTW)***

The results of  $2 \times 2$  MANOVAs (marital status  $\times$  number of job losses) for the dependent variables BSI and WTW revealed a significant difference between married and never-married women:  $F(2, 117) = 6.27, p < .01, \text{Eta}^2 = .10$ . In addition, a significant interaction was found between marital status  $\times$  number of job losses:  $F(2, 117) = 5.89, p < .01, \text{Eta}^2 = .09$ . Separate ANOVAs for each measure revealed that the differences between married and never-married women were only significant for BSI:  $F(1, 117) = 11.78, p < .001, \text{Eta}^2 = .09$ . The means also indicates that the never-married women had higher levels of mental health symptoms ( $M = 1.95; SD = .82$ ) than did the married women ( $M = 1.49, SD = .52$ ). In addition, there were significant

Table 1. Means and SD for distress, wanting to work, by number of layoffs.

Measures	Number of layoffs			
	Multiple ( $n = 57$ )	Once ( $n = 65$ )	$F(1, 118)$	$\text{Eta}^2$
Distress (BSI)				
<i>M</i>	1.72	1.60	.98	.00
SD	.77	.60		
WTW				
<i>M</i>	4.45	3.89	7.60**	.06
SD	.84	1.32		

\*\* $p < .01$ .



interactions between marital status  $\times$  number of job losses, and separate ANOVAs for each measure revealed significant interactions for BSI as well as for WTW:  $F(1, 118) = 4.98, p < .05, \text{Eta}^2 = .04$ , and  $F(1, 118) = 4.56, p < .05, \text{Eta}^2 = .04$ , respectively. Levels of mental health symptoms (BSI) were higher among never-married women who had experienced multiple job loss than among those who had experienced a single job loss ( $M = 2.06, SD = .86; M = 1.70, SD = .72$ ). In addition, the findings showed that the levels of mental health symptoms (BSI) were higher among married women who had experienced a single job loss than among those who had experienced multiple job loss ( $M = 1.56, SD = .56; M = 1.35, SD = .42$ ). With regard to WTW, in contrast, married women who had experienced multiple job loss showed a stronger desire to work than did those who had been laid off once ( $M = 4.50, SD = .85; M = 3.7, SD = 1.35$ ). As for the never-married women, regardless of the number of times they had been laid off, they showed a stronger desire to return to work than did the married women, especially married women who had been laid off once ( $M = 4.50, SD = 1.03; M = 4.40, SD = .86$ ).

### ***Predicting BSI and WTW***

Another aim of the study was to examine the combined contribution of the variables to explaining the variance in mental health symptoms and wanting to return to work. Toward that end, hierarchical regression analyses were conducted, in which the predictor variables were the women's sociodemographic characteristics, perceived threat and challenge, sense of efficacy in returning to work, and number of job losses.

The predictors were entered into the regression in four steps to explain the variance in mental health symptoms, and in five steps to explain the variance in wanting to return to work. In the regression for mental health symptoms, number of job losses was entered in the first step, and the sociodemographic variables (income, number of children, and marital status) were entered in the second step. The components of cognitive evaluations (perceived threat, perceived challenge, and sense of efficacy) were entered in the third step; and the interactions between number of job losses and number of children were entered in the fourth step. In the regression for wanting to return to work, the variable mental health symptoms was entered in the fourth step, and the interactions between number of job losses and marital status were entered in the fifth step. The hierarchical regression analyses revealed that the predictor variables explained 57% of the variance in mental health symptoms, and 31% of the variance in wanting to return to work. To examine whether the contribution of number of job losses was dependent on the sociodemographic variables or on the measures of cognitive assessment (threat, challenge, and sense of efficacy in returning to work), the interactions between sociodemographic variables and cognitive assessments  $\times$  number of job losses were entered in the fourth step. Notably, the entry of variables into the regression was forced – except in the last step where the entry of the interactions was based on their contribution to explaining the variance in the dependent variable. Therefore, only the significant interactions were entered into the regression equation.

Table 2 presents the hierarchical regression coefficients for explaining the variance in mental health symptoms. In the first step, number of job losses did not contribute significantly to explaining the variance in mental health symptoms. In the second step, when the sociodemographic variables were entered, marital status

Table 2. Hierarchical regression coefficients for explaining the variance in Mental Health Symptoms (BSI).

Predictors	Steps $\beta$			
	1	2	3	4
Number of layoffs	.10	.01	.00	-.03
Number of children		-.09	-.04	-.04
Income level		-.08	-.03	.06
Marital status		-.23	-.24*	-.19*
Threat			.64***	.66***
Challenge			-.03	-.01
Self-efficacy			-.19**	-.18**
FC <sup>a</sup>				-.19**
$R^2$	.01	.11**	.54***	.57***
$\Delta R^2$	.01	.10**	.43**	.03**

<sup>a</sup>FC = No. of laid off  $\times$  no. of children.

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ .

contributed significantly to explaining the variance in mental health symptoms. In the third step, when the cognitive evaluations of job loss were entered, they contributed significantly to explaining the variance in mental health symptoms. The more the women evaluated job loss as a threat, the higher their levels of mental health symptoms; and the higher their levels of self-efficacy in returning to work, the lower their levels of mental health symptoms. However, evaluations of job loss as a challenge did not contribute significantly to explaining the variance in mental health symptoms. In the fourth step, an interaction was found between number of job losses and number of children. Thus, among the women with children, levels of mental health symptoms were higher when they had experienced a single job loss ( $r = -.12$ ,  $p > .05$ ), whereas among the women who did not have children, levels of mental health symptoms were higher in a situation of multiple job loss ( $r = -.31$ ,  $p < .01$ ). In addition, interaction between number of job losses and number of children was found and reveals that among families with a large number of children, the impact of number of job losses on mental health symptoms was found to be lower than among families with few or no children.

Table 3 presents the hierarchical regression coefficients to explain the variance in wanting to return to work. In the first step, number of job losses contributed significantly to explaining the variance in that variable. In the second step, when the sociodemographic variables were entered, income level contributed significantly to explaining the variance in wanting to return to work. Thus, the higher the women's income, the less they wanted to work. In the third step, when the cognitive evaluations of job loss were entered, only perceived threat contributed significantly to explaining the variance in wanting to return to work. The more the women evaluated job loss as a threat, the more they wanted to return to work. Sense of efficacy in returning to work, which was entered in the fourth step, contributed significantly to explaining the variance in wanting to return to work. The higher the women's sense of efficacy, the more they wanted to return to work. In the fifth step, a significant interaction was found between number of job losses and marital status.

Table 3. Hierarchical regression coefficients for explaining the variance in WTW.

Predictors	Steps $\beta$				
	1	2	3	4	5
Number of layoffs	.24**	.20*	.20*	.20*	.20*
Number of children		-.09	-.03	-.03	-.02
Income level		-.22*	-.19*	-.19*	-.23*
Marital status		.01	.02	.05	.04
Threat			.23**	.15	.13
Challenge			.04	.04	.04
Self-efficacy			.26**	.28**	.32***
Emotional distress (BSI)				.13	.21
FF <sup>a</sup>					.29**
R <sup>2</sup>	.06**	.11**	.22***	.23***	.31***
$\Delta R^2$	.06**	.05*	.11**	.01	.08**

<sup>a</sup>No. of laid off  $\times$  marital status.

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ .

Thus, among married women who had been laid off the desire to return to work was greater in cases where they had experienced multiple job loss.

## Discussion

Consistent with Gallo et al.'s (2006) results, number of job losses did not contribute significantly to explaining the variance in mental health symptoms. This finding may be indicative of adaptation, or a form of psychological resilience to the job loss stressor (Hallsten, Grossi, & Westerlund, 1999). In that situation, the previous experience might provide a form of "immunity" to subsequent exposures (Carver 1998). Besides the impact of resilience, there might be other explanations for the finding that the number of job losses did not contribute significantly to explaining the variance in mental health symptoms. For example, it is possible that macroeconomic changes over the observation period made involuntary separation increasingly common, and that the workers had begun to accept job loss as part of the new labor market. In this new context, the event of job loss would lack the aspect of cognitive stress necessary to trigger significant adverse changes in psychological well-being.

In addition, consistent with Hobfoll's (2001) COR theory, the findings indicate that personal and environmental resources had a positive effect and moderated the impact of job loss. Specifically young women with a relatively high income and women with a family and children were harmed less by job loss than other women. Age and income level correlated positively with levels of self-efficacy in returning to work, and with wanting to return to work. Moreover, income level and marital status correlated positively with perceived stress. In addition to COR theory these findings are in the line with Lazarus and Folkman's (1984) cognitive appraisal model. As expected, the higher the participants' sense of efficacy, the lower their levels of mental health symptoms and the more they wanted to work. Interestingly, women who experienced multiple job loss expressed a stronger desire to return to work than did those who had been laid off only once.

The findings indicate that the trend of becoming accustomed to stress was more prevalent among married women than among never-married women. The financial situation of the married women and their need to help support the family might provide an incentive for them to return to work, and might affect their desire or ability to assume multiple roles. In addition, the findings indicate that the married women viewed the necessity to return to work as a challenge. That response might reflect an ability to cope successfully with job loss, and is consistent with the crisis resolution model (Hantman, Solomon, & Horen, 2002). The process of learning from success can also help women change their self-perceptions and develop a positive understanding of their ability to cope. Thus, it would be worthwhile to examine whether job loss can change assumptions about the world and generate an experience of growth and development after the crisis (Janoff-Bulman, 1992; Tedeschi & Calhoun, 1996).

It is also noteworthy that the never-married women were found to be at higher risk for mental health symptoms than the married women after being laid off. However, it is also possible that the unmarried women were at greater risk for those symptoms beforehand (Salm, 2009). This might explain why the unmarried women in this study evaluated their job loss as more threatening, and reported higher levels of mental health symptoms as well as a stronger desire to return to work than did the married women. The higher levels of mental health symptoms among the never-married women might also reflect their status in society – especially in a familistic context such as Israel and in other parts of the world (Chandler, 1991). Thus, notwithstanding the trend toward modernity, and despite values that emphasize human rights and equality, women's roles are still oriented toward establishing and caring for a family (Nuttman-Shwartz, 2007). A never-married woman who is laid off can feel doubly excluded – first for not having married in a family-oriented society, and second for being an unemployed woman in a society that emphasizes employment and wage earning (Izraeli, 1999). Regarding the contribution of spousal support as a resource for coping with crisis situations such as job loss, based on research findings indicating that spousal support can mitigate the negative effects of unemployment (Vinokur, Price, & Caplan, 1996; Walsh & Jackson, 1995), it can also be inferred that the lack of spousal support will exacerbate those effects. In addition, never-married women are at risk due to their status as the sole earner in the household, and job loss intensifies the potential for them to develop mental health symptoms. In that connection, Leana and Feldman (1998) revealed that never-married women perceived job loss as more threatening than did married women, and that never-married women reported higher levels of mental health symptoms and lower levels of life satisfaction.

With regard to the married women, the findings indicate that those who had been laid off once reported high levels of mental health symptoms, whereas those who had been laid off more than once reported a strong desire to return to work but did not report high levels of mental health symptoms. This finding indicates that there might be a relationship between the women's self-perceptions and their employment situation, which could also explain why they had made concerted efforts to find work in the first place. As such, work might contribute to achieving a balance in the economic, marital, and social spheres. On the one hand, the recurrent search for work might be a protective factor. On the other hand, the efforts to return to work might be an outcome of the circumstances. This finding is consistent with the results

of previous studies conducted among low-income women (Lovell & Gi-Taik, 2003; Perrucci et al., 1997). According to those studies, the more difficult the women's economic situation, the more they perceived job loss as a real threat to their economic situation, which can generate anxiety and exacerbate mental health symptoms. It is also important to note that most of the married women who participated in the study were mothers. The interaction between number of job losses and number of children indicates that the more children the women had, the impact of job loss on mental health symptoms was lower. This finding might reflect the complexity of the maternal role in the modern world. Women focus on educating their children and on spending quality time with them on the one hand, and they seek to develop a career or contribute to the family income on the other. As such, women who have a large number of children need to focus more on the maternal role, as reflected the high correlation between multiple job loss and number of children. Therefore, even though multiple job loss might be a forced solution to home-work conflict, it might help women with large families reconcile themselves to the reality of their situation. Among the never-married women, the main reason for returning to work was based on economic, psychological, and social considerations, regardless of number of job losses. In contrast, among the married women, those considerations relate to cases of multiple job loss. On the whole, the findings indicate that notwithstanding the increase in women's participation in the labor force and the advancement of women's status in Israeli society, as in other Westernized societies, women in Israel still have traditional perceptions of job loss. Those perceptions are consistent with responses to other crisis situations and are influenced by systems of personal and environmental resources (Nuttman-Shwartz & Dekel, 2009).

### **Limitations of the study**

The main limitation of the study relates to the sample, which consisted of only 134 unemployed women who were surveyed at employment bureaus in the central region of Israel. The small sample size and the use of a sample that was derived only from women at unemployment bureaus in one area of Israel limited the statistical power of the findings. As such, the results of this study cannot be generalized to unemployed women from other areas of the country or from localities in which employment options are more limited. In addition, the self-reported information might be subject social desirability effects. Hence, it would be worthwhile to enlarge the sample and include unemployed women who do not report to employment bureaus as well as unemployed women from other regions in Israel and abroad. In addition, it is important to gain further insights into the meaning of returning to work, and how new employment helps the women.

### **Practical implications**

The instability of the labor market today has been accompanied by an increase in rates of job loss among women. As a result, social workers should actively promote the political struggle to reduce unemployment and improve the quality of life for women who have been adversely affected by job loss. In light of the finding that never-married women are particularly vulnerable for mental health symptoms and to multiple job loss, there is a need to develop specific responses for that population.

It is important to make employers more aware of the situation faced by these women, who are sometimes the first ones to be laid off because it is assumed that they do not have dependents. Concomitantly, efforts should be made to provide childcare solutions in the workplace for mothers with young children in an attempt to reduce the incidence of job loss among those women.

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