

A Work Project, presented as part of the requirements for the Award of a Master Degree in
Management from the NOVA – School of Business and Economics

WHAT CREATES RESILIENCE AMONG THE UNEMPLOYED?
EVIDENCE IN PORTUGAL

DIOGO MIGUEL SIMÕES DA SILVA, #2373

A Project carried out on the Master in Management Program, under the supervision of:

Filipa Castanheira

5TH DECEMBER 2015

What creates resilience among the unemployed? Evidence in Portugal

Abstract

Resilience is the intrinsic capacity which allows individuals to adapt to adverse situations. Among unemployed, resilience obtains a particular importance as a must-required skill to face unemployment and make it possible to return to the labour market. The present work aims at discover which social and individual aspects are most responsible to increase resilience levels among the unemployed. In order to find those aspects, a questionnaire was applied to a sample of Portuguese unemployed. The results were then analysed and interpreted, and some of the possible solutions able to increase resilience levels among the Portuguese unemployed were listed and justified.

Keywords: Resilience, unemployment, family support, core-self evaluation.

Introduction

Since 2008, with the dawn of the financial crisis nowadays known as the Great Recession, Portugal has been one of the most affected countries in terms of economic downturns, unemployment rates, economic recession, loss of income, and poverty. Being target of a financial aid program carried out by the well-known *troika* (International Monetary Fund, European Central Bank, and European Commission), beginning in 2011 and upshot in 2014, the Portuguese population was (and still is) confronted with extremely tough politic decisions, implemented with the declared objective of balancing public finances.

Under these circumstances, several economic sectors faced serious economic problems and many companies were pressed to impose downsizes and layoffs in order to avoid bankruptcy. According to INE (Portuguese Statistics Institute), during the financial program,

the unemployment rate in Portugal varied between 12,4% and the historical maximum of 17,5% (reached in the first quarter of 2013). Since then, however, this rate has been gradually decreasing, but the country still has one of the highest unemployment rates among its European partners (only surpassed, at the time of this writing, by Greece, Spain, Croatia, and Cyprus (data from statista.com, October 2015)). Thus, with such a high unemployment rate, Portugal has to rapidly start taking decisions that enable protection to the unemployed and create conditions for their reintegration in the labour market.

Several studies have shown that, although all the problems created by the drama of unemployment, many of the unemployed are equipped with an important, but often neglected feature called resilience. Resilience is a process that explains how individuals recover from crises, how they are able to develop new capacities and keep themselves in continuous change and adaptation to difficult times and life events. In this way, resilience can be considered as fundamental to fight unemployment, as it is a process that explains one's positive adjustment to a disruptive environment and builds on positive, constructive relationships that equip individuals under strain with the psychological resources that increase their capacity to deal with adversity. The present research will focus on the importance of resilience for the unemployed (and how resilience can be created and increased), as well as on the solutions that can be found and the programs that can be implemented in order to increase resilience levels among the unemployed and, hence, to help minimizing negative outcomes from unemployment.

Literature review

Unemployment brings with it several negative aspects that are capable to affect the unemployed in many different ways. According to several studies (Kieselbach, 1988; Olafsson & Svensson, 1986; Spruit & Svensson, 1987; Winefield, Tiggeman, Winefield, & Goldney, 1993), extended unemployment is a risk factor for behavioural and health problems. For example, according to

OECD's Health at a Glance 2013 report, less than half of adults in Portugal rate their health as good or very good, which may represent well the situation associated with high unemployment rates, affecting both the unemployed and, in a different and indirect way, the employed. The same report stated that, among all OECD countries, people with lower levels of income tend to report poorer health than people with higher income as well as more unmet needs for medical examination, disparities that may be explained by differences in living and working conditions as well as differences in health-related lifestyles (OECD 2013). Therefore, it is perceptible that people in low-income households may often have more limited access to certain health services. Indeed, the most common reason reported by low income people for this situation is cost, in contrast with high income people who report that their unmet care needs are due to a lack of time and a willingness to wait and see if the problem will simply go away (OECD 2013). Explanations of how unemployment can cause poorer health arrive from the deprivation model, according to which being unemployed deprives people from a sufficient amount of time structure, social contact, collective purpose, status, and activity (the five latent functions of employment (Jahoda 1982)). However, resilience, as a process that explains how individuals recover from crises, how they are able to develop new capacities and keep themselves in continuous change and adaptation to difficult times and life events, may also be considered as a predictor factor for general health status: this ability to continuous change and adaptation to difficulties may be extremely important for unhealthy situations, in which higher adaptations and extreme challenges are required. Therefore, we propose that:

H1: Resilience is negatively associated with general perceived lack of health.

Unemployment has also a great potential to promote social exclusion, mainly among those who were already in risk even before losing their jobs. Martin Kronauer (1998) argued that social exclusion arises from the sum and interaction of six types of exclusion: labour market

exclusion, economic exclusion, social isolation, cultural exclusion, and spatial exclusion (Kronauer 1998). Despite arguing with Kronauer conceptualization of social exclusion, Thomas Kieselbach (2003) used the terminology “risk of social exclusion” (indicating a process) rather than social exclusion as a final state (Kieselbach 2003). Social support is then a variable highly related to unemployment, and it can be measured by three different ways: marital and family support, help from outside the family, and number and frequency of contacts with social network pairs (Atkinson, Liem and Liem 1986). Social support is even more particularly important to the youth unemployed, as youth unemployment rate exceeds total unemployment rate in almost all countries (Kieselbach, *Arbeitslosigkeit [Unemployment]* 1998). Thus, one must bear in mind that family support, acting as a social net against adversity, can be an important factor to improve resilience levels among unemployed.

The most important protective factor against unemployment is social support (Kieselbach, *Long-Term Unemployment among Young People: The Risk of Social Exclusion* 2003). As explained above, family and social support are of the highest importance to unemployed people. However, strong links to family and social networks may also produce negative outcomes: they may sometimes induce a feeling of economic dependence (Kieselbach, *Long-Term Unemployment among Young People: The Risk of Social Exclusion* 2003). Therefore, we expect that:

H2: Family support is positively associated with resilience.

Unemployment affects familiar and marital relations in many ways. Patrick Wightman (2012) concluded that the probability of finishing high school is lower for children from families in which one of both parents are unemployed (Wightman, 2012). Several other studies also measured the impact of unemployed parents on children’s earnings as adults (Oreopoulos, Page, & Stevens, 2008). Hence, parental unemployment affects children educational progress

as well as their future earnings (Nichols, Mitchell, & Lindner, 2013). Hard economic and financial situations related with unemployment also affects marriage, producing low marital happiness, less interaction between the two members of the couple, relationship difficulties, and, consequently, more frequent thoughts of divorce (Amato & Beattie, 2011). Despite these increase in marital disorders, unemployment also creates an economic disincentive to divorce. Artazcoz et al. (2004) found that it is not the value that men and women, on equivalent conditions, allot to a job that explains the effects of unemployment, it is instead the intrinsic differences between men and women, particularly inside the family. Once that men are traditionally seen as family's primary providers (the bread-winners), increasing family responsibilities associated to unemployment may be even worse for them, while the same responsibilities can act as a buffer for unemployment in the case of women. Accordingly, we propose that:

H3: Gender is positively associated with resilience.

Another variable that may also be related with resilience among unemployed is age. It is usually assumed that persons of middle age suffer most from unemployment: they often have already formed a family and perform the same job (sometimes within the same company) for a long period of time, in sum, they have important responsibilities and, once unemployed, they will face a tough labour market designed for younger and most qualified people. Hence, we expect that:

H4: Age is positively associated with resilience.

Finally, human capital, defined as the level of competencies and capabilities held by an individual to perform a determined work, is another variable much related with unemployment. The longer the period of time that individuals are unemployed, the most depreciated their

human capital will potentially be, which could mean that the chances of finding a new job and maintaining the wage level decrease as time passes (Nichols, Mitchell, & Lindner, 2013). Therefore, being out of work has the potential to reduce individuals' social capital, reservation wages (the lowest wage at which a job would be accepted by an unemployed), and expectations. Furthermore, we must also consider the others opinions, who will probably consider long-term unemployed as low-productivity workers. Therefore, we propose the following:

H5: Self-evaluation is positively associated with resilience.

The current work aims at providing several insights about the production and maintenance of resilience in individuals, particularly those who are unemployed. A questionnaire composed by some different scales with strength to explain resilience levels was adapted from existing literature and carried out in a Portuguese unemployed sample. The objective was to understand which variables are the most powerful to increase resilience, and in which extent those variables might be used in potential solutions to this societal drama. However, in the context of this research, we do not claim to be exhaustive but, instead, there is the intention of providing several qualitative insights for future studies related with the theme.

Methodology

From the literature review, several variables were assumed to affect resilience levels: gender, majority/minority status, marital/relationship status, age, duration of unemployment, economic development, income inequality, unemployment protection, labour market opportunities, and levels of collectivism/individualism present in society. Then, by using some of these variables, a questionnaire was built (see Annexes) with the objective of collecting additional quantitative data. Four different scales were adapted to make part of the questionnaire: resilience scale (Ryan and Caltabiano 2009), family support scale, core self-evaluations scale (Judge, et al.

2003), and general perceived lack of health scale (Sánchez-López and Dresch 2008) and (Araújo 2009). Each of them was measured using Likert scales, with the respondents being able to specify their level of agreement with each item presented. The questionnaire also included questions regarding age, gender, previous professional situation, duration of unemployment, number of times unemployed, and current family status. All variables were finally related with levels of resilience using Statistical Package for Social Sciences (SPSS) software.

Two versions of the questionnaire (English and Portuguese) were built in order to apply it to a sample of unemployed Portuguese. The Portuguese version was distributed using Qualtrics, an online survey platform whose access was provided by Nova School of Business and Economics. However, due to the level of complexity and specificity of the sample, a great part of the questionnaires were collected directly from employment centres located in Lisbon. The respondents also used Qualtrics to answer the questionnaire, by accessing the online link with the researcher's laptop. The final sample is formed by 92 respondents and is characterized as a convenience sample, due to the necessity of selecting specific places to obtain members from the population.

First part of the questionnaire was composed of age, gender, previous professional situation, time of unemployment, number of times unemployed, and family status questions. Second part was composed of the already mentioned scales. These scales are now particularly explained:

a) Resilience Scale

The resilience scale developed by Ryan and Caltabiano (2009) was primarily targeted to midlife individuals (35 to 60 years old), a period when, according to the authors, “individuals need to adapt to several major changes and challenges” (Ryan and Caltabiano 2009). However, our target was wider, and so the scale needed to be adjusted. Thus, the scale used is composed of

25 items, with six possible answers (from 1 – Strongly Disagree, to 6 – Strongly Agree), with higher scores reflecting higher resilience.

b) Family Support Scale

The family support scale was adapted from a Portuguese example conducted by an unknown author. The scale was composed of 12 items, measured from 1 – Strongly Disagree to 5 – Strongly Agree. Family is the most important support for unemployed people, hence, this scale was used with the objective of measuring the support level that our respondents are receiving from their families, and in which extent it could be important for resilience levels.

c) Core Self-Evaluations Scale

The Core Self-Evaluations Scale, designed by Judge and his colleagues in 2003, is an instrument of great importance to the purpose of the current work. Aiming at evaluating individuals' self-assessment about general (core) competencies and capacities, the answers varied from 1 – Strongly Disagree to 5 – Strongly Agree. The importance of this scale ties in the possibility of measuring the unemployed assessment of their capacities, and in which extent it may be related with resilience. Original scale was composed of 12 items, but our reconfiguration reduced it to 11, due to the presence of a non-sense item for our respondents.

d) General Perceived Lack of Health Scale

The general perceived lack of health scale was created having in mind the importance of resilience as a predictor for general health status. From the 12-Item General Health Questionnaire (GHQ-12) created by Sánchez-López and Dresch (2008) for the Spanish population and its adaptation for a Portuguese sample (Araújo 2009), respondents answered according to their level of agreement (from 1 – More than usual, to 4 – Much less than usual). General perceived lack of health is potentially influenced by resilience levels, and once that the unemployed may suffer from health problems related with lower income as well as decreased

social and individual organization and coordination, we aimed with this scale to understand how important is resilience for health.

Results and discussion

In our analysis, we started to build some synthetic indices from the items belonging to each one of the scales. These indices were primarily tested with the objective of understand their reliability, and some of the items had to be reverse-scored (they were negatively keyed) before the reliability test. Using *Cronbach Alpha's* test, which computes the ratio between the total variance of the items in the index and the variance of each single one of them, all of the indices showed high reliability (above 0,7, according to Nunally (1978)). The following indices (and respective reliability) were built: synthetic level of general perceived lack of health (0,862), synthetic level of family support (0,765), and synthetic level of core-self-evaluation (0,859). Resilience, considered to be our dependent variable, was also computed into an index, using the same procedures (Cronbach's Alpha=0,87). Descriptive statistics for all these variables, including resilience levels, are shown on Annex 1.

Regarding the demographic characteristics, the sample was constituted by 52 men and 39 women (one respondent did not answer the question related with gender), between 18 and 64 years old (mean=33). Almost an half of the sample was below 30 years old (see Annexes), which shows the strength of young unemployment in Portugal. However, 33 of our respondents had a previous permanent contract in their former jobs, being this the result that stands out from previous professional situation analysis. About half of our respondents (45) stated that they were unemployed for less than six months, while 22 and 23 referred to be unemployed respectively for more than 6 months but less than 1 year, and for more than 1 year. The great majority (57) were unemployed for the first (32) or the second (25) time. Finally, the most frequent family status were "single and still living in parents' home" (27), "married and with

children” (19), and “single and living alone” and “in a stable relationship but still living in parents’ home” (11 each), being these last two results that may emphasize the difficulties in leaving parents’ home brought from unemployment situations.

The results from the indices computed suggest that individuals from our sample show a relative high mean of resilience (3,9299), which can be seen as, somehow, high for unemployed people. Although, we must bear in mind that this result is strongly affected by the reduced dimension of the sample, which must be increased in future studies. Despite that, we should pay attention to the results showing how resilient Portuguese can be, particularly in very adverse times such as unemployment. The minimum value computed is 2,56, almost 3, which might correspond to a state where individuals are neither demotivated nor resilient.

General perceived lack of health and family support, two variables of great importance when analysing unemployment and, particularly, when relating unemployment with resilience, are substantially low scored by our respondents, with means of only 2,23 and 2,90, respectively. Despite these results, we must assume that both variables have a particular nature: they were scored with the respondents having in mind their position as compared with others’ position. Thus, low scores may be related with some cluelessness from respondents, once they may consider themselves as being highly impaired, but the actual situation may show a different reality. However, we must pay attention to the fact that these results showed low scores for variables that are always very sensitive to downturns in economic statuses.

Lastly, the core self-evaluation index showed positive results, taking into account the difficult situation of our respondents. With a mean of 3,41, this score may be related with a good self-evaluation that most of the people have, even in difficult times characterized by economic hardship. Portuguese people tend to be quite proud of their culture and traditions, and this unique feature may, somehow, act as a buffer for these persons when facing unemployment. This result may, although, be also justified by a certain feeling of victimization and, at the same

time, the attribution of the blame to the former company or some kind of Adam Smith's invisible hand that provoked the situation (which, in most of the cases, may be truthful), which somehow prevents individuals to negatively evaluate themselves. Anyway, it is extremely positive that our sample has shown such a positive level of self-evaluation, especially regarding the respondents' situation.

In order to obtain the level of relationship between some of the variables (age, gender, duration of unemployment, number of times unemployed, general perceived lack of health, family support, core self-evaluation, and resilience), a Pearson's linear correlation was computed (see annexes). A total of seven statistically significant correlations were found between those variables: age and family support ($r = -0,228$; $p = 0,04$); gender and core self-evaluation ($r = -0,248$; $p = 0,024$); general perceived lack of health and family support ($r = -0,408$; $p = 0,000$); general perceived lack of health and core self-evaluation ($r = -0,591$; $p = 0,000$); general perceived lack of health and resilience ($r = -0,449$; $p = 0,000$); family support and core self-evaluation ($r = 0,315$; $p = 0,004$); and core self-evaluation and resilience ($r = 0,463$; $p = 0,000$). The results showed the existence of five negative and two positive statistically significant correlations: general perceived lack of health and core self-evaluation were the most correlated variables, while age and family support were the less correlated ones.

Finally, to analyse the effects of our variables on resilience and of resilience on general perceived lack of health and, hence, to test our hypothesis, we carried two multiple linear regression models on SPSS, a powerful statistical instrument that enabled us to resume the nature of the association between the variables and how these variables allow us to make predictions about the values of the dependent variable.

To test our first hypothesis (H1 – Resilience is negatively associated with general perceived lack of health), we built a multiple linear regression model, using, along with resilience, age and gender as independent variables. The reasoning behind this has to be with

the capacity of both the variables to control model's results. Model's results are shown on Table 3.

Table 3 – Results from the multilinear model for H5

MULTIPLE LINEAR REGRESSION		
(Enter Method)		
Independent variables	Beta	Part R Square
Age	0,12264	1,47%
Gender	0,0888	0,77%
Resilience	-0,47263**	21,74%
Adjusted R Square: 0,193		
F(3,80)=7,613 Sig.=0,000		

Note: **p<0,001

These results confirm our hypothesis: resilience is negatively associated with general perceived lack of health. Indeed, resilience showed a negative association with general perceived lack of health (Beta = -0,47263) and this result is statistically significant (p<0,001). Thus, our results showed that higher levels of resilience are associated with lower general perceived lack of health. The fact that individuals with more resilience tend to be those with lower perceived lack of health, or, the ones who consider to be healthier, may be explained by the probability of high resilience (confidence, well-being, strong will, etc.) be related with better health status or, at least, better perceived health status. However, this result deserves a higher degree of complexity, which is only possible through a bigger sample.

In order to test hypothesis H2, H3, H4 and H5, we built a multiple linear regression model in which gender, age, family support, and self-evaluation were, according to the hypothesis, the independent variables, and resilience was the dependent one. The objective was to modelling the relation between the independent variables and the resilience level of our respondents. We used the Enter method in order to see the effects of all independent variables on resilience levels, not just the effects of those with statistical significance (Stepwise method). Table 4 showed the results from the multiple linear regression model.

Table 4 - Results from the multiple linear regression model

MULTIPLE LINEAR REGRESSION		
(Enter Method)		
Independent variables	Beta	Part R Square
Gender	0,2547*	5,97%
Age	0,1746	2,79%
Family support	0,1216	1,25%
Core self-evaluation	0,4777**	19,26%
Adjusted R Square: 0,258		
F(4,73)=7,695 Sig.=0,000		

Note: *p<0,05 **p<0,001

Two of the four independent variables in the model showed statistical significance in affecting resilience levels. The model explains 25,8% (Adjusted R Square) of the variation of resilience level, and all variables have a positive relation with resilience levels, which means that as they increase, resilience levels also increase. This result is given from Beta values.

The results allow us to evaluate our hypothesis, and to accept or reject each one of them. H2, which proposes that resilience is positively associated with family support, is rejected by present results, and this may be due to the dimension of our sample. Several authors consider family support to be, among the various levels of social support, the one with higher importance for the unemployed. Thus, not showing association at all in our results, may be due to a lack of sufficient robustness within our sample, but also with the fact that the sample is composed by 30% of singles and 42% of the respondents are still living with their parents, hence, family's weight may be lower when compared with samples in which the respondents are mostly married and/or do have children.

Regarding H3, which postulates gender to be positively associated with resilience, it is confirmed by the model (Beta = 0,2547; $p < 0,05$). Results seem to suggest that gender has not only a significant association with resilience, as it is indeed positively associated with resilience levels. It indicates that, within our sample, women showed higher resilience than men. This

confirms some of the findings provided in several unemployment studies, according to which women's family roles may act as a buffer for unemployment, while men's traditional breadwinner position, related with family roles not at all in accordance with that role, is somehow responsible for lower resilience among unemployed men. Gender is responsible for 5,97% of resilience total variation.

In what concerns the relationship between resilience and age (H4), this hypothesis is not confirmed by the model. Despite the positive association (Beta = 0,1746), the result is not statistically significant. This may be due to the reduced dimension of our sample, which is the main problem of our research. We believed that, with a slightly higher number of respondents, this association would be statistically significant and more conclusions could be made for the universe. Although, within our sample, the inexistence of an association between age and resilience can be interpreted as being related with the extremely intrinsic characteristic that is resilience, hence, age would not be an important predictor of resilience levels.

Finally, H4 (Resilience is positively associated with self-evaluation) is confirmed by the model. In fact, with a Beta of 0,4777 ($p < 0,001$), core self-evaluation is responsible for 19,26% of resilience variation. Self-evaluation is highly associated with better general well-being and also with increasing capacity to determine own destiny. People showing better levels of self-evaluation are the most resilient ones among our sample. People who are confident of their own success and competencies, who can avoid depressing feelings and sadness, who are generally satisfied with themselves and feels in control of own success, who are though enough to cope with most of the problems, and who never loses hope, are those who, according to our model, show highest levels of resilience, higher capacity to never give up and to keep striving to the fullest, even in times of extreme hardship and difficulties such as unemployment. This people have generally higher chances of returning to the market labour and carry well-succeeded jobs

and general lives. Thus, self-evaluation, or self-confidence in one's capacities and skills, are of the major importance to unemployed who want to be reintegrated within the labour market.

The results presented above are indeed of great importance to our research, manifesting some of the most important aspects that affect resilience levels among Portuguese unemployed. However, we must assume that these results are very limited in terms of extrapolation to universe of all Portuguese unemployed, and this limitation is mainly due to the low dimension of our sample, as already referred several times. Main difficulties in increase the number of respondents can be justified by the specificity of the population in study, but also with some shame and reservations in answering the questionnaire by some of the individuals approached. In our view, and as previously stated, this difficult can be somehow easily surpassed by longer studies, with a multi-approach philosophy and better financial means, with the possibility of integrating researchers from several scientific areas.

Conclusion

Portuguese unemployed in our sample gave us fundamental insights to future studies, and this is the main conclusion of this work. However, and even that the sample's dimension prevents us to assume extended and broader conclusions, we must attribute some significance to these results and thus present some possible solutions, with the main purpose of fighting unemployment. The following solutions are in our opinion primordial to be developed and to start helping unemployed recovering from adversity:

- Implementation of programs for unemployed, with the objective of broadening their capabilities and qualifications, encouraging them to achieve more independence and self-assurance in structuring their vocational future, through a binomial approach of training and qualification.

- Psychological support for the unemployed, with the objective of personal stabilisation and improvement in their social situation to enhance their integration into the labour market.
- Creation of inclusive strategies of both individual and social dimensions, in order to better manage labour market and social integration of the unemployed.
- Introduction of public early professional counselling services, with potential to reduce the risk of social exclusion by preventing the psychosocial reactions that lessen success in the labour market.
- Implementation of policies designed to keep unemployed workers using their skills or in contact with other workers.
- Search of alternative forms of financing for social programs with the goal of fighting unemployment, such as Social Impact Bonds or Venture Philanthropy approaches.

We must bear in mind that potential solutions mentioned above must be best developed in future studies. They should also be more related with the findings from the questionnaire results and, if possible, some questions regarding them may be included in future questionnaires.

Bibliography

- Amato, Paul R., and Brett Beattie. "Does the unemployment rate affect the divorce rate? An analysis of state data 1960-2005." *Social Science Research*, 2011: 705-715.
- Araújo, Manuel Salvador Gomes de. *Preditores Individuais e Organizacionais de Bullying no Local de Trabalho*. Minho: Universidade do Minho, 2009.
- Artazcoz, Lucía, Joan Benach, Carme Borrell, and Immaculada Cortès. "Unemployment and Mental Health: Understanding the Interactions Among Gender, Family Roles, and Social Class." *American Journal of Public Health*, January 2004: 82-87.
- Atkinson, Thomas, Ramsay Liem, and Joan H. Liem. "The Social Costs of Unemployment: Implications for Social Support." *Journal of Health and Social Behavior*, December 1986: 317-331.
- Gagné, Marylène, et al. "The Multidimensional Work Motivation Scale: Validation evidence in seven languages and nine countries." *European Journal of Work and Organizational Psychology*, 2015: 178-196.
- Gili, Margalida, Miguel Roca, Sanjay Basu, Martin McKee, e David Stuckler. "The Mental Health Risks of Economic Crisis in Spain: Evidence from Primary Care Centres, 2006 and 2010." *European Journal of Public Health*, 19 de April de 2012.
- Gore, Susan. "The Effect of Social Support in Moderating the Health Consequences of Unemployment." *Journal of Health and Social Behavior*, June 1978: 157-165.
- Jahoda, Marie. *Employment and Unemployment*. Cambridge, England: University Press, 1982.
- Judge, Timothy A., Amir Erez, Joyce E. Bono, and Carl J. Thoresen. "The Core Self-Evaluations Scale (CSES): Development of a measure." *Personnel Psychology*, 2003: 303-331.
- Karsten, Paul I., e Moser Klaus. "Unemployment impairs mental health." *Journal of Vocational Behavior*, 2009: 264-282.

- Kieselbach, Thomas. "Long-Term Unemployment Among Young People: The Risk of Social Exclusion." *American Journal of Community Psychology*, September 2003: 69-76.
- Kieselbach, Thomas. "Arbeitslosigkeit [Unemployment]." Em *Gesundheitsbericht für Deutschland [Health Report Germany]*, de [National Institute for Statistics in Germany] Statistisches Bundesamt, 116-121. Stuttgart, Germany: Metzler-Poeschl, 1998.
- Kronauer, Martin. "'Social exclusion' and 'underclass' - New concepts for the analysis of poverty." Em *Empirical poverty research in a comparative perspective*, de Hans-Jürgen Andress, 51-75. Aldershot, England: Ashgate Publishing, 1998.
- Larson, Jeffry H. "The Effect of Husband's Unemployment on Marital and Family Relations in Blue-Collar Families." *Family Relations*, October 1984: 503-511.
- Luthans, Fred, Bruce J. Avolio, James B. Avey, and Steven M. Norman. "Psychological capital: Measurement and relationship with performance and job satisfaction." *Personnel Psychology*, 2007: 541-572.
- Manzano-García, Guadalupe, and Juan Carlos Ayala Calvo. "Psychometric properties of Connor-Davidson Resilience Scale in a Spanish sample of entrepreneurs." *Psycothema*, 2013: 245-251.
- Martella, Donatella, e Anne Maass. "Unemployment and Life Satisfaction: The Moderating Role of Time Structure and Collectivism." *Journal of Applied Social Psychology*, May de 2000: 1095-1108.
- Nichols, Austin, Josh Mitchell, and Stephan Lindner. *Consequences of Long-Term Unemployment*. Washington D.C.: Urban Institute, 2013.
- Ochsen, Carsten, e Heinz Welsch. "The social costs of unemployment: accounting for unemployment duration." *Applied Economics*, 2011: 3999-4005.
- OECD. *Health at a Glance 2013: OECD Indicators*. Paris: OECD Publishing, 2013.

- Oreopoulos, Philip, Marianne Page, e Ann Huff Stevens. "The Intergenerational Effect of Worker Displacement." *Journal of Labor Economics*, 2008: 455-483.
- Ryan, Linda, and Marie L. Caltabiano. "Development of a New Resilience Scale: The Resilience in Midlife Scale (RIM Scale)." *Asian Social Science*, November 2009: 39-51.
- Ryan, Richard M., and Edward L. Deci. "Self-Determination Theory and the Facilitation of Intrinsic Motivation, Social Development, and Well-Being." *American Psychologist*, 2000: 68-78.
- Sánchez-López, María del Pilar, and Virginia Dresch. "The 12-Item General Health Questionnaire (GHQ-12): Reliability, external validity and factor structure in the Spanish population." *Psicothema*, 2008: 839-843.
- Wightman, Patrick. *Parental Job Loss, Parental Ability and Children's Educational Attainment*. Research Repor, Michigan: Ann Arbor: Population Studies Center, University of Michigan, 2012.

Annex 1 – Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Age	91	18,00	64,00	33,0330	11,25705
General perceived health (GHQ)	86	1,17	3,50	2,2267	,49847
Family support	81	1,33	4,42	2,9002	,66815
Core self-evaluation	82	2,00	5,00	3,4113	,71855
Resilience	85	2,56	5,48	3,9299	,67262
Valid N (listwise)	78				