

# Youth Coping with Unemployment: The Role of Social Support<sup>1</sup>

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## Introduction

There is little doubt that unemployment has a number of negative consequences for those who are in such a situation of exclusion from the labor market. Being deprived of a paid job entails a risk of social exclusion and isolation, of what some have called “social disqualification” (Paugam 2004), but potentially also has a number of negative consequences on the personal life and well-being of unemployed people. This is especially true when unemployment is sustained in time. The classical study Jahoda et al. (1933), for example, showed how long-term unemployment upset the whole life of the people suffering from it, including a destructuring of their time.

The question now is to ascertain whether this applies to young people in particular and to what extent long-term unemployment disrupts their personal life. This is the first goal of this paper. We examine the consequences of long-term unemployment on three aspects of their personal life and well-being: their financial situation, their health (in particular, their mental health), and their level of happiness. To do so we compare the situation of young unemployed with that of regularly employed youth with regard to these three aspects.

Such negative consequences of unemployment, however, might be compensated or at least diminished if young people dispose of certain external resources. For example, the help of the family in supporting them financially might prove essential. Similarly, being in a relationship with a partner and having close friends with whom one can talk might help overcoming the psychological distress caused by unemployment. More generally, we may think of social support of all kinds to be crucial to help youngsters to cope with unemployment. Our second goal in this paper is to assess the impact of social support on the three aspects of the personal life of young unemployed mentioned earlier. In particular, we focus on the role of the support by the partner, the family, and close friends. These three types of social support represent three relational circles that may provide material, psychological, and moral resources which could compensate for the distress caused by long-term unemployment.

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In addition to ascertaining the role of social support, we also examine whether the fact of being involved in social activities can also counter the negative consequences of unemployment in some way. In other words, we consider that being socially active might further prevent or diminish the distress caused by the situation of unemployment. Here we focus in particular on two kinds of social activities: social life (meeting socially with acquaintances) and associational involvement (being member of voluntary associations). These can be seen as sources of social capital that can be put into use to cope with the consequences of unemployment.

Our analysis is based on two kinds of data gathered in the context of an ongoing EU-funded project on youth, unemployment, and exclusion in Europe. Firstly, we use quantitative data drawn from a random survey of young long-term unemployed, precarious youth, and a control group of regularly employed youth. Here we only use the information concerning unemployed and regularly employed youth. Secondly, these data are complemented with qualitative data stemming from a number of in-depth interviews conducted with long-term unemployed. Although these data were gathered several European cities, here we focus on Geneva, which is the canton in Switzerland with the highest unemployment rate.

### **Unemployment and personal welfare**

Jahoda et al. (1933) were perhaps the first to work on the negative consequences of unemployment on individuals and community life. In their well-known study conducted in Marienthal, they compared unemployment impact in the 1930s and in the 1970s. They found that, while economic deprivation is reduced by unemployment benefits, other negative consequences of unemployment remain (Jahoda (1979). In particular, psychological deprivation is produced by the experience of unemployment and, more specifically, by a decrease in social contacts, a lack of participation in collective aims, the absence of an acceptable status, and the absence of regular activities. Thus, unemployment affects many dimensions of the life of individuals through psychological distress. This approach has given rise to deprivation theories “which represent the mainstream sociological and psychological tradition” in this field according to Ervasti and Venetoklis (2010: 119).

More recently, the issue of personal welfare has been related to what Winkelmann and Winkelmann (1998) call the “non-pecuniary cost of unemployment,” which they found to be more important than the pecuniary cost. Other researchers have also shown the importance of such individual non-financial costs (Clark and Oswald 1994; Fergusson, John Horwood and Woodward 2001; see also: Goldsmith, Veum and Jr 1996 for a literature review; Hammer 2000). These non-pecuniary costs can generally be related to health, mental well-being, and sometimes happiness. In particular, it can be shown that unemployment leads to financial distress which in turn can reduce the mental well-being. However, according to Ervasti and Venetoklis (2010), financial difficulties are not the only source of moral distress, and the issue of the definition of the financial and psychosocial consequences of unemployment remains open (see also: Nordenmark 1999b; Nordenmark and Strandh 1999).

Turning more specifically to the specific effects of unemployment on health, Nordenmark (1999a) notes that unemployed face risks of depression, stress, and harassment as employment is a source of personal and social satisfaction, and the lack thereof can be tough not only for identity and social status, but also for mental well-being. The problems related to

unemployment are defined as mental health problems, but they are also linked to a broader idea of well-being and sometimes of happiness. Yet, these terms remain quite vague and sometimes cover different meanings.<sup>2</sup>

Here we address more generally personal welfare and tackle issues concerning the financial situation, mental health (in particular, anxiety-related problems), and happiness of young long-term unemployed. Our descriptive goal is to compare young long-term unemployed and regularly employed youth in order to inquire into the differences among these two groups on these three aspects of well-being. In this regard, we expect young unemployed to face higher financial distress, to display more anxiety-related problems, and to be overall less happy than youth who have a regular job. The quantitative data and analysis will be used to address this goal.

### **The role of social support**

When facing a stressful event, individuals use multiple coping styles and resources. Coping styles are different approaches towards the resolution of one's problem(s). Among coping resources, which can be personal or social, we find self-esteem, the feeling of mastery over one's life, and social support. Here we are mainly interested in social support, defined as "the functions performed for the individuals by significant others, such as family, friends, and co-workers" (Thoits (1995: 64). These significant others provide instrumental, informational, or emotional assistance. Previous studies have shown that social support is beneficial to health while facing stressful events, although they cannot prevent all damaging effects (Gore 1978; Pearlin et al. 1981; Thoits 1995).

In her study of youth unemployment in the Scandinavian countries, Hammer (2000) found a link between social isolation, economic deprivation, unemployment, and mental health problem: "Social integration may increase the individual's ability to cope in a way that reduces mental health symptoms and prevents social exclusion" (Hammer 2000: 55). Here social integration is understood as having a network of family and friends, but also as having contacts with them. In addition, one should also look at the quality of these contacts and the support that is received by family members and friends. This aspect is more difficult to grasp. In our analysis we use some proxies concerning the fact to receive and give help to family members and friends, mainly based on help (rather than advice), which can be a good indicator of the quality of these contacts.

Clark and Oswald (1994) have studied the effects of unemployment on well-being (measured through the GHQ) and they found that married people show lower levels of mental distress. However, Atkinson et al. (1986) show that the negative impact of unemployment can also affect social support through its impact on significant others, especially wives (or husbands)

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<sup>2</sup> To give but one example, Clark and Oswald (1994) start from the question of whether "unemployed are relatively happy or unhappy" (648) and address this question through "mental well-being scores" (648). In practice they use the General Health Questionnaire, which is (in their own words) "one of the most reliable indicators of psychological distress or disutility" (649). Clark and Oswald do not discuss the link between unhappiness and psychological distress, but use this as a proxy without explaining the relationship and therefore the legitimacy of talking about happiness in the beginning and in the end. In fact, they conclude that "unemployed who have been unemployed a long-time show less distress [...]. In this sense, long-term unemployed are somewhat 'happier'." (658). These excerpts, show the confusion in the use of the concepts of happiness, mental well-being, and psychological distress, which are used interchangeably in the text, but without appropriate explanation of these semantic shifts.

who are directly and indirectly affected by the stressor. Thus, social support would also be affected by unemployment and vary across the life of individuals.

Our explanatory goal is to ascertain the role of social support for diminishing the negative consequences of long-term unemployment. We believe that young unemployed who benefit from different kinds of social support will be less affected by financial distress, anxiety, and unhappiness. In addition, we expect to find a greater effect of the closest circles of support: first, partner support, then family support, and finally friend support. This goal will be addressed using the quantitative data and analysis. However, we will try to go a step further and examine some mechanisms of social support. This will be done by means of the qualitative data and analysis. The mechanisms related to borrowing money are quite straightforward, but we expect that unemployed will only ask help to people with whom they have a close relationship. Concerning anxiety, we expect the positive impact of social support to be linked to benefiting from trustful people, that is, someone who the young unemployed can talk to, who listens and shares their problems on a moral level, and can possibly reassure them about their social value. Finally, happiness might be related to having or keeping the capacity to put into perspective one's own situation and, again, we expect that having a socially supportive network is important in this regard.

## **Data and methods**

Our analysis is based both on quantitative and qualitative data retrieved as part of the EU-funded project "Youth, Unemployment, and Exclusion in Europe: A Multidimensional Approach to Understanding the Conditions and Prospects for Social and Political Integration of Young Unemployed" (YOUNEX). Firstly, we use quantitative data derived from a telephone survey carried between February and August 2010 on a representative sample of young long-term unemployed and precarious youth, plus a control group of regularly employed youth. All three groups include people aged between 18 and 34 residing in the canton of Geneva, which displays consistently the highest unemployment rates in Switzerland. Long-term unemployment is defined as having been without a job for at least one year. Here we focus on unemployed and regularly employed youth. The sample size for these two groups is, respectively 124 and 320. The sample for the unemployed is currently being increased so as to reach approximately 300 respondents. These data allow us to inquire into the impact of long-term unemployment on different aspects of the personal welfare the respondents.

Secondly, we have conducted in-depth qualitative interviews with a small sample of long-term unemployed who have answered the survey and were ready to go through a deeper inquiry in face-to-face interviews. So far we have interviewed 10 people (4 women and 6 men) aged between 18 and 34 years and having different educational levels ranging from mandatory school to a university degree. In addition we included in the sample both Swiss citizens and foreigners (both from Europe and from outside Europe), thus reflecting the diverse population of Geneva. None, of the foreigners we interviewed were born in Switzerland: one arrived as a child, another one as a teenager, and two others as young adults.<sup>3</sup> The interviews lasted between 40 and 100 minutes. These data complement the results of the quantitative analysis. Although the youngest interviewees had more difficulties engaging in long answers, the material thus collected is rich and allows us to analyze in more depth the meanings attached to unemployment related problems and social support. We

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<sup>3</sup> See the appendix for a description of the main characteristics of the 10 interviewees.

include excerpts from the interviews in the presentation of our findings in order to highlight such meanings and to single out the mechanisms linking social support to coping with unemployment related difficulties.

Our analysis bears on three dependent variables: financial distress, anxiety-related health problems, and happiness. Financial distress is operationalized by means of a variable combining the subjective perception of one's own financial situation and the more objective fact of having to borrow money<sup>4</sup>. We did not include the income measure because in this case we would have to set a threshold under which one experiences financial difficulties. We prefer to use the subjective dimension and the borrowing obligation to measure financial distress.

Given our focus on well-being, we used the General Health Questionnaire (GHQ) to create a scale measuring anxiety-related health problems<sup>5</sup>. We selected the items to be included in the scale after performing a factor analysis allowing us to determine the underlying dimensions of the general health measure. The factor analysis yields one dimension tapping anxiety-related problems and including the following indicators whose factor loading is significantly correlated to the underlying dimension: loss of sleep due to worries, feeling of inability, loss of self-confidence, and feeling of being a worthless person. These aspects refer not only to self-esteem, but also to the fact of being worried and unable to react.

Finally, concerning happiness, we used a question asking respondents to state their overall level of happiness using a scale ranging from 0 to 10, whereby 0 indicates being extremely unhappy and 10 extremely happy<sup>6</sup>. For the regression analyses we reversed the scale so as to have all three dependent variables going in the same direction. The resulting variable therefore refers to the degree of unhappiness.

The main dependent variables refer to three main kinds of social support. Partner support is measured by a variable referring to being or not being in a relationship<sup>7</sup> and giving help to and/or receiving help from the partner.<sup>8</sup> This variable therefore does not refer to being or not being married, but simply to having or not having a partner (someone close one can rely on).

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<sup>4</sup> Question wording of the two questions used: "Have you borrowed money to manage your expenses during the past 12 months? (Possible answers: Yes/No) and "Which of the following descriptions comes closest to how you feel about your household's income nowadays?" (Possible answers: Living comfortably on present income/Coping on present income/Finding it quite difficult on present income/Finding it very difficult on present income).

<sup>5</sup> The General Health Questionnaire is composed of 12 items: I have lost much sleep over worries; I feel that I am playing a useful part in things; I feel capable of making decisions about things; I feel constantly under strain; I feel that I could not overcome my difficulties; I am able to concentrate on whatever I am doing; I am able to face up my problems; I feel unhappy and distressed; I have been losing confidence in myself; I think of myself as a worthless person; I feel reasonably happy, all things considered; I am able to enjoy my normal day-to-day activities. Question wording: "Please could you tell me if you agree or disagree with the following statements concerning your health." (Possible answers: Totally disagree/Disagree/Agree/Totally Agree).

<sup>6</sup> Question wording: "Taking all things together, how happy would you say you are?" (Answer: please use a scale from 0 to 10, where 0 means extremely unhappy and 10 means extremely happy).

<sup>7</sup> Question wording: "Are you..." (Possible answers: married / living-in partner / in a relationship / single). We used the first three to create a dichotomous variable, being or not in a relationship.

<sup>8</sup> Question wording: "In the past 12 months, did you get help such as getting a lift with someone, help in looking after children, having shopping done, having something repaired at your house?" (Possible answers: yes/no), followed for those who say yes by "How often did you get help from your partner?" (Possible answers: never/once/sometimes/often).

Family support is measured by a variable referring to both having contacts with the family<sup>9</sup> and receiving help from and/or giving help to family members.<sup>10</sup> Friends support is measured in a similar way through a variable referring to the number of close friends,<sup>11</sup> having contacts with friends, and receiving help from and/or giving help to friends.<sup>12</sup>

The other important factor that we consider in our study deals with the involvement of young unemployed in different kinds of social activities. Specifically, here we take into account two types of activities: social life and associational involvement. As Thoits (1995) has pointed out, the psychosocial understanding misses some important aspects. She notes in particular that we need more research on the collective support that can be received, not only focusing on the individual support. Here we use associational involvement as a proxy for collective support beyond the closest circles of the partnership, family, and friendship: being part of a group and having a possible alternative positive identity as well as a sense of belonging and personal utility that can be derived from associational membership. Social life is measured by a variable referring to having contacts with acquaintances,<sup>13</sup> having hobbies or doing sport,<sup>14</sup> and the frequency of social activities.<sup>15</sup> Associational involvement is measured by a variable referring to being member of one or more associations.<sup>16</sup>

Finally, our regression analyses include a number of control variables: age, gender, and education as well as being in a relationship (for some of the analyses) and receiving unemployment benefits.

### **Financial distress, health, and happiness of unemployed and employed youth**

In this section we present some descriptive analyses aimed at showing extent to which being without a paid job impinge upon the personal life for youngsters, looking at the three dimensions discussed earlier. We start from the consequences of long-term unemployment on the financial situation of youth in such a situation. Table 1 compares the share of people who have borrowed money during the 12 months prior to the interview in order to manage their expenses as an indicator of the financial difficulties encountered in everyday life. As we can

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<sup>9</sup> Question wording: "During the past month, how often have you met family members who do not live in your household?" (possible answers: never / once or twice / every week / almost every day).

<sup>10</sup> Question wording: "In the past 12 months, did you get help such as getting a lift with someone, help in looking after children, having shopping done, having something repaired at your house?" (Possible answers: yes/no), followed for those who say yes by "How often did you get help from family members not living in the same household?" (possible answers: never/once/sometimes/often).

<sup>11</sup> Question wording: "How many friends do you have – people with whom you feel well and feel you can talk about private issues or asking for help if necessary?" (Possible answers: none / 1-2 people / 3-7 people / more than 7 people).

<sup>12</sup> For question wording refer to above notes on family, the question were formulated in the same way.

<sup>13</sup> Question wording: "During the past month, how often have you met socially with acquaintances not living in your household?" (Possible answers: Never/Once or twice/ Every week/ Almost every day).

<sup>14</sup> Exact wording of the question: "Are you active in any 'spare time' activities such as hobbies or sports?" (Possible answers: Yes/No).

<sup>15</sup> Question wording: "Compared to other people of your age, how often would you say you take part in social activities?" (Possible answers: Much more seldom than most people my age/ More seldom than most/ About the same/ More often than most/ Much more often than most).

<sup>16</sup> Question wording: "There are different ways of participating in social and political life; therefore we would like to ask some questions about your personal involvement. In the following, we name some different types of organizations, for each of them could you please tell me if you are or were a member?" (Possible answers: yes/no/not anymore). The types of organizations are the following: political party; trade unions; religious organization; cooperative; social movement organization; other civil society organization.

see, there is a very important and statistically significant difference between those youth who are without a job and those who have a regular one. While in both groups those who have borrowed money are less than those who have not, the share of borrowers is much higher among unemployed. This can also be seen in the adjusted residuals, which indicates the cells in which observed percentages are higher than expected.

#### Table 1

In addition to this objective indicator, we can also examine a more subjective one. Table 2 shows the feeling about one's own household income among the two groups. The relationship between unemployment and this indicator is even stronger than for the previous one, as attested by coefficient of association. Concerning the direction of the relationship, clearly regularly employed youth are better off than unemployed: about 40% of the latter find it quite difficult to live with their present income, while less than 10% of the former do so. At the same time, there is still a higher share among young unemployed that either live comfortably or is able to cope with the present income. Of course, this can vary strongly from one individual to the other and depends very much on the availability of other sources of revenue than the labor market such as unemployment benefits, social aid, or the family. One of the goals of this paper is precisely to assess the extent to which these other sources might compensate for the lack of a paid job.

#### Table 2

That unemployment lead to financial distress is hardly surprising. Perhaps more interesting is to have a look at the impact of unemployment on health, both physical and mental health. Table 3 shows the evaluation unemployed and employed youth make of their own general health status. Differences are much less important than with regard to financial distress. We do observe a slightly higher share of unemployed who suffer from bad health, but they are also more numerous to feel very good health wise. No wonder then that the relationship between employment status and evaluation of health is not significant.

#### Table 3

Does this hold when we look at more specific indicators, in particular about mental health? To do so, we use the items included in the General health Questionnaire (GHQ), which cover a wide range of specific problems one may face when in a situation of unemployment. Comparisons of means for the two groups are shown in table 4. We observe statistically significant differences for nine out of twelve items. Most importantly, youth unemployed feel systematically worst on nearly all the indicators. We find in particular important differences with regard to the loss of sleep over worry, the loss of self-confidence, unhappiness and distress, and not being able to overcome the difficulties. A smaller, but also significant difference can also be observed concerning the fact of seeing oneself as a worthless person. These are the aspects for which being on unemployment seems to produce a deterioration of general health. In contrast, on some other aspects unemployed seem to be better off than regularly employed youth. Specifically, young unemployed display a higher score with regard to the capability to enjoy their normal day-to-day activities, the fact of playing a useful part in things, overall happiness (thus contradicting the items mentioned above), and the capability to face up problems. At least some of these differences can be explained. For example, people working full time might have the impression not to be able to enjoy their normal day-to-day activities if they do not include working activities among them. Similarly, they might have a

lower feeling of being a useful part in things to the extent that they have a subordinated position and cannot take decisions in their workplace. Since we are dealing with young people, this is quite likely among our respondents. Finally, differences among the two groups are not significant on the following three items: feeling constantly under strain, the capability to concentrating, and the capability to making decisions.

#### Table 4

Thus, we have somewhat a differentiated picture when we look at specific indicators of general health. If we focus on a more homogeneous set of items, however, a clear-cut difference between unemployed and employed emerges. To do so we have selected five indicators and created a scale of anxiety-related problems based on a factor analysis of the full set of items.<sup>17</sup> Table 5 shows the mean scores on this scale for the two groups. Clearly, young unemployed are more anxious than regularly employed youth. The difference is statistically significant and quite important, although both groups are well below the middle point of the scale. Being unemployed therefore does have important consequences on health, but especially so regarding anxiety-related problems.

#### Table 5

We have seen already in these analyses how unemployed score with regard to happiness and found some contradicting results. Table 6, which shows how respondents evaluate their own level of happiness on a scale ranging from extremely unhappy to extremely happy, gives us a more detailed answer. Here we observe a significant relationship between unemployment status and happiness. As we can see if we confront the mean scores for the two groups, young unemployed display a lower level of happiness than regularly employed youth. Furthermore, if we look at the distributions along the scale, we see a lower proportion of unemployed youth who declare themselves as being happy.

#### Table 6

In sum, the comparison of the situation of unemployed and employed youth suggests that long-term unemployment has a number of important consequences on the personal life of young people. Specifically, it entails a deprivation in financial terms, in terms of health situation, and in terms of general happiness. Not all the indicators goes in this direction and some of them even point to the opposite direction (in particular, with respect to mental health), but overall young long-term unemployed are not very well on these three levels when compared to youth who have a regular job. Now the question is: To what extent can these differences be compensated by social support, in particular by the fact of disposing of the support of a partner, a family, or friends? We address this issue next.

### **The impact of social support**

To examine the impact of the three types of social support on the personal life of young unemployed, we conduct a set of regression analyses for each aspect examined: financial

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<sup>17</sup> One of the dimensions emerging from the factor analysis is composed of the following five indicators: loss of sleep over worries, loss of self-confidence, feeling of inability to overcome difficulties, unhappiness and distress, and feeling of worthlessness. The scale ranges from 1 to 15. The highest the score, the more the subject feels anxiety.

distress, health, and happiness. The analyses are made on the group of unemployed only.<sup>18</sup> For each aspect, we run four models: a first model including the indicator of partner support, two variables relating to social activities (social life and associational involvement), and a number of controls (age, gender, education, being Swiss or foreigner, being in a relationships or not, and receiving unemployment benefits or not); a second model including the indicator of family support, the two social activity variables, and the controls; a third model including the indicator of friend support, the two social activity variables, and the controls; and a fourth (full) model with all three indicators of social support and all the other variables. In addition, for the analysis of happiness we have two full models: one that includes gender and another one that excludes it.<sup>19</sup>

Table 7 shows the results of the regression analysis for financial distress. The results do not provide any evidence for an impact of the three types of social support on the financial situation of young long-term unemployed. Disposing of the support of the partner, of the family, or of close friends does not improve the personal welfare regarding money. This applies to the three variables taken separately as well as when they are entered together in the same model. The same holds for the two social activity variables, none of which displays a statistically significant effect. Neither being active in social life, not involved in voluntary associations seems to have an impact on the financial situation of unemployed. This finding is obvious, after all, as these kinds of social activities are not a source of revenue and we can therefore not expect them to have an impact.

#### Table 7

The only significant effects on this aspect are observed for some of the control variables, namely age and level of education. Specifically, older and less educated unemployed are more likely to face financial distress. This might be explained by the fact that younger people are still in a family context and therefore receive support from it. Similarly, more educated people are likely to receive higher unemployment benefits and are also probably more likely to find alternative sources of revenue.

Table 8 shows the results of the regression analysis for the situation regarding health. Here we use our scale of anxiety-related problems as the dependent variable. The findings are not much more telling than the previous ones. However, here we observe a significant effect of partner support. This effect holds in the full model including all three social support variables. In line with expectations, disposing of the support of the partner diminish the probability to have anxiety-related problems. We also observe a similar effect of family support, although at a lower significance threshold, but this effect disappears in the full model.

#### Table 8

The two social activity variables and the controls are not significant. Education shows an effect in the partner support model and in the family support model, but the effect disappears in the full model. Similarly, being in a relationship has an impact in the family support model and in the friends support model, but again the effect does not hold in the full model.

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<sup>18</sup> The analyses should be taken with some care due to the low number of observations. We will update it in the near future with a larger sample (about 300 respondents).

<sup>19</sup> The partner support model excludes the variable pertaining to being in a relationship or not as this variable is a constant for those who are in a relationship, that is, who have a partner. The same also applies to the full model.

Table 9 shows the results of the regression analysis for happiness. More precisely, we look at the impact of the selected variables on the level of unhappiness. Here the findings are much stronger. In this case, all three indicators of social support are statistically significant when taken separately. Thus, young unemployed are happier when they dispose of the support of the partner, of the family, or of close friends. Furthermore, all three variables hold their effect when entered together in the analysis (all social support model I), although the effect of partner support disappears in the model including gender (all social support model II).

### Table 9

We also observe for the first time a significant effect of one of the social activity variables in the full model, namely being active in social life. However, far from having a positive impact in this regard, being socially active seems to increase the level of unhappiness of young unemployed. Perhaps this causes a sort of frustration or cognitive dissonance between not having a job and the fact of going out for leisure activities. Yet, we should stress that this effect disappears in the full model including gender and the variable is not significant in any of the partial models.

Among the controls, there is a significant effect (at the lowest threshold of significance) of being foreigner in the family support model and of being in a relationship in the family support model as well as in the friend support model. Both variables diminish the chances of being unhappy. Again, these effects do not hold in the full model. Yet, by far the greater impact among the sociodemographic characteristics is that of gender. Indeed, gender is the strongest predictor of happiness. This effect is consistent across all the models and can also be seen in the important increase in the variance explained when we included it in the full model. Specifically, women are less unhappy than men. Furthermore, when we run separate analyses for men and women, the variance explained falls down to 9% for the latter and increases to 70% for the former (results not shown).<sup>20</sup> In other words, the model explains well men's unhappiness, but not women's.

In sum, our analysis provides evidence of an impact of the social support on the personal welfare of young long-term unemployed. Such an impact, however, varies according to the type of social support and the specific aspect of well-being under study. While no effect is observed on financial distress, partner support seems to reduce anxiety-related problems, and finally all three types of social support contribute in some way to increase the level of happiness of young unemployed.

### **How does social support work?**

In this last section we turn to the qualitative analysis to better understand the mechanisms underlying the impact of social support in preventing or diminishing the negative consequences of unemployment among young adults. We would like in particular to stress some of the coping mechanisms related to social support. We follow the same order as above, discussing first the role of social support for coping with financial distress, then anxiety-related problems, and finally unhappiness.

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<sup>20</sup> Of course, when splitting the sample the number of observations goes further down. This result should therefore be taken with even more care than the other ones.

We have seen that unemployed face financial difficulties, leading to changes in consumption habits and forcing them to be wary of every single expense, as well as to a reduction of social activities. However, they do not lead to problems associated with extreme poverty such as homelessness or lack of food. The older unemployed, who have worked for a sufficiently long time to get the right to unemployment benefits, receive such benefits, which cover their fixed expenses such as rent, food, bills, and insurances. The younger ones, in contrast, receive smaller or no unemployment benefits at all as they have not finished their training or their last wage was too low (as in the case of apprenticeship), but often they still live with their parents and therefore have fewer charges:

*"Oh, yes... no, me, I... when I was unemployed I was quite well paid. Since I had a situation quite... well paid. So hmm... no, I had no special... Well it's sure that... instead of buying 50 boxes of... of cereals, well, I bought one. It's... just... it's the only thing that made a difference."*

James, 32 years old

*"Yes, of course, knowing that this sum was based on my apprenticeship contract, I receive 1300 francs hmm net more or less per month. Between you and me, this is not enough to pay for one's own expenses. So, fortunately, I have my mother hmm who is there to help me."*

Norbert, 22 years old

The regression analyses did not yield any significant effect of social support on the reduction of financial distress. This is not surprising in the case of friends (friends are less helpful with regard to money), but it more striking when it comes to moral distress:

*"[...] my family always supported me; as I would do, if they had a problem I would support them.*

*I: And your friends as well?*

*N: Yes, yes, differently; they don't have the same impact, it's normal.*

*I: Yeah, and how did they support you?*

*N: Moral, moral; family it's moral, it's hmm, it's hmm, it's financial, on my mother side; it's invitations here, changing one's mind there. Friends, it stays moral, mainly at the level of discussion, they have not many means by which they can do that, they can help concretely."*

Norbert, 20 years old

Yet, family support can help mitigating financial distress. The financial help provided by the family can take various forms. The younger interviewees still live with their parents and therefore benefit from their financial help both directly (by borrowing money) and indirectly (expenses such as food and housing are covered). For those who are a bit older, family support is more directly related to borrowing money than receiving food or housing. When they have to borrow money, they can turn to their parents and receive support through money loans:

*"I: Do you have persons whom you can count to support you in those moments?*

*S: Yes, yes, fortunately, otherwise... otherwise... I think I would already be... (laughing). My parents, financially, I mean... my parents, I know I can always count on them, at least I know I will never miss food in my life, a place where to sleep neither, that's sure, hmm... that's it. That's already a lot. It is an essential good: food, sleep, wash... but, it's like I tell you, I am 30 years old, I don't want to stay at my parents until I am 50 years old, that's no good. Otherwise I have friends, yes."*

Seni, 30 years old

*"I: To come back on the financial aspects [...] did it happen to you that you had to borrow money?"*

R: Yes, to my family, yes. I still have debts to my family, but... but um yes... pfff!  
I: Do you face hesitation when having to borrow money?  
R: Always.”

Romuald, 32 years old.

It is never easy for them to ask for money, but what helps is to know that they are asking people they know very well and who also know the situation they are in. Furthermore, they ask only when they really need it, and their family (sometimes even their friends) can in those circumstances provide such help:

*“Hmm... I am never proud and happy to do it, but in a way I don't feel bad either, because I don't ask just anybody, it's really persons who are very close to me, who know me and who know very well the situation, hence I don't feel too bad either, because I am not fooling anyone, I am not taking advantage, it's not... it's not an abuse... the only bad there is, it's that I would have liked to ... be able to pay for my life myself, but otherwise, there is no problem, I mean, I don't feel ashamed, I am not a freeloader, and I know that the people know me very well, hence... I don't feel ashamed to ask, if I need, I go to see the people and I ask.”*

Seni, 30 years old

Some others do not ask for money or at least try not to. It is difficult for everyone to borrow money, but some do not want to or try as much as possible not to have to do so and to manage their expenses on their own instead. In the following excerpt we can see that this is not an easy topic to talk about as it is not a solution in the long run and ones does not feel comfortable asking. Ray is quite hesitating while talking about borrowing money from his mother. This could be one of the reasons why family and friend support are not so much related to coping with financial distress. Social support in this case is a last resort to be used only in extreme situations:

*“I: I would like to come back to the financial question, I had one more question, does it happen that you have to borrow money?  
R: Um... yes.  
I: And how is it for you?  
R: Um well (laugh) since well, it was um my mother, well, there was no problem, she told me “you, you give it back when you can”; she knows it's, it's not, not an easy period, so um  
I: Uh-huh.  
R: But it's the only time, because otherwise, usually, I have always managed to cope on my own.  
I: Uh-huh.  
R: And it's true that it's not something um, something I like, borrowing money because I tell myself, well, it is not helping because... we have to give back, and well um that's it.”*

Ray, 30 years old

Turning to the next aspect of the personal welfare of our interviewees, we found that young unemployed face financial difficulties which can also lead to health problems or to the incapacity to take care of one's own health:

*“No, I would like to have a job to be able to ensure my health. I know, at the moment, I have skin problems, I think it might be eczema due to nerves and all, but I cannot go to see a dermatologist and that is creating anxiety in me. I should have fixed my teeth, but I cannot, because I don't have the money.”*

Seni, 30 years old

As we can see from this excerpt, the qualitative analysis is important to grasp the moral impact of unemployment. Below we see that psychological distress related to unemployment leads to a loss of self-esteem, a loss of self-confidence, and difficulties in perceiving one's own competencies. Work is such an important foundation of social status that the lack of a paid job is hard to bear and it can have negative consequences on the mental well-being:

*"It's just that, I don't have that much self-confidence anymore because I don't work, you know. [...] Sometimes, that, that does me, it's just that work does me wrong, I have, phew, yeah; you know, here if you want to be someone, you have to, have to work."*

Juliette, 20 years old

Furthermore, problems related to unemployment can lead to moral distress and even depression. The interviewees do not necessarily talk about depression directly for themselves, but this aspect might be stressed as a consequence for others. Indeed, it is not easy to admit in front of an interviewer that one is depressed, although we tried to establish as much as possible a relation of trust during the interviews. It might seem easier for the respondents to talk in general or about others, but this does not diminish the relevance of this aspect:

*"Well, one can be depressed, hmm, one can go into drugs, because you do nothing ... many things like that, like hmm, I see, I see that among my friends, you know."*

Juliette, 20 years old

*"I have anxiety and panic attacks [...] my heart is tight and I feel very anxious about my unemployment [...] I feel damaged on the inside [...] I am at odds with myself."*

Seni, 30 years old

As research in this field has repeatedly shown (Clark and Oswald 1994; Ervasti and Venetoklis 2010; Hammer 2000; Hammer 1993; Nordenmark and Strandh 1999), unemployment can have heavy psychological consequences:

*"And, hmm ... really, that I regret so much, because... that's what I tell myself, if I had worked, I would have had my money, I would feel more comfortable with myself... It's very important that one feels useful for oneself hmm... as we go along I have to count with the charity of others and that is not, that is not good... because I want to evolve, I don't want to be a burden for my mother, for my friends... and that, that destroyed my... my psychology..."*

Seni, 30 years old

We can see that both forms of distress (financial and moral) are intertwined and that unemployment can be an overarching problem affecting fundamental aspects of one's life, also because it constantly remains in one's own thoughts and prevents from moving away from it or makes it difficult to do so. Indeed, Juliette says:

*"Hmm, pff, in fact, it's just ; for me, it's not really financial, it's just that... yes, well, I would like to be independent as well, not being sustained by my parents, but it's, it's more, I do, I don't like doing nothing, you know, and I feel ... pff, and that, that that takes the head to me, you know, not doing nothing [interviewer nodding] because, well, me, I mean, I am, I am a manual person, I need to work, you know; it's just for that reason that that takes the head to me. [interviewer asks what it means "that takes the head to me"] hmmm, let's say that... I don't have self-confidence anymore, I am constantly telling myself: "I'm worth nothing", hmmm, but it's not true."*

Juliette, 20 years old

Thus, long-term unemployment has negative consequences on the mental health of youth and produces anxiety-related problems. What is the role of social support, in particular family and friend support, in countering these problems? Our in-depth interviews point to the importance of moral support from the family and friends. This kind of social support has an impact in particular on moral distress. Family members and friends are there to discuss about unemployment and to support the unemployed. Family support may consist both in providing financial help, as we have seen earlier, and opportunities to talk to someone who can offer help in looking for a job, for example. Friend support is related to going out, changing one's mind, and having opportunities to talk to other people, either about the situation of unemployment or about other things. Spending time with friends, talking to people, sharing one's worries with them is important to prevent unemployment from affecting too much one's spirit and well-being:

*I: And regarding social contacts, do you see your friends often?*

*J: yeah, almost every day.*

*I: Uh-huh. And what do you do with them?*

*J: Well, we go out, we go for a walk, we chat; often, it's more discussions, you know, it's just about um work and um what goes on here um, due to the crisis and all; there's enough to talk about (laughing)*

*[...]*

*I: Uh-huh. And does it help, to be able to talk about that with them?*

*J: Um, yeah; well, we know the problem; it is still there you know, but um, yeah, it helps to talk about it.*

*I: Uh-huh. On, on what level?*

*J: One should not keep that inside, because when one faces difficulties, often one tends to ... well, it can take um, have an impact on um also on, um, on the mind or like that.*

*I: Uh-huh.*

*J: Hence, um, it's better to talk about it, you know."*

Juliette, 20 years old

*"R: [They] have always um... been there when I needed and um, I find, that it is important, you know, that in situations, like this, if you know you have friends, to whom you can say everything um, tell your problems and all that, and that they, that one feels there is no judgment.*

*I: Uh-huh.*

*R: That, I think, it is important in, in per... periods like this one.*

*I: Uh-huh. Can you explain why it is important for you?*

*R: Well, I tell myself um... um... if one person, she, she lives alone, she is unemployed, and um she... she doesn't see anyone... and that she has no one..., um that person, she can tell what is happening to her and all that*

*I: Uh-huh.*

*R: I think that, on the long run, It's... I don't mean to say dangerous, but its, she mops, she does not know where, where she stands, and, it leads to depressions and, I think, in those moments, it's not good to stay alone; one needs to be able to talk, because it helps, helps feel way better; and to have a new vision um on life um, and um, and maybe the other can give advice, can help as well, and um... ."*

Ray, 30 years old

Thus, talking with friends about unemployment is a form of debriefing which helps in coping with the moral distress that can result from unemployment. Here we find something similar to what found by Thoits (1995) when she highlights the current knowledge about the mechanisms behind coping assistance. These mechanisms consist in helping to reinterpret a given situation, giving self reassurance and sustaining self-esteem, and providing a valued identity as well as a sense of mastery and competency. However, friend support may also take other forms, not related to talking about problems. For example, friends may try to encourage

one to find an apprenticeship or they may represent an opportunity for going out and doing social activities such as sharing a meal or an evening together:

*I: Do you talk with your friends about your job search or your actual situation?  
T: Um, yes, they, they force me a bit, “Theo you need to find an apprenticeship um, you need to have something really; there, you’re in a bad situation, you have nothing, um  
I: Uh-huh  
T: But it doesn’t work (laughing)  
I: (responding to laugh) but is it important anyway this support?  
T: Well, yes, I think that friends are always there for um, to help us, morally or physically, you know, it’s... I don’t know, its... it’s like that (laughing)”*

Theo, 18 years old

*I: What do you share with your friends?  
J: Not much... In everyday life? Not much. They have their life, I have mine and that’s where it stops... more or less. After, sometimes we eat together... we spent the evening together... we have drinks... [...]  
I: uh-huh, and are they persons you can count on?  
J: Yes, I believe so.”*

James, 32 years old

Sometimes coping with the help of the family becomes difficult because it creates other problems, such as depending on someone, or raises questions about one’s ability to provide concrete help. Unemployed can be wretched by their current situation and find difficulties to explain it or talk about it with family members. They can even have difficulties to accept the help offered by the family. Indeed, parent support is quite complex, especially for the younger (18-22 years old) interviewees who still live with their parents. The latter try to support their children, but sometimes there is incomprehension. There might also be the incapacity to provide concrete help. The parents do not know the situation and have trouble understanding the difficulties their children have to find a job as they did not experience unemployment themselves. Sometimes the difficulties encountered by parents who are willing to help their children finding a job are also due to the limits of their own integration, not only concerning the labor market, but more generally their social integration. In some cases concerning young unemployed of migrant origin, the parents cannot help much because they have a limited knowledge of the local language. In this case, difficulties in the process of integration in the labor market combine with broader questions pertaining to integration in the country of residence:

*I: And with your family, do you talk about unemployment as well?  
R: yeah, in fact, my mother um, my mother, ça lui prend, ça lui prend assez la tête because, yeah, she sees that I do not find a job, and she want me to be independent, you know, that, that I leave home one day or the other (laughing), it’s normal; so um, sometimes it’s, well, there is much, we spent some time without, without talking, you know, because it gets on one’s nerves.”*

Juliette, 20 years old

*T: And me, it’s been almost two years that I am doing nothing um, that I stopped school, that I try to find something, without finding it and, so, well, I really have to find, you know, I have to search; I search and I find, and I don’t go, and... well, so, I fail  
I: And what are the repercussions on your everyday life?  
T: Um, it pisses off my mother  
I: (laughing)*

T: *That, that's sure, that, that pisses her off that I find nothing, and when I don't go also, that pisses her even more, but... but yeah, she, in fact, she started to help me um... at... at the end... near the end of the due date, how to say it, when I was on the brink of collapse, she comes*

I: *Uh-huh*

T: *And it's a bit late maybe; for schools and all that, she did not really encourage me... but, to be fair, she does not talk French very well and all."*

Theo, 18 years old

Problems of misunderstandings and getting on each other's nerves may also arise. The parents try to provide help and support, but this is not always well perceived by the young unemployed, who want independence and wish to be self-sufficient:

*"I am fed up with my situation; I am fed up with my mother uh paying for everything; I am fed up that when I want cigarettes, she brings me a carton of cigarettes and I am fed up with having a row with her about that. I told her, the day I don't have money, I won't smoke; it's like that and that's it and it's true that indirectly one benefits or takes some advantage and, um, on the long run, it gets, et gets heavy, very heavy."*

Norbert, 22 years old

The family may be a source of tension, not only of support, and friends may have a negative impact on coping with unemployment. Some of the younger unemployed talk about friends who are also unemployed, but sharing the same situation is not always positive and helpful while coping with unemployment. Friends may be a burden when they tear you down, when they are a source of worries rather than help. This is consistent with previous findings as pointed out by Thoits (1995: 66) in her review of the existing literature: giving support can be costly and some social ties may imply stressful demands. Moreover, Hammer (2000: 55) mentions the existence of group subcultures offering alternatives to the dominant culture which values work and in which employment is among the most important source of social status. But these subcultures can also lead to drug consumption or alcohol abuse. Hence these groups do not offer a supportive environment able to help to solving problems related to moral distress. In this case, one may be tempted to get isolated from the friends in order to focus on the own problems:

I: *Yeah, you told me that you made a selection among your friends, can you tell me how that happened?*

X: *Well, that, it's a bit like everyone, you know, after a while, um, pff, there are persons that, well you know, that yo..., that you are not motivated to see anymore, you know, but that has nothing to do with social level, in case; it's, it's something about personal feelings, you know, that's it.*

I: *And so, among the persons you still see, can you tell me what do you share?*

X: *Um, well now in fact um... I don't see no one anymore, I mean I really made a selection, we agree, hence, I really don't see no one anymore; and it's funny because just before I run um in a friend, it is a year and a half that I haven't seen him, and um... and so um... here we are, I talked with him you know, and well that's it.*

I: *Did it go well?*

X: *Yeah, it went more or less well, but I won't see him really, but well*

I: *Uh-huh*

X: *He is a bit in the same situation as me*

I: *Uh-huh*

X: *Because, in fact um, I sort of wanted to stop seeing these persons who, who were not so motivated in their lives, so; and then, me, I am quite, I try to be positive, so um... as um, with the family, there has been things a bit um, quite heavy, now, it's better, so, one cannot bet on two horses at once um; one cannot have weights everywhere.*

I: *Uh-huh*

X: [...] *So I decided to recenter on myself and wait for the storm to pass and that's it, you know.*

I: *Uh-huh. And how do you live the fact that you don't see your friends?*

X: *Well, it means I don't hear their problems and I can um keep my energy for myself.*

I: *Uh-huh*

X: *That's it.*

I: *Don't you sometimes want to share or discuss?*

X: *Yes, but I did that a lot (laughing), I did that a lot; I shared many things, and so on, you know; so um, it's not a problem, that, but um, it's more um, it's more um, that's it, you know, it's um... after a while, you have problems here, you have problems there, you have problems there, and so you make a selection, you know, that's it."*

Xenon, 34 years old

How happy or unhappy are overall the young unemployed we interviewed? They are not unhappy due to problems related to unemployment. They are worried and have financial problems, but they are not unhappy. They see other people as being in a worse situation than themselves and they did not complain too much during the interview. They do not want pity, they just would like to have what they often refer to as "a normal life:" a job, money to pay their living expenses, a social status, and a social life easier to live:

*"Well hmm, it's true that, even if I haven't much money till the end of the month, uh, I will hold like that and that it, you know. And that does not stop me from living. But it is true that I have not often much left and as I said, be aware, I am not unhappy, I am not unhappy.[...] It's true I don't have much money, but that is not killing me, uh; I still have a cap; I still have a, a MP3 player um; I still have electricity at home, a computer ..."*

Norbert, 22 years old

In this discussion about the role of social support we have talked about family and friends support, but not about partner support. In fact, in the interviews we conducted none of the interviewees talked about their partner, except for the only respondent who is married. She talked about the way they, as a couple, deal for example with financial difficulties. The main coping style in this case is that the partner pays for the everyday-life expenses:

I: *Sometimes unemployment is related to financial difficulties, is it a problem for you?*

N: *Yes, well it's true that it's... it's... it's... difficult, indeed, since... I also had penalties for I quit my job, so there, we realized, during a month and a half of penalty, my husband had to pay for everything himself.*

[...]

I: *And regarding fixed expenses, where does your money go? I don't know for instance housing, food...*

N: *Um... well so housing um it's my husband who takes charge of that, indeed, food it's him as well at the moment... so I... I take his credit card and try to go to the... the cheapest shops. And... for taxes it's him as well... my health insurance I can still handle it... but... it will change, because now I am in a transition, I don't know exactly what I will receive at the end of... of this month, so it will certainly be better, I will be able again to pay things, but... since it's him who had to take charge of everything since the beginning of January... we do... we do not go... we do not go on week-ends... many things like that that we don't do."*

Nadine, 34 years old

Yet, the other respondents, some of whom are in a relationship, did not talk about their partner. This is quite puzzling and we need to have a closer look at this issue while proceeding in the analysis of the in-depth interviews.

## **Conclusion**

Using both quantitative and qualitative data drawn from an ongoing EU-funded research project, this paper set itself two main goals. Firstly, we wanted to ascertain if and to what extent long-term unemployment disrupts the personal life of young unemployed. We focused more specifically on three aspects of their personal welfare: financial distress, anxiety-related health problems, and the overall level of happiness. Secondly, we aimed to assess the impact of social support on these three aspects of the personal life of young unemployed. Here we have focused on three kinds of social support: by the partner, by the family, and by close friends.

Our analysis, which should be considered as tentative at this stage, shows that long-term unemployment has a number of important consequences on the personal life of young people on all three counts, producing financial distress, creating anxiety-related health problems, and diminishing the overall level of happiness. Young long-term unemployed are not very well on all three aspects when compared to youth who have a regular job. In addition, we found evidence of an impact of the social support on the personal welfare of young long-term unemployed. However, not all three types of social support play a role and not for all three aspects of well-being. Specifically, no effect is observed on financial distress, partner support seems to reduce anxiety-related problems, and all three types of social support contribute in some way to increase the level of happiness of young unemployed.

The in-depth interviews allow us both to nuance these results and to dig deeper into them by sorting out some mechanisms linking social support to the personal welfare of young unemployed. Concerning the interaction of the quantitative and qualitative data, two aspects are worth mentioning. Firstly, while the quantitative analysis suggests that partner support has an impact, this aspect does not emerge in the qualitative analysis. Secondly, the absence of a significant effect of family support on mental health might be due to the difficulty to disentangle the complexity of family relations, in which support and pressure can combine or neutralize each other.

Concerning mechanisms, let us stress three points. Firstly, friends are very important as they can represent a sort of “security valve” for the young unemployed, allowing them to diminish the negative impact of unemployment on mental health. Secondly, friends can also provide a diffuse support, sharing everyday-life activities and therefore avoiding or reducing a feeling of isolation by the young unemployed. Thirdly, the family can borrow money, but it can also play a role when it does not help in such concrete terms, by giving the young unemployed a broader and more symbolic support.

**Table 1: Has borrowed money to manage expenses during the past 12 months (percentages)**

	Unemployed	Employed
No	64	89 <sup>‡</sup>
Yes	36 <sup>‡</sup>	11
Total	100%	100%
N	124	320

Cramer's V = .29\*\*\* (p<.001)

<sup>‡</sup> shows cells where the adjusted residuals indicate higher percentage than expected. Since we have two groups, if one has a higher percentage than expected the other group has a lower one.

**Table 2: Feeling about own household's income (percentages)**

	Unemployed	Employed
Living comfortably on present income	13	54 <sup>‡</sup>
Coping on present income	47	38
Finding it quite difficult on present income	32 <sup>‡</sup>	8
Finding it very difficult on present income	8 <sup>‡</sup>	-
Total	100%	100%
N	124	320

Cramer's V = .47\*\*\* (p<.001)

<sup>‡</sup> show cells where the adjusted residuals indicate higher percentage than expected. Since we have two groups, if one has a higher percentage than expected the other group has a lower one.

**Table 3: Evaluation of own general health (percentages)**

	Unemployed	Employed
Very bad	2	2
Bad	7	3
Good	39	48
Very good	52	47
Total	100%	100%
N	125	320

Cramer's V n.s.

**Table 4: General Health Questionnaire (GHQ) (means)**

	Unemployed	Employed	T-test
I have lost much sleep over worry	2.02 (123)	1.56 (320)	6.19***
I have been losing confidence in myself	1.98 (122)	1.62 (320)	4.81***
I feel unhappy and distressed	1.76 (121)	1.43 (320)	4.68***
I feel that I could not overcome my difficulties	1.83 (121)	1.58 (320)	3.61***
I am able to enjoy my normal day-to-day activities	1.80 (123)	1.62 (320)	3.09**
I feel that I am playing a useful part in things	2.10 (120)	1.93 (318)	2.53*
I feel reasonably happy, all things considered	1.85 (121)	1.66 (320)	2.49*
I think of myself as a worthless person	1.63 (121)	1.47 (318)	2.30*
I am able to face up my problems	1.73 (122)	1.60 (320)	2.13*
I feel constantly under strain	2.28 (122)	2.16 (320)	n.s.
I am able to concentrate on whatever I am doing	1.87 (122)	1.89 (320)	n.s.
I feel capable of making decisions about things	1.67 (123)	1.57 (320)	n.s.

\* p<.05; \*\* p<.01; \*\*\* p<.001

**Table 5: Anxiety-related problems (means)**

Unemployed	Employed	T-test
5.18 (119)	3.65 (318)	5.44***

\* p<.05; \*\* p<.01; \*\*\* p<.001

The scale of anxiety-related problems adds up 5 items from the GHQ: loss of sleep over worries; loss of self-confidence; feeling of inability to overcome difficulties; unhappiness and distress; feeling of worthlessness. The scale ranges from 1 to 15.

**Table 6: Evaluation of own level of happiness (percentages)**

		Unemployed	Employed
Extremely unhappy	0	3 <sup>d</sup>	1
	1	2 <sup>d</sup>	-
	2	2 <sup>d</sup>	-
	3	2	1
	4	6 <sup>d</sup>	1
	5	9	4
	6	15 <sup>d</sup>	4
	7	19	14
	8	17	35
	9	7	18 <sup>d</sup>
Extremely happy	10	18	22
Total		100%	100%
N		124	319
Mean score		6.79	8.10

T-test = 6.43\*\*\* (p<.001)

<sup>d</sup> show cells where the adjusted residuals indicate higher percentage than expected.

Since we have two groups, if one has a higher percentage than expected the other group has a lower one.

**Table 7 : Regression of financial distress on social support, social activities, and control variables (OLS standardized coefficients)**

	Partner support model	Family support model	Friend support model	All social support model
<i>Social support</i>				
Partner support	.10	-	-	.06
Family support	-	.07	-	.09
Friends support	-	-	.21	.19
<i>Social activities</i>				
Social life	.02	.05	-.05	-.08
Associational involvement	.15	.16	.14	.17
<i>Controls</i>				
Age	.33†	.34*	.33*	.39*
Men	.13	.11	.17	.15
Level of education	-.39*	-.38*	-.40*	-.45**
Swiss	.12	.09	.09	.09
In a relationship	-	.09	.15	-
Unemployment benefits	.04	.02	.08	.05
Variance explained	12%	11%	12%	12%
Sum of squares	42.34†	42.59	44.13	46.24
N	125	125	125	125

† p<.10; \* p<.05; \*\* p<.01; \*\*\* p<.001

**Table 8: Regression analysis of anxiety-related problems on social support, social activities, and control variables (OLS standardized coefficients)**

	Partner support model	Family support model	Friend support model	All social support model
<i>Social support</i>				
Partner support	-.49**	-	-	-.38*
Family support	-	-.31†	-	-.26
Friends support	-	-	-.26	-.26
<i>Social activities</i>				
Social life	.09	.02	.22	.22
Associational involvement	-.11	-.12	-.14	-.16
<i>Controls</i>				
Age	.10	-.01	-.02	-.01
Men	.01	.07	.04	-.01
Level of education	-.27†	-.29†	-.17	-.20
Swiss	.05	.19	.10	.13
In a relationship	-	-.27†	-.32*	-
Unemployment benefit	.04	.10	.01	.06
Variance explained	15%	11%	4%	21%
Sum of squares	144.34†	131.22	106.34	178.14*
N	125	125	125	125

† p<.10; \* p<.05; \*\* p<.01; \*\*\* p<.001

**Table 9: Regression analysis of unhappiness on social support, social activities, and control variables (OLS standardized coefficients)**

	Partner support model	Family support model	Friend support model	All social support model I	All social support model II
<i>Social support</i>					
Partner support	-.35**	-	-	-.30*	-.21
Family support	-	-.34**	-	-.32*	-.34*
Friends support	-	-	-.25†	-.35*	-.26†
<i>Social activities</i>					
Social life	.05	-.01	.16	.38*	.17
Associational involvement	-.06	-.07	-.05	.01	-.11
<i>Controls</i>					
Age	.27†	.17	.20	.08	.13
Men	.52***	.56***	.51***	-	.51***
Level of education	.06	.03	.11	.09	.13
Unemployment benefits	-.05	.02	-.09	.01	-.02
Swiss	.09	.22†	.14	.01	.19
In a relationship	-	-.26*	-.35**	-	-
Variance explained	33%	42%	37%	22%	44%
Sum of squares	118.30**	141.85***	128.64***	98.80*	148.87***
N	125	125	125	125	125

† p<.10; \* p<.05; \*\* p<.01; \*\*\* p<.001

## Appendix

### Main characteristics of the interviewees

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<b>Name<sup>21</sup></b>	<b>Sex</b>	<b>Age</b>	<b>Nationality</b>	<b>Education</b>
Juliette	Women	1990	Swiss	Mandatory school
Seni	Women	1980	Portuguese	Mandatory school
Virginie	Women	1978	Swiss	University degree in arts
Nadine*	Women	1978	Swiss	Business diploma
Théo	Men	1992	Thai	Mandatory school
Norbert	Men	1988	French	Apprenticeship
Ray	Men	1980	Swiss	Apprenticeship
Romuald	Men	1978	Haitian	Business school not achieved
James	Men	1978	Swiss	Apprenticeship
Xénon	Men	1976	Swiss	Mandatory school

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\* Has been unemployed for only 4 months.

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<sup>21</sup> All the names have been given by the interviewer; they do not refer to the real names of the persons we interviewed.

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