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Going beyond workplace stressors: Economic crisis and perceived
employability in relation to psychological distress and job dissatisfaction**

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Abstract

The macro-economic context and crisis management are now becoming salient issues among employees. Low levels of fear about the economic situation and the belief that one is capable of obtaining new employment may enable individuals to maintain mental health and job satisfaction in austere times. The aim of the present study is to investigate the relationship of fear of the economic crisis and non-employability with job satisfaction and psychological distress, while controlling for demographics factors, stress exposures, and high conflict perceptions. This cross-sectional study was conducted in three Italian organizations comprising 679 workers with a response rate over 60%. Hierarchical regression analysis showed that, after controlling for demographics, psychological demands, lack of job control, and workplace bullying, low perceived employability and fear of the economic crisis were positively associated with psychological distress and negatively associated with job satisfaction. As an emerging topic of study, it appears that economic stress is an important construct in the nomological network for studying organizational health. The present study complements existing stress theories by suggesting that features of the external environment are relevant and important determinants of psychological distress and job dissatisfaction.

Keywords: macro-stressors, employee well-being, job satisfaction, psychological distress, interpersonal mistreatment.

Introduction

When examining work-related stress, perceived dysfunctions of the working environments are thought to be the main predictors of different health outcomes. Particularly, the combination of high job demands and low job control are thought to reflect the greatest threats to employee well-being, as explicated in the job demands-control model (Karasek, 1979). Job demands concern different aspects of the job that require physical and/or psychological effort whereas job resources refer to those aspects of work that give autonomy, support and function to achieve work goals (Bakker & Demerouti, 2007). In general, the demand-control (DC) model (Karasek, 1979), and the expanded job demands-resources model (Bakker & Demerouti, 2007), postulate that employee well-being is adversely affected to the extent that one faces high job demands but lacks the resources to successfully meet these demands or to buffer their energy- and resource-depleting aspects. To the extent that resources are plentiful, however, motivation, personal growth, and positive well-being are expected to result.

More recently, researchers have expanded their ideas regarding the causes of diminished employee well-being at work to consider the interpersonal context in which work takes place. Research along these lines has identified interpersonal mistreatment in the forms of bullying, incivility, and interpersonal conflict as a key source of workplace stress (e.g., Bruk-Lee, Nixon, & Spector, 2013; Hauge, Skogstad, & Einarsen, 2010). Whereas workplace bullying as a harassment and social exclusion process in which an individual is subjected to indirect and subtle forms of psychological violence -also referred as negative acts- in a systematic way and over a prolonged period of time (Einarsen, Hoel, Zapf, & Cooper, 2011), incivility and interpersonal conflict usually reflect less systematic forms of mistreatment in the workplace (see Hershcovis, 2011). Research demonstrates that these negative

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interpersonal relationships are detrimental for employees' health and well-being. Victims suffer health-related problems, such as anxiety, depression or posttraumatic stress symptoms, and many ultimately leave their organizations (see Hogh, Mikkelsen, & Hansen, 2012).

However, research in the stress area is generally guided by theories that focus on individual perceptions of working conditions and is limited in explaining the role of broader social, political, or economic factors, such as the state of the national economy, on health (Dejoy, Wilson, Vandenberg, McGrath-Higgins, & Griffin-Blake, 2010; Wallis & Dollard, 2008). Today, researchers are beginning to examine "economic stress," arguing that workers' stress is also likely to be derived from the perception of macroeconomic forces (e.g., Debus, Probst, König, & Kleinmann, 2012; Houdmont, Kerr, & Addley, 2012; Jiang, Probst, & Sinclair, 2013; Shoss & Penney, 2012; Shoss & Probst, 2012; Sinclair, Sears, Probst, & Zajack, 2010; Tay & Harter, 2013). The nascent research findings and theoretical arguments suggest that the economic situation at organizational, regional, national, and international levels can influence workers' perceptions, attitudes, behaviors, and general well-being.

The incorporation of broader economic pressures into models of workplace stress coincides with the tremendous changes in the labor market and the nature of employment seen over the last few decades. Lifelong job security and careers within a single organization have been replaced with precarious employment and temporary work (Hesselink & Van Vuuren, 1999). Consequently, employees frequently consider their ability to find a new job if need be, especially when they are facing organizational changes (e.g., Berntson, Sverke, & Marklund, 2006). Employability reflects how the individual perceives his or her opportunities in the labor market (Berntson & Marklund, 2007). An individual with low employability believes that it is very difficult or even impossible for them to acquire new employment. Not being capable of getting a new job or thinking that it would be very difficult to get a job may consume a worker's psychological resources and negatively affect his/her perception of the

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internal and external working environment since the worker feels he/she has less control over his/her working life and is at the mercy of organizational decision makers. Consequently, perceived non-employability might be associated with psychological distress and job dissatisfaction, especially during austere times.

Indeed, since 2008, a deep financial crisis, which started in the United States, has widely spread around the world. Researchers have linked this crisis and the accompanying changes in the nature of employment to an increase in mental health problems and reported prevalence of depression, anxiety, and alcohol-related disorders (Buss, 2009), as well as to sickness-related absence from work (Shoss & Penney, 2012). In addition, several studies during times of economic crisis report that workers might overestimate the power of the economic situation in affecting their working conditions (Houdmont et al., 2012).

Particularly, negative job attitudes and a strong fear of losing one's job may result from perceptions of socio-economic working conditions (Jenkis et al., 2008).

Consequently, we focused on the innovative construct of fear of the economic crisis as a predictor of employee well-being (Giorgi, Arcangeli, & Cupelli, 2013a). Fear of the economic crisis is defined as the individual's perception of the crisis' potential negative effect on his/her job, as well as on his/her organization. In that sense, the concept fear of the economic crisis captures the feelings of fear associated with worries or thoughts about organizational issues occurring presently or expected to occur in the near future (e.g., downsizing, organizational stability) due to the economic crisis –and therefore fear of the economic crisis is also related to contextual factors, such as local and global labor markets, and the perceived variations in the company business cycle (Giorgi et al., 2013a).

The current study aims to test whether workers' health and job satisfaction are derived not only from the perception of the personal and organizational context, but also from the external macroeconomic context. Indeed, job dissatisfaction and psychological distress might

be outcomes of low employable workers' uncertainty regarding the future, as well as of the fear for the potential destructive effects of the crisis on the organization. Consequently, in this study, we examine the impact that fear about the economic crisis and perceived employability have on job satisfaction and psychological distress over and above more classically-studied work stressors and an extreme form of interpersonal conflict - workplace bullying.

Fear of the economic crisis, employability, health, and workplace bullying

Little research has been carried out with the explicit purpose of investigating how fear of the economic crisis is associated with the health and well-being of employees in organizations. Instead, most of the extant studies have focused on the stress caused by unemployment and by financial problems in periods of economic crisis. However, employees working in stable and successful organizations might also suffer from the crisis. During austere times, organizations often focus on survival rather than promoting a healthy work environment. Moreover, simply hearing about other organizations facing challenges as a result of the economic recession may stimulate concerns over whether one's own organization and, consequently, one's own job might be affected (De Witte, 1999; Rocha, Crowell, & McCarter, 2006).

As a result, employees might develop job dissatisfaction and psychological distress due to a fear of the potential effects of the crisis in the workplace (Giorgi et al., 2013a). Accordingly, Houdmont et al. (2012) pointed out that both stressors and stress-related sickness absence were significantly greater during the economic recession than before the crisis. By comparing two surveys conducted in 2005 and in 2009 among Northern Ireland Civil Service employees, Houdmont et al. noted an increase in exposure to stressors and stress-related sickness absence that was associated with the 2008 crisis (see also Shoss & Penney, 2012). Similarly, Deaton (2012) used the Gallup Organization daily data on well-being collected between 2008 and 2010 to examine how the crisis affected US citizens. He

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found that participants' subjective well-being was sensitive to the crisis. In addition to reporting lower levels of positive affect, participants' feelings of worry and stress increased dramatically at the bottom of the stock market in spring 2009.

In addition, employees might alter their attitudes towards work as a result of the greater financial crisis that the market and companies are facing (Soohoon & Lim, 2001). Employees might decrease their commitment to the company because of a reduction in the number of opportunities to receive rewards or advance their careers (Soohoon & Lin, 2001). Because of this diminished connection to the organization, they may experience lower job satisfaction and increased psychological distress. Finally, research on social relationships suggests that individuals' prosocial behaviors might decrease during austere times (Brief & Motowidlo, 1986; Shoss & Probst, 2012). Both colleagues and supervisors may be less likely to be prosocial as they may be preoccupied with worry about their economic situations and their capabilities to hold on to their jobs and their rewards. This could negatively impact employees' job satisfaction and decrease perceived social support at work, which is an important factor for reducing psychological distress.

In contrast to the connection between fear of the economic crisis and well-being outcomes, greater research attention has been devoted to the association between employability and psychological distress and job satisfaction. In light of the Jahoda's latent deprivation theory (1982), being employable provides a number of latent beneficial functions, such as social contact, collective purpose, identity/status and activity. Consequently, the anticipation of involuntary job loss can be psychologically damaging because it entails the loss of important resources (Kosl & Cobb, 1979). and long-term unemployment has been considered an important stressor (Magnavita, 1995). More recently, several studies clearly demonstrated that perceived employability is related to health, wellbeing, engagement, and life satisfaction (e.g., Berntson & Marklund, 2007; De Cuyper & De Witte, 2007; Gowan,

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2012). For instance, in a longitudinal investigation of 1,918 employees, Berntson and Marklund (2007) found that perceived employability positively related to both global health and mental well-being. Several researchers argue that employees who have few alternatives in the labor market may be more affected by job insecurity than those with more (e.g., De Cuyper, Bernhard-Oettel, Berntson, De Witte, & Alarco, 2008; Fugate, Kinicki, & Ashforth, 2004).

Finally, the association of workplace bullying with economic stress has not been directly tested; however, some studies have shown that situations that imply job insecurity or organizational change, such as downsizing process, increase the risk of bullying at work (e.g., De Cuyper, Notelaers & De Witte, 2009; Salin, 2003). In such situations, workers may perceive bullying behaviors that are particularly uncontrollable and ambiguous, making it more difficult to tackle them (Hoel & Beale, 2006).

Contextualizing the economic crisis: The case of Italy

Global stock markets responded with precipitous declines to the economic crisis started in 2008 in United States, which had a strong negative effect on Europe, especially in Southern-European countries (Verney, 2011). This is especially the case in Italy, where its sovereign debt crisis has led to an unstable economy in which job loss occurs frequently and finding employment has become more difficult, especially for young workers (under 30 years of age). For instance, unemployment rates of young workers have risen to 30% and there is an urgent need to reduce their risk of persistence and structural (long-term) unemployment (Choudhry, Marelli, & Signorelli, 2012). This is particularly problematic in the region of Tuscany, where this study took place, because the workforce was employed in small and medium enterprises (SMEs) that either had to shut down for lack of sales or started organizational downsizing processes. Indeed, according to the Social Services National Institute (*INPS: Istituto Nazionale della Previdenza Sociale*, 2013), in Tuscany there was an

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increase of 3.2% in 2013 compared to 2012 in requests from assistance from the Wages Guarantee Funds, which is the primary intervention designed to support workers affected by reduced working time and temporary suspension of work (CIG: *Cassa Integrazione Guadagni* or social security funds that can be used when the enterprise reduces or suspends the activity of all or parts of its workforce due to temporary events beyond its control, temporary market difficulties, or seasonal weather conditions). Similarly, the Economic Development Regional Institute of Tuscany (IRPET -*Istituto Regionale Programmazione Economica della Toscana*, 2012) estimated 22,000 job losses since 2008 in Tuscany alone.

In addition, employees who remain in the organizations (survivors) have to work under precarious working conditions and job insecurity (Cross & Travaglione, 2004). For example, public office employees in the last years were object of a turnover block as well as of a salary freezing (from 2010 to now). Indeed, the Italian Statistics National Institute (ISTAT: *Istituto Nazionale di Statistica*, 2013) reported that new employment contracts in Tuscany seem scarce and only the 5.8% of them are full time and permanent.

Study Aim

As previously noted, the primary purpose of this study is to investigate the relationship between perceived employability and fear of the economic crisis with job satisfaction and psychological distress, while controlling for demographics and work environment exposures. Sex, seniority and job status were used to control for the relationship between perceived employability, fear of the economic crisis and psychological distress, since these demographic variables might be related to stress related constructs (e.g., Berntson et al., 2006, Giorgi, Ando, Arenas, Shoss, & Leon-Perez, 2013b). We also controlled for other known predictors of psychological distress, specifically job demands, lack of job control and workplace bullying. Indeed, a second purpose of the present study is to extend work stress models by providing empirical evidence about the impact of economic stressors

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(i.e., non-employability and fear of the economic crisis) on employee well-being (i.e., job satisfaction and psychological distress), which allows us to establish the incremental validity of the economic stressors with respect to more traditional workplace stressors (i.e., job demands, lack of job control, and workplace bullying).

Method

Procedure and participants

According to the Legislative Decree no. 81/2008, it is mandatory for Italian companies to assess work-related stress and psychosocial risks at work. Thus, three companies of the Italian region of Tuscany were invited to participate in a stress assessment not only for research purposes but also to provide assistance in fulfilling their obligations on this issue by providing them with a risk assessment report. After having the consent of the CEOs and top managers of the companies (a company from the fashion and luxury industry, a construction and building materials' company, and a public administration organization), personnel skilled in the administration of questionnaires and with knowledge of and respect for the law regarding privacy administered the instruments to groups of 10–20 participants in the organizations.

A total of 679 employees consented to participate in the study. These participants represent a percentage of employees in each company: 60.4% in the public company, 76% in the luxury company, and 87% in the construction company. In the construction company the entire population was invited to participate in the assessment ($N = 187$), whereas in the public and luxury company a stratified sample was applied. The stratified sample sought to include participants representative of type or function of job, as well as participants representative of different levels in the organizational hierarchy (e.g., managers). Regarding sex, 53% of the participants were men and 47% were women. Regarding seniority or length of service, 24.3% of the employees had served up to 7 years, whereas 73.6% had served 8 years or longer.

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Furthermore, 21.1% of respondents were manual workers/operators, 65.8% were administrative staff/clerks, and 13.1% were managers and middle managers. Finally, the number of employees from the private sector was 355 (52.3%), whereas the number of employees from the public sector was 324 (47.7%).

Instruments

The General Health Questionnaire (GHQ-12). We used the GHQ-12 (Goldberg, 1998) in its Italian version (Fraccaroli, Depolo, & Sarchielli, 1991) to measure whether the respondent has experienced a particular symptom or behavior of psychological distress during the last month. Each item is rated on a four-point scale (0 = less than usual, 1 = no more than usual, 2 = rather more than usual, or 3 = much more than usual) and it gives a total score ranging from 0 to 36, in which a higher score indicates a greater degree of psychological distress.

Stress Questionnaire (SQ). The Stress Questionnaire was developed by Giorgi et al. (2013a) to assess both classical and new stress factors identified in the literature. It measures (a) *job demands* (6 items; e.g., “I have unrealistic deadlines”), which measures the perception of quantitative demanding aspects of the job; (b) *lack of job control* (5 items; e.g., “I can plan my work” – reversed scored-), which measures the perception of lack of control over the tasks; (c) *non-employability* (5 items; see Appendix), the extent to which employees perceive that their working competencies do not permit them to acquire another job; and (d) *fear of the economic crisis* (5 items; see Appendix), the extent to which employees perceive that the organizations is suffering from the economic crisis. Each item is rated on a five-point Likert scale ranging from 1 ‘strongly disagree’ to 5 ‘strongly agree.’ After recoding negatively worded items, higher scores indicate a greater degree of each stressor. This questionnaire has obtained a good internal consistency and validity in a large sample of Italian employees (N = 1,550: see Giorgi et al., 2013a). In the present study the reliability of each dimension was

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higher than the recommended .70 (see Table 1). In addition, we estimated two CFA models in order to evaluate the measurement properties underlying the fear of the economic crisis and non-employability measures. These results revealed that the hypothesized two-factor model exhibited adequate fit ($\chi^2_{(df=34)} = 183.01$, RMSEA = .08, CFI = .92, SRMR = .06). This model fit better than the one factor model ($\Delta\chi^2_{(df=1)} = 367.12$, $p < .01$). These results support our contention that fear of the economic crisis and non-employability are distinct constructs.

Exposure to Workplace Bullying. The reduced Italian version of the *Negative Acts Questionnaire-Revised* (NAQ-R: Einarsen, Hoel, & Notelaers, 2009) validated by Giorgi, Arenas & Leon-Perez (2011) was used to measure the frequency of exposition to 17 specific negative acts (bullying behaviors) at work (response categories were 1: Never, 2: Now and then, 3: Monthly, 4: Weekly, and 5: Daily) within the last six months (e.g., “*being withheld information which affects your performance*,” “*being the subject of excessive teasing and sarcasm*”).

Job Satisfaction. This variable was assessed by using five items from Hartline and Ferrel (1996) that assess satisfaction with different dimensions of work (salary/wage, job security, social support, supervision and global satisfaction) on a scale from 1 (“very dissatisfied”) to 5 (“very satisfied”).

Control variables. Sex, seniority and job position were included as control variables because they have been identified as possible confounders of the relation between working conditions and employee well-being (e.g., Berntson et al., 2006; Giorgi et al., 2013b). Seniority was coded as 0 = up to seven years, and 1 = more than seven years working in the same company. The dichotomization of the control variable seniority was made with the aim of preserving anonymity. Moreover, the cut-off point of 7 years was selected because employees have generally access to salary bonus in one of the participating companies after being employed there more than 7 years. Job position was coded into two dummy variables:

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dummy 1 represents manual workers/operators (1 = manual workers/operators; 0 = administrative staff/clerks; 0 = managers and middle managers), and dummy 2 represents middle managers and managers (0 = manual workers/operators; 0 = administrative staff/clerks; 1 = middle managers and managers). Sex was coded such that 0 = male and 1 = female.

Data Analysis

Descriptive statistics, Pearson's correlation and hierarchical regressions were performed using SPSS v. 20. Hierarchical regression involves the estimation of successive regression models and, therefore, allows us to assess our hypothesis that the two economic stressors (non-employability and fear of the economic crisis) as a set explain incremental variance over that explained by job demands, job control, and workplace bullying (Cohen, Cohen, West, & Aiken, 2003). Following these analyses, we performed a dominance analysis using the "domin" module for STATA (Luchman, 2013). Dominance analysis allows us to ascertain the relative importance of correlated predictors in predicting explained variance in the dependent variable, where traditional techniques such as visually comparing regression coefficients would lead to biased results (Tonidandel & LeBrenton, 2011). It is valuable for our purposes because it allows us to examine how impactful the various stressors are in terms of the two well-being outcomes. Briefly, dominance analysis is based on decision theory and is based on the idea that "predictor X_i generally dominates X_j if it outperforms it, on the average, across all p families of subset models of the same size k (where $k = 0, 1, 2, \dots, p - 1$)" (Azen & Budescu, 2003, p. 343).

Results

Descriptive statistics and the correlations between demographics, economic stress, workplace stress and the scores on the NAQ-R, GHQ-12, and the job satisfaction scale are reported in Table 1.

-Insert table 1 here-

Tables 2 and 3 present the results of four regression analyses. The first analysis was a hierarchical regression analysis with job satisfaction regressed on demographics entered in the first block and the dimensions of work-related stress and bullying entered in the second and third block, respectively. Finally, we added the economic stressors (non-employability and fear of the crisis) in the fourth block. In the first block, demographic data alone accounted for about 3% variance in the job satisfaction. When the dimensions of the work-related stressors and bullying were added in the second and third blocks, the model was significant, and these dimensions accounted for an additional 14% and 11% of variance, respectively. Finally, when fear of the crisis and non-employability were added in the fourth block, the model was significant, and these dimensions accounted for the 7% increase in variance explained. The coefficients for both fear of the economic crisis and non-employability were significant in this model. Thus, economic stressors predicted job satisfaction over and above the impact of demographics, job demands, lack of job control, and workplace bullying.

-Insert table 2 here-

We repeated our analyses using the GHQ-12 total score as the outcome variable. In the first block, demographics accounted for around 1% of the variance in the GHQ-12 and the model was not significant. When the dimensions of stress and bullying were added in the second and third blocks, respectively, the model was significant, and these dimensions each accounted for 14% more variance. Finally, when economic stressors were added in the fourth block, the model was significant, and fear of the crisis and non-employability accounted for 2% more variance in general health. The coefficient for non-employability was significant in this model.

-Insert table 3 here-

Finally, we conducted a general dominance analysis to examine the relative importance of the stressors in predicting our two well-being outcomes. With regard to predicting job satisfaction, bullying had the strongest weight (standardized general dominance weight = .43), followed by fear of the economic crisis (.18), lack of job control (.15), non-employability (.11), job demands (.07), job position dummy 1 (.02), job position dummy 2 (.02), sex (.02), and seniority (.005). For the GHQ-12 model, bullying had the strongest weight (standardized weight = .57), followed by job demands (.18), lack of job control (.09), non-employability (.08), fear of the economic crisis (.05), job position dummy 2 (.02), seniority (.01), sex (.01), and the job position dummy 1 variable (.01).

Discussion

The purpose of the present study was to examine, among Italian employees, the role of fear of the economic crisis and perceptions of low employability in relation to psychological distress and job satisfaction and to establish the incremental validity of these economic stressors with respect to work-related stressors, workplace bullying, and demographics. In our study, 35% and 31% of the variance of job satisfaction and psychological distress (GHQ-12), respectively were explained by these models. Moreover, fear of the crisis and non-employability accounted for a significant percentage of the incremental variance of the GHQ-12 and of the job satisfaction scales over the variance explained by more classically-studied stressors (job demands and lack of job control) and workplace bullying. Our findings that these variables are important predictors of these indicators of well-being are important given the scarce research examining economic stressors amongst employees (Houdmont et al., 2012).

A closer analysis of the specific contribution of each economic stress dimension in the perception of organizational health shows that the fear of the economic crisis better explains job satisfaction than does non-employability. This result is in line with a recent meta-analysis

that has shown a strong association between job security and job satisfaction ($p = .37$; Kooij, Jansen, Dijkers, & de Lange, 2010). Job satisfaction is an attitude or emotional response to one's job and its environment. Thus, experiencing fear of the economic crisis can be considered an important source of dissatisfaction because workers may perceive an organizational negative situation in which there is a high risk of losing their jobs and their associated benefits.

In contrast, the non-employability dimension had a higher impact on psychological distress. According to the stress appraisal theory (Lazarus & Folkman, 1984), the stressor-strain relationship is determined by individuals' evaluation of both the situation (primary appraisal: the significance of what is happening for their well-being) and their perception of having available coping resources to manage such situation (secondary appraisal: coping options). Drawing on such theory, the economic crisis can be perceived by the individual as threatening (primary appraisal: economic crisis is a stressor with the potential for resulting in harm or loss to the individual) and therefore tends to be accompanied by negative emotions such as anxiety or fear. Employability can be considered to reflect the extent to which an individual can cope with such a stressor or threatening situation (secondary appraisal: employability in terms of individuals' capability to find employment within the labor market such as moving from unemployment into a sustainable job or moving from one job into another). Thus, workers who experience low employability may perceive that they have a limited capacity to cope with threats to their jobs, resulting in psychological distress. In this sense, an interesting direction for future research might be to examine whether employability moderates the relationship between fear of the economic crisis and job satisfaction. For example, it might be that fear of the economic crisis is more detrimental to the extent that employees perceive themselves to have fewer external employment options should their job

be negatively impacted (De Cuyper, Baillien, & De Witte, 2009; De Cuyper, Mäkikangas, Kinnunen, Mauno, & De Witte, 2012).

In general, the results of the present study support the notion that non-perceived employability and fear of the economic crisis are important for employee well-being and health. This is in agreement with the reasoning outlined in the introduction, that individuals who assess themselves or their company to be suffering, or fear that their company might suffer, because of the crisis on the labor market tend to experience job dissatisfaction and psychological distress. Moreover, one surprising finding was that the strength of the coefficients for job demands and lack of job control decreased when the economic stressors were added to the models (but the impact of workplace bullying did not change). It may be that several aspects of national industrial and economic structures, such as operational uncertainty (Wall, Cordery, & Clegg, 2002), moderate the relationship between individuals' job control and their occupational health. Finally, our results also point to the role of workplace bullying as an important stressor associated with reduced job satisfaction and psychological well-being. This finding is in line with previous studies that have shown the detrimental consequences of workplace bullying for employee well-being (e.g., Einarsen et al., 2011; Hogh et al., 2012). Moreover, Salin (2003) states that organizational changes create fertile soil that triggers bullying behaviors. Therefore, managers should pay special attention to possible bullying situations motivated by organizational changes due to financial difficulties.

Limitations and Future Directions

Although our results underline the importance of not being negatively affected by the crisis and perceive employability to job satisfaction and psychological well-being, there are some limitations that should be addressed. The first limitation of the present study is that it cannot demonstrate causality. Future research should use longitudinal designs to ascertain

whether perceived employability results in job satisfaction and well-being rather than the converse. A second limitation is the use of self reports, which may contribute to common method bias (Spector, 1994) and the lack of objective data. In addition, the association between fear of the crisis and job satisfaction can be explained by methodological issues: the job satisfaction measure used in this study focuses on aspects more related to the job context (extrinsic job satisfaction; e.g., salary and interpersonal relations) instead of the job content (intrinsic job satisfaction; e.g., autonomy and feedback). Thus, future studies should explore the association between economic stressors and intrinsic job satisfaction over time, which can be particularly useful to shed some light on the dynamics of employees' job commitment and engagement under financial difficulties. Finally, although our sample consisted of a heterogeneous group of individuals in a range of occupations, it comprised only three organizations attenuating the generalizability of the study. Indeed, further studies should explore how macro stressors are associated to employee well-being depending on the sector or company's sensitiveness to the business cycle (e.g., the construction and fashion sectors are typically considered cyclical sectors, while public administration is anti-cyclic).

Our research contributes to a growing literature that suggests that employees' satisfaction with their jobs comes not only from conditions inherent in the job and social environment of the organization itself, but also from the broader environment in which work takes place (see e.g., Bianchi, 2013). In particular, our research demonstrates the detrimental impact of experiencing fear of the potential impact of the economic crisis. However, there are many other crises that might instil fear and shape employees' evaluations of their work environment and psychological well-being. For example, many countries across the globe, and consequently many employees, are currently faced with political, social, security, and environmental crises. Although we did not study these crises, our findings lead us to anticipate that job satisfaction and well-being will be negatively impacted to the extent that

employees experience fear over the consequences of these events for their organization and their ability to achieve satisfactory employment. Future research is greatly needed to examine how employees evaluate their work in light of these broader socio-economic-political events.

Practical Implications

Despite these limitations, the results of this study offer new research perspectives regarding economic stress, highlighting the role of fear of the economic crisis and non-employability as important predictors of employees' well-being and attitudes surrounding their jobs. Consequently, enhancing efforts to prevent and address economic stress would promote the personal well-being and satisfaction of workers, as well as the effective functioning of organizations. Our results suggest that the stressors that contribute most in predicting the set of strains examined here (i.e., psychological distress and job dissatisfaction) have in common the key characteristics of being beyond personal control, making them more difficult to deal with and therefore presenting a challenge for individual coping efforts. Indeed, the demands-resources model highlights the importance of the available resources that a person has to confront the job demands and cope effectively with job stressors. In that sense, organizational measures rather than personal resources may be more appropriate to cope with economic stressors. For example, several authors emphasize the importance of human resource (HR) practices aimed at improving employment security, and employability (i.e., extensive training), as well as sharing financial and performance information with employees as a key component of a high performance work systems (e.g., Posthuma, Posthuma, Campion, Masimova, & Campion 2013; Tomer, 2001).

High performance work systems refer to a set of HR practices designed to enhance organizational performance by enhancing employee capability and commitment. Thus, managers might invest in training as a way of giving the opportunity to develop new skills and promoting employability, which is a protective mechanism that can buffer the stress

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experienced by the financial difficulties of the labor market (see also Espada & Chambel, in press). Moreover, according to the social exchange theory and the norm of reciprocity, training can stimulate employees' positive attitudes toward the organization (Shore, Tetrick, Lynch, & Barksdale, 2006). In addition, these positive attitudes can be reinforced by developing mutual commitment to employment security and systems to share sensitive information (e.g., possible effects of the financial crisis), which, in turn, can increase trust in the employer. Indeed, Alfes, Shantz, and Truss (2012) found that trust in the employer plays a moderating role in the HR practices-employee well-being relationship. Therefore, these organizational measures to cope with economic stressors may overcome traditional approaches centered in reducing cost (e.g., downsizing processes) that have been associated with decreases in subsequent firm profitability (Guthrie & Datta, 2008). However, it is possible that these interventions may be restricted by financial pressure experienced during an economic downturn or that sharing poor financial results might exacerbate fear.

Organizations might then aim to target interventions at secondary and tertiary levels. To this aim, Sinclair, Sears, Probst, and Zajack (2010) detail a number of secondary and tertiary (as well as primary) intervention strategies that can be enacted by government and organization agencies to benefit individuals and/or organizations. For example, they suggest financial counseling programs, economic incentives, unemployment benefits, and outplacement counseling programs. Future research is needed to evaluate the effectiveness of these interventions.

Conclusion

In conclusion, our study has implications for theory and practice in the field. Particularly, it expands current perspectives on workplace stress by adding perceived employability and fear of the economic crisis to the list of potential stressors that affect health and job satisfaction. These constructs concern not only how individuals perceive their current

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working situation, but also how individuals and organizations face the labor market's problems and instabilities.

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APPENDIX**STRESS QUESTIONNAIRE (Giorgi, Arcangeli and Cupelli, 2013)****Strongly Agree - Strongly Disagree (Likert 1-5)****Fear of the economic crisis**

- I am scared that my organization is affected by the economic crisis.
- I am scared that my organization, due to the economic crisis, is subjected to downsizing
- The organizational future is unstable (unknown) because of the economic crisis.
- My organization is solid, although there is an economic crisis*
- The economic crisis won't influence the organization*

Non-employability

- I believe that the competencies developed today might be useful for a potential outplacement*
- My professionalism is not spendable (recognized) in the labor market
- My staying in the organization is linked to the difficulty of outplacement in the labor market
- I don't have chances of outplacement in the labor market
- My acquired professionalism doesn't permit me to work in other organizations within the territory.

*Reverse coded

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Table 1

Descriptive statistics and correlations

Variables	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9	10	
1. Sex	-	-	-										
2. Seniority	-	-	.04	-									
3. Position Dummy 1	-	-	-.08*	.14**	-								
4. Position Dummy 2	-	-	.23**	-.04	-.72**	-							
5. Job demands	2.63	0.69	-.00	.03	.21**	-.14**	(.76)						
6. Lack of job control	2.34	0.62	.13**	.01	-.11**	-.02	.22**	(.71)					
7. Workplace Bullying	23.12	6.20	-.00	-.04	-.03	-.02	.32**	.35**	(.85)				
8. Fear of the economic crisis	2.81	0.66	.17**	.15**	.02	.05	.12**	.20**	.07	(.72)			
9. Non-employability	2.35	0.80	.07	.26**	-.09*	.06	.09*	.27**	.11**	.45**	(.75)		
10. Job satisfaction	17.92	3.23	-.11**	-.06	.11**	-.11**	-.24**	-.34**	-.47**	-.33**	-.30**	(.84)	
11. Psychological distress (GHQ-12)	10.28	4.88	.08*	.07	.01	.01	.32**	.26**	.48**	.19**	.23**	-.45**	(.83)

Note. $N = 679$. Cronbach's alpha coefficients are displayed in the diagonal.

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Table 2

Standardized hierarchical regression results with job satisfaction as criterion variable

Job satisfaction				
Predictors	Block 1	Block 2	Block3	Block4
Sex	-.11**	-.06	-.07*	-.04
Seniority	-.07	-.06	-.08*	-.02
Job position 1	.13*	.09	.07	.07
Job position 2	.01	-.06	-.07	-.05
Job demands	-	-.19***	-.10**	-.08*
Lack of job control	-	-.29***	-.17***	-.11**
Workplace bullying	-	-	-.37***	-.37***
Fear of the economic crisis	-	-	-	-.22***
Non-employability	-	-	-	-.10**
R^2	.03***	.17***	.28***	.35***
ΔR^2	-	.14***	.11***	.07***

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

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Table 3

Standardized hierarchical regression results with psychological distress as criterion variable

Psychological distress (GHQ-12)				
Predictors	Block 1	Block 2	Block3	Block4
Sex	.06	.02	.04	.03
Seniority	.06	.06	.08*	.03
Job position 1	.05	.05	.07	.08
Job position 2	.08	.13*	.14**	.13**
Job demands	-	.28***	.17***	.16***
Lack of job control	-	.21***	.08*	.04
Workplace bullying	-	-	.41***	.41***
Fear of the economic crisis	-	-	-	.07
Non-employability	-	-	-	.12**
R^2	.01	.16***	.29***	.31***
ΔR^2	-	.14***	.14***	.02***

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