Perceived Job Insecurity and Psychological Distress: The Moderating Role of Work Values

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The changing nature of work these days has brought about issues of psychological well-being of employees affected by organizational change. The present study investigated the moderating effect of work values on the relationship between perceived job insecurity and psychological distress among 202 junior employees of selected public and private organizations in Ghana. Results showed that there is a positive relationship between perceived job insecurity and psychological distress whereas work values moderate this relationship. This implied that employees who value extrinsic aspects of work were highly distressed when job insecurity is also perceived to be high. Results were discussed with reference to the frameworks of psychological contract and latent deprivation theories as well as reviewed literature. The practical implication of the finding is that in times of organizational change, managers or change agents should manage negative feelings associated with the uncertainty of future continuance of one’s job and invest in human resource management practices that increase extrinsic values which could ultimately lead to employee psychological well-being.

Keywords: Job insecurity, psychological distress, extrinsic work values, intrinsic work values, psychological contract theory, latent deprivation theory

JEL: A13, I19, J65

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Current research on job insecurity perception has been focused on exploring consequences on individuals and organizations as well as potential factors that can limit its consequences. Prominent among the consequences studied were its links to reduced psychological well-being (Caroli and Godard, 2013; De Witte et al., 2010), job satisfaction (Bockerman, Ilmakunnas and Johansson, 2011), reduced trust in employer (Arnold and Staffelbach, 2011), increased turnover intentions (Cheng and Chan, 2008; De Cuyper, De Witte and Elst, 2011), and performance (Cheng and Chan, 2008). Job insecurity was also found to relate negatively with aspects of non-work-related well-being such as life satisfaction and happiness (De Witte, 2005; De Witte et al., 2012) and problematic social behaviors such as workplace bullying (Baillien and De Witte, 2009; Baillien, De Cuyper, and De Witte, 2009). Other researchers explored individual characteristics such as personality traits (De Witte, Einarsen, and Notelaers, 2010; Greenhalgh and Rosenblatt, 2010), job status (De Cuyper and De Witte, 2009), employability (De Cuyper and De Witte, 2011; Fatimah et al., 2012), job dependency, powerlessness and control (De Witte et al., 2012) and social support (Clark, 2005) as influencing the consequences of job insecurity. From these findings, it is established that certain factors reduce or increase the effects of job insecurity for some employees. This implies that people differ in perception of job insecurity and its detrimental reactions to the individual and the organization. Though the consequences of perceived job insecurity on the individual could be more salient, previous studies were concerned more with its organizational outcomes and neglected the well-being of the individual employee. Meanwhile, it is the human capital which is the most valuable asset to the organization. It is therefore apposite to explore psychological distress of the employee during periods of increased job insecurity perception. Psychological distress is conceptualized as a negative emotional condition that is unpleasant, frustrating, irritable, worrisome and anxious resulting from inability to mitigate potential harm or threat (Rinder, 2004). Theoretical work on the consequences of stress for well-being is fundamental to research on job insecurity and health measured through psychological distress. A central proposition of stress research is that anticipation of a stressful event presents an equally important, or even greater, source of anxiety than the actual event itself (Lazarus and Folkman, 1984). Furthermore, in a bid to offer better explanations as to how perceived job insecurity is linked to psychological distress, we need to explore intervening variables that can strengthen or weaken the relationship. In this instance, we need to identify variables that will reduce the relationship between perceived job insecurity and psychological distress. In particular, work values are critical in understanding job insecurity because they influence how the insecurity situation is interpreted and hence the reaction. Work values are personal values that are related to attitudes and behavior at work. According to Ucanok (2009), work values are enduring beliefs about work which guide actions, attitudes and judgment...
Perceived Job Insecurity and Psychological Distress

LITERATURE REVIEW

et al
Kekesi and Agyemang

Individual's need for income, social contacts, opportunities for personal development and a more structured life which employment provides, are threatened in an insecure employment situation. The reasoning is that individuals who experience a threat to these vital features (economic, social and personal aspects) of life, and are uncertain as to how to protect them will be frustrated and experience distress (De Witte et al., 2012). Previous studies have found a positive relation between perceived job insecurity and psychological distress. Caroli and Godard (2013) estimated the causal effect of job insecurity on health in a sample of 22 European countries. Using cross-country data from the 2010 European Working Conditions Survey, they showed that job insecurity deteriorates almost all health outcomes such as self-rated health, being sick in the past 12 months, suffering from headaches or eyestrain, depression and anxiety. Burgard, Kalousova and Seefeildt (2012) examined the association between perceived job insecurity and health with the Michigan Recession and Recovery Study. They used 442 respondents who perceived their jobs to be insecure and 443 who reported to be in a secure job condition and used logistic regression to compare their health. Compared to secure workers, insecure workers were significantly more likely to report major or minor depression and to report anxiety even after controlling for their less advantaged socio-demographic characteristics, poorer prior health, and higher likelihood of recent unemployment. This outcome is suggestive of further mental health consequences for employees who though employed but are in unstable work environment. Studies of this kind are needed in not only Ghana but other sub-Saharan African countries where turbulent economic conditions create fears of job loss for the already employed.

Fatimah et al. (2012) investigated the moderating effects of employment security on job security and job satisfaction and well-being among workers in the banking and manufacturing sectors who were most affected by the 2008 economic downturn. They randomly selected 600 workers and administered a set of questionnaire comprising of Employment Security Scale, Job Security Scale, Job Satisfaction Scale and Well-Being Scale. Their results using multiple regression analysis showed that employment security did not moderate the relationship between job security and job satisfaction and well-being of workers. However, job security had a direct relationship with job satisfaction and well-being of workers. Thus, result from this study implied that it was not the employment security that worried the workers but the security of their job that impacted on their job satisfaction and well-being.

De Witte and colleagues (2012) also explored the mediating role of frustration of psychological needs in the relationship between job insecurity and work-related well-being. Based on the Self-Determination Theory, frustration of the psychological needs for autonomy, belongingness and competence was expected to explain the associations between job insecurity and emotional exhaustion and vigor. Data from a sample of 3185 Flemish employees confirmed...
Kekesi and Agyemang

...mediated the association between job insecurity and health outcomes. These studies suggest that job insecurity is related to impaired work-related well-being, because it frustrates employees' psychological needs. Their study contributes to the growing body of research on the theoretical explanations of the negative consequences of job insecurity for employees' work-related well-being.

In sum, these studies make a strong explanation for the association between perceived job insecurity and psychological distress. The main explanation is that when employees are made to perceive high job insecurity, their psychological well-being is reduced. Though organizations in Ghana could also be affected by the complexities of perceived job insecurity and its related consequences on individual employees, these findings and explanations lack ecological validity to the current context of the study. With most of the studies reviewed above conducted in Western cultures, the findings and explanations might not be applicable in the Ghanaian socio-cultural context. This situation raises the research question: Does perceived job insecurity increase psychological distress of employees in the Ghanaian organizational context? Based on the theoretical and empirical evidence from the literature reviewed, it is hypothesized that:

\[ H_1: \text{There will be a significant positive relationship between job insecurity perception and psychological distress.} \]

Moderating Role of Work Values

Following from the recommendations of Greenhalgh and Rosenblatt (1984) that future researchers unravel more powerful conceptual models that offer high predictive and explanatory ability of job insecurity, we explore work values as accounting for the relationship between perceived job insecurity and psychological distress. We argue that work values are very critical to this relationship as they are personal beliefs or values that shape employees' attitudes and behaviors and often remain relatively constant during crises periods.

Generally, a value is an internalized standard criterion for guiding one's action, for developing and maintaining attitudes, for justifying one's own and others' actions and attitudes, for morally judging self and others and for comparing oneself and others. Values have also been conceptualized as cognitive representations of universal needs (Schwartz, 1992), as enduring states of a proper social behavior (Ball-Rokeach and Rokeach, 1989), as trans-situational criteria or as goals ordered by importance as guiding principles in life (Burgess et al., 2001). Work values are goals, results, or characteristics that can be found in a job (Meaning of Working, International Research Team, 1987). Arciniega and Gonzalez (2005) consider work values as cognitive representations of universal needs that are expressed through trans-situational goals in the work setting and ordered by importance. Differences in work values will influence how the changes in the psychological contract are interpreted and likely to affect employees.

Periods of job insecurity in particular would severely affect individual employees with certain...
According to Selmer and Waldstrom (2007), work values are relevant individual characteristics since it is difficult to disentangle values from motivational behavior. Studies that tend to expand practical and theoretical issues on work values imply that as employees value extrinsic needs of work, they are more likely to suffer from job insecurity and its related reactions because the state of being insecure implies not being able to attain and retain those needs of work. Extrinsic work values focus on the consequences or outcomes of work—the tangible rewards such as income, advancement opportunities, and status that are external to the individual, so that perceived job insecurity relates to a perceived seizure or deprivation of those rewards or needs (Schwartz, 1992). Specifically, the job insecurity situation offers no guarantee for securing those rewards, and this may lead employees to experience increased psychological distress.

In conclusion, there are theoretical and empirical basis to consider and formally test work values as a potential moderator in the relationship between perceived job insecurity and psychological distress. Despite the theoretical and empirical significance of work values and its potential contribution to the understanding of job insecurity and psychological distress, to date, no study to the researchers' knowledge has contributed to our understanding of how work values moderates the relationship between perceived job insecurity and psychological distress. This raises the research question: Does work values influence the relationship between perceived job insecurity and psychological distress in the Ghanaian Organizational context?

It was therefore hypothesized that:

**H2:** Work values moderate the relationship between perceived job insecurity and psychological distress.

The conceptual framework is presented in Figure 1.

**Figure 1. A Conceptual Model showing Hypothesized Relationships amongst Independent, Moderating and Dependent Variable**

**METHODOLOGY**

**Study Design**

**Sampling and Procedure**
A two-stage sampling procedure was adopted in the study. The first stage involved selection of organizations while the second stage involved selection of participants. Non-probability sampling strategies were employed involving purposively selecting organizations where job insecurity was a salient issue to employees as a result of existing and emerging organizational changes in order to facilitate the testing of the variables in the study. With this type of sampling, the researcher was able to get the opinions of the target population that are relevant to the purpose of the present study. However, the selection of participants for the study was done using convenience sampling method. This method ensured that participants who were interested in the study and willing to be involved were selected. As a result, a multinational telecommunication company, two insurance companies and a revenue authority were the selected organizations. In accordance with the guidelines regarding organizational research, permission was officially obtained from the Human Resource department of these organizations. Questionnaires were administered manually with the assistance of research volunteers. Instructions were clearly given, as well as, the purpose of the research. Each questionnaire was accompanied by an envelope into which participants were instructed to place completed questionnaires and seal. This ensured confidentiality since no other person opened the sealed envelopes except the researcher. A total of 250 questionnaires were administered and a response rate of 80.8 percent, i.e. 202 cases were successfully screened and included in the final analysis.

Sample

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>SD</td>
</tr>
</tbody>
</table>

Instruments
Kekesi and Agyemang

alpha

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Kekesi and Agyemang

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...confidence and ability to enjoy oneself even in the midst of the uncertainty and uncontrollability associated with job insecurity. On a Likert type scale format, it is anchored with response alternatives depending on the item from 1 (better than usual or not at all or more so than usual) to 4 (much less than usual or much more than usual). The alpha reliability score for the scale was .70 and data was normally distributed showing skewness value of .47 and a kurtosis value of -0.52. Factor analysis showed the data was valid in the present population with distress items contributing 28.6 percent and well-being items explaining 19.8 percent of the item variance (see Table 3, Appendix II). Their reliability coefficients were also acceptable (distress = .72 and well-being = .60). Well-being items were reverse scored, thus possible total scores which ranged from 12 to 48 meant that higher scores reflect higher psychological distress.

Demographic factors such as gender, age, academic qualification, marital status, number of dependents and tenure with the organization were also explored. These variables are noted control variables whose influence could offer alternative explanations in the direction of the perceived job insecurity-well-being relationship. The demographic information also enabled the researcher to give a vivid description of the sample used. Dummy variables were computed for gender, educational level and marital status to mean, 0 for male and 1 for female, 0 for secondary education and 1 for tertiary education and then 0 for married and 1 for not married respectively. Age, tenure and number of dependents were measured in numeric.

**RESULTS**

Analyses were conducted with the aid of SPSS. Preliminary analyses were conducted in order to ascertain the descriptive statistics, reliability coefficients and correlation matrix for key study variables. These indices ensured the data met the assumptions for use of parametric statistical test such as regression analysis.

**Hypotheses Testing**

Stepwise linear regression was conducted to explore the relationship between perceived job insecurity and psychological distress. Results of the analysis were presented in Table 5.

Table 4. Descriptive Statistics, Reliabilities and Correlation Matrix

<table>
<thead>
<tr>
<th>Variable</th>
<th>M</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Age</td>
<td>36.38</td>
<td>9.37</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Tenure</td>
<td>13.82</td>
<td>9.09</td>
<td>0.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Work Values</td>
<td>43.72</td>
<td>7.89</td>
<td>0.21*</td>
<td>0.02</td>
<td>(0.71)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Perceived Job Insecurity</td>
<td>43.04</td>
<td>9.37</td>
<td>0.06</td>
<td>0.24*</td>
<td>0.20*</td>
<td>(0.64)</td>
<td></td>
</tr>
<tr>
<td>5. Psychological Distress</td>
<td>24.57</td>
<td>6.62</td>
<td>0.17*</td>
<td>0.02</td>
<td>0.18*</td>
<td>0.36**</td>
<td>(0.89)</td>
</tr>
</tbody>
</table>

\( \alpha = 0.89 \)

*\( n = 202 \)

\( p < .05 \)

\( p < .01 \)

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Kekesi and Agyemang predicted psychological distress over and above the control variables, \( R^2 \) change equals to \(.11\) \( \begin{equation} F (1, 182)=27.15, \quad p < .001 \end{equation} \). Thus, the unique contribution of perceived job insecurity was significant, explaining about 23 percent of the variance in psychological distress. This confirms the first hypothesis which stated that ‘there will be a significant positive relationship between job insecurity perception and psychological distress’.

Hypothesis 2 predicted that work values would moderate between perceived job insecurity and psychological distress. This hypothesis was tested using the stepwise regression as proposed by Baron and Kenny (1986). To reduce the effect of extraneous variables that were found to be related to the dependent variable, control variables were entered in the first step, the independent and moderator variables in step two, and in step three, their interaction term. First of all, perceived job insecurity (PJI) was related to psychological distress \( (r = .24, \quad p < .01) \) and work values (WV) were also related positively to psychological distress \( (r = .18, \quad p < .05) \). These results met the assumption for conducting moderation analysis. Secondly, PJI, WV and psychological distress (PD) scores were centered by subtracting their mean from all values so the mean is zero. The next step was to create the interaction term by multiplying the centered PJI and the centered WV (PJI×WV). The centered PD was then regressed on centered control variables, PJI & WV and their interaction term. The results are presented in Table 6. As predicted, the interaction term between perceived job insecurity and psychological distress was statistically significant. A complete moderation occurred as the effect of perceived job insecurity on psychological distress reduced with the addition of the moderator, work values. Moderating effect explained 26 percent of variance in psychological distress. It predicted significantly over and above control variables, perceived job insecurity and work values, \( R^2 \) change equals to \(.02\) \( \begin{equation} F (1, 180)=5.06, \quad p = .03 \end{equation} \) Therefore, the hypothesis that ‘work values would moderate the relationship between...’

$$\begin{array}{c|c|c|c}
\text{Predictors} & \text{Psychological Distress} \\
\hline
& B & R^2 & \Delta R^2 \\
\text{Step 1} \\
\text{Control variables}^a & .13 \\
\text{Step 2} \\
\text{Perceived Job Insecurity} & .37^{***} & .23 & .11^{***} \\
\end{array}$$

\( n = 202; \quad ^a \) Control variables (Gender, educational level, marital status, age, number of children/dependents, tenure) \( ^{***} p < .001 \)

**Table 5. Results of Regression Analyses for Perceived Job Insecurity**

$$\begin{array}{c|c|c|c}
\text{Predictors} & \text{Psychological Distress} \\
\hline
& B & R^2 & \Delta R^2 \\
\text{Moderator analysis} \\
\text{Step 1} \\
\text{Control variables}^a & .09 \\
\text{Step 2} \\
\text{Perceived Job Insecurity} & .34^{***} \\
\text{Work Values} & .09 & .24 & .12^{***} \\
\text{Step 3} \\
\text{Perceived Job Insecurity× Work values} & .14^{***} & .26 & .02^{***} \\
\end{array}$$

\( n = 202; \quad ^a \) Control variables (Gender, educational level, marital status, age, number of children/dependents, tenure) \( ^{***} p < .001 \)

**Table 6. Results of Moderator Regression Analyses for Psychological Distress as a Function of Job Insecurity Perception and Work Values**
perceived job insecurity and psychological distress.’

**Figure 2. Interaction between Perceived Job Insecurity and Work Values Predicting Psychological Distress**
Kekesi and Agyemang

CONCLUSION

The outcomes of the present study are of relevance to human resource management practice and policy and to theory advancement. Organisations are continuously challenged with increased competition, technological advancement and organisational restructuring to meet up with increased uncertainty engulfing organisations worldwide. This means that organisations are becoming organic rather than mechanic, adapting to changing trends. There is therefore a paradigm shift from 'organisations that learn' to 'learning organisations'. It implies that the use of the human resource in getting work done is fast becoming a pervasive reality in organisations and as such there is a need to understand individual dynamics regarding the intrinsic and extrinsic values of work in order to effectively motivate, thereby getting the best out of employees. This work has paved the way for a new research into job insecurity in Ghana.

CONTRIBUTIONS

The present study contributes to knowledge base and fills research gaps in the organizational and management literature as well as offers practical implications for workplace planning and policy. The study investigated the moderating effect of work values on the relation between the perceived job insecurity–psychological distress relationships. It adds to the limited knowledge base about the moderating role of work values between job insecurity perception and individual outcomes. This study is therefore a starting point...
Kekesi and Agyemang

LIMITATIONS

IMPLICATIONS

FUTURE RESEARCH DIRECTIONS
Kekesi and Agyemang

Work and Stress American Psychologist

Journal of Personality and Social Psychology

Labor Economics

Journal of Cross-Cultural Psychology

Applied Psychology

Moderators of the effects of perceived job insecurity: A comparison of temporary and permanent employees.

Stress and Health

The individual in the changing working life

Personnel Review

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Problems and Perspectives in Management

International Studies of Management & Organization

SA Journal of Industrial Psychology

Democracy

Economic and Industrial Democracy
### Table 1. Factor loadings based on a principal components analysis for 10 items from the adapted work values scale (n = 202)

<table>
<thead>
<tr>
<th>Items</th>
<th>Extrinsic work values</th>
<th>Intrinsic work values</th>
<th>C²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job security</td>
<td>.854</td>
<td>0.780</td>
<td></td>
</tr>
<tr>
<td>Earning income</td>
<td>.806</td>
<td>0.656</td>
<td></td>
</tr>
<tr>
<td>Stress on the job</td>
<td>.756</td>
<td>0.575</td>
<td></td>
</tr>
<tr>
<td>Opportunity for Advancement, upgrading or promotion</td>
<td>.735</td>
<td>0.570</td>
<td></td>
</tr>
<tr>
<td>Good relationships with superiors and co-workers</td>
<td>.712</td>
<td>0.509</td>
<td></td>
</tr>
<tr>
<td>Good physical working condition</td>
<td>.640</td>
<td>0.415</td>
<td></td>
</tr>
<tr>
<td>Task/work variety</td>
<td></td>
<td>.875</td>
<td>0.765</td>
</tr>
<tr>
<td>Participation in decision making</td>
<td></td>
<td>.841</td>
<td>0.733</td>
</tr>
<tr>
<td>Interesting work</td>
<td></td>
<td>.746</td>
<td>0.558</td>
</tr>
<tr>
<td>Work/task autonomy</td>
<td></td>
<td>.547</td>
<td>0.320</td>
</tr>
<tr>
<td>% of variance explained</td>
<td>34.72</td>
<td>24.08</td>
<td>58.81</td>
</tr>
</tbody>
</table>

Factor loadings < .3 are suppressed.

C² = Communality Coefficient
# Appendix II

## Table 2. Factor loadings based on a principal components analysis for 12 items from the adapted perceived job insecurity scale (n = 202)

<table>
<thead>
<tr>
<th>Items</th>
<th>Job insecurity</th>
<th>Job security</th>
<th>C₁</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am worried about having to leave my job before I would like to.</td>
<td>.955</td>
<td></td>
<td>0.896</td>
</tr>
<tr>
<td>I am concerned about the possibility of being laid off.</td>
<td>.856</td>
<td></td>
<td>0.833</td>
</tr>
<tr>
<td>I feel uneasy about losing my job in the near future.</td>
<td>.784</td>
<td></td>
<td>0.880</td>
</tr>
<tr>
<td>Reductions in conditions of service are frequently discussed.</td>
<td>.827</td>
<td></td>
<td>0.822</td>
</tr>
<tr>
<td>I am confident that this organization will continue to need me my services even in times of lay offs</td>
<td></td>
<td>.302</td>
<td>0.887</td>
</tr>
<tr>
<td>There are rumors concerning changes, such as cuts in overtime, pay and labor in this organization</td>
<td>.510</td>
<td></td>
<td>0.864</td>
</tr>
<tr>
<td>My future career opportunities for advancement in this organization are favorable</td>
<td></td>
<td>.463</td>
<td>0.906</td>
</tr>
<tr>
<td>My job performance history will protect me from losing my job in this organization</td>
<td></td>
<td>.583</td>
<td>0.567</td>
</tr>
<tr>
<td>In my opinion, I will have a job in this organization for as long as I want it</td>
<td></td>
<td>.542</td>
<td>0.426</td>
</tr>
<tr>
<td>I have enough power in this organization to control events that might affect my job</td>
<td></td>
<td>.587</td>
<td>0.664</td>
</tr>
<tr>
<td>In this organization, I can prevent negative things from affecting my work situation</td>
<td></td>
<td>.451</td>
<td>0.795</td>
</tr>
<tr>
<td>I understand this organization well enough to be able to control things that affect me</td>
<td></td>
<td>.865</td>
<td>0.854</td>
</tr>
<tr>
<td>% of variance explained</td>
<td>30.84</td>
<td>20.20</td>
<td>51.04</td>
</tr>
</tbody>
</table>

Factor loadings < .3 are suppressed.
C₁ = Communalities Coefficient
### Appendix - III

<table>
<thead>
<tr>
<th>Items</th>
<th>Distress</th>
<th>Well-being</th>
<th>C¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you been able to concentrate on whatever you are doing?</td>
<td>.435</td>
<td>0.785</td>
<td></td>
</tr>
<tr>
<td>Lost much sleep over worries?</td>
<td>.872</td>
<td>0.814</td>
<td></td>
</tr>
<tr>
<td>Felt that you were playing a useful part in things?</td>
<td>.899</td>
<td>0.828</td>
<td></td>
</tr>
<tr>
<td>Felt capable of making decisions about things?</td>
<td>.385</td>
<td>0.686</td>
<td></td>
</tr>
<tr>
<td>Felt constantly under stress?</td>
<td>.718</td>
<td>0.819</td>
<td></td>
</tr>
<tr>
<td>Felt you couldn’t overcome your difficulties?</td>
<td>.626</td>
<td>0.753</td>
<td></td>
</tr>
<tr>
<td>Been able to enjoy your normal day-to-day activities?</td>
<td>-0.348</td>
<td>0.467</td>
<td></td>
</tr>
<tr>
<td>Been able to face up to problems?</td>
<td>0.065</td>
<td>0.646</td>
<td></td>
</tr>
<tr>
<td>Been feeling reasonably happy, all things considered?</td>
<td>0.663</td>
<td>0.692</td>
<td></td>
</tr>
<tr>
<td>Been feeling unhappy or depressed?</td>
<td>0.789</td>
<td>0.673</td>
<td></td>
</tr>
<tr>
<td>Been losing confidence in yourself?</td>
<td>0.815</td>
<td>0.742</td>
<td></td>
</tr>
<tr>
<td>Been thinking of yourself as a worthless person?</td>
<td>0.758</td>
<td>0.730</td>
<td></td>
</tr>
<tr>
<td>% of variance explained</td>
<td>28.60</td>
<td>19.80</td>
<td>48.40</td>
</tr>
</tbody>
</table>

Factor loadings < .3 are suppressed.

C¹ = Communality Coefficient

*Table 3. Factor loadings based on a principal components analysis for 12 items from the General Health Questionnaire- GHQ-12 (n = 202)*