

How Strong Is My Safety Net? Perceived Unemployment Insurance Generosity and Implications for Job Search, Mental Health, and Reemployment

Connie R. Wanberg
University of Minnesota

Edwin A. J. van Hooft
University of Amsterdam

Karyn Dossinger
Suffolk University

Annelies E. M. van Vianen
University of Amsterdam

Ute-Christine Klehe
Justus-Liebig-University Giessen

While social science has substantially documented the individual experience of unemployment, less is known about the role of contextual variables. One contextual factor that is important for unemployed job seekers is the unemployment insurance (UI) that they receive. This study examines the relationships between job seeker perceptions of UI generosity and mental health during unemployment, reemployment speed, and reemployment quality. Drawing upon psychological construal theory, we conceptualize UI generosity as creating psychological distance from the reemployment goal, generating consequences for the job search, mental health, and reemployment. We tested our hypotheses with a four-wave survey design of job seekers looking for work in 3 different countries (United States, Germany, and the Netherlands). Perceived UI generosity was associated with slower reemployment speed, via reduced time pressure, job search priority, and job search metacognition. Perceived UI generosity was related to higher mental health, via reduced time pressure and financial strain. Finally, perceived UI generosity was related to increased reemployment quality, both directly as well as indirectly through lower time pressure and financial strain, and subsequent higher mental health. Our findings provide previously unavailable empirical insight into the mechanisms explaining the positive and negative outcomes of UI generosity.

Keywords: unemployment insurance, job search, psychological construal theory, reemployment, mental health

Unemployment is a global issue with implications for individuals, organizations, and governments. The understanding of the individual experience of unemployment has grown considerably over the last two decades. For example, a robust collection of work suggests that unemployment leads to reduced psychological and physical health and identifies risk factors associated with this decline (McKee-Ryan, Song, Wanberg, & Kinicki, 2005; Paul & Moser, 2009). Research has also focused

on factors related to reemployment success, ranging from personality and motivational factors to characteristics of the job search (Kanfer, Wanberg, & Kantrowitz, 2001). Despite the substantial progress in this literature, there has been a call for more attention to the broader context of the individual's unemployment experience—factors in the setting in which one's job search occurs that have implications for job seeker behavior, mental health, and reemployment success (Boswell, Zimmer-

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Connie R. Wanberg, Center for Human Resources and Labor Studies, University of Minnesota; Edwin A. J. van Hooft, Department of Psychology, Work, and Organizational Psychology, University of Amsterdam; Karyn Dossinger, Department of Management and Entrepreneurship, Sawyer Business School, Suffolk University; Annelies E. M. van Vianen, Department of Psychology, Work, and Organizational Psychology, University of Amsterdam; Ute-Christine Klehe, Department of Work and Organizational Psychology, Justus-Liebig-University Giessen.

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Correspondence concerning this article should be addressed to Connie R. Wanberg, Center for Human Resources and Labor Studies, University of Minnesota, 4-300 Carlson School of Management, 321-19th Avenue South, Minneapolis, MN 55455. E-mail: wanbe001@umn.edu

man, & Swider, 2012; Wanberg, Basbug, Van Hoof, & Samtani, 2012).

One contextual factor that is a key part of the unemployment experience for eligible job seekers is the receipt of unemployment insurance (UI). Meant as a “safety net” to protect individuals from undue hardship after job loss, UI refers to government payments to eligible individuals to replace part of prejob loss income during their job search. Because UI levels and policies differ significantly across states and countries (Krueger & Meyer, 2002), the economics literature includes several macrolevel studies comparing outcomes associated with different UI policies and policy change. This research has found that more generous UI benefit systems are associated with both positive (e.g., higher job seeker mental health) and negative outcomes (e.g., longer unemployment duration; Bambra & Eikemo, 2009; Ferrarini, Nelson, & Sjöberg, 2014; Meyer, 1990). This research is vital and informative. However, because this work is most often conducted at a macro level and typically relies on existing databases rather than primary data collection, there are several empirical and theoretical gaps that can be best addressed via a more microlevel, psychological approach.

For example, little is known about how unemployed individuals experience the sufficiency or generosity of their UI benefits. While UI benefits differ substantially from individual to individual within any given system, objective comparisons of dollar amounts at the individual level have proved difficult and are rarely used in economic investigations. Objective comparisons do not consider the person’s financial obligations, duration of benefit receipt, and issues such as benefit caps for higher wage earners (Atkinson & Micklewright, 1991; Devine & Kiefer, 1991). Atkinson and Micklewright (1991) note “the difficulties of accurately modeling the benefit system at the individual level [using objective dollar amounts], and of interpreting the findings, should not be underestimated” (p. 1708). Consequently, and because primary data collection is uncommon in economics, economic investigations largely depend on state or country level analyses (i.e., macro level examinations) to establish that higher or lower benefits are related to outcomes such as reemployment speed. When individual level analyses are conducted, they draw on administrative databases, which do not provide information about job seeker cognition and behavior. This research approach has prohibited an understanding of how job seekers experience the sufficiency or generosity of their benefits.

Importantly, and having significant theoretical consequences, this approach has prohibited an understanding of the *mechanisms* through which UI generosity affects outcomes such as job seeker mental health and reemployment speed and quality (Cox & Oaxaca, 1990; Krueger & Meyer, 2002; O’Campo et al., 2015). Do individuals who perceive their UI as insufficient feel more pressure during their job search? Are they more likely than those who view their UI as generous to prioritize their job search? Do they conduct their job search differently? The economics literature has relied on a black-box approach when comparing macrolevel UI systems, with the processes accounting for these outcomes remaining a topic of speculation. As such, existing research lacks integrated, theory-based frameworks that allow us to understand the mechanisms through which UI may jointly bring about both positive and negative consequences. Given that governments spend billions for unemployment insurance (UI) to provide financial safety nets to workers who have lost their jobs (Reubens, 1989), it

is critical to understand the role of individual cognitions and behaviors within the process (Kanfer, 2012) as doing so can have implications for policy and interventions (Molnar et al., 2015).

To address these knowledge gaps, our study presents an examination of *perceptions of UI generosity* (i.e., unemployed people’s evaluations of the sufficiency of their UI benefit amount and length of time they will receive these benefits). Perceptions of UI generosity is introduced as a lens through which we can examine through what mechanisms one’s discerned safety net during unemployment has important cognitive, behavioral, reemployment, and mental health consequences. We draw upon psychological construal theory (Trope & Liberman, 2003) to conceptualize an individual level, integrated process model. According to this model, perceptions of UI generosity affect psychological distance from the job search (as indicated by time pressure, job search priority, and financial strain), as well as job search cognition and behavior (job search metacognition and job search intensity) and mental health and reemployment outcomes (see Figure 1). To understand whether our model is generalizable under different unemployment insurance systems (and to amplify contextual differences), we examine the pathways as displayed in the model using a four-wave survey design among job seekers looking for work in three different countries (United States, Germany, and the Netherlands). We examine the pathways across all participants, with country as a control, and assess the support for the model within each country individually.

Our study extends the job search and unemployment literature in three substantial ways. First, we introduce the concept of job seeker perceptions of unemployment insurance benefits and examine its implications for mental health and reemployment outcomes. Second, via application of psychological construal theory, we extend theoretical understanding of the mechanisms through which individual perceptions of unemployment insurance coverage relate to these outcomes. Finally, our microlevel study and psychological approach provide critical triangulation as well as significant extension of economic-based macro level research on this topic, allowing for both stronger conclusions as well as richer theoretical insight (Billari, 2015).

Extant Literature

Scholars in economics have theorized extensively about the pros and cons of UI generosity. On the negative side, more generous UI systems are feared to subsidize leisure and slow reemployment (Cox & Oaxaca, 1990; Luhby, 2012; Mortensen, 1977). On the positive side, more generous UI systems are presumed to provide the financial security job seekers need to maintain their mental health during unemployment and to find quality employment (Cox & Oaxaca, 1990).

For the most part, findings support the premise that higher levels of UI are related to longer unemployment durations (Atkinson & Micklewright, 1991; Krueger & Meyer, 2002; Lalive, 2008). As an example of the macrolevel research on this topic, Classen (1977) demonstrated that after Pennsylvania and Arizona increased weekly benefits by \$10, length of unemployment increased by an average of 1 week. In addition, countries that provide extended benefits have about 20% longer unemployment rates (Tatsiramos & Van Ours, 2014).

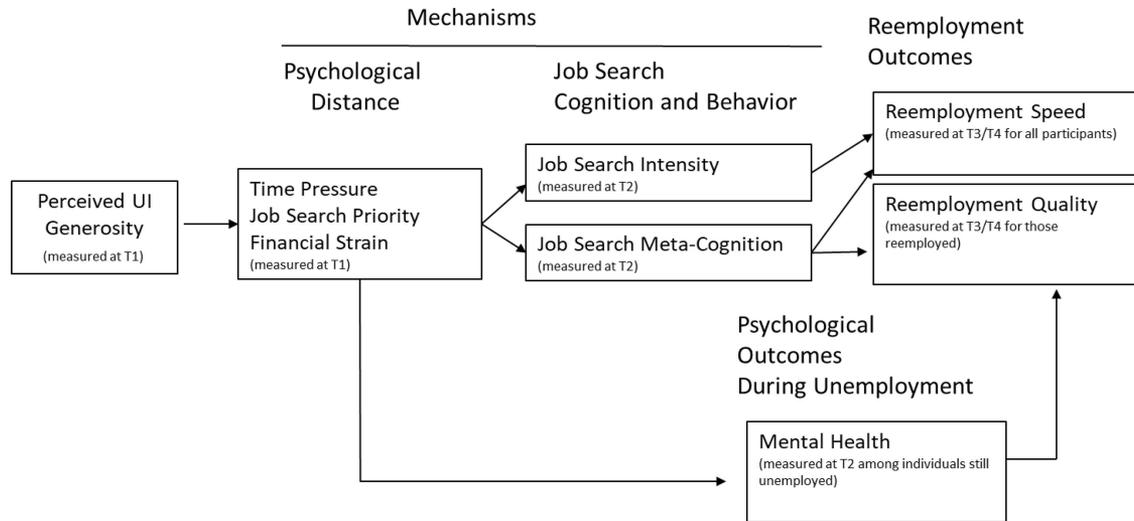


Figure 1. Conceptual model: Unemployment insurance generosity and mechanisms involved in psychological and reemployment outcomes. See text for direction of posited relationships.

Macrolevel research also supports the assertion that UI generosity is positively associated with self-reported well-being and physical and mental health. For example, research shows better subjective general health (a single item overall measure; [Bambra & Eikemo, 2009](#)), mental health (including symptoms of distress, depression, anxiety, psychosomatic symptoms, subjective well-being, and self-esteem; [Paul & Moser, 2009](#)), and well-being (including life satisfaction, positive mood, vitality, and general interest; [Sjöberg, 2010](#)) among unemployed workers in countries that have higher UI wage replacement or benefits.

Findings about whether more generous UI systems allow job seekers to be reemployed in higher quality jobs have been mixed. Some studies report a positive relationship between UI generosity and reemployment quality and others find no relationship ([Tatsiramos & Van Ours, 2014](#)). These studies have focused on wages (e.g., [Addison & Blackburn, 2000](#); [Classen, 1977](#); [Crémieux, 1995](#)) or length of time an individual remains in the new job (e.g., [Tatsiramos, 2009](#); [Van Ours & Vodopivec, 2008](#)) as indices of quality of the new job. The heterogeneous effects suggest that UI generosity may promote better reemployment quality for some but not for others, or that wages may be too narrow of an indicator of the job characteristics that individuals desire ([Blau & Robins, 1986](#); [Tatsiramos & Van Ours, 2014](#)). Individuals have different job search goals, and not everyone is primarily concerned about money ([Astin & Nichols, 1964](#)).

Theoretical Framework

In this study, we draw upon psychological construal theory ([Trope & Liberman, 2003](#)) to propose mechanisms that mediate the relationship between perceptions of UI generosity and the three outcomes focal to the economics literature (i.e., reemployment speed, mental health, and reemployment quality). Psychological construal theory focuses on the concept of psychological distance ([Trope & Liberman, 2010](#)). Psychological distance may surface when an event, goal, or requirement is far away in time. It may also manifest when individuals have reduced valence or urgency with

respect to the event, goal, or requirement ([Lieberman, Trope, & Stephan, 2007](#)). According to the theory, when a deadline or an event is psychologically distant, individuals have broad, high-level construals, meaning they think more simply and abstractly about the deadline or event. In contrast, when a deadline or event is less psychologically distant, individuals have lower level construals, meaning they think more concretely about the deadline or event ([Trope & Liberman, 2003](#)). The authors liken high-level construals to “capturing the forest but not each individual tree” and low-level construals to “examining the trees” ([Wiesenfeld, Reyt, Brockner, & Trope, 2017](#), p. 368).

Perceptions of psychological distance have implications for the cognitions, behaviors, and emotions of individuals. For example, higher psychological distance is associated with goals and cognitions that are decontextualized and high level, such as “I have to look for a job.” Lower psychological distance leads to specific goals about individual steps that need to be initiated, along with increased planning and analysis of progress ([Wiesenfeld et al., 2017](#)). In part, this is because as individuals get more involved in the event or issue, they must more frequently engage with concrete and specific details. With respect to behavior, lower psychological distance is associated with more action, as individuals tailor their behavior and attention to the event, goal, or requirement ([Lieberman, Trope, McCrea, & Sherman, 2007](#)).

To the extent that an event, goal, or deadline is affect-laden, psychological distance will reduce the intensity of that affect ([Trope & Liberman, 2010](#)). Individuals can still have an emotional reaction to a distal goal, but the emotional reaction will be weaker when the goal is distant, and will become stronger as psychological distance is reduced. Research suggests that psychological distance helps individuals cope with negative events, and near future perspectives of these events increase emotional distress and rumination ([Bruehlman-Senecal & Ayduk, 2015](#); [Siedlecka, Capper, & Denson, 2015](#)). Under conditions of greater psychological distance, individuals can also rely on a “simpler, more coherent structure” of their intentions ([Trope & Liberman, 2003](#), p. 405),

meaning this level of construal is easier and less taxing for individuals.

Current Study and Hypotheses

Drawing upon psychological construal theory, we conceptualize higher UI generosity as creating psychological distance from the imminent need to find employment. Consistent with psychological construal theory, we suggest that perceptions related to greater psychological distance affect job search cognition and behavior, with resulting consequences for mental health, reemployment speed, and reemployment quality. Figure 1 portrays our conceptual model, which we have broken down into the prediction of reemployment speed, mental health, and reemployment quality. We discuss the proposed paths for these three focal outcomes below.

Perceived UI Generosity and Reemployment Speed

Our first hypothesis proposes mediating mechanisms involved in the relationship between UI generosity and reemployment speed. We expect that job seekers' perception of higher UI generosity will be related to greater perceived psychological distance from the job search, operationalized as lower urgency about finding a job (*time pressure*), lower *job search priority* (seeing the job search as a lower priority than other current issues), and lower *financial strain* (perceived financial difficulty now and in the near future).

In alignment with psychological construal theory, we propose that perceptions of psychological distance in the job search will reduce cognition and behavior related to the job search, because greater psychological distance leads to less specific goals, reduced attention to planning and progress monitoring, and lower involvement and action. Specifically, we expect that lower perceived time pressure, job search priority, and financial strain will be related to lower levels of *job search metacognition* (the extent to which individuals are engaging in thinking, planning, and assessment of progress about their job search; Turban, Stevens, & Lee, 2009) and *job search intensity* (the amount of time job seekers spend on job search behaviors, such as looking for jobs online or networking; Kanfer et al., 2001). Job search metacognition and job search intensity are central indicators of the more cognitive related aspects of planning and assessing one's job search and the behavioral aspects of actual job search activity (e.g., Koen, Van Vianen, Van Hooft, & Klehe, 2016; Van Hooft, Wanberg, & Van Hoyer, 2013).

Finally, we expect that lower job search metacognition and intensity will translate into slower reemployment speed. Individuals who put more time and effort into their job search tend to find jobs faster (Kanfer et al., 2001). Job search metacognition improves the quality of the activities engaged in by the job seeker through a more mindful attention to what one wants and needs from the job search, through making plans and goals on how to achieve these needs, and through monitoring progress toward these goals (Van Hooft et al., 2013). Such self-regulation regarding one's job search should lead to learning what employers want and subsequently increase reemployment success. Consistent with this reasoning, empirical research has found positive relationships of job search metacognition with number of first interviews (Turban et al., 2009) and reemployment speed (Koen et al., 2016). We propose:

Hypothesis 1: The relationship between perceived UI generosity and reemployment speed will be negative, and serially mediated by indicators of psychological distance, that is, (a) job search time pressure, (b) job search priority, and (c) financial strain; and job search cognition and behavior, that is, (d) job search metacognition and (e) job search intensity.

Perceived UI Generosity and Mental Health During Unemployment

Our second hypothesis proposes mediating mechanisms involved in the relationship between UI generosity and mental health. As shown in Figure 1, based on psychological construal theory we propose that UI generosity, via increasing perceptions of psychological distance in the job search, will promote mental health. Although studies related to construal theory have not included mental health outcomes, findings suggest that psychological distance helps individuals cope with situations that are emotionally charged. In contrast, as psychological distance declines in these situations, emotional distress escalates (Bruehlman-Senecal & Ayduk, 2015; Siedlecka et al., 2015). Specific to the indicators within our model, increased time pressure limits choices, increases a sense of burden, and depletes energy resources (Crawford, Le Pine, & Rich, 2010; Kleiner, 2014), and meta-analytic results show that unemployed individuals experiencing financial strain report lower levels of mental health (McKee-Ryan et al., 2005). Based on this information, we propose:

Hypothesis 2: The relationship between perceived UI generosity and mental health during unemployment will be positive, and mediated by indicators of psychological distance, that is, (a) job search time pressure, (b) job search priority, and (c) financial strain.

Perceived UI Generosity and Reemployment Quality

In the prediction of reemployment quality, we propose that two different mechanisms will concurrently reduce (H3) and improve (H4) reemployment quality. First, we propose that perceived UI generosity, by increasing perceptions of psychological distance and consequently decreasing job search metacognition (as argued above), will *reduce* reemployment quality. Metacognitive activities involve reflecting on what is going well versus less well in the job search, and setting goals to guide one's job search. Such metacognitive activities increase job search quality, improving the likelihood of identifying suitable job opportunities and being well prepared during the application process (Van Hooft et al., 2013). In contrast, reduced metacognitive activity is problematic and means the individual is engaged in less planning and reflection during job search. Reduced planning and reflection is associated with lower reemployment quality (Koen, Klehe, Van Vianen, Zikic, & Nauta, 2010).

The literature suggests that job search metacognition is a more impactful predictor of reemployment quality than is job search intensity. Specifically, quality-related aspects such as individuals' job search strategy and employment goals may be more important for reemployment quality than the intensity with which they look for work (Wanberg, Kanfer, & Rotundo, 1999). Supporting this premise, meta-analytic data show that lower levels of self-

regulation during job search, including using metacognition, are related to lower reemployment quality (as indexed by a combination of measures including salary, job satisfaction, and person-job fit), and job search intensity is not related to reemployment quality (Van Hoof, Wanberg, Kanfer, Kammeyer-Mueller, & Basbug, 2015). This discussion suggests the following hypothesis:

Hypothesis 3: The indirect relationship between perceived UI generosity and reemployment quality will be *negative* through a serial mediation via indicators of psychological distance, that is, (a) time pressure, (b) job search priority, and (c) financial strain; and (d) job search metacognition.

Second, we propose that perceived UI generosity, via increasing perceptions of psychological distance in the job search, and consequently improving mental health (as argued above), will *enhance* reemployment quality. Better mental health attracts other resources including social support and a higher sense of mastery, allowing individuals to better maintain their mental health and invest in their goals (Hobfoll, 2002). Unemployed individuals with better mental health during unemployment are more likely to maintain perceptions of control, increasing adaptation and persistence in self-belief in goals and plans (Cheng, Lau, & Chan, 2014). Ultimately, this suggests that individuals with better mental health may be more able to both identify a job of a higher quality, as well as to adapt to the transition into this new role. Based on this reasoning, we suggest:

Hypothesis 4: The indirect relationship between perceived UI generosity and reemployment quality will be *positive* through a serial mediation via psychological distance, that is, (a) time pressure, (b) job search priority, and (c) financial strain; and (d) mental health during unemployment.

Finally, as another potential explanation for a positive relationship of perceived UI generosity with reemployment quality we examine, as a supplemental research question rather than a formal hypothesis, the premise that because perceived UI generosity is related to slower reemployment speed, individuals may have the luxury to hold out for jobs of higher quality. If this is the case, we will see a negative relationship between reemployment speed and reemployment quality.

Multicountry Context

Our study focuses on job seekers in three different countries (the United States, Germany, and the Netherlands). These three countries provide differing levels of unemployment insurance—the United States (U.S.) being the least generous, Germany moderately generous, and the Netherlands being the most generous—with the most salient differences of generosity both across country and within country being the provided level and duration (Messacar, 2014; O'Campo et al., 2015; see Appendix A). Including these different samples provides the opportunity to amplify contextual differences and to enhance the external validity of the study findings. Also within each country, there is substantial between individual variability in UI receipt. However, we expect that the country average of job seekers' perceived UI generosity will mirror the system-level differences of generosity of benefits among the three countries, with job seekers in the Netherlands on average reporting the highest levels of perceived UI generosity and job seekers in the U.S. reporting the lowest levels of UI generosity.

Method

Participants and Procedure

Study participants resided in the United States, Germany, and the Netherlands, and had to meet the following eligibility criteria. First, all participants had to be qualified to receive UI. Second, participants had to be between the ages of 25 and 50 with at least a high school diploma or equivalent. Third, participants had to have been receiving UI for 10 weeks or less. Given that our study is longitudinal, we wanted to survey individuals early in the unemployment experience to allow a more uniform assessment of our variables (with respect to timing) across the duration of the job search. Lastly, individuals who were unemployed due to a temporary layoff or seasonal employment were excluded from the pool of eligible participants. With the cooperation of the agencies administering benefits, eligible individuals were invited to complete a Time 1 survey. Respondents received e-mail invitations to complete three additional web-based surveys over a 28-week study period (or up to time of reemployment). The Time 2, Time 3, and Time 4 surveys occurred 4 weeks, 22 weeks, and 28 weeks after enrollment, respectively. If a participant indicated at any time during the study period that they were unemployed but no longer looking for work (and therefore no longer eligible for unemployment insurance), they were disqualified and removed from the study.

In the U.S., data collection resided in Minnesota, for reasons including this program is representative on many dimensions of the U.S. system and more conservative with respect to generosity at an objective level than the Netherlands or Germany. In total, 3,634 individuals who met the qualification criteria statewide were invited to enroll in the study by mail and at state workforce centers. Of the qualified individuals, 648 participants completed the Time 1 survey for a response rate of 18%. After removing 93 individuals who did not complete any surveys other than the Time 1 survey, and an additional 24 individuals who stopped looking for work, the U.S. sample included 531 individuals. Of these, 464 (87%) completed the Time 2 survey, 373 (70%) completed the Time 3 survey, and 195 (37%) completed the Time 4 survey. There were 373 individuals (70%) who reported having found and started work during the study period (89 at Time 2, 201 at Time 3, and 83 at Time 4). Minnesota's seasonally adjusted unemployment rate ranged from 3.6% to 3.7% at the start and end of the data collection period, respectively (Minnesota Department of Employment and Economic Development, <https://mn.gov/deed/data/current-econ-highlights/state-national-employment.jsp>).

In Germany, 8,941 individuals who met the qualification nationwide were invited to enroll in the study by postal mail. In total, 728 qualified individuals completed the Time 1 survey for an enrollment response rate of 8%.¹ As with the other two countries, we removed 100 individuals from the sample because they only completed the Time 1 survey, and an additional 18 individuals who stopped looking for work, leaving our sample for Germany consisting of 610 individuals. Of these, 575 (94%) completed the Time 2 survey, 424 (70%) completed the Time 3 survey, and 260 (43%) completed the Time 4 survey. There were 314 individuals

¹ The response rate for enrollment in Germany was lower than in other countries due to a postal strike that occurred as invitations were sent out to participants.

(51%) who reported having found and started work during the study period (68 at Time 2, 179 at Time 3, and 67 at Time 4). The harmonized unemployment rate ranged from 4.7% to 4.2% at the start and end of the data collection period, respectively (OECD, 2019).

In the Netherlands, 4,999 individuals who met the qualification criteria nationwide were invited by e-mail to enroll. In total, 620 qualified individuals completed the Time 1 survey for an enrollment response rate of 12%. After removing 96 individuals who did not complete any surveys other than at Time 1 and an additional 10 individuals who stopped looking for work, the Netherlands sample was 514 individuals. Of these, 482 (94%) completed the Time 2 survey, 380 (74%) completed the Time 3 survey, and 238 (46%) completed the Time 4 survey. There were 255 individuals (50%) who reported having found and started work during the study period (49 at Time 2, 157 at Time 3, and 49 at Time 4). The harmonized unemployment rate ranged from 7.0 to 6.5% at the start and end of the data collection period, respectively (OECD, 2019).

Based on the above, our core Time 1 sample is composed of 1,655 participants, with 531 from the U.S., 610 from Germany, and 514 from the Netherlands. Characteristics of participants in this core sample are shown in Table 1. The analysis for reemployment speed included participants still unemployed and searching for work at Time 2 (the analysis requires an assessment of job search metacognition and job search intensity at Time 2, an assessment only appropriate from individuals searching for work) who also had job status data available at Times 3 or 4 ($n = 1,059$). The analysis for mental health included participants still unemployed and searching at Time 2, given the goal is to assess mental health during unemployment ($n = 1,181$). Lastly, the analyses on reemployment quality included only those who reported being reemployed at Times 3 or 4 and completed the reemployment quality items ($n = 561$).

IRB approvals were gained from the Human Research Protection Program at the University of Minnesota (WORKOUT: Self-Regulation When Out Of Work; IRB code number 1402S48462), by the Ethics Review Board of the Faculty of Social and Behavioral Sciences at the University of Amsterdam (WORKOUT project: Unemployment Insurance Generosity; project number 2015-WOP-4217), and as documented in a Statement of the Local Ethics Committee Fachbereich 06 Psychologie & Sportwissenschaften (LEC FB06) at the University of Giessen.

Measures

A delineation of the measures at each time wave of the study is provided below. The United States survey was administered in English. For Germany and the Netherlands, the surveys were translated into German and Dutch. No items were identified as problematic in translating. German and Dutch items were subsequently and independently back-translated to English by scholars knowledgeable of job search research and fluent in both English and German or Dutch, respectively. Comparison of the English original and back-translated items revealed only very few substantive differences, which were resolved by small adjustments in the translations. This procedure was used for all scales except for the Dutch General Health Questionnaire (GHQ), for which we used a previously translated and validated version in the Dutch surveys (see Koeter & Ormel, 1991).

Time 1 measures.

Country. We created two binary variables to indicate the participant's country of residence: One for the United States (0 = not U.S., 1 = U.S.) and one for the Netherlands (0 = not the Netherlands, 1 = the Netherlands). Germany was used as reference country.

Perceived unemployment insurance generosity. Based on extant descriptions and classifications of unemployment insurance generosity (e.g., Tatsiramos & Van Ours, 2014), we developed a measure that assessed participants' perceptions of UI generosity with respect to both level and duration of their benefits. Both level and duration of benefits are considered to be the primary components of UI generosity, with both necessary to understand the total value of UI benefits (Woodbury & Rubin, 1997). Other classifications of UI differences, such as waiting period or rules, are largely consistent both within and across systems. Participants thus responded to six statements indicating their perceptions of their UI generosity with respect to both amount and duration (e.g., "The monthly dollar or Euro amount of unemployment benefits that I get from the government while I am unemployed is . . .") using 7-point scales (e.g., 1 = *insufficient* to 7 = *sufficient*; see Appendix B). As mentioned earlier, myriad rules determine UI objective dollar amounts, prohibiting a clear translation to individual need (Atkinson & Micklewright, 1991) and psychological research has shown that perceptions are important drivers of behavior (Bandura, 1991; Clarkson, Hirt, Jia, & Alexander, 2010). Yet, we provide the correlation between perceived UI generosity and the objective

Table 1
Sample Characteristics

Variable	United States		Germany		the Netherlands		F
	M	SD	M	SD	M	SD	
1. Age	38.56	7.67	36.75	7.41	39.82	7.02	24.63**
2. Gender (1 = male)	.43 _a	.49	.45 _a	.50	.43 _a	.50	.46
3. Education	3.45 _b	1.16	3.49 _b	1.45	3.22	1.23	6.86**
4. Ethnicity (1 = White/native)	.88	.32	.80 _c	.40	.79 _c	.40	7.92**
5. Job type (1 = professional)	.67	.47	.50 _d	.50	.55 _d	.50	16.71**
6. Weeks since job loss	4.89	3.38	6.01	1.96	5.38	3.14	21.90**
7. Preunemployment income (percent of household)	66.91 _e	27.59	63.08 _e	29.09	64.66 _e	27.28	2.66

Note. Analysis based on the core sample of $N = 1,655$ participants, with $n = 531$ for the United States, $n = 610$ for Germany, and $n = 514$ for the Netherlands. Means sharing a common subscript are not statistically different at $\alpha = .05$ according to the Tamhane's T2 procedure.

insurance amount (in dollars or Euros) for reference and support of the positive correlations between these measures. These were .16 for the U.S. ($n = 529$), .22 for Germany ($n = 408$), and .30 for the Netherlands ($n = 514$), all $ps < .001$. The correlation between perceived UI generosity and the maximum benefit amount (in dollars or euros) was .18 for the U.S. ($n = 529$), .19 for Germany ($n = 434$), and .31 for the Netherlands ($n = 514$), all $ps < .001$. Furthermore, as we report in more detail in the results section, consistent with previous country-level comparisons of UI systems, we found that unemployed job seekers from the U.S. reported the lowest level of perceived UI generosity, and those from the Netherlands the highest (Cronbach's alpha = .88).

Job search time pressure. We used three items to measure perceived job search time pressure, one adapted from Durham, Locke, Poon, and McLeod (2000); "I am looking for a job under excessive time pressure") and two items additional items (see Appendix B). Participants responded with anchors 1 = *strongly disagree* to 5 = *strongly agree* (Cronbach's alpha = .81).

Job search priority. Even though self-regulation models have emphasized the importance of planning and prioritizing, these concepts have rarely received attention in the empirical job search literature (Van Hoof et al., 2013). Prioritizing refers to the planning of a self-regulated goal pursuit, involving the intended spacing of tasks and allocation of resources in a multiple-task context (e.g., Mitchell, Harman, Lee, & Lee, 2008; Van Hoof et al., 2013). Consistent with this definition, we developed five items (see Appendix B) to assess the extent to which respondents prioritized their job search over other activities. An example item is "I prioritize my job search over other activities that I have to do," 1 = *strongly disagree* to 7 = *strongly agree* (Cronbach's alpha = .81). We administered this scale to a separate sample of unemployed individuals in the U.S. ($n = 719$, 50.8% men, average length of unemployment 9.36 weeks, full-time work experience 23.3 years). Supporting the convergent validity of this measure, the scale total was positively related to job-seeker conscientiousness, $r = .30$, $p < .01$ and the number of reported hours job seekers put into their job search in the last 2 weeks, $r = .45$, $p < .01$.

Financial strain. We used three items (Vinokur & Caplan, 1987; Vinokur & Schul, 1997) to measure financial strain. Participants indicated the difficulty of their financial situation using a 5-point scale with anchors 1 = *not at all* to 5 = *a great deal*. An example item is "In the next 2 months, how much do you anticipate having to reduce your standard of living to the bare necessities of life?" (Cronbach's alpha = .89).

Time 2 measures.

Job search metacognition. Job search metacognition was measured with Turban, Stevens, and Lee's (2009) six-item scale. Participants indicated how often in the past month they had engaged in metacognitive activities such as "set personal goals to guide my job search activities" and "thought about how to improve my skills at finding a job" (1 = *never* to 5 = *all of the time*). Cronbach's alpha = .85.

Job search intensity. We measured job search intensity with an 11-item index of job search behaviors (Van Hoof, Born, Taris, & Van der Flier, 2004). Participants indicated how much time they spent in the past month on job search activities such as "Looked for job on the Internet" and "Sent out application letters/fill out job application" using the anchors 1 = *no time at all* to 5 = *a great deal of time* (Cronbach's alpha = .84). This and similar measures

have been used in previous research (e.g., Blau, 1994; Turban, Lee, Da Motta Veiga, Haggard, & Wu, 2013; Van Hoof & Noordzij, 2009; Wanberg, Glomb, Song, & Sorenson, 2005; Wanberg, Hough, & Song, 2002). Their validity has been supported by significant relationships with other indications of job search activity (e.g., counselor ratings, database activity, amount of hours spent on job search; Van Hoof, 2014; Wanberg et al., 2005).

Mental health. Mental health was measured with the General Health Questionnaire (Goldberg et al., 1997). Participants were asked to indicate how they have been feeling since becoming unemployed using a 4-point scale (e.g., 1 = *more so than usual* to 4 = *much less than usual*). Example items are "lost much sleep over worry," "been feeling reasonably happy all things considered," and "felt you couldn't overcome your difficulties." One item was removed from the scale in our confirmatory factor analysis process as described later ("been able to face up to your problems"). The validity of the GHQ has been supported across several countries, showing that higher scores are associated with current mental health difficulties including but not limited to anxiety, depression, and fatigue (Goldberg et al., 1997). Research has also shown the GHQ-12 is correlated with positive well-being (Tennant et al., 2007). In our study, items were coded so that higher scores portray better mental health (Cronbach's alpha = .93).

Times 3 and 4 measures.

Reemployment. Employment status and reemployment date were obtained from participants' self-reported survey responses and unemployment agency data. Both pieces of information are incorporated into the hazard outcome (reemployment speed) that is the basis for our analysis of Hypothesis 1. Employment status was asked with the question "What is your current employment situation?" and coded as 0 = unemployed and 1 = reemployed. For individuals with missing data on this question, agency data were used where possible to provide employment status values. When employment status could not be determined, it was coded as missing. For participants who became reemployed during the study period, we calculated days to reemployment from the starting date of unemployment insurance to the starting date of the new job as self-reported. Participants who had not found a job by the end of the study period were right-censored (i.e., assigned a value greater than the maximum days to reemployment in the sample) as required when using hazard modeling.

Reemployment quality. Extant research on UI and reemployment quality has found inconsistent results, perhaps because studies have used narrow assessments of job quality such as wages. It is, however, possible that individuals aim their job search to secure jobs that meet broader criteria than wages. As an indicator of reemployment quality we assess job seekers' perceived fit with their new job across three dimensions: person-organization fit (e.g., "The things that I value in life are very similar to the things that my organization values"), needs-supplies fit (e.g., "There is a good fit between what my job offers me and what I am looking for in a job"), and demands-abilities fit (e.g., "My abilities and training are a good fit with the requirements of my job" (Cable & DeRue, 2002). The nine items in this scale were answered on a 7-point scale, with 1 = *strongly disagree* and 7 = *strongly agree* (Cronbach's alpha = .94).

Control variables. We assessed and controlled for a number of participant characteristics including *age* (in years), *gender* (0 =

female, 1 = male), *education* (1 = high school completed to 5 = completed graduate or professional degree), *ethnicity* (0 = non-White/ethnic minority, 1 = White/ethnic majority), and *job type* (0 = service/trade, 1 = professional/managerial). These variables have been associated with UI benefits, job search behaviors, mental health, and reemployment outcomes, and may therefore provide alternative explanations for relationships. Specifically, Wanberg, Kanfer, Hamann, and Zhang (2016) theorized and found that age negatively relates to job search intensity and reemployment speed. Regarding gender, females generally have lower wages (Bureau of Labor Statistics, 2017; Eurostat, 2018) resulting in lower UI benefits, and have lower mental health during unemployment (McKee-Ryan et al., 2005). Educational level likely leads to higher UI benefits, because of higher wages, and has been shown to relate to higher job search intensity, better mental health, and increased reemployment success (Kanfer et al., 2001; McKee-Ryan et al., 2005). Ethnicity relates to both wages (Daly, Hobijn, & Pedtke, 2017) and reemployment speed (Kanfer et al., 2001). Job type is likely to affect UI benefits, as professional/managerial jobs generally have higher wages, as well as reemployment speed and quality. Although all participants met the criterion of having received UI for less than 10 weeks before enrolling in the study, there was variation in the number of weeks they had been unemployed (with a few outliers). Therefore, we controlled for *weeks since job loss* (1 = bottom 10th percentile, 10 = top 10th percentile) because longer unemployment duration reduces mental health (McKee-Ryan et al., 2005) and lowers the chances to obtain reemployment (Van Hooff et al., 2015). We also included *preunemployment income* as a control variable, because this affects UI benefits. Preunemployment income was a self-report measure of the percentage of household income that depended on the participant's income before becoming unemployed. Finally, because the focus of the present study is at the individual level of analysis, we included the binary country variables for the United States and the Netherlands in each analysis. Germany was the reference country for this variable and thus was omitted from the models. By including country dummies we partial out country-level variance, and as such test our hypotheses at the individual level of analysis.

Discriminant Validity and Measurement Equivalence Across Countries

We conducted CFAs to examine the discriminant validity of the constructs in our models. All scale variables were modeled as single-order latent variables. For scales that consisted of more than five items (i.e., perceptions of UI generosity, job search metacognition, job search intensity, mental health, and reemployment quality), we applied parceling. Parceling is justifiable in situations when highly complex models are estimated and the focus lies on the structural relationships (e.g., Little, Rhemtulla, Gibson, & Schoemann, 2013; Sterba & Rights, 2017), which was the case in the present study. Specifically, we created three parcels per construct using the item-to-construct balance method (see Little, Cunningham, Shahar, & Widaman, 2002). We conducted a series of CFAs in Mplus7 for the scale variables in each of the structural models that were estimated to test our hypotheses. First, we established the distinctiveness of the constructs in the perceived UI generosity—reemployment speed hypothesis ($n = 1,059$), which is composed of the constructs perceived UI generosity, the three

psychological distance variables (i.e., job search time pressure, job search priority, and financial strain), and the two job search variables (i.e., job search metacognition, job search intensity). The hypothesized six-factor model (i.e., each construct modeled as a separate factor) fit the data well, $\chi^2(155) = 691.469$; CFI = .961; RMSEA = .057; SRMR = .043, with all factor loadings being high ($\geq .476$) and significant ($p < .001$). This six-factor model demonstrated better fit than a two-factor model distinguishing between the Time 1 and the Time 2 variables, $\Delta\chi^2(14) = 5,513.941$, $p < .001$, and a one-factor model, $\Delta\chi^2(15) = 7,723.070$, $p < .001$.

Second, we established the distinctiveness of the constructs in the perceived UI generosity—mental health hypothesis ($n = 1,181$), which is composed of the constructs perceived UI generosity, the three psychological distance variables (i.e., job search time pressure, job search priority, and financial strain), and mental health. During this process, an inferior fit of the model followed by closer examination led us to realize that one item of the mental health scale was not operating well in the Netherlands (“been able to face up to your problems”). Subsequently, we removed the item from the study. Following removal of that item, the hypothesized five-factor model (i.e., each construct modeled as a separate factor) fit the data well, $\chi^2(109) = 573.959$; CFI = .967; RMSEA = .060; SRMR = .037, with all factor loadings being high ($\geq .483$) and significant ($p < .001$). This five-factor model demonstrated better fit than a two-factor model distinguishing between the Time 1 and the Time 2 variables, $\Delta\chi^2(9) = 5,448.563$, $p < .001$, and a one-factor model, $\Delta\chi^2(10) = 8,117.675$, $p < .001$.

Third, we established the distinctiveness of the constructs in the perceived UI generosity—reemployment quality hypotheses ($n = 561$), which is composed of job search time pressure, job search priority, financial strain, job search metacognition, mental health, and reemployment quality. The hypothesized seven-factor model (i.e., each construct modeled as a separate factor) fit the data well, $\chi^2(209) = 451.456$; CFI = .975; RMSEA = .045; SRMR = .040, with all factor loadings being high ($\geq .472$) and significant ($p < .001$). This seven-factor model demonstrated better fit than a three-factor model distinguishing between the Times 1, 2, and 3 variables, $\Delta\chi^2(18) = 4,063.311$, $p < .001$, and a one-factor model, $\Delta\chi^2(21) = 7,019.327$, $p < .001$.

Next, we ran multigroup CFAs in Mplus7 to examine the degree of measurement equivalence across the three countries for each of the three parts. Particularly when collecting data in different countries where surveys were translated from English, which is the case in the Netherlands and Germany, establishing measurement equivalence helps to increase confidence that participants across countries interpreted survey measures similarly (Davidov, Meuleman, Cieciuch, Schmidt, & Billiet, 2014). First, we examined the configural equivalence by testing whether the hypothesized factor structure fit the data well when estimated in each of the three countries. As displayed in Table 2, these models fit the data well, all CFIs $> .950$, all RMSEAs $< .060$, all SRMRs $< .080$ (cf. Hu & Bentler, 1998). We subsequently imposed equality constraints to examine the degree of measurement equivalence. Specifically, we ran multigroup CFAs with the factor loadings set invariant (i.e., metric equivalence), the factor loadings and intercepts invariant (i.e., scalar equivalence), and the factor loading, intercepts, and residuals invariant (i.e., full invariance). Following Cheung and Rensvold (2002), we compared the difference in the CFI between

Table 2
Results of Measurement Equivalence Analyses

Model	χ^2	<i>df</i>	CFI	RMSEA	SRMR	Δ CFI
Perceived UI generosity—Reemployment speed model:						
a) Configural invariance (equal factor structure)	924.378	465	.967	.053	.042	
b) Metric invariance (equal factor loadings)	1029.278	499	.962	.055	.056	.005
c) Scalar invariance (equal intercepts)	1815.671	533	.909	.083	.077	.053
d) Full invariance (equal residuals)	2113.796	573	.891	.087	.094	.018
Perceived UI generosity—Mental health model:						
a) Configural invariance (equal factor structure)	764.200	327	.970	.058	.041	
b) Metric invariance (equal factor loadings)	865.132	356	.965	.060	.056	.005
c) Scalar invariance (equal intercepts)	1502.613	385	.922	.086	.073	.043
d) Full invariance (equal residuals)	1769.370	419	.906	.090	.086	.016
Perceived UI generosity—Reemployment quality model:						
a) Configural invariance (equal factor structure)	896.722	627	.973	.048	.050	
b) Metric invariance (equal factor loadings)	1001.566	666	.966	.052	.076	.007
c) Scalar invariance (equal intercepts)	1462.932	707	.924	.076	.090	.042
d) Full invariance (equal residuals)	1657.321	753	.909	.080	.102	.015

Note. The multigroup CFAs for the reemployment speed model was based on a sample size of 1,059 (with $n = 307$ in the United States, $n = 367$ in Germany, and $n = 385$ in the Netherlands), for the mental health model on a sample size of 1,181 (with $n = 337$ in the United States, $n = 449$ in Germany, and $n = 395$ in the Netherlands), and for the reemployment quality model on a sample size of 561 (with $n = 210$ in the United States, $n = 192$ in Germany, and $n = 159$ in the Netherlands).

subsequent models to establish the degree of measurement equivalence. For all CFAs, the difference in CFI between the configural invariance and the metric invariance models was not larger than the Cheung and Rensvold (2002) recommended cutoff value of .010 (see Table 2). However, the difference in CFI between the metric and scalar, and between the scalar and full invariance models was larger than .010. These results suggest that the factor structure and the factor loadings can be assumed equivalent across the three countries and support pooling the three countries' data into an overall sample. Overall, our CFA results supported the distinctiveness of our study constructs and measurement equivalence across countries.

Results

Descriptive statistics and correlations for the study variables are shown in Table 3. We expected that perceived UI generosity would differ between the three countries, with job seekers in the U.S. reporting the lowest UI generosity and job seekers in the Netherlands the highest. This expectation was tested with an ANOVA with country as factor and perceived UI generosity as the dependent variable ($n = 1,655$). The linear polynomial contrast was significant, $F(1, 1652) = 40.222, p < .01$. Supporting our expectation, subsequent planned contrasts indicated that the mean difference between the U.S. ($M = 3.759, SD = 1.014$) and the Netherlands ($M = 4.169, SD = 0.943$) was significant, $t(1041.294) = 6.767, p < .01$, as was the mean difference between Germany ($M = 3.874, SD = 1.147$) and the Netherlands, $t(1121.363) = 4.723, p < .01$. The mean difference between the U.S. and Germany approached significance, $t(1138.689) = 1.806, p = .07$.

Perceived UI Generosity and Reemployment Speed

Hypothesis 1 suggests that the relationship between perceived UI generosity and reemployment speed will be serially mediated by psychological distance, that is, (a) time pressure, (b) job search

priority, and (c) financial strain; and (d) job search metacognition and (e) job search intensity. The reemployment speed outcome requires the use of hazard modeling, appropriate when predicting the speed of finding a job for individuals who found work while also including individuals who did not find a job (censored data).² We ran the analysis as a structural equation model using Mplus7, including perceived UI generosity, the psychological distance variables, and the job search variables as latent variables, and the reemployment hazard outcome as observed variable (see Table 4). We included age, gender, level of education, ethnicity, job type, weeks since job loss, preunemployment income, and country as controls.

The findings for the control variables indicate that reemployment speed was faster in the U.S. as compared with Germany, slower with increasing age and time since job loss, and slower for ethnic minorities (as compared with Whites/natives) and for people in professional/managerial jobs (as compared with service/trade jobs). Results further indicate support for most of the expected paths in the prediction of reemployment speed. Columns 1–3 of Table 4 show perceived UI generosity was significantly negatively related to time pressure ($\beta = -.409, p < .01$), job search priority ($\beta = -.162, p < .01$), and financial strain ($\beta = -.488, p < .01$). In column 4, time pressure and job search priority were significantly positively related to job search metacognition ($\beta = .148, p < .01$ and $\beta = .515, p < .01$, respectively), but financial strain was not ($\beta = .020, p > .05$). In column 5, time pressure, job search priority, and financial strain were significantly positively related to job search intensity ($\beta = .153, p < .01$; $\beta = .486, p < .01$; and $\beta = .100, p < .05$, respectively). In column 6,

² Some reemployed participants' length of unemployment exceeded that of participants who were continuously unemployed throughout the study (e.g., their job start date was later than the last survey completion date). To use the hazard methodology accurately, we used a transformation for 33 values so that 245 days became the maximum value for reemployed participants, 7 days shorter than unemployed individuals.

Table 3
Means, Standard Deviations, and Correlations

Variable	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Control variables																		
1. Age	38.283	7.483																
2. Gender (1 = male)	.436	.496	.064**															
3. Education	3.392	1.299	-.085**	-.024														
4. Ethnicity (1 = White/native)	.823	.379	.080**	.002	-.046													
5. Job type (1 = professional)	.569	.495	.085**	-.038	.191**	.079**												
6. Weeks since job loss	5.450	2.889	-.041	-.031	-.013	-.044	-.036											
7. Preunemployment income (percent of household)	64.801	28.086	.092	.148**	.049*	-.046	.008	-.034										
Time 1 variables																		
8. UI generosity	3.644	1.318	-.081**	.040	.168**	.041	.052**	-.070**	-.096**	(.876)								
9. Time pressure	3.454	.976	-.081**	.014	-.020	-.042	.004	.015	.135**	-.342**	(.807)							
10. Job search priority	5.215	1.157	.130**	.033	-.038	-.035	.030	-.017	.102**	-.132**	.438**	(.812)						
11. Financial strain	3.032	1.071	.014	.005	-.222**	-.028	-.048	.001	.240**	-.474**	.460**	.194**	(.891)					
Time 2 variables																		
12. Job search intensity	3.035	.705	-.035	.006	-.068*	-.082**	.038	-.046	.056	-.209**	.372**	.449**	.291**	(.847)				
13. Job search metacognition	3.402	.839	-.001	-.056	-.014	-.082**	.051	.006	.052	-.129**	.322**	.467**	.185**	.660**	(.847)			
14. Mental health	2.679	.691	.016	.035	.054*	.008	-.007	-.038	-.081**	.220**	-.367**	-.151**	-.298**	-.184**	-.113**	(.926)		
Time 3-4 variables																		
15. Reemployment (0 = unemployed 1 = reemployed)	.702	.457	-.175**	.032	.016	.051*	-.067*	-.072**	-.011	-.011	.103**	.096**	-.017	.118**	.138**	.020		
16. Reemployment quality	5.060	1.309	.005	-.007	.115**	-.069*	.119**	-.045	-.016	.128**	-.088**	.047	-.091**	.069	.100*	.152**	-.094	(.944)

Note. Variables 1-11 were measured in the Time 1 survey. Variables 12-14 were measured in the Time 2 survey. Variables 15 and 16 were measured at either Time 3 or Time 4 depending on if/when reemployment occurred. Cronbach's alpha reliabilities are listed along the diagonal in parentheses.

* $p < .05$. ** $p < .01$.

Table 4
Results of the Structural Equations Model Analysis Predicting Reemployment Speed

Variables	Column 1			Column 2			Column 3			Column 4			Column 5			Column 6		
	Time pressure			Job search priority			Financial strain			Job search metacognition			Job search intensity			Reemployment speed		
	B	SE	β	B	SE	β	B	SE	β	B	SE	β	B	SE	β	B	SE	Exp (B)
Control variables																		
United States	.008	.060	.005	-.194*	.097	-.080	.649**	.071	.308	.192**	.069	.107	.392**	.053	.285	.444**	.102	1.559
the Netherlands	.035	.055	.023	-.047	.088	-.021	.281**	.059	.141	-.089	.061	-.053	-.133**	.043	-.102	-.127	.102	.881
Age	-.013**	.003	-.131	.018**	.006	.125	-.008*	.004	-.061	-.006	.004	-.053	-.007**	.003	-.088	-.031**	.006	.969
Gender (1 = male)	.038	.046	.026	.043	.072	.020	.049	.052	.025	-.141**	.050	-.086	-.032	.036	-.026	.028	.084	1.028
Education	.029	.019	.050	.023	.030	.027	-.110**	.021	-.147	-.022	.023	-.034	-.031*	.015	-.065	.016	.033	1.016
Ethnicity (1 = White/native)	-.121*	.061	-.062	-.193	.107	-.066	-.189*	.072	-.074	-.144*	.071	-.066	-.111*	.051	-.066	.237*	.114	1.267
Job type (1 = professional)	.053	.046	.036	.110	.072	.049	-.009	.053	-.004	.067	.509	.040	.026	.037	.020	-.201*	.084	.818
Weeks since job loss	-.008	.008	-.033	-.018	.013	-.047	.005	.009	.015	.011	.009	.037	-.003	.006	-.014	-.059**	.014	.943
Preunemployment income (percent of household)	.003**	.001	.112	.003*	.001	.078	.006**	.001	.184	.000	.001	.003	-.001	.001	-.031	.001	.001	1.001
Predictors																		
Perceived UI generosity	-.227**	.021	-.409	-.135**	.029	-.162	-.355**	.024	-.488	.166**	.057	.148	.131**	.044	.153	.044	.033	1.045
Time pressure										.383**	.036	.515	.277**	.029	.486			
Job search priority										.017	.037	.020	.065*	.028	.100			
Financial strain																		
Job search metacognition																.263**	.075	1.301
Job search intensity																-.009	.099	.991
R ²			.208			.062			.370			.327			.416			n/a

Note. n = 1,059 participants (i.e., those who were unemployed at Time 2 and had employment status information available). For the country dummy variables, Germany was the omitted reference group. For columns 1–5, unstandardized estimates (B), standard errors (SE), and standardized coefficients (β) are reported. For column 6, unstandardized estimates (B), standard errors (SE), and hazard ratios Exp (B) are reported. A hazard ratio of greater than 1 reflects faster reemployment speed and a hazard ratio of less than 1 reflects slower reemployment speed.

* p < .05. ** p < .01.

metacognition was positively related to reemployment speed, $\text{Exp}(B) = 1.301, p < .01$. This exponentiated regression coefficient is the hazard ratio, where values greater than one indicate greater likelihood and speed of reemployment. More specifically, a one-unit increase in job search metacognition was associated with a 30.1% increase in the expected reemployment hazard. In contrast, job search intensity was not significantly associated with reemployment speed, $\text{Exp}(B) = 0.991, p > .05$.

Hypothesis 1 was further tested with indirect effects estimations using a Monte Carlo bootstrap approach (Preacher & Selig, 2012; see Table 5). While the total indirect effect from perceived UI generosity to reemployment speed was not significant ($B = -.024, 95\% \text{ CI}[-.051, .000]$), two specific indirect effects were statistically significant. As shown in Table 5, the negative relationship between UI generosity and reemployment speed is explained by significant paths via time pressure and metacognition ($B = -.010, 95\% \text{ CI}[-.020, -.002]$) and job search priority and metacognition ($B = -.014, 95\% \text{ CI}[-.025, -.005]$). Altogether, the findings provide support for Hypothesis 1a, 1b, and 1d.³

Perceived UI Generosity and Mental Health

Hypothesis 2 suggests that a positive relationship between perceived UI generosity and mental health during unemployment will be mediated by (a) time pressure, (b) job search priority, and (c) financial strain. To test this hypothesis, we selected those respondents who were still unemployed at Time 2 ($n = 1,181$). We ran the analysis as a structural equation model using Mplus7, including the control variables and latent perceived UI generosity as predictors, the latent psychological distance variables as mediators, and latent mental health as the outcome variable (see Table 6). Regarding the control variables, the findings show that mental health was higher in the Netherlands as compared to Germany. Similar to the analyses presented above, columns 1–3 show perceived UI generosity was significantly negatively related to time pressure ($\beta = -.405, p < .01$), job search priority ($\beta = -.162, p < .01$), and financial strain ($\beta = -.485, p < .01$). The paths from job search time pressure and financial strain to mental health were significantly negative ($\beta = -.395, p < .01$ and $\beta = -.177, p < .01$, respectively; column 4). However, job search priority was not significantly related to mental health ($\beta = .019, p > .05$; see column 4).

Hypothesis 2 was further tested with bootstrapped indirect effects (see Table 7). The results demonstrate a significantly positive total effect from perceived UI generosity to mental health, which consists of nonsignificant direct and significant indirect effects. Specifically, the total indirect effect from perceived UI generosity to mental health was statistically significant and positive ($B = .120, 95\% \text{ CI} [.094, .147]$), as explained by job search time pressure ($B = .079, 95\% \text{ CI} [.059, .101]$) and financial strain ($B = .042, 95\% \text{ CI} [.023, .065]$). In other words, in support of Hypothesis 2a and 2c, perceived UI generosity was positively related to mental health, because of reduced time pressure and financial strain.⁴

Perceived UI Generosity and Reemployment Quality

Two hypotheses were offered with respect to the mechanisms involved in the prediction of reemployment quality. First, via

Hypothesis 3, we predicted that the indirect relationship between perceived UI generosity and reemployment quality was negative via a serial mediation through (a) time pressure, (b) job search priority, and (c) financial strain; then (d) metacognition. To test this hypothesis, we selected those respondents who were reemployed at Time 3 or 4 ($n = 561$). We ran the analysis as a structural equation model using Mplus7. Regarding the control variables, the findings as displayed in Table 8 show that reemployment quality was lower in the Netherlands as compared with Germany, and higher for professional/managerial jobs as compared with service/trade jobs. Similar to the analyses presented above, results indicate support for the paths from perceived UI generosity to the psychological distance variables (see columns 1–3). The paths from time pressure ($\beta = .164, p < .01$) and job search priority ($\beta = .460, p < .01$) to job search metacognition were also significant and in the direction expected (see column 4), whereas the financial strain path was not significant ($\beta = .047, p > .05$). The path from metacognition to reemployment quality was significant and in the expected direction ($\beta = .111, p < .05$; see column 6).

Hypothesis 3 was further tested with bootstrapped indirect effects (see Table 9). Two of the three indirect effects via job search metacognition were significant. Specifically, there were small but significant negative indirect effects from perceived UI generosity via time pressure and job search metacognition to reemployment quality ($B = -.006, 95\% \text{ CI} [-.017, -.001]$), and via job search priority and job search metacognition to reemployment quality ($B = -.006, 95\% \text{ CI} [-.017, -.001]$). The indirect effect via financial strain and job search metacognition however was not significant. Therefore, we found support for Hypothesis 3a, 3b, and 3d.

Hypothesis 4, which predicted a positive indirect effect of perceived UI generosity to reemployment quality via psychological distance, that is, (a) time pressure, (b) job search priority, and (c) financial strain; then (d) mental health, was tested with bootstrapped indirect effects. As shown in Table 9, two of the three indirect effects via mental health were significant (i.e., via time pressure: $B = .033, 95\% \text{ CI} [.017, .058]$, and via financial strain: $B = .010, 95\% \text{ CI} [.001, .025]$). Thus, perceived UI generosity relates to lower time pressure and reduced financial strain, which relate to higher mental health, which positively relates to reemployment quality in the new job (Hypothesis 4a, 4c, and 4d supported).

In addition to the negative and positive indirect effects, we found a statistically significant and positive direct effect from perceived UI generosity to reemployment quality ($\beta = .117, p < .05$; see column 6 in Table 8), and a significant positive total effect as displayed in Table 9. In other words, overall perceived UI

³ The SEM analysis and bootstrapped indirect effects analyses with the two country dummies as the only control variables provided largely the same results in terms of which model paths and effects were significant or not. The only difference concerns the 95% CI for the total indirect effect from perceived UI generosity to reemployment speed which did include zero in the model with controls (see Table 5) but was negative in the model without controls. However, regarding the specific indirect effects the results were similar, thus leading to the same conclusions.

⁴ The SEM analysis and bootstrapped indirect effects analyses with the two country dummies as only control variables provided the same results in terms of which model paths and effects were significant or not, thus leading to the same conclusions.

Table 5
Estimates and Confidence Intervals of Total, Direct, and Indirect Effects for Reemployment Speed

Path	Lower 2.5%	Point estimate	Upper 2.5%
Total effects from perceived UI generosity to reemployment speed	-.051	.020	.089
Total indirect effects	-.051	-.024	.000
Specific indirect effects			
Perceived UI generosity → Time pressure → Job search intensity → Reemployment speed	-.006	.000	.007
Perceived UI generosity → Time pressure → Job search metacognition → Reemployment speed	-.020	-.010	-.002
Perceived UI generosity → Job search priority → Job search intensity → Reemployment speed	-.007	.000	.008
Perceived UI generosity → Job search priority → Job search metacognition → Reemployment speed	-.025	-.014	-.005
Perceived UI generosity → Financial strain → Job search intensity → Reemployment speed	-.004	.000	.005
Perceived UI generosity → Financial strain → Job search metacognition → Reemployment speed	-.009	-.002	.005
Direct effect of perceived UI generosity to Reemployment speed	-.021	.044	.108

Note. $n = 1,059$ participants who were unemployed at Time 2 and had employment status information available. Monte Carlo 95% confidence intervals (Preacher & Selig, 2012). Confidence intervals were constructed using unstandardized estimates.

generosity related positively to perceived reemployment quality among reemployed participants, and this positive total relationship is partially direct and partially indirect explained by psychological distance (i.e., reduced time pressure and lower financial hardship) and mental health.⁵

As a supplemental analysis, we examined the relationship between days to reemployment and reemployment quality. We ran an OLS regression in SPSS using reemployment quality as the outcome variable and days to reemployment as the predictor. The same control variables that were used in the other models were also included here. The coefficient for days to reemployment, however, was not statistically significant ($\beta = .023, p > .05$), thus we did not find support for the idea that a longer time to reemployment increases reemployment quality.

Post-Hoc Multigroup Analyses

Next, we demonstrate that the extent of support for our model findings is comparable for each of the three countries. To do so, we computed multigroup structural equation models using Mplus7, with the three countries specified as groups. We ran the multigroup SEM analyses for our outcome variables mental health and reemployment quality, but not for reemployment speed as multigroup analysis is not available in Mplus7 for count variables. The measurement models were specified based on metric equivalence across the three countries (see the measurement equivalence analyses as described in the Method section). We estimated a three-group baseline structural equation model similar to the models as presented in Table 6 for mental health and in Table 8 for reemployment quality, including all model variables and control variables except country (which is the grouping variable). In the three-group baseline structural models the paths between the model variables and the paths of control variables were allowed to vary freely across the three countries. We subsequently imposed equality constraints to test the degree of equivalence across the three countries, and compared the models using the difference in CFI with .010 as recommended cutoff value to conclude whether a subsequent model fit worse or not (cf. Cheung & Rensvold, 2002). First, we estimated three-group path models with the structural relations among substantive model variables invariant across the three countries. These models did not result in a significant deterioration of model fit as compared with the baseline models,

$\Delta\chi^2(14) = 6.152, p = .963, \Delta CFI = .000$ for mental health, and $\Delta\chi^2(24) = 35.758, p = .058, \Delta CFI = .001$ for reemployment quality. Second, imposing additional equality constraints for the effects of the control variables did not result in a significant deterioration of model fit for both models as compared with the substantive model structural relations invariant models, $\Delta\chi^2(56) = 38.334, p = .966$ for mental health, and $\Delta\chi^2(84) = 89.474, p = .321$ for reemployment quality. These findings suggest that the structural relations between our model variables (i.e., perceived UI generosity, time pressure, job search priority, financial strain, job search metacognition, job search intensity, mental health, reemployment quality) as well as the role of the control variables did not differ between countries. We can therefore conclude that our findings regarding the model relationships are similarly supported in each of the three countries.

Discussion

Study Contributions

This study extends empirical findings and theory on unemployment and job search, a process experienced by millions of individuals each year (e.g., 4.87% of the U.S. labor force and 8.55% of the EU labor force in 2016; OECD, 2017). Our findings illustrate that perceived UI generosity has implications for reemployment speed, mental health, and reemployment quality. We provide new and previously unavailable insight into the mechanisms that explain the relationships between perceived UI generosity and these outcomes. Via our study, we introduce UI to the psychological literature on job search and unemployment as an important

⁵ The SEM analysis and bootstrapped indirect effects analyses with the two country dummies as only control variables provided largely the same results in terms of which model paths and effects were significant or not. The first difference was the path from financial strain to mental health which was not significant in the model with controls (see Table 8) but was significantly negative in the model without controls. The second difference was the 95% CI for the total indirect effects which was positive in the model with controls (see Table 9) but did include zero in the model without controls. However, the specific indirect effects were similar as were the total and direct effects. Altogether the model without controls leads to the same conclusions regarding our hypotheses as the model with controls.

Table 6
Results of the Structural Equations Model Analysis Predicting Mental Health

Variable	Column 1			Column 2			Column 3			Column 4		
	Time pressure			Job search priority			Financial strain			Mental health		
	<i>B</i>	<i>SE</i>	β	<i>B</i>	<i>SE</i>	β	<i>B</i>	<i>SE</i>	β	<i>B</i>	<i>SE</i>	β
Control variables												
United States	-.019	.059	-.012	-.211*	.089	-.087	.612**	.068	.285	-.007	.052	-.005
the Netherlands	.002	.054	.001	-.067	.081	-.029	.267**	.056	.130	.095*	.046	.068
Age	-.013**	.003	-.131	.019**	.005	.132	-.009*	.003	-.069	-.002	.003	-.023
Gender (1 = male)	.041	.045	.027	.036	.069	.016	.063	.051	.032	.073	.038	.054
Education	.010	.018	.017	.005	.026	.006	-.124**	.021	-.165	.000	.015	.000
Ethnicity (1 = White/native)	-.096	.060	-.049	-.130	.098	-.045	-.173*	.069	-.067	-.038	.053	-.021
Job type (1 = professional)	.037	.045	.025	.067	.069	.030	-.031	.052	-.016	-.009	.038	-.007
Weeks since job loss	-.010	.008	-.039	-.017	.012	-.044	.001	.009	.003	-.005	.006	-.022
Preunemployment income (percent of household)	.003**	.001	.113	.003*	.001	.074	.007**	.001	.189	.000	.001	-.006
Predictors												
Perceived UI generosity	-.225**	.020	-.405	-.133**	.027	-.162	-.351**	.022	-.485	.002	.019	.004
Time pressure										-.352**	.041	-.395
Job search priority										.011	.022	.019
Financial strain										-.121**	.029	-.177
<i>R</i> ²			.200			.059			.367			.222

Note. $n = 1,181$ participants who were unemployed at Time 2. Country dummy variables for the United States and the Netherlands were included as controls; Germany was the omitted reference group. Unstandardized estimates (*B*), standard errors (*SE*), and standardized coefficients (β) are reported. * $p < .05$. ** $p < .01$.

contextual factor, and we strengthen conclusions provided from macrolevel results by using new research methods.

As a foundation and unifying framework for our contributions, our study drew upon psychological construal theory. Supporting the applicability of psychological construal theory to the issue of UI generosity, our data showed higher perceived UI generosity is related to greater perceived psychological distance from the job search (indexed by lower time pressure, lower job search priority, and lower financial strain). Consistent with construal theory's premise that psychological distance will affect cognition and behavior, our findings supported hypothesized relationships between time pressure, job search priority, and financial strain and metacognition and job search intensity (excepting the relationship between financial strain and job search metacognition).

By applying psychological construal theory to the issue of UI generosity, we provide the first available integrated model delineating and testing common processes involved in explaining the multiple outcomes of UI generosity. Our findings suggest that UI generosity is associated with (a) slower reemployment speed via the mechanisms of reduced time pressure, reduced prioritization of

job search, and subsequent lower job search metacognition; and (b) higher levels of mental health via the mechanisms of lower job search time pressure and reduced financial strain. Our results also provide insight into mechanisms via which UI generosity decreases as well as promotes reemployment quality. On the one hand, UI generosity was negatively related to reemployment quality via the following indirect pathways: UI generosity \rightarrow reduced job search time pressure \rightarrow lower job search metacognition \rightarrow lower reemployment quality. On the other hand, UI generosity was positively related to reemployment quality, both directly and via the following indirect pathways: UI generosity \rightarrow reduced time pressure and financial strain \rightarrow higher mental health \rightarrow higher reemployment quality. These competing mechanisms provide insight into why extant research has found mixed findings between UI generosity and the quality of the new job. Specifically, the competing mechanisms may at times rule out a significant relationship between UI generosity and reemployment quality.

Interestingly, the mediating mechanisms differed to some extent depending on the outcomes examined. Of our three psychological

Table 7
Estimates and Confidence Intervals of Total, Direct, and Indirect Effects for Mental Health

Path	Lower 2.5%	Point estimate	Upper 2.5%
Total effects from perceived UI generosity to Mental health	.091	.122	.154
Total indirect effects	.094	.120	.147
Specific indirect effects			
Perceived UI generosity \rightarrow Time pressure \rightarrow Mental health	.059	.079	.101
Perceived UI generosity \rightarrow Job search priority \rightarrow Mental health	-.008	-.001	.005
Perceived UI generosity \rightarrow Financial strain \rightarrow Mental health	.023	.042	.065
Direct effect of perceived UI generosity to mental health	-.034	.002	.039

Note. $n = 1,181$ participants who were unemployed at Time 2. Bootstrapped indirect effects using 10,000 samples. 95% confidence intervals are shown. Confidence intervals were constructed using unstandardized estimates.

Table 8
Results of the Structural Equations Model Analysis Predicting Reemployment Quality

Variable	Column 1		Column 2		Column 3		Column 4		Column 5		Column 6	
	Time pressure		Job search priority		Financial strain		Job search metacognition		Mental health		Reemployment quality	
	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE
Control variables												
United States	.031	.080	.021	-.269*	.119	-.120	.365	.120	.082	.075	.010	.143
the Netherlands	.021	.084	.013	-.125	.126	-.052	.290**	-.122	.083	-.072	.109	-.229
Age	-.009*	.004	-.094	-.024**	.007	.170	-.009	-.001	.005	-.015	-.084	.007
Gender (1 = male)	-.014	.065	-.010	-.021	.099	-.009	-.026	-.085	.066	-.055	.100	.114
Education	.053*	.026	.094	.032	.041	.037	-.112**	-.030	.027	-.049	.022	.044
Ethnicity (1 = White/native)	-.140	.091	-.068	-.397**	.145	-.127	-.134	-.228*	.093	-.104	.085	.164
Job type (1 = professional)	.024	.064	.016	.209*	.100	.095	-.004	-.144*	.066	.093	.055	-.078
Weeks since job loss	-.012	.011	-.048	-.011	.018	-.028	.000	.001	.011	.004	-.009	.121
Preunemployment income (percent of household)	.003**	.001	.129	.005*	.002	.115	.005**	.000	.001	.014	-.002	.021
Predictors												
Perceived UI generosity	-.183**	.030	-.329	-.095*	.039	-.110	-.333**	.174**	.063	.164	-.420**	.123*
Time pressure												
Job search priority								.323**	.039	.460	.027	.046
Financial strain								.038	.046	.047	-.068	-.099
Job search metacognition												.197*
Mental health												.432**
R ²			.154		.086		.361		.309		.273	.140

Note. n = 561 participants who were unemployed and searching at Time 2 and reemployed at either Time 3 or Time 4. With respect to the country dummy variables; Germany was the omitted reference group. Unstandardized estimates (B), standard errors (SE), and standardized coefficients (β) are reported.
* p < .05. ** p < .01.

Table 9

Estimates and Confidence Intervals of Total, Direct, and Indirect Effects for Reemployment Quality

Path	Lower 2.5%	Point estimate	Upper 2.5%
Total effects from perceived UI generosity to reemployment quality	.053	.150	.245
Total indirect effects	.002	.027	.057
Specific indirect effects			
Perceived UI generosity → Time pressure → Job search metacognition → Reemployment quality	-.017	-.006	-.001
Perceived UI generosity → Job search priority → Job search metacognition → Reemployment quality	-.017	-.006	-.001
Perceived UI generosity → Financial strain → Job search metacognition → Reemployment quality	-.013	-.003	.003
Perceived UI generosity → Time pressure → Mental health → Reemployment quality	.017	.033	.058
Perceived UI generosity → Job search priority → Mental health → Reemployment quality	-.005	-.001	.001
Perceived UI generosity → Financial strain → Mental health → Reemployment quality	.001	.010	.025
Direct effect of perceived UI generosity to reemployment quality	.026	.123	.219

Note. $n = 561$ participants who were unemployed and searching at Time 2 and reemployed at either Time 3 or Time 4. Bootstrapped 95% confidence intervals using 10,000 samples. Confidence intervals were constructed using unstandardized coefficients.

distance indicators, time pressure mediated the relationship of UI generosity with all our three focal outcomes. In contrast, job search priority mediated the relationship of UI generosity with both reemployment outcomes (speed and quality), while financial strain mediated the relationship of UI generosity with mental health. These findings extend job search theory, suggesting that it is not the experience of financial strain, but especially time pressure and prioritizing one's job search that have beneficial motivational effects for job search and reemployment. In addition, these findings inform psychological construal theory, suggesting that psychological distance is a multifaceted concept which can bring about different outcomes depending on its operationalization.

Although many theoretical perspectives have been applied to the study of job search (Klehe & Van Hooft, 2019), the dominant conceptualization of the job search process has been that of a self-regulatory process (Kanfer & Bufton, 2018). Because our findings illustrate that indices used to proxy psychological distance are relevant to goal striving (i.e., job search metacognition and job search intensity), it seems that psychological construal theory may be a complimentary (rather than competing) perspective from which to examine job search. Future studies may benefit from applying this theory to other research in the job search arena, as we note in the Limitations and Future Research section below. Our findings also inform psychological construal theory, showcasing the relevance of this theory to a growing number of work-related phenomena (Wiesenfeld et al., 2017).

Given the billions of dollars spent on UI each year, our results have practical implications. Our findings support extant economic perspectives that suggest that UI generosity is a double-edged sword—it may hinder reemployment speed but may help mental health and reemployment quality. In addition, clarifying the processes involved in response to different unemployment insurance systems helps to inform how to calibrate messages and systems to enhance the positive and minimize the negative outcomes. For example, countries with generous UI benefit systems should complement these systems with policies and counseling techniques that promote unemployed people's perceptions of urgency and motivation for job search, as well as interventions that increase people's metacognition (e.g., goal-setting, planning, monitoring, reflection). In contrast, countries with less generous UI benefit systems may need to enhance mental health-protecting aspects of their services.

Limitations and Future Research

Our multiwave, multicountry study provides a substantial step forward in insight about the role of UI generosity in the job search process. Next, we provide a discussion of possible limitations to the internal and external validity of our findings to catalyze next steps in this important area. Because of the strong importance of this topic and the complexity of its examination, multiple studies are needed and worthy of scholarly effort to solidify research findings.

With respect to internal validity, it is not possible to state definitively that we have isolated all of the mechanisms that may be involved in the associations we studied. While we control for a solid and carefully chosen set of variables including country, age, gender, education, job type, weeks since job loss, and preunemployment income, it is possible that the relationships between perceptions of UI generosity and the mediators and outcomes in our model may be due to an unobserved individual difference variable. For example, it is plausible that the relationship between perceived UI generosity and perceived time pressure might be explained in part by individuals' levels of emotional stability (i.e., individuals who report higher levels of emotional stability might be more likely to report higher levels of UI generosity and lower levels of time pressure). Notably, the country one is in (the Netherlands, Germany, or the U.S.) does not seem to limit the support of our model. For example, we find support for most components of our proposed model with the sample as a whole (controlling for country) and with multigroup analyses (showing the model is supported within each country). As such, we can rule out the suggestion that factors at the country level within the Netherlands, Germany, and the U.S. would prohibit support of our model.

Common method bias could also reduce the internal validity of our results. To combat this concern, we measured our focal independent variable (perceived UI generosity) and the indicators of psychological distance (time pressure, job search priority, and financial strain) at the onset of the unemployment period, whereas the job search variables (job search metacognition and intensity) and outcomes (mental health and reemployment) were measured at later points in time with several months in between. In addition, reemployment speed was an objectively reported variable based on date, not perceptions.

Although our four-wave design and our reemployment speed outcome cannot eliminate common method bias concerns completely, these methodological choices reduce the level of common method bias (e.g., Malhotra, Schaller, & Patil, 2017). In addition, we view our primary data collection (as opposed to archival data) as a design asset, allowing us to ask novel and previously unexamined questions about how generosity of UI benefits relates to perceptions of psychological distance, job search cognition and behavior, and more distal outcomes over time.

With respect to external validity, further research can assess the extent to which our findings generalize to other countries, states, and unemployment levels. Our inclusion of countries and one state within the U.S. was based on generosity differences across systems, enhancing the likelihood of our results extend to systems differing with respect to generosity (Messacar, 2014; O'Campo et al., 2015). Unemployment rates are substantially mobile over time, and in times of recession the hardship of unemployment is substantially amplified. As such future research can examine if our results hold under varying unemployment rates. Our findings also likely have boundary conditions that should be examined. We find positive effects of time pressure on metacognition, for example, but it is likely that very high levels of time pressure may be detrimental to metacognition.

Our data suggest that perceptions of UI generosity affect individuals' perceived psychological distance in the job search. Future research might examine other operationalizations of psychological distance, aim to solidify causal directions among relationships, and/or examine additional mediators/mechanisms. For example, our results show a positive direct relationship between perceived UI generosity and reemployment quality that was not wholly accounted for by the mediators we measured. This finding suggests there is more to learn than what can be accounted for by the constructs in our model. One possible explanation could be that more generous UI provides time and cognitive space to clarify one's interests, aspirations, values, skills, and abilities. Increased self-awareness may facilitate reemployment quality in terms of finding a better fitting job (Singh & Greenhaus, 2004; Weng & McElroy, 2010). Future research could examine whether UI generosity and subsequent time pressure may induce or deter such self-awareness during job search. Another potential explanation relates to the idea that higher perceived UI generosity provides individuals with the option to hold out for jobs of higher quality (e.g., maximizing instead of satisficing; Iyengar, Wells, & Schwartz, 2006). However, this would imply that days to reemployment relates positively to reemployment quality, which was not supported by our data. Future research is therefore needed to further investigate the role that UI generosity has for reemployment quality. For example, research could examine whether more generous UI leads people to search with higher career clarity (e.g., Koen et al., 2010; Wanberg et al., 2002), search differently (e.g., use other job search methods and job sources) or use different decision rules which lead to higher quality but not necessarily slower reemployment.

Future research might also focus on explicating the processes involved for one outcome at a time. There are benefits to research that provides a deep focus on just one criterion, such as reemployment quality where our effect sizes (variance accounted for by predictors) were the lowest. In contrast to a study that aims to

predict three different outcome variables, a focus on one outcome allows multiple operationalizations of the outcome space (e.g., for reemployment quality this could include wages and turnover), and the examination of multiple competing models and mediators. With respect to competing models, we note that based on a post hoc analysis requested by a reviewer, our data showed a linkage between job search metacognition and reduced mental health, suggesting yet another pathway that would be fruitful to explore. In addition, future research may adopt multiwave diary designs to further explore the potentially recursive relationship between mental health and job search metacognition.

Conclusion

Research in economics has found that more generous unemployment insurance systems are associated with both positive and negative outcomes. Yet, because this work is usually conducted at a macro level or with proxy variables from existing databases, it is critical to understand the generalizability to the individual level of analysis, and to learn about the mechanisms through which UI systems varying in generosity affect job-seeker outcomes. We introduced perceptions of UI generosity as a lens through which we can examine these mechanisms. Our study, involving a four-wave survey design of job seekers looking for work under three different unemployment insurance systems in three different countries (United States, Germany, and the Netherlands) provides insight into the mechanisms explaining UI generosity's negative (lower reemployment speed) and positive (better health and reemployment quality) outcomes.

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Appendix A

Comparison of Country Unemployment Insurance

UI Dimensions	United States	Germany	the Netherlands
Level	Approximately 50% of average weekly wage during base period. Within Minnesota, this is provided up to a maximum of \$629 per week.	60% of prior net earnings, increased to 67% with at least one dependent child. Maximum of €1880 (without child) or €2100 (with child) per month.	75% of gross earnings for first 2 months; 70% thereafter. Maximum of €3298 versus €3078 per month. Additional benefits when standard benefits result in an income lower than the legal social minimum (which depends on household composition).
Duration	Benefits durations may vary to individuals based on work history and can be paid only to a maximum of 26 weeks in most states. Minnesota is consistent with this duration norm, providing 26 weeks of benefits. Some states have state-financed programs under which some individuals can qualify for extended benefits. In Minnesota, under very special circumstances such as if an employer laid off 50% of the workforce of over 100 workers in a facility within a county of a high unemployment rate, individuals may be eligible for a 13-week extension.	Depends on age and employment record; e.g., maximum 12 months if under age 50 and made 2 years of contributions. Shorter periods (3–5 months) possible under some conditions. Benefit extensions when unemployment benefits from previous unemployment spell within last 4 years had not been exhausted (e.g., when unemployed 3 years ago and finding a job after 3 months, the remaining months can be added to the current eligibility period). Welfare (“Arbeitslosengeld II”) after UI exhaustion.	Depends on employment record; minimally 3 months, and maximally 38 months depending on employment record. Welfare after UI exhaustion.
Rules	Must be unemployed through no fault of one’s own; available and willing to work; evidence of job search effort; meets minimum base period earnings threshold. Determination of base period earnings eligibility differs by state.	Must be looking for work; contributed to the fund for at least 12 months in the past 2 years.	Must be available to work; has lost a minimum of 5 hr of work per week; has received wages for a minimum of 26 out of last 36 weeks.
Waiting Period	State initial waiting periods range from no waiting period to 1 week. Minnesota has a one week waiting period.	None (There may be a waiting period of up to 12 weeks if the unemployed person is to blame for the unemployment; e.g., because of voluntary turnover without a profound cause).	None

Note. Individual benefits within any one system are not the same for every individual. Calculations of individual benefits are complex, involving many considerations such as one’s prior employment record, income level, the context of one’s job loss, and prior unemployment spells (Reubens, 1989). Within the U.S., UI systems vary by state. For a state by state comparison of UI benefits, see <http://www.unemploymentinsurance.doleta.gov/unemploy/comparison2013.asp>. Our study included job seekers from the Minnesota system. Our choice was driven by Minnesota’s program being representative on many dimensions of the U.S. system and more conservative with respect to generosity than the Netherlands or Germany. The information above was current at time of data collection. Information on UI benefits in Germany is available at <https://www.arbeitsagentur.de/finanzielle-hilfen/anspruch-hoehe-dauer-arbeitslosengeld>. Information on UI benefits in the Netherlands can be found at <http://www.uvw.nl/particulieren/werkloos/ik-word-werkloos/>.

(Appendices continue)

Appendix B

Measures Developed for the Study

Perceived Unemployment Insurance Generosity

The monthly dollar amount of unemployment benefits that I get from the government while I am unemployed is:

1. Insufficient 1 – 2 – 3 – 4 – 5 – 6 – 7 Sufficient
2. Stingy 1 – 2 – 3 – 4 – 5 – 6 – 7 Generous
3. Low 1 – 2 – 3 – 4 – 5 – 6 – 7 High

The length of time (number of months) that I will receive unemployment benefits is:

4. Insufficient 1 – 2 – 3 – 4 – 5 – 6 – 7 Sufficient
5. Stingy 1 – 2 – 3 – 4 – 5 – 6 – 7 Generous
6. Short 1 – 2 – 3 – 4 – 5 – 6 – 7 Long

Job Search Time Pressure (1 = *strongly disagree* to 5 = *strongly agree*)

1. I am looking for a job under excessive time pressure.

2. I need to find a job quickly.

3. I feel pressure to find a job within a short period of time.

Job Search Priority (1 = *strongly disagree* to 7 *strongly agree*)

1. I prioritize my job search over other activities that I have to do.
2. There are other activities that I want to complete first before devoting time to my job search. (reverse coded)
3. My job search has the highest priority.
4. I have put other activities that I need to do aside to be able to spend my time on searching for employment.
5. I have other tasks to do that are more important than searching for employment (reverse coded)

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