



The influence of stress on career inaction and the moderation effect of social support and
financial wellbeing on this relationship

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Abstract

This research investigated the influence of stress on career inaction and the influence of social support and financial wellbeing on this relationship. These findings are beneficial to improve the performance and psychological health of employees, ultimately leading to an increase in happiness in society and the improvement of the economy. This has been investigated with the help of a questionnaire which consisted of the Career Inaction Scale (D'Huyvetter, 2023), the Perceived Stress Questionnaire (Levenstein et al., 1993), Social Support Questionnaire (Sarason et al., 1985) and the Financial wellbeing Scale (CFPB, 2017). This research included 177 participants with an average age of 32 years, a high educational level and from eastern and western cultures. The results concluded that stress was positively related to career inaction and that social support weakens this relationship. There was no support that financial wellbeing also weakens this relationship. These findings contribute to a better understanding of the relatively unknown concept of career inaction and which variables influence career inaction. Employers and employees can both use these findings to treat career inaction with solutions featuring social support. Future directions could focus on repeating this study but with a specific group based on age, culture and educational level.

Keywords: career inaction, stress, social support, financial wellbeing

Introduction

After the events of the global covid-19 pandemic in 2020, the number of jobs that become available each year is on the rise (Werk, 2023). This means that employees have more options to choose from and the opportunity exists to switch to other jobs. These options would be beneficial for employees who are thinking about what their career desires and who are looking for a change. A lot of people made use of these opportunities, for example in 2023 one out of five employees in the Netherlands switched jobs (UWV, 2023). But there are also employees who desire a change in their career but fail to act sufficiently over a period of time. This phenomenon is called career inaction (Verbruggen & de Vos, 2020).

Career inaction is not desirable for both the working population and the companies that offer work. The employees who want a change but do not act, perform worse than other employees who are satisfied with their job (Judge et al., 2017). It is also not beneficial for the psychological wellbeing of the employee. This can eventually lead to other problems such as depression or relationship problems (Aazami et al., 2015). Employees can also miss out on opportunities that could be desirable for their career which can lead to feelings of regret and therefore be detrimental for their psychological health. The scientific field does not yet know what exactly causes career inaction, so if we can determine where the problem of career inaction starts or where it occurs more often, the psychological health and performance of the employees can be improved (Verbruggen & de Vos, 2020). Eventually leading to an increase in happiness for the working population and an increase in the performance of companies which can lead to an improvement of the economy.

Looking at psychological health, stress is an important factor. Stress can be defined as a method of the body to deal with threats or mental challenges and barriers. People are constantly under forms of stress when performing work and this can have many different negative effects on an individual (Muthukamar & Nachiappan, 2010), for example it can lead to several psychological issues such as depression and anxiety (Notaras & Van Den Buuse, 2020). Stress is an important factor for people's psychological health and can influence psychological thought processes of an individual. Because career inaction is also a thought process it can be interesting to study if the negative effects of stress could have an influence on career inaction. For example, a lack of energy due to stress can lead people into making less considered decisions. It also leads to people not being able to outweigh and act on their options when there is a consideration of switching career paths. In addition, anxiety can lead to fears about the future, a financial situation or about that person's own skills, this can lead to

people not daring to change career paths (Hartley & Phelps, 2012). At last, individuals can also become sick due to chronic exposure to stress (Segerstrom & Miller, 2004) and when people are sick, those people are not able to change jobs even though the desire is present.

One construct that could influence the relationship between stress and career inaction is social support. Social support is the perception of an individual that one has assistance available from other people. Social support exists in various forms, such as: emotional, informational (in the form of advice), reassurance or companionship (Taylor, 2012). Social support could therefore be useful to create a buffer against the negative effects of stress. If people experience less negative effects of stress, decision making can be improved leading to a lower possibility of experiencing career inaction. For example, doubts about a stressful situation can be decreased by getting advice from friends, making it easier to take a risk such as switching career. Also, the environment of an individual is very important regarding career inaction because this determines how an individual thinks and how opinions are formed about a career. Social support is therefore important to study because it can be a source for a possible intervention and solution.

Continuing, another construct that could influence the relationship between stress and career in action is the financial wellbeing of an individual. Financial wellbeing outlines how someone's current financial situation provides security and freedom of choice. A current financial situation can be influenced by various aspects (Zemtsov & Osipova, 2016). For example a savings account that someone keeps in reserve for emergencies, a partner who has a good job and with whom someone shares a bank account or a current job that pays really well. A healthy form of financial wellbeing can deal with the negative consequences of stress, therefore improving decision making and leading to a lower possibility of experiencing career inaction. For example anxiety and doubts about a stressful situation can be decreased if someone realizes that a financially secure situation exists and that persons has a good finances to fall back to, making it easier to take risks such as switching career (Gorgievski et al., 2005). This concept can be important to study because it could contribute to a solution. An individual then knows that a healthy financial situation can solve negative effects of stress and feelings of being stuck in a career.

Taking everything into account, the following research question is important to answer: To what extent is stress associated with career inaction and does the amount of social support and financial well-being moderate this relationship? As mentioned before, the psychological health and performance of the employees can be improved by better

understanding the concept of career inaction. This can subsequently improve happiness in society and improve the performance of companies, leading to a better economy. Finding an answer to the research question could also help to deal with the implications of career inaction. More attention can be given to social support and financial well-being to help employees and the employers.

Theoretical framework

Continuing, a general stress theory that explains how people behave when a stressful situation occurs, is the conservation of resources theory or COR. This theory explains that people have a fear of losing resources if a stressful situation occurs. Resources in this case would be: a high position in the company or salary, these would be aspects that employees want to protect. It also explains that people will invest existing resources to protect against future losses (Hobfoll & Shirom, 2000). So when employees are stressed, the idea that there is a risk of losing existing resources, like salary and a high position, outweighs the opportunity to switch to another job and potentially gaining an increase of the same resources or their psychological health on the long-term. Those employees will also use existing resources to protect them from these risks by not changing jobs thus staying at the current job. Under stress, employees focus on protecting resources on the short-term rather than the benefits of a change in the long-term (Adam & Epel, 2007), leading to not daring to take risks and therefore getting stuck in a career.

This is further supported by a meta-analysis performed by Lee and Asforth (1996). The researchers found that employees are sensitive to resource loss rather than the resources gained. So the idea of losing the existing resources of the job weighs higher than the potential new resources the employees could have gained. So the employees do not dare to take the risk of switching career. Hobfoll and colleagues (2000) also found evidence that the idea and risk of resource loss can lead to negative psychological effects, such as burnouts. Employees who are facing a burnout are heavily influenced in decision making because the burnout is all that is on their mind, leading to other decisions, like a change in career, falling to the background and getting procrastinated (Morgado et al., 2014). Another study that supports this line of reasoning was done by Ito and Brotheridge (2003). The researchers found that protecting resources due to stress can ultimately lead to a higher amount of emotional exhaustion, which negatively affects the ability to make decisions. Putting a lot of energy into the protection of the existing resources would lead to an absence of emotional energy to make decisions, thus

also failing to make a decision to change career. Taking all of this into account, there is no research available regarding the direct relationship between stress and career inaction, but this study will be the first to examine this relationship by connecting the previously mentioned studies and therefore proposing the following hypothesis: Stress will be positively related to the amount of career inaction.

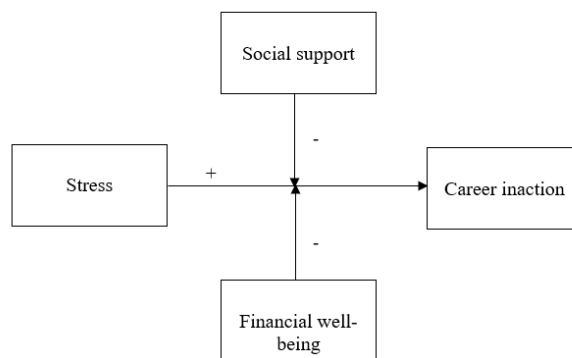
Continuing, social support can lead to the forming of secondary cognitive appraisals, a method which people use to respond to stress. A secondary cognitive appraisal is the evaluation of the abilities of an individual to deal with a certain stressful situation. Latter research showed that especially secondary cognitive appraisals are important to deal with stress (Carpenter, 2016). Social support can be helpful in the process of forming these secondary cognitive appraisals. Research from Taylor (2012) showed that partners and friends who give advice, provide certain strategies or broaden one's perspective of a stressful situation can lead to an increase of secondary cognitive appraisals. Also, research showed that the negative effects of stress are being experienced to a lesser extent when people form secondary cognitive appraisals (Gomes et al., 2013). High amounts of social support can thus lead to people being more capable of forming and using secondary cognitive appraisals to deal with stress (Lazarus & Folkman, 2013). This means that the chance that employees want to protect existing resources will be lower if the employees experience fewer negative effects of stress, which could eventually lead to less career inaction. This leads to the following hypothesis: Social support moderates the relationship between stress and career inaction, so that the relationship between stress and career inaction will be weaker when the amount of social support is high.

At last, finances are one of the main causes of stress, it is an important factor in people's life and a lot of people have worries about finances ('Stress in America', 2022). Having a good and stable financial situation can buffer stress by having less trouble with debts or day to day needs ('Stress in America', 2022). Latter research also showed that mental health challenges are associated with financial challenges (Hassan et al., 2021). That said, being financially well could lead to a reduction of the negative effects of with stress. For example, if someone is having worries and anxiety about the future, getting reassurance from a partner or family member about a financial situation, could reduce the chance that a person wants to protect existing resources related to finances, for example salary. This was also supported by Kovar and colleagues (2021) who investigated the effects of underpayment on the perceived stress level of the employees. Underpayment lead to financial problems which

lead to other stressful events, like relationship problems, to being perceived worse than before. So that concludes that stressful events would be a less negative experience if there were no, or few, financial problems. In addition, another study showed that financial scarcity could lead to the overvaluing of short term outcomes rather than delayed outcomes, connecting to the COR theory where protecting resources is valued greater than gaining resources by taking a risk (Hilbert et al., 2022). So, because finances are so important, having financial security could relieve some of the other effects of stress. This leads to the following hypothesis: Financial wellbeing moderates the relationship between stress and career inaction, so that the relationship between stress and career inaction will be weaker if financial wellbeing is high. The relationships between the variables are visualised in the research model in Figure 1.

Figure 1

Research model of the hypotheses between stress, social support, financial wellbeing and career inaction.



Methods

Participants

This research aimed for a minimum of 146 participants for enough data to be analysed. With the help of a power analysis, the model showed that with a power of 0.95 and an estimated effect size of 0.15 in an a-priori F test for a linear multiple regression with a fixed model, a total of 146 participants were required for this analysis. Participants had to be 18 years or older to participate in this research. There has been made use of convenience sampling and snowball sampling to recruit participants via online facilities like WhatsApp, email and oral transmission. A total of 261 participants participated in this research but only the data of 177 participants has been used due to participants not finishing the survey or not meeting the requirements. For example, being unemployed or being younger than the age of 18 was not allowed. The data of more participants was used than necessary to increase the chance of the results being significant and not a coincidence. The participants which data could be used had an average age of 32.5 ($SD= 11.9$, $min= 21$, $max= 66$). 40.7% of the participants identified as male, 59.3% identified as female, Also, 68.9% of the participants were employed full-time, 28.2% were employed part-time and 2,9% was retired at the moment but has worked in the past. The nationalities of the participants was very diverse with nationalities ranging from Peru to Indonesia. The most common nationalities were: Dutch, Hungarian, Chinese, Canadian and Iranian. The educational level of the participants was also very high, all of the participants had a high school degree and most of them also had a bachelor's or master's degree.

Procedure

This research was conducted with the help of an online questionnaire. Before publishing the questionnaire, the researchers received ethical approval from the ethical review board of the faculty of social and behavioural sciences with reference number 24-1681. After the ethical approval was received, the link to the survey in Qualtrics (Qualtrics, 2024) had been given via WhatsApp or email, the participants could fill in the survey on this website or on a phone. The aim was to approach participants who were 18 till 67 years old and were employed full-time or part-time. The complete questionnaire was shown in English. Prior to filling in the survey the participants were shown information about the research via an informed consent form (see Appendix A). This form communicated the goal of the study and that participation would be voluntary and anonymous. The participants were also told that

there was an option to stop participating at any point during the survey and that the survey would be 15 till 20 minutes long. It was also told that the participants needed to be 18 years of age to participate. After reading the informed consent, the participants had a choice to agree or to disagree with the terms of the research, if the participants agreed the survey could be started. After the survey the participants were thanked for participation, it was then explained what the research aimed to investigate and the participants were informed who to contact for further information.

Materials

Prior to the questionnaires for the dependent and independent variables, some demographic data was requested for the control variables. For example; gender, age, home country, employment status and education level. The participants were then asked to fill in four questionnaires each of which measured a different variable.

Career inaction

The research started with the dependent variable consisting of the Career Inaction Scale (D'Huyvetter, 2023). This is a self reporting scale which assesses the development and desires of one's career. The scale consists of 9 items and can be answered with options ranging from [1] 'I do not agree at all' till [5] 'I completely agree'. An example of how one item on the scale looked like: 'I find it difficult to take action to change something in my career'. The scale was analyzed and had a Cronbach's alpha of 0.89 which implies a good internal consistency.

Stress

The research then continued with the Perceived Stress Questionnaire (Levenstein et al., 1993). This is a self reporting scale which assesses stressful life events and circumstances that tend to trigger symptoms of diseases. This scale consists of 15 items and is measured with a 4 point Likert-scale ranging from [1] 'almost never' to [4] 'usually'. An example of how one item on the scale looked like: 'You have many worries'. The scale was analyzed and had a Cronbach's alpha of 0.83 which implies a good internal consistency.

Social Support

The third scale that the participants received was the Social Support Questionnaire (Sarason et al., 1985). This is also a self reporting scale and this assesses the amount of social

support that an individual perceives and the satisfaction with that social support. The scale consists of 12 items and the items could be answered with options ranging from [1] 'definitely false' till [4] 'definitely true'. An example of how one item on the scale looked like: 'I don't often get invited to do things with others'. The scale was analyzed and had a Cronbach's alpha of 0.90 which implies a good internal consistency.

Financial well-being

The fourth and the last scale that the participants had to fill in was the Financial Wellbeing Scale (CFPB, 2017). This is a self reporting scale which assess the current situation about an individual's financial wellbeing. The scale consists of 10 items and could be answered with options ranging from [1] 'never' till [5] 'always'. An example of how one item on the scale looked like: 'I was just getting by financially'. The scale was analyzed and had a Cronbach's alpha of 0.79 which implies a decent internal consistency.

Gender and age

Gender and age both served as a control variable. Past research showed that people who are older tend to desire more stability and therefore are not likely to change jobs (Judge et al., 1994). Older people are also more likely to be at the end of a career path and therefore won't have the ambition to pursue better options (Judge et al., 1994). It is therefore expected that older people experience less career inaction than younger people.

Because of the way society ran in the past, with women filling in more the submissive roles like taking care of the household and men doing labor, society nowadays is shaped in a way that the top of a company mostly consists of men. This can be very deterrent for women who want to make a change. Research showed that women in companies tend to take on a submissive role and therefore sometimes fail to pursue their ambitions (Faniko et al., 2022). It is therefore expected that women experience more career inaction than men.

Data-analysis

The data of 177 participants was available, prior to the data analysis. The data of 84 participants could not be used because they did not agree with the terms and conditions or they did not fully complete all of the questionnaires. This research made use of multiple linear regressions and the software of SPSS (IBM, 2024) was therefore used to perform the analysis. The linear regressions consisted of the dependent variable; career inaction and the independent variable stress with the addition of age and gender as control variables.

The program PROCESS 3.5 (Hayes, 2017) was also used to perform the analysis regarding the moderating variables. The Process model consisted of the dependent variable; career inaction, the independent variable; stress and the moderators; social support and financial well-being and the covariates being age and gender. The two moderators were analysed separately. The Process model of career inaction, stress and social support was also plotted to review the expected direction. The assumptions of the linear regression model were also tested. The scatterplots showed that the relationship between stress and career inaction was indeed linear. The residuals were also normally distributed, showed no sign of heteroscedasticity and were independent of each other (see Appendix B).

Results

Descriptives, correlations and significance

Table 1 contains the means, standard deviations and the correlations between the variables. The control variable age had larger positive correlation with financial well-being that was significant ($r = .18, p = .02$). Age had no significant correlation with the other variables. The control variable gender showed roughly the same pattern, it had a large significant positive correlation with stress ($r = .18, p = .02$) and a negative significant correlation with financial well-being ($r = -.15, p = .05$), but not a significant correlation with the other variables. Stress and career inaction had a positive correlation that was significant ($r = .51, p < .001$). Social support had a negative correlation with career inaction ($r = -.29, p < .001$) and also a negative correlation with stress ($r = -.35, p < .001$) and this was also significant. And at last, financial well-being had a negative significant correlations with career inaction ($r = -.21, p = .004$), stress ($r = -.18, p = .17$) and social support ($r = -.13, p = .01$).

Table 1*Descriptive statistics and correlations^a.*

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5
1. Age	32.54	11.90					
2. Gender	1.61	.53	-.09				
3. Career Inaction	2.59	8.51	.04	.09			
4. Stress	2.21	6.93	-.13	.18*	.51***		
5. Social Support	3.13	7.39	-.06	.05	-.29***	-.35***	
6. Financial well-being	3.25	7.52	.18*	-.15*	-.21**	-.18*	-.13*

^a *N* = 177. Gender was measured with 1 for 'male' and 2 for 'female', age was measured in years and the remaining variables were measured on a 4 or 5 point Likert-scale.

p* < .05, *p* < .01, ****p* < .001

Hypothesis testing

It was expected that stress would be positively related to the amount of career inaction. The results from the regression analysis in model 2 illustrates that the amount of stress was positively related to the amount of career inaction ($B = .64$, $p = < .001$). This means that the results of regression analysis in model 2 support the expectations of hypothesis 1.

Hypothesis 2 expected that social support would moderate the relationship between stress and career inaction, so that the relationship between stress and career inaction would be weaker when the amount of social support is high. The results of the moderation analysis in model 3 illustrates that the moderation effect of social support on stress and career inaction was present ($B = .02$, $p = .04$). The plotgraph from this model (see Figure 2) also illustrates that there is a higher amount career inaction present if there is a lower amount of social support. This means that the results of model 3 support the expectations of hypothesis 2.

At last, hypothesis 3 expected that financial well-being would moderate the relationship between stress and career inaction, so that the relationship between stress and career inaction would be weaker if financial well-being was high. The results of the moderation analysis of model 4 illustrates that the moderation effect of financial well-being on stress and career inaction was not significant ($B = .01$, $p = .92$). This means that the results of model 4 do not support the expectations of hypothesis 3.

Table 2

Results of regression analyses^a

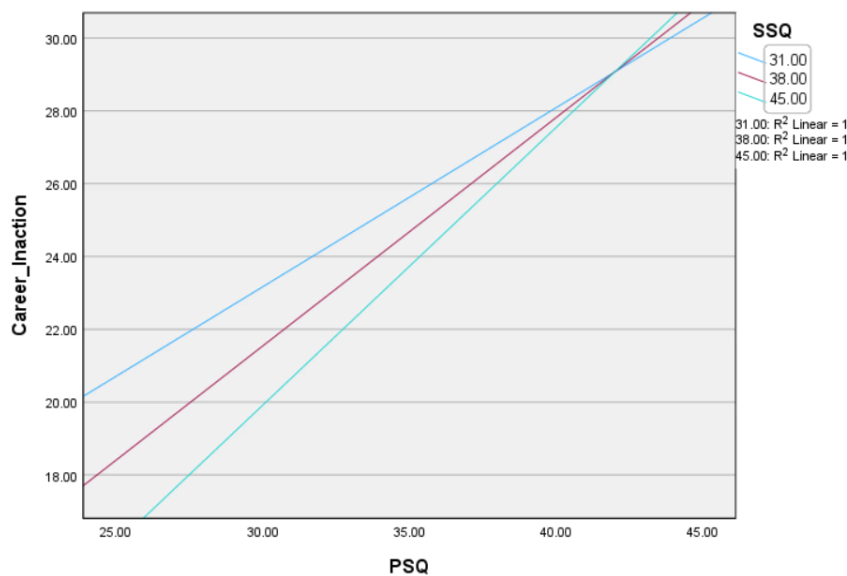
Steps and variables	<i>Career inaction</i>							
	1		2		3		4	
	<i>B</i>	<i>SD</i>	<i>B</i>	<i>SD</i>	<i>B</i>	<i>SD</i>	<i>B</i>	<i>SD</i>
1. Age	.05	.05	.11*	.05	.06	.05	.09**	.05
2. Gender	.10	.1.21	.01	1.1	.10	1.1	-.17	1.05
3. Stress			.64***	.08	-.11	.35	.58	.37
4. Stress x SS					.02*	.01		
5. Stress x FWB							.01	.01
R ²	.01		.27		.30		.29	
F	.94		21.27***		14.57***		14.00***	
Adjusted R ²			.26***		.18**		.00	

^a *N* = 177. Unstandardized regression coefficients are reported for the respected regression steps.

p* < .05, *p* < .01, ****p* < .001

Figure 2

Plotgraph of the moderation effect of social support on the relationship between stress and career inaction



Discussion

This research examined the influence of stress on career inaction. This was important to examine because the findings could help to get a better understanding of career inaction. Treating and addressing career inaction can therefore also improve the psychological health and performance of employees. This can subsequently improve happiness in society and improve the economy. These findings can also help with the implications of career inaction. Subsequently, stress was positively related to career inaction and this was in accordance with the expectations. It has also been found that social support weakens the relationship between stress and career inaction, this was also in accordance with the expectations. But on the other hand, it was also found that financial well-being does not weaken the relationship between stress and career inaction. This was against the expectations.

Theoretical implications

So as mentioned before, the results showed that stress was positively related to career inaction. The results were as expected and relate to the conservation of resources theory (Hobfoll & Shirom, 2000) and was also supported by a meta-analysis by Lee and Asforth (1996). There is also no previous research available about the influence of stress on career inaction so these findings can contribute to the literature regarding career inaction. It ultimately shows that stress is important factor among career inaction. This can be useful for both employers and employees who deal with career inaction. This study reveals one of the causes of career inaction and it is therefore possible from now on, to tackle the cause of career inaction. Employers and employees both know that switching careers is harder if someone is under stress. Furthermore, because there are many nationalities present among the participants, the results of this research proves that career inaction is present among all cultures and not related to a specific group. Gender also did not play a role in the experience of career inaction, so the results show career inaction is not related to a specific gender. So these factors do not have to be investigated again and can be generalized and therefore add to a better understanding of the concept of career inaction and how it affects different people.

Continuing, there was also found that social support weakens the relationship between stress and career inaction. The results were also as expected and relate to the theory of cognitive appraisals and was further supported by Taylor (2012) and Lazarus and Folkman (2013). The findings do not relate to a specific group so the results can be generalized. These findings also contribute to the literature because social support can be investigated as a

solution. The results help to better understand career inaction because social support is indirectly related to career inaction. This means that career inaction is also a social construct and can be influenced by people outside the person that is experiencing career inaction. This makes it possible to use different approaches to treat career inaction. For example, by holding regular meetings, employees could give each other social support to help deal with the negative effects of stress and lowering the chance of falling into career inaction. Or the other way around, if the employer is in need of employees it would be detrimental if more employees leave. The employer can then choose an approach in which there is a low amount of social support present at the company which increases the chance that employees experience career inaction and stay at the current company.

At last, the results showed did not show that financial well-being weakens the relationship between stress and career inaction. This expectation was based on the findings of Hilbert and colleagues (2022) which explained that having enough financial security would relieve amounts of stress so that the employees would experience the effects of stress less intensely. Although the results are not relevant to the population of this research and the results are therefore significant, it is possible that the results are different in another composition of the population. For example, it can be possible that financial-wellbeing is not equally valued among the participants. Some participants may experience stress from different factors and financial well-being is therefore less relevant. For example; personal relationships, family matters or status can all be more important than financial well-being. Research also showed that culture plays a big role in experiencing stress (Lee et al., 2022). For example, Western cultures care a lot more about individualism and are more materialistically inclined than Eastern cultures (Abela, 2006). This means that employees in Eastern cultures experience no difference in the negative effects of stress because being financially secure is rated less highly in value than for people in Western cultures. This can explain why there was no significant moderation effect because a lot of different people from different countries and cultures filled in the questionnaire.

Practical implications

Previous insights could become useful for companies trying to hire new employees. At current times where there are a lot of vacancies available (CBS, 2024), it is important to stand out as an employer if the company is in need of new employees. Employers often want experienced employees and those employees are often already employed (Morgan, 2017). A

good strategy would be to loosen employees who are willing to change jobs but do not dare to do so, thus experiencing career inaction. Because the results showed that stress is positively related to career inaction and this is due to the conservation of resource loss theory, the employer should choose an approach which addresses the fear of resource loss (McCarthy et al., 2018). The employer should therefore choose an approach in which the employer tries to minimize the chance that an employee wants to protect those resources and therefore making it more attractive to switch to the company of the hiring employer.

Social support weakens the relationship between stress and career inaction because it decreases the chance that an employee wants to protect resources, so the employer should include social support in a solution. This knowledge can be applied during job interviews, the employer can give advice or broaden the perspective of the applicant which can help the applicant to form cognitive appraisals. This helps the applicant to deal with negative effects of stress that may persist and therefore decrease the doubts about switching career (Brough et al., 2018). This findings can also be implemented by employers who want to maintain employees. By lowering the social support that is available at a company the employer can make the employees experience stress more intensely resulting in the employees wanting to protect resources and fall into career inaction. It must be said that such an approach will have consequences for the performance of the employee so it is important to determine if such an approach is worth a decrease in performance. At last, employees themselves can also use the findings to treat career inaction. Employees can take initiative to give each other social support in the form of weekly meetings and focus groups to decrease the negative effects of stress and therefore lower career inaction.

In conclusion, by using aforementioned solutions, employers can attract doubtful employees who are desperately necessary, retain employees who are already present at the company or employees could take initiative to treat career inaction if the presumption persists that career inaction is present among employees. It must be said that the effects of the findings were small, which could indicate that the impact in practice would be hard to notice by the employee and employer. This could mean that the findings are useful for the literature but less useful in practice.

Limitations and future directions

In addition, there are a lot of different nationalities present among the participants, ranging from western Europe to eastern Asia. As mentioned before, culture could play a great

role in the way that people experience stress (Lee et al., 2022). This could mean that people from Western cultures did experience a decrease in the negative effects of stress when those people also experience high financial well-being because this type of stress has a higher priority. This could have led to a reduction in the protection of resources leading to less career inaction. But for people in Eastern cultures, financial well-being could not be so important. This is due to the fact that the western culture is more materialistically inclined so financial well-being is more important to western people than it is for people from the East (Abela, 2006). Because finances have a lower priority for people from Eastern cultures it could be possible that there was no decrease in the negative effects of stress for those people. Leading to the chance that those people want to protect resources being the same as before and thus not experiencing a decline in career inaction. Because the group of participants was almost equally divided into Western and Eastern cultures it would be possible that results from both groups ruled each other out. It could therefore be possible that a significant effect for hypothesis 3 was found, if the study would only focus on the Western population.

Continuing, as there are a lot of different nationalities and cultures present, it can be hard to generalize these findings to a specific population. It could therefore be interesting to repeat this study but with a specific group of participants. For example, if all participants originate from one or two countries. This way the variation in culture would play less of a role than it potentially did in this study.

In addition, the average age in this study is also relatively low compared to the average age of the working population worldwide. In this study the average age amounts to 32.5 years while the average age of the whole working population varies between 40 and 42 years (OECD, 2022). The control variable age had a significant effect on stress. So this could mean that the participants in this study experience relatively more stress and therefore more career inaction than the average population, also meaning that the study is not completely representative of the entire population. This explanation could be plausible because younger employees usually face more uncertainty in life and are therefore more susceptible to stress.

On the same note, it can also be interesting to look at a specific group of age. Folkman and Lazarus (2013) investigated that there are age differences in the way that people experience stress and cope with stress. With young adolescents being the most susceptible to stress. It can be interesting to look at a specific age group when repeating this study.

At last, the average educational level of this study was relatively high compared to the whole population. All participants had a high school degree and most of them even had a

bachelor's or master's degree. This could mean that intelligence could have played a role in the way that the participants experienced and cope with stress and therefore career inaction. A previous study illustrated that high intelligence was positively related to successful stress coping (Fteiha & Awwad, 2020). Which could mean that the relationship between stress and career inaction would be even greater with participants that are less intelligent.

It could therefore be interesting to repeat this study with a less intelligent group of participants to study if the strength of the relationship would change. It can even be combined with the aforementioned future direction where a study can look at specific age groups from specific cultures. It would be interesting to further study how the relationship between stress and career inaction would look like when some variables are changed. The results can then be generalized to specific groups. With these future studies the literary world about stress and career inaction could be further expanded. Also, companies would be able to apply more specific interventions and treatments to treat stress and career inaction.

Conclusion

In conclusion, this study did prove that stress has a significant effect on career inaction. Because people are experiencing stressful situations, there persists a fear of losing existing resources, those people therefore do not dare to change career. Although small, there was a moderation effect present from social support on the relationship between stress and career inaction. This can be explained by the forming of cognitive appraisals. In addition, there was no evidence that financial well-being moderates the relationship between stress and career inaction. This could be explained by the variation in culture among the participants. Future directions could therefore focus on specific groups of participants, like age, culture and educational level to further investigate and specify the relationship between stress and career inaction. These findings altogether can be helpful for employees who experience stress and career inaction, these employees can take initiative to treat career inaction by implementing social support. It is also important for employers who are in need of employees, the employers can use these findings to construct strategies that contain social support to attract employees from other companies. This can help improve performance of employees and companies and improves psychological health which can ultimately improve happiness in society and improve the economy.

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Appendix A Informed Consent

Study information

Dear participant,

Welcome to the study “Career Related Decision-Making”, a master thesis project within the Faculty of Social Sciences of Utrecht University. It is important that you learn about the procedure of this study before it starts, so please read the following text carefully. If anything is unclear to you, please contact the researchers through email: m.j.vanbezouw@uu.nl. The researchers will be happy to answer any questions you may have.

Goal of the study

The aim of this study is to better understand how people make decisions in their careers and how they feel about it.

Procedure of the study

For this study, we ask you to answer a series of demographic and career related questions. Participating in this study does not involve any notable risks or inconveniences. Answering the questions in this study will take approximately 15-20 minutes.

Voluntary participation

Your participation in this study is voluntary, you are not obligated to participate. You have to be 18 years or older to participate. You may decide to stop your participation during the study, and you can also decide to withdraw after the study. You do not have to provide a reason for stopping. If you decide to stop, your (personal) data will be deleted, except for (personal) data that have already been processed. There are no consequences to stopping. You can indicate directly to the researcher that you wish to withdraw from participation, or you can contact the following email address: m.j.vanbezouw@uu.nl.

Risks and benefits

There are no known risks associated with your participation in this research beyond those of everyday life. Your participation may make you more aware of how psychological research functions, and your responses will help the investigator understand how people make decisions.

Privacy

We treat your personal data confidentially, as required by law (the General Data Protection Regulation or GDPR). Personal data are data that can be traced back to you individually, either directly or indirectly. When working with (personal) data, researchers may use external

parties, for instance when administering online surveys. In that case the appropriate contracts with these parties have been arranged in order to warrant your privacy.

Data sharing

The data from this survey will be utilized for the master's thesis research project, without any (directly identifying) personal data. The results may be used in other future research, which may investigate a different topic than the study you are currently participating in.

Further information

If you have any questions about the study, please feel free to contact the responsible researcher: Maarten van Bezouw, m.j.vanbezouw@uu.nl. You can contact the UU's privacy department (privacy@uu.nl) or the Data Protection Officer of the UU (fg@uu.nl) for questions and complaints about the study, and you have the right to file a complaint with the Data Protection Authority (<https://autoriteitpersoonsgegevens.nl/en>). You can direct any formal complaints about this study to the member of the Ethics Review Board of the Faculty of Social Sciences of the Utrecht University: klachtenfunctionaris-fetsocwet@uu.nl

Consent statement:

By clicking on the 'Yes' button you acknowledge:

You have read the study information above.

Your participation in this study is voluntary.

Your data is anonymous for research purposes.

Do you consent to participate in this study?

Appendix B Scatterplot

