Posttraumatic Symptoms, Depression, and Anxiety of Flood Victims: The Impact of the Belief in a Just World

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Word count: 4,997 words

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ABSTRACT

In a questionnaire study with 112 German flood victims we investigated the influence of the belief in a just world (BJW) on important dimensions of mental health and psychopathology (e.g., depression). We hypothesized that BJW is able to buffer psychopathological symptoms following a natural disaster. Regression analyses showed that personal but not general BJW was negatively associated with anxiety, depression and general psychological distress. This pattern of results persisted when controlled for age, sex, substantial stressors and losses caused by the flood. Contrary to our expectations, BJW did not reveal an association with posttraumatic symptomatology, which is interpreted by referring to recent models of cognitive processing in PTSD. Overall, our results support the assertion that BJW buffers mental health.

*Key words:* just world belief, natural disaster, posttraumatic symptoms, depression, anxiety, mental health
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The Impact of the Belief in a Just World

According to DSM-IV (APA, 2000), trauma is defined as “an extreme ... stressor involving direct personal experience of an event that involves actual or threatened death or serious injury, or other threat to one's physical integrity” (p. 463). Traumatic events are either man-made disasters (i.e., assaults) or unintended stressors like, for example, natural disasters. PTSD is characterized by symptoms of re-experiencing aspects of the trauma such as unwanted intrusive images, nightmares, avoidance of internal or external reminders of the trauma and chronic hyperarousal (APA, 2000). Overall, 6.8 per cent of the general population will develop PTSD during their lifetimes (Kessler, Berglund, Demler, Jin, & Walters, 2005), one fourth of them even chronic PTSD (Hidalgo & Davidson, 2000). The negative health consequences of trauma are not limited to PTSD. Depression and anxiety disorders, for example, are also frequently associated with trauma and/or PTSD (Perkonigg, Kessler, Storz, & Wittchen, 2000).

Following recent estimates 233,000 people died by a seaquake that caused a tsunami and destroyed wide parts of the South Asian coast at the end of 2004. Two and a half years before, a flood occurred in Saxony, which caused the greatest natural disaster within German history. Researchers have studied the consequences of comparable flood disasters in various countries and have found that flood victims showed more depressive symptoms, anxiety, stress and emotional disturbances than did non-victimized people (e.g., McMillen, North, Mosley, & Smith, 2002; Powell & Penick, 1983). Between 15 and 25 per cent of the flood victims developed symptoms of PTSD (e.g., McMillen et al., 2002).

According to clinical models, the risk to develop PTSD is the consequence of peri-and posttraumatic cognitive processing of a trauma. Even though the pathogenic mechanisms that lead to PTSD (e.g., Ehlers & Clark, 2000) and their therapeutic implication have been
well established (e.g., Boos, 2004), little is known about resources that may buffer against the onset of posttraumatic symptoms following a natural disaster. In early socio-cognitive theories, the experience of a trauma was assumed to shutter illusionary basic assumptions about oneself and the world (e.g., Janoff-Bulman, 1992). In our study we focused on such a basic assumption that has also been conceptualised as a positive illusion (Dalbert, 2001) and might serve as a buffer against pathological symptoms following a natural disaster: the belief in a just world.

According to Lerner’s (e.g., 1980) just world hypothesis, people have the illusory belief that good things happen to good people whereas bad things to bad people. Consequently, the belief in a just world (BJW) serves adaptive functions, and people try to protect this belief when they are confronted with injustice (Bulman & Wortman, 1977; Furnham, 2003; Hafer & Bègue, 2005).

Overall, just world research has identified three functions of the BJW (Dalbert, 2001): (a) It is indicative of a personal contract and the obligation to behave fairly; (b) it endows individuals with the confidence that they will be treated fairly by others and will not fall victim to an unforeseeable disaster; and (c) it provides a conceptual framework, which helps individuals to interpret the events of their personal lives in a meaningful way. In a just world, a positive future is not the gift of a benevolent world, but a reward for the individual’s behavior and character. Thus, BJW is indicative of a personal contract (Lerner, 1977), the terms of which oblige the individual to behave fairly. Therefore, individuals high in BJW more strongly trust in the justice of others, e.g., expect to be treated justly by others (Tomaka & Blascovich, 1994), and to invest in their future because they are confident that their investments will be fairly rewarded (Hafer, 2000; Otto & Dalbert, in press).

In sum, BJW has several adaptive consequences. When individuals high in BJW are confronted with an injustice, they try to compensate or to justify the experienced unfairness by e.g., self-blaming or playing down the unfairness (Bulman & Wortman, 1977; Dalbert,
Consequently, BJW is seen as a buffer, helping victims of injustice to cope with their experiences. Clearly, a flood disaster is a threatening misfortune potentially leading to symptoms of posttraumatic distress. Because BJW sustained mental health in former studies (e.g., Dzuka & Dalbert, 2002), it is expected to diminish also psychopathological symptoms following a natural disaster. Therefore, we argue, that BJW should buffer the mental health of flood victims because strong believers should better cope with such an unjust critical life event. Accordingly, flood victims who strongly believe in a just world should show less posttraumatic distress, depression, anxiety, and general psychological symptom severity than weak believers.

The more just world research concentrates on the mental health area, the more the differentiation between a general and a more personal BJW becomes important (Dalbert, 1999; Lipkus, Dalbert, & Siegler, 1996). The personal BJW reflects the belief that events in one’s own life are just; the general BJW reflects the belief that, basically, the world is a just place. It has been shown that individuals tend to endorse the personal BJW more strongly than the general BJW and that the personal BJW is more important in predicting mental health (Dalbert, 1999; Dzuka & Dalbert, 2002). Thus, particularly the personal BJW should be associated with less psychopathological symptoms.

Conversely, the belief in an unjust world, which could be differentiated as a distinct (Dalbert, Lipkus, Sallay, & Goch, 2001) and stable construct (Maes & Schmitt, 2004), indicates the tendency to react independent of any justice rules. Instead of having the adaptive consequences of the BJW the belief in an unjust world (Dalbert et al., 2001) may aggravate emotional stress or psychopathological symptoms. In this context Cubela-Adoric (2003, cited from Cubela-Adoric, 2004) found that the more students endorsed an unjust world, the less confident they were to complete the current academic year successfully. Therefore, we argue that flood victims who strongly believe in an unjust world should show more posttraumatic
symptoms, depression, anxiety and general psychological distress than weak unjust world believers.

Our study is the first, applying just world research to the study of flood victims. It is aimed at testing the following two hypotheses:

Hypothesis 1. The personal, but not the general BJW should be correlated with psychopathological symptoms. The more the flood victims endorse the personal BJW, the lower their probability of suffering from posttraumatic symptoms, depression, anxiety, and general psychological distress will be.

Hypothesis 2. In contrast, the belief in an unjust world should be correlated with increased psychopathological symptoms. High unjust world believers will feel more depressive, anxious and oppressed from the flood disaster than low unjust world believers.

Method

Procedure and Participants

Victims of the flood disaster in August 2002 were approached to take part in the investigation. Special advisory centers for flood victims were asked for help in gathering the data. Furthermore, radio stations and local newspapers reported on the project’s purpose, and flyers in which people were informed about it were distributed in the affected regions of Saxony.

Altogether, 320 sets of questionnaires were distributed between November 2002 and February 2003, and 116 questionnaires were returned (response rate 36 per cent). As not all questionnaires could be analyzed, the resulting sample consisted of 112 flood victims (83 females, 29 males) mainly from Dresden, the capital of Saxony (42 per cent). Their age ranged from 24 to 90 years ($M = 48.71; SD = 13.61$), indicating a strong accordance of our subjects’ mean age with that of the Saxon population. During the flood disaster, the
participants had been surrounded by water for up to nine days, and nearly 21 per cent reported that their own lives had been in danger.

Research Instruments

In order to measure the flood victims’ mental health, posttraumatic symptoms, depression, anxiety, and general psychological distress were assessed. Posttraumatic symptoms were recorded with the three subscales -- avoidance (8 items, $\alpha = .76$), intrusions (7 items, $\alpha = .88$), hyperarousal (7 items, $\alpha = .85$) -- of the Impact of Event Scale (IES-R), which contained questions about the frequency of various symptoms during the past week (Weiss & Marmar, 1996; revised German version: Maercker & Schützwohl, 1998; e.g., "Pictures connected with the event came suddenly to my mind"). The answering mode, atypically, varied from 0 (not at all), 1 (seldom), and 3 (sometimes) to 5 (often). The three subscales were then added up by using a regression equation following Maercker and Schützwohl (1998) to form a global value as an estimated diagnosis of PTSD which was used for further analyses ($M = -1.49$, $SD = 1.76$; if the scale value is not negative a PTSD is probable, which was true for 26 subjects).

Depression and anxiety were studied using the German versions of Beck’s Depression Inventory (BDI; Beck & Steer, 1987; German: Hautzinger, Bailer, Worall, & Keller, 1995) and Beck’s Anxiety Inventory (BAI; Beck & Steer, 1993; German: Möbius & Margraf, 2003). In the BDI, the participants were asked to choose the statement that best described their feelings during the past week and to evaluate it on a scale differing from 0 to 3 (21 items; e.g., "I don’t/frequently/nearly always/always have guilt feelings"). The BAI contains questions on anxiety-related symptoms during the past week, which were answered on a scale ranging from 0 (not at all) to 3 (strong) (21 items; e.g., "I am unable to relax"). Scale values were calculated by summing all items (depression: $M = 9.27$, $SD = 8.33$; $\alpha = .88$; anxiety: $M = 11.41$, $SD = 11.29$; $\alpha = .93$; overall 15 subjects diagnosed as clinically depressive and 12 as highly anxious).
Using the German version of the Brief Symptom Inventory (BSI; Franke, 2000; American original: Derogatis, 1993), we additionally assessed the subjectively perceived general psychological symptoms. The 53 items of the BSI form nine subscales ($\alpha = .71-.90$; see Table 1). The participants responded to all items on a scale ranging from 0 (not at all) to 4 (very strong), answering the question of how often they had experienced different symptoms or feelings during the past seven days. Subscale and total scale (= global symptom index, GSI) values were built by averaging the items ($M = 0.55$, $SD = 0.58$; $\alpha = .97$).

Just and unjust world beliefs were measured using Dalbert, Montada and Schmitt’s (1987) General Belief in a Just World Scale, Dalbert et al.’s (2001) Belief in an Unjust World Scale and Dalbert’s (1999) Personal Belief in a Just World Scale (general BJW: $M = 2.33$, $SD = 0.85$; 6 items, $\alpha = .74$; e.g., "I am convinced, in the long run people will be compensated for injustices"; unjust world belief: $M = 3.60$, $SD = 0.90$; 4 items, $\alpha = .76$; e.g., "I feel that even important decisions are often unfair"; personal BJW: $M = 3.25$, $SD = 0.93$; 7 items, $\alpha = .87$; e.g., "I believe that I usually get what I deserve"). Items were rated on 6-point Likert-type scales ranging from 0 (totally disagree) to 5 (totally agree). Scale values were computed by averaging across items.

Losses caused by the flood were investigated with an ad-hoc 6-item scale by Boos and Schöps (2002). The answering mode ranged from 0 (no), 1 (partly) to 2 (yes). The correlation matrix of the losses item responses was subjected to a principal component analysis in which two factors with 63.5 per cent explained variance could be clearly separated. After varimax rotation, the first factor subsumed the losses in working life, and the second factor subsumed the losses in private life. The items of each factor were averaged to form two scales (losses in working life: $M = 0.26$, $SD = 0.49$; 3 items, $\alpha = .71$; e.g., "I lost my workplace/job"; losses in private life: $M = 1.05$, $SD = 0.69$; 3 items, $\alpha = .67$; e.g., "I lost mementos, e.g., photos or heirlooms") that did not correlate ($r = .02$; $p = .84$).
Furthermore, our investigation of 20 stressors (Boos & Schöps, 2002) provided a detailed picture of the amount of traumatic situations the participants had undergone. We chose the five most substantial stressors: the time of being surrounded by water in days ($M = 1.11$, $SD = 1.88$), one’s own being at risk of death (0 = no, 2 = yes; $M = 0.41$, $SD = 0.81$), one’s witnessing someone else’s being at risk of death (0 = no, 2 = yes; $M = 0.20$, $SD = 0.60$), the expected duration of the flood consequences in days ($M = 609.45$, $SD = 753.56$), and the evaluation if one’s own future is damaged, which was answered on a scale ranging from 0 (not at all) to 5 (very strong; $M = 2.53$, $SD = 1.62$).

Results

As the Pearson correlations in Table 1 indicate, personal BJW and unjust-world belief significantly correlated with depression, anxiety and psychological distress in the predicted directions. Participants with high personal BJW exhibited less depressive symptoms, less anxiety and less psychological distress, whereas flood victims with high unjust world belief showed the opposite pattern. Contrary to our expectations, both world beliefs were unrelated to posttraumatic symptoms. As in former studies, general BJW and mental health were independent.

-- insert Table 1 about here --

To show the adaptive effect of personal BJW and the maladaptive effect of unjust world belief on psychopathological symptoms in addition to the impact of sex, age, substantial stressors and losses, we conducted stepwise multiple regression analyses. Only variables displaying a significant correlation ($p < .05$) with the dependent variable at a bivariate level were included in the respective multiple regression. Losses in working life did not correlate with any of the outcome variables (see, Table 1). Therefore, only losses in private life were included in the multiple regression analyses. Because the data for some
participants were incomplete, the degrees of freedom differ across the dependent measures. The accepted models ($p < .05$) are depicted in Table 2.

The regression equations could explain 28 per cent of the variance in posttraumatic symptoms, 45 per cent in depression, 27 per cent in anxiety and 39 per cent in general psychological distress. Overall, the multiple regression analyses confirmed that personal BJW could explain all dependent variables apart from posttraumatic symptoms. The expected maladaptive influence of unjust world belief on psychopathological symptoms, however, could only be found for general psychological distress.

In terms of posttraumatic symptoms, those flood victims were at a higher risk who reported that their own lives had been in danger, who perceived that their future would be damaged and who experienced private losses caused by the flood. Depression was aggravated by the experience of being at risk of life, the perception that the future would be damaged and a longer duration of the flood consequences. In addition, female victims showed more depressive symptoms than did male victims. Personal BJW was the only predictor that was negatively related to depressive symptoms. Regarding anxiety, personal BJW explained a significant amount of variance, in addition to the amount already explained by the stressors of being at risk of death and perceiving the future as damaged. The availability of one or both stressors led to higher anxiety; but the more the victims believed in a personally just world the more they were buffered and the less anxiety they showed. In relation to general psychological symptoms, those flood victims who had been at risk of death and who perceived that their futures would be damaged reported more such symptoms. Furthermore, the more the victims believed in an unjust world, the more their general psychological symptoms were increased. Finally, women were at higher risk of such symptom load. As it was true for depression and anxiety, personal BJW was the only variable that was negatively associated with these kinds of symptoms. In particular, symptoms that go along with social
insecurity, depression, hostility and paranoid thinking were highly correlated with personal BJW (see, Table 1).

Discussion

The overall pattern of results supports the notion that personal BJW can be seen as a buffer, helping victims of a flood disaster to maintain their mental health. Although correlational in nature, the study unambiguously revealed that a stronger personal BJW was associated with less depression, anxiety, and other psychological symptoms as in particular social insecurity, depression, hostility, and paranoid thinking. These adaptive relations persisted when controlled for age, sex, substantial stressors and losses caused by the flood. General BJW, however, was not related to mental health dimensions surveyed in this study, and the belief in an unjust world revealed a unique relation with the global indicator of the psychological symptoms (GSI) only. In contrast, personal BJW did not buffer against PTSD-like symptoms, which needs to be discussed in light of the recent research on cognitive factors in PTSD.

Ehlers and Clark (2000) identified a wide range of negative appraisals and cognitive styles specifically relevant for the development and maintenance of PTSD. Ruminations, thought suppression (Murray, Ehlers, & Mayou, 2002), avoidance behavior (e.g., avoiding bridges) and safety behavior (e.g., moving away from the riverside) have been shown to be correlated with the persistence of PTSD, and are more typical for people with PTSD than are negative basic assumptions about the self and the world as formulated by Janoff-Bulman (1992). Our data suggest that more general assumptions such as the justice beliefs do not have an effect on PTSD beyond the factors mentioned above.

This study has at least two shortcomings, which are critical for two reasons. First, the design of this study was cross-sectional. Furthermore, we only analyzed self-report data. These two shortcomings might have inflated the amount of shared variance between our
exogenous variables (e.g., the perception of a damaged future) and our dependent measures (e.g., depression). Caution should thus be taken, when interpreting the results. Moreover, some might argue that justice beliefs are merely a result of experiencing a flood and not a resource helping people to cope with this kind of disaster. Most studies evidenced that BJW could be seen as a stable personality variable (see, Dalbert, 2001), but not all current findings are in line with this assumption (cf. Cubela-Adoric, 2004; Otto & Dalbert, in press). Because we could not control the psychopathological symptoms and justice beliefs before the flood had happened and we do not have any follow-up data, we are not able to rule out an impact of the flood experience on BJW.

In sum, our study is the first that draws a connection between BJW and the occurrence of various psychopathological symptoms following a natural disaster. We would like to conclude that the results clearly support the notion that justice beliefs have important vital functions that help individuals to cope with a threatening and unforeseeable disaster like a flood. The difference in BJW might explain why some people develop depressive symptoms or anxiety after critical life events while others do not, or at least not to a pathological degree.

Furthermore, this study illustrates that personal BJW may not only sustain positive mental health dimensions like life satisfaction (Dalbert, 1996, 1999; Dzuka & Dalbert, 2002), but also reduce negative mental health dimensions. A lot of former studies could not find such adaptive relations between BJW and negative mental health dimensions like depression (e.g., Benson & Ritter 1990; Dalbert, 1996). However, all those studies were done with unemployed people. Even if unemployment is unquestionably a critical life event, it is neither totally uncontrollable for the person herself or himself nor independent of decisions made by other people, whereas suffering from a flood clearly is both. Maybe only for those unforeseeable and uncontrollable critical life events like natural disasters, a personal buffer becomes vital to protect the victim from developing psychopathological symptoms. Nevertheless, this is a post-hoc speculation that should be answered in future research.
References


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Table 1

Pearson correlations of beliefs in a just world (BJW) and losses with psychopathological symptoms ($N \leq 112$)

<table>
<thead>
<tr>
<th>Outcome variables</th>
<th>General BJW</th>
<th>Unjust world belief</th>
<th>Personal BJW</th>
<th>Losses in private life</th>
<th>Losses in working life</th>
</tr>
</thead>
<tbody>
<tr>
<td>IES-R total scale</td>
<td>.05</td>
<td>.15</td>
<td>-.16</td>
<td>.37 ***</td>
<td>.05</td>
</tr>
<tr>
<td>Avoidance</td>
<td>.07</td>
<td>.13</td>
<td>-.13</td>
<td>.32 ***</td>
<td>.10</td>
</tr>
<tr>
<td>Intrusions</td>
<td>-.00</td>
<td>.18</td>
<td>-.18</td>
<td>.37 ***</td>
<td>.10</td>
</tr>
<tr>
<td>Hyperarousal</td>
<td>.03</td>
<td>.15</td>
<td>-.16</td>
<td>.36 ***</td>
<td>.04</td>
</tr>
<tr>
<td>BDI</td>
<td>-.07</td>
<td>.29 **</td>
<td>-.35 ***</td>
<td>.31 ***</td>
<td>-.05</td>
</tr>
<tr>
<td>BAI</td>
<td>-.02</td>
<td>.21 *</td>
<td>-.31 ***</td>
<td>.18</td>
<td>-.12</td>
</tr>
<tr>
<td>BSI global symptom index</td>
<td>-.02</td>
<td>.27 **</td>
<td>-.32 ***</td>
<td>.22 *</td>
<td>-.13</td>
</tr>
<tr>
<td>Somatization</td>
<td>.11</td>
<td>.19 *</td>
<td>-.24 *</td>
<td>.22 *</td>
<td>-.15</td>
</tr>
<tr>
<td>Obsessiveness</td>
<td>-.03</td>
<td>.28 **</td>
<td>-.21 *</td>
<td>.19 *</td>
<td>-.10</td>
</tr>
<tr>
<td>Social insecurity</td>
<td>.01</td>
<td>.25 **</td>
<td>-.31 ***</td>
<td>.17</td>
<td>-.10</td>
</tr>
<tr>
<td>Depression</td>
<td>-.11</td>
<td>.34 ***</td>
<td>-.32 ***</td>
<td>.17</td>
<td>-.09</td>
</tr>
<tr>
<td>Anxiety</td>
<td>.00</td>
<td>.13</td>
<td>-.20 *</td>
<td>.21 *</td>
<td>-.13</td>
</tr>
<tr>
<td>Hostility</td>
<td>.03</td>
<td>.17</td>
<td>-.35 ***</td>
<td>.11</td>
<td>-.14</td>
</tr>
<tr>
<td>Phobic anxiety</td>
<td>-.14</td>
<td>.19</td>
<td>-.18</td>
<td>.23 *</td>
<td>-.10</td>
</tr>
<tr>
<td>Paranoid thinking</td>
<td>-.06</td>
<td>.28 **</td>
<td>-.46 ***</td>
<td>.12</td>
<td>-.08</td>
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<tr>
<td>Psychoticism</td>
<td>-.03</td>
<td>.24 *</td>
<td>-.25 **</td>
<td>.25 **</td>
<td>-.08</td>
</tr>
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</table>
Just world belief and flood victims 19

Note. The answering mode differed between variables, but a high value always represented a strong endorsement of the construct. IES-R = Impact of Event Scale- Revised German Version; BDI = Beck’s Depression Inventory; BAI = Beck’s Anxiety Inventory; BSI = Brief Symptom Inventory.

* p < .05; ** p < .01; *** p < .001.
Table 2

Predictions of psychopathological symptoms by sex, age, stressors, losses in private life, and just world beliefs (stepwise multiple regressions, accepted models, p < .05)

<table>
<thead>
<tr>
<th>Predictor</th>
<th>$R$</th>
<th>$\Delta R^2$</th>
<th>$b$</th>
<th>$\beta$</th>
<th>$t$</th>
<th>$p$</th>
</tr>
</thead>
<tbody>
<tr>
<td>IES-R ($F_{total} = 13.68; df = 3/108; p &lt; .001$)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being at risk of death</td>
<td>.33</td>
<td>.11 ***</td>
<td>0.49</td>
<td>.22</td>
<td>2.63</td>
<td>.010</td>
</tr>
<tr>
<td>Future damaged</td>
<td>.49</td>
<td>.13 ***</td>
<td>0.33</td>
<td>.30</td>
<td>3.41</td>
<td>.001</td>
</tr>
<tr>
<td>Losses in private life</td>
<td>.53</td>
<td>.04 *</td>
<td>0.54</td>
<td>.21</td>
<td>2.34</td>
<td>.021</td>
</tr>
<tr>
<td>BDI ($F_{total} = 16.32; df = 5/102; p &lt; .001$)</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sex</td>
<td>.20</td>
<td>.04 *</td>
<td>0.14</td>
<td>.15</td>
<td>2.05</td>
<td>.043</td>
</tr>
<tr>
<td>Being at risk of death</td>
<td>.38</td>
<td>.10 ***</td>
<td>0.09</td>
<td>.17</td>
<td>2.25</td>
<td>.027</td>
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<tr>
<td>Days of experiencing flood consequences</td>
<td>.54</td>
<td>.15 ***</td>
<td>0.0001</td>
<td>.27</td>
<td>3.22</td>
<td>.002</td>
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<tr>
<td>Future damaged</td>
<td>.61</td>
<td>.08 ***</td>
<td>0.07</td>
<td>.28</td>
<td>3.34</td>
<td>.001</td>
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<td>Personal BJW</td>
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<td>.08 ***</td>
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<td>-3.73</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Being at risk of death</td>
<td>.40</td>
<td>.16 ***</td>
<td>4.34</td>
<td>.31</td>
<td>3.68</td>
<td>&lt;.001</td>
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<tr>
<td>Future damaged</td>
<td>.47</td>
<td>.06 **</td>
<td>1.63</td>
<td>.23</td>
<td>2.78</td>
<td>.006</td>
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<tr>
<td>Personal BJW</td>
<td>.52</td>
<td>.05 **</td>
<td>-2.76</td>
<td>-.23</td>
<td>-2.72</td>
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(table continues)
Table 2 (continued).

<table>
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<tr>
<th>BSI-GSI ($F_{\text{total}} = 12.67; df = 5/102; p &lt; .001$)</th>
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<tr>
<td>Sex</td>
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<td>.05*</td>
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<td>.40</td>
<td>.11</td>
<td>.11***</td>
<td>0.15</td>
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<tr>
<td>Days of experiencing flood consequences</td>
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<td>.13</td>
<td>.13***</td>
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<td>.36</td>
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<tr>
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<td>.05</td>
<td>.05**</td>
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<td>.17</td>
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<td>Personal BJW</td>
<td>.62</td>
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<td>.05**</td>
<td>-0.15</td>
<td>-.23</td>
</tr>
</tbody>
</table>

**Note.** Sex, 1 = male, 2 = female. Being at risk of death, 0 = no, 2 = yes. Losses in private life, 0 = no, 1 = partly, 2 = yes.

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