

# Job insecurity, employability, and mental health in the new era: A test of plausible influence mechanisms and temporal effects

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## Abstract

Although job insecurity and employability have drawn much research attention, the plausible relationships between them and how they jointly influence mental health remain unclear in the literature. We draw upon JD-R and COR theories to test and contrast three plausible relationships between job insecurity and employability, using a longitudinal sample of 1216 employees over 18 years. We further expand tests of these theoretical positions by considering temporal dynamics, using dynamic structural equation models (DSEMs) for stronger mediation evidence and latent growth models (LGMs) to compare the effects of job insecurity and employability trends in predicting the trend of mental health. In general, findings showed that job insecurity mediated the relationship between employability and mental health, supporting the *mediation* hypothesis. We also found that employability moderated the relationship between job insecurity and mental health, supporting the *moderation* hypothesis, although the effect was weak. Results further suggested that the effect magnitudes of job insecurity and employability predicting mental health were significantly different. Specifically, job insecurity was a stronger predictor of mental health than employability across all 18 years; the trend of job insecurity also predicted the trend of mental health more strongly than the trend of employability. Taken together, this study not only advances theory precision but also methodological soundness of research on job insecurity, employability, and mental health, supporting the value of considering temporal factors in examining mental health effects of job insecurity and employability.

## KEYWORDS

dynamic structural equation modelling, employability, job insecurity, latent growth modelling, mental health, relative weight analysis

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## 1 | INTRODUCTION

Since Greenhalgh and Rosenblatt's (1984) theory development, job insecurity has been a hot topic across the globe both scholarly and popular (e.g., Fullerton et al., 2020). The literature indicates that job insecurity has a detrimental influence on a variety of individual and organisational outcomes, in particular, clear evidence shows the negative impact of job insecurity perceptions on employee mental health (see De Witte et al., 2016; Jiang & Lavaysse, 2018; for qualitative and quantitative reviews). That is, perceptions of threats to one's job continuity are a major source of stress, potentially compromising one's mental health (Heaney et al., 1994; Probst, 2002).

Relatedly, more recently there has been a growing emphasis on employability, sometimes referred to as employability security (e.g., Bernstrøm et al., 2019) or the possibilities of acquiring equivalent or better employment (Berntson, 2008). This concept has drawn attention due to the changes taking place in the labour market in the last 2 decades. As job insecurity becomes more commonplace or sometimes unavoidable (Wang et al., 2015), employment norms have shifted away from a traditional career path where employees stay loyal to one or a few companies throughout their work life in return for long-term job security (Bernstrøm et al., 2019). Rather, employees now face the likelihood that they may be out of work for short periods of time or that they need to switch employers several times throughout their working lives. More relevant to the current study, research has also shown that perceptions of high employability contribute to better mental health (e.g., Berntson & Marklund, 2007; Virga et al., 2017).

Some key questions about the way job insecurity and employability link to mental health are addressed in this study. The first key question concerns the inter-relationships between these three variables. Multiple plausible relationships between employability and job insecurity and how they influence mental health have been proposed. Researchers have suggested that employability may present an alternative to job security (Direnzo & Greenhaus, 2011). Therefore, employability is argued to be beneficial to mental health in much the same way as job security (e.g., Silla et al., 2009). We refer to it as the *functional similarity* hypothesis hereafter. It has also been argued that perceived employability mitigates the destructive effects of job insecurity (e.g., Kalyal et al., 2010; Silla et al., 2009). This perspective mainly draws upon the Job Demands-Resources (JD-R) framework (Demerouti et al., 2001), viewing job insecurity as a demand or stressor that has mental health implications, and employability as a type of resource that mitigates such detrimental effects. Lastly, researchers have also argued that employability serves as a predictor of job insecurity, as workers who perceive themselves as highly employable are less likely to perceive job insecurity to be high in the first place (e.g., De Cuyper et al., 2008). According to this view, job insecurity should mediate the relationship between employability and mental health. We refer to these two effects as the *moderation* hypothesis and the *mediation* hypothesis hereafter. Given these mixed arguments and findings, more research is needed to directly

explore and contrast these plausible relationships, for a clearer picture of how employability and job insecurity together influence workers' mental health.

The second key issue is the lack of proper tests of temporal changes to disentangle the theoretical connections stated above. In particular, we argue that trend effects have been largely neglected when linking job insecurity and employability to mental health. Failure to test such temporal effects reflects not only a methodological limitation, but also a misalignment between theory and empirical examination, as key theories in this area, JD-R theory and COR theory, propose gain and loss spirals that are essentially trend effects (Bakker & Demerouti, 2017; Hobfoll, 1998). Scholars have also raised concerns that tests of job insecurity effects have relied heavily on cross-sectional designs (Lee et al., 2018), and that the majority of existing longitudinal studies tend to be atheoretical than building theory precision (De Witte et al., 2016). The same applies for employability. Recognising that the majority of employability studies were cross-sectional with only a few time-lagged designs, researchers have called for more longitudinal and dynamic views to refine employability theory and research (Fugate et al., 2021). In this regard, some recent studies did highlight that job insecurity and employability exhibit intra-person changes over time using latent profile analysis (LPA; e.g., Mäkikangas et al., 2013; Van Hootegem et al., 2021), however it remains inconclusive how these changes relate to mental health, as findings have been inconsistent across studies with many null results. In addition, the methodological limitations of LPA may have masked the importance of trend effects. Designing proper tests is therefore essential.

The current study aims to directly address the two questions above. Drawing upon JD-R theory (Bakker & Demerouti, 2017) and COR theory (Hobfoll, 1989), we integrate the multiple plausible relationships between job insecurity, employability, and mental health proposed in the literature. In achieving this goal, we also aim to incorporate temporal dynamics of changes over time into theory testing. Specifically, our study adopts relative weight analysis (RWA) to test the *functional similarity* hypothesis based on the relative weights of job insecurity and employability predicting subsequent mental health. In addition, we use latent growth models (LGMs) to compare the effects of *changes* in people's job insecurity and *changes* in employability over the course of 18 years in influencing *changes* in mental health. LGM has the advantage of examining how changes in the two predictors influence changes in mental health relative to each other, after controlling for the effects of the initial levels of job insecurity and employability. In this way, we test the *functional similarity* hypothesis not only statically through time-lagged predictions, but also dynamically through examining how improving or deteriorating employment situations generate mental health effects.

Similarly, we test the moderation effect of employability of the relationship between job insecurity and subsequent mental health while accounting for the nesting nature of repeated measures over time. We also use a dynamic structural equation model (DSEM) to test the *mediation* hypothesis. DSEM has the advantage of incorporating reciprocal relationships between two variables as well as

autoregressive relationships associated with each variable into tests of longitudinal effects, making it a stronger test of mediation effects. Taken together, we aim to disentangle the theoretical relationships between employability and job insecurity when it comes to mental health effects by integrating multiple influence mechanisms proposed in the literature. In doing so, we also aim to better incorporate temporal dynamics towards theory precision and methodological soundness.

## 2 | THEORY BACKGROUND AND HYPOTHESIS DEVELOPMENT

### 2.1 | The functional similarity hypothesis: Lagged effects

Job insecurity refers to an overall concern about the continued existence of one's job in the future (De Witte, 1999). It is commonly conceptualised as a subjective perception, a reflection of the degree to which one perceives that the future of their job is unstable or at risk (Greenhalgh & Rosenblatt, 1984; Sverke et al., 2002). As the experience of job insecurity is involuntary, uncertainty about the future invokes an unwanted feeling of powerlessness and harms mental health (Lee et al., 2018). In particular, job insecurity has been argued to represent a demand (Demerouti et al., 2001) and a threat of important resources (Hobfoll, 1989), both of which are harmful to mental health. Empirically, the negative association between job insecurity and mental health and well-being related outcomes has been widely established (e.g., Vander Elst et al., 2011; Näswall et al., 2012).

Employability refers to an employee's chance of finding alternative employment (Forrier & Sels, 2003). While both job insecurity and employability are reflective of employment situations and are related to each other, they differ in that the former concerns the potential of losing one's current job, while the latter involves beliefs about one's capacity to gain alternative jobs in the future (Wittekind et al., 2010). Employability also differs from job security as it refers to one's perception of their capacity to obtain and maintain employment in the *general* labour market (Vanhercke et al., 2014), while job (in)security describes expectations of (dis)continuity in one's *present* job (Davy et al., 1997). Similar to job security, research has suggested a positive association between employability and mental health (e.g., Berntson & Marklund, 2007; Virga et al., 2017). As employability is usually considered as a type of personal resources reflecting a sense of resiliency towards the environment (De Cuyper et al., 2012), workers who perceive themselves as highly employable are more likely to believe that they have choices, alternatives, and a wealth of coping resources from which to draw (Fugate et al., 2004), all of which stands them in good stead during challenging periods and contributes to better mental health.

When considering their effects in predicting mental health, some researchers have suggested that employability is beneficial in much the same way that job security is (e.g., Forrier & Sels, 2003; Silla

et al., 2009). This *functional similarity* hypothesis argues that, similar to job security, employment security implies controllability and provides resources, which contribute to better mental health (Ryan et al., 2008). To the extent that this argument is true, we would expect employability and job (in)security to carry similar weights in magnitudes when predicting subsequent mental health. This argument is also in line with recent discussions that lifetime employability should be put forward as an 'alternative' to lifetime job security (e.g., Dorenzo & Greenhaus, 2011).

A closer examination of COR theory's primacy of loss principle (Hobfoll et al., 2018), however, would suggest counter arguments. Specifically, resource loss has been argued to be disproportionately more salient than resource gain. According to this principle, job insecurity should have greater effects on mental health compared to employability, although this argument has not been tested before. As additional evidence, the 'bad is stronger than good' psychological principle is also widely established for a variety of outcomes including mental health (Baumeister et al., 2001). These competing arguments lead us to our first hypothesis. Specifically, we compare the relative importance of employability and job insecurity as predictors of subsequent mental health, in order to test the *functional similarity* hypothesis against the primacy of loss principle. In sum, we propose:

**Hypothesis 1** *Job insecurity impacts subsequent mental health more strongly (i.e., with greater magnitudes of effect sizes) than employability.*

### 2.2 | The functional similarity hypothesis: Trend effects

Although recent studies on job insecurity and mental health have utilised improved methodologies, such as time-lagged or longitudinal designs (e.g., De Cuyper et al., 2012; Vander Elst et al., 2011), job insecurity's trend or trajectory effects have been largely neglected, where one's perceptions of job insecurity demonstrate either an elevation or declination trend over time. Similarly, the positive relation between employability and mental health has been examined both cross-sectionally (e.g., Silla et al., 2009) and with time-lagged designs (e.g., Berntson & Marklund, 2007), while the effects of systematic changes of employability over time has been largely neglected. As changes like these are likely to unfold over time, it is meaningful to examine the implications of job insecurity and employability trends for mental health, as well as comparing the relative impacts of these trends.

We argue that testing trend effects not only expands the scope of empirical examination regarding the temporal aspects of the relationships between job insecurity, employability and mental health, but also advances theory precision. Indeed, the major theories that job insecurity and employability research heavily draws upon, JD-R theory and COR theory, have hinted at a trend effect, although not empirically tested as such. We argue that if one's perceived job insecurity demonstrates an increasing trend over time, mental health will also change

towards the more negative direction. This effect goes beyond the effect of the general level of job insecurity one perceives on subsequent mental health. Gain and loss spirals are central propositions in both JD-R theory and COR theory, such that initial loss begets future loss and initial resource gain begets future gain (Bakker & Demerouti, 2017; Hobfoll, 1989). Halbesleben et al. (2014) further conceptualised that such resource gain and loss cycles are reflected by upward and downward trajectories, respectively (p. 1349). In this regard, perceiving that one's job security is deteriorating indicates a potential loss spiral, which makes future resource replenishment more challenging as one is not only required to replenish resources but also needs to do it quickly to deal with the velocity of resource loss (Hobfoll, 2001). Conversely, an upward trend of job security perceptions either signals that the job situation is improving, or one might have been successful in dealing with the stressful situation. Both indicate positive job prospects for the future and should be associated with an improvement in mental health over time.

Similarly, a positive trend of employability should be associated with better mental health over time. As perceived employability represents a useful resource for individuals to adapt to labour market changes (De Cuyper et al., 2012), an upward trend of perceived employability over time therefore indicates a potential resource gain cycle. If one perceives that their chances of securing employment are on the rise, their confidence in their job prospects will continue to grow, regardless of whether the job market is turbulent or conducive, which eventually benefits their mental health. Conversely, a downward trend of perceived employability may imply that one's responses to the challenging employment situation are inadequate or that their efforts have been in vain, which are all associated with negative physical and psychological changes (Christie & Barling, 2009; McEwen, 1998).

Also drawing upon COR theory's primacy of loss principle stated above (Hobfoll et al., 2018), we suggest that the trend of job insecurity, which represents a resource loss spiral, should also influence changes in mental health more strongly than the trend of employability, which represents a resource gain spiral. We therefore hypothesise the following:

**Hypothesis 2a** *The trend of job insecurity negatively impacts the trend of mental health over time.*

**Hypothesis 2b** *The trend of employability positively impacts the trend of mental health over time.*

**Hypothesis 2c** *The trend of job insecurity impacts the trend of mental health over time more strongly than the trend of employability, as indicated by larger effect size magnitudes.*

## 2.3 | The moderation hypothesis

The literature has also suggested that employability provides a buffer against the negative consequences associated with job insecurity

(e.g., Berntson et al., 2010; Kalyal et al., 2010; Silla et al., 2009). This perspective mainly draws up the Job Demand-Resource (JD-R) model (Demerouti et al., 2001), viewing job insecurity as a type of job demand that is burdensome to employees. JD-R model specifies that resources, referring to job aspects that promote one's control, personal growth, development and learning, may buffer the effect of job demands on strain and wellbeing outcomes (Demerouti et al., 2001). Employability is argued to represent a type of resource and thus serves as a buffer against the negative consequences associated with felt job insecurity. In other words, the relationship between job insecurity and mental health outcomes is expected to be weaker among workers who perceive themselves as highly employable and stronger among workers who perceive themselves as less employable.

This moderating argument has also been supported by empirical studies, although with varying success (e.g., Berntson et al., 2010; Kalyal et al., 2010; Silla et al., 2009). For example, Silla et al. (2009) found that employability moderates the relationship between job insecurity and life satisfaction, but not psychological distress. Kalyal et al. (2010) found that employability only moderates the relationship between job insecurity and affective commitment, but not continuance and normative commitment. As these prior tests only relied on cross-sectional data, it remains inconclusive whether employability serves as a moderator of the relationship between job insecurity and mental health. We aim to provide a test of the moderation hypothesis at the within-person level with a longitudinal design, which is theoretically more precise and methodologically stronger. Therefore, we propose:

**Hypothesis 3** *Employability mitigates the negative relationship between job insecurity and subsequent mental health.*

## 2.4 | The mediation hypothesis

Lastly, from a view of primary prevention, researchers have suggested that employability prevents workers from feeling insecure in the first place, rather than functioning as a buffer, as argued by the moderation hypothesis, where the harm of job insecurity has already occurred (De Cuyper et al., 2008, 2012). In other words, this perspective views employability as a predictor of job insecurity instead of a moderator of the relationship between job insecurity and associated outcomes. These authors argue that high-employable people are more likely to be in secure jobs than low-employable people. Similarly, with a dynamic view of resource as something that could be nurtured, COR theory suggests that people who possess resources are more capable of resource gain and less vulnerable to resource loss (Hobfoll, 2001). From this perspective, people who feel they are employable are more capable to protect valuable resources like stable jobs. The feelings of being in control of one's career that underlies employability also implies less job insecurity. In support of this perspective, research has shown that employability predicts outcomes such as life satisfaction and

exhaustion through influencing job insecurity, both with cross-sectional (e.g., De Cuyper et al., 2008) and time-lagged designs (e.g., De Cuyper et al., 2012).

We aim to test this mediation hypothesis while more closely capturing the temporal dynamics between employability and job insecurity when predicting mental health. Specifically, dynamic structural equation model (DSEM) has the advantage of integrating panel data analysis and time series analysis, which allows for testing the mediation hypothesis that simultaneously considers the autoregressive relationships of employability and of job insecurity over time, the cross-lagged relationships between them, and between-person variability in residual variances. We therefore utilise DSEM towards a stronger test of the mediation hypothesis. Stated formally:

**Hypothesis 4** *Employability positively predicts subsequent mental health through negatively predicting job insecurity.*

### 3 | METHOD

#### 3.1 | Sample

Data for this study came from a nationally representative sample, the Household, Income and Labour Dynamics in Australia (HILDA) survey (Summerfield, 2010). In this study we used all 18 waves of data that are available to the authors (2001–2018, denoted Time 1–Time 18). Pairwise deletion was used to handle missing data. Relatedly, the MLR estimator was used wherever applicable as it better handles missing data.

Data from the HILDA survey has been used in earlier organisational research (e.g., Wu et al., 2020). Following the same approach as previous studies, we selected participants who were adult (age >18) employees (excluding self-employed). The final sample included 1216 participants, with 53.7% men and 46.3% women. The ages of the participants at Time 1 (i.e., 2001) ranged from 18 to 63 years, with a mean of 36.16 years and a standard deviation of 8.52 years. At Time 1, participants had an average of 8.94 years working in their current occupation ( $SD = 7.92$ ). 924 (76.0%) were full-time workers and 291 (23.9%) were part-time workers. Because these demographics were relevant to people's job insecurity perceptions, we included them as control variables. The sample represented a variety of different occupation and industry groups, sampling over 260 different occupations according to the ANZSCO 2006 occupation code and 286 different industries per the ANZSIC 2006 code.

#### 3.2 | Measures

**Job Insecurity.** Three items were used to measure job insecurity. One sample item read: 'I worry about the future of my job'. Participants responded on a 7-point scale (1 = 'strongly disagree', 7 = 'strongly

agree'). These items have been used in previous studies to measure job insecurity (e.g., Wu et al., 2020). The average Cronbach's alpha across Time 1 and Time 18 = 0.70, demonstrating adequate internal consistency reliability. Before hypothesis testing, we performed measurement invariance tests for this scale to ensure that observed variables over time are comparable (Vandenberg & Lance, 2000). Results supported equal factor loadings and equal error variances of all items on the scale across time: the scalar invariance model fit the data well:  $\chi^2 (df = 865) = 1847.005$ ,  $p < 0.01$ , RMSEA = 0.031, CFI = 0.962, TLI = 0.936, SRMR = 0.045.

**Employability.** Employability was measured by asking respondents that if they were to lose their job in the next 12 months, what they think the percent chance is that the job they eventually find and accept would be at least as good as their current job. The response scale ranged from 0% (i.e., no chance) to 100% (i.e., absolute certainty). This item has also been used in previous research to capture employability (e.g., Green, 2011). To make the effect sizes of employability comparable to those of job insecurity, employability scores were rescaled within the 1–7 range.

**Mental Health.** Six items were used to measure the mental health construct. One sample item was 'have a lot of energy'. These items were a subset of the commonly used SF-36 mental health scale. This set of items have also been used to measure mental health in previous studies (e.g., Adam & Flatau, 2006). We also performed longitudinal measurement invariance test for this scale, results showed that one item ('have felt so down in the dumps that nothing could cheer them up') failed to achieve invariance across time. This item was therefore removed in subsequent analyses. The remaining five items demonstrated equal factor loadings and equal error variances of items across time: the scalar invariance model fit the data well:  $\chi^2 (df = 3187) = 7328.043$ ,  $p < 0.01$ , RMSEA = 0.033, CFI = 0.934, TLI = 0.917, SRMR = 0.064. The average Cronbach's alpha of the retained five items across Time 1 and Time 18 = 0.82, demonstrating good internal consistency reliability.

**Control Variables.** Age, gender, work status (i.e., part-time vs. full-time), and occupational tenure were considered as control variables in the focal analyses. We also accounted for whether an individual changes their job at each time point as a covariate, to control for its influence on the focal relationships.

### 4 | RESULTS

#### 4.1 | Descriptive statistics

Table A1 presents the descriptive statistics and correlations among the variables. Echoing previous research, job insecurity was negatively and weakly correlated with employability across the 18 waves. Mental health was also negatively correlated with job insecurity and positively correlated with employability. These results set the bases to further examine the relationships among the focal variables.

## 4.2 | Tests of the functional similarity hypothesis

Using Tonidandel and LeBreton's (2015) RWA-Web tool, we conducted relative weight analysis (RWA) to examine the relative impacts of each year's job insecurity and employability predicting next year's mental health. As shown in Table 1, at all time points job insecurity served as the more important predictor of mental health compared to employability. The relative weights of job insecurity, both raw and rescaled, were significantly larger than those of employability at all time points, as none of the confidence intervals of effect size differences included zero. These results supported Hypothesis 1.

We then used latent growth modelling (LGM) in Mplus 8.0 to test whether the trends of job insecurity and employability predicted the trends of mental health over the span of 18 years. In LGM, a latent intercept factor and a latent slope factor were specified for each predictor (i.e., job insecurity and employability) and outcome variable (i.e., mental health) involved. The intercept factor represents the value of the variable in the first wave, and the slope factor represents the trend of changes in the variable across all waves. The intercept

factor of each variable was estimated by fixing the loadings of the scale scores at all time points at 1. The slope factor was estimated by fixing the loadings of the scale scores at Time 1 (i.e., 2001) to Time 18 (i.e., 2018) at 0 through 17, respectively.<sup>1</sup> Results showed that on average job insecurity demonstrated a significant increasing trend over time: the average job insecurity slope was 0.015,  $p < 0.01$ . Employability also on average demonstrated a significant decreasing trend over time: the average employability slope was  $-0.070$ ,  $p < 0.01$ . In addition, both intercept and slope factors were specified as random effects to account for between-person variability in intercepts and slopes. Indeed, LGM results showed significant between-person differences in the slopes of both job insecurity and employability, as the variances of both intercept factors and both slope factors were significant: variance of job insecurity intercept = 0.825,  $p < 0.01$ ; variance of job insecurity slope = 0.004,  $p < 0.01$ ; variance of employability intercept = 2.853,  $p < 0.01$ ; variance of employability slope = 0.013,  $p < 0.01$ . These results indicated that there was significant variance in both intercepts and both slopes across individuals permitting further examination. Following common LGM practices (e.g., Bae, 2020), we regressed the

TABLE 1 Relative weight analysis results

Year	$R^2$	Raw relative weight (variance in outcome explained by each predictor)		Rescaled relative weight (% explained by each predictor)		95% CI of effect size difference
		Job insecurity	Employability	Job insecurity	Employability	
2001	0.0353	0.0347	0.0006	98.33%	1.67%	0.0157, 0.0603
2002	0.0368	0.0341	0.0028	92.53%	7.47%	0.0123, 0.0563
2003	0.0299	0.0289	0.0009	96.88%	3.12%	0.0115, 0.0528
2004	0.0709	0.0637	0.0072	89.88%	10.12%	0.0286, 0.0894
2005	0.0315	0.0309	0.0006	98.09%	1.91%	0.0126, 0.0546
2006	0.0468	0.0400	0.0068	85.56%	14.44%	0.0111, 0.0627
2007	0.0270	0.0256	0.0013	95.02%	4.98%	0.0085, 0.0469
2008	0.0493	0.0415	0.0078	84.15%	15.85%	0.0104, 0.0619
2009	0.0532	0.0439	0.0094	82.41%	17.59%	0.0103, 0.0660
2010	0.0536	0.0448	0.0088	83.56%	16.44%	0.0105, 0.0671
2011	0.0394	0.0349	0.0045	88.64%	11.36%	0.0094, 0.0574
2012	0.0446	0.0434	0.0013	97.14%	2.86%	0.0215, 0.0718
2013	0.0517	0.0425	0.0092	82.20%	17.80%	0.0075, 0.0646
2014	0.0418	0.0388	0.0030	92.81%	7.19%	0.0146, 0.0636
2015	0.0565	0.0517	0.0048	91.51%	8.49%	0.0220, 0.0769
2016	0.0508	0.0411	0.0097	80.90%	19.10%	0.0071, 0.0594
2017	0.0607	0.0573	0.0034	94.33%	5.67%	0.0291, 0.0861

Note: Each model reflects job insecurity and employability for a given year predicting the next year's mental health. For example, results in the first row describe job insecurity and employability in 2001 predicting mental health in 2002. The 'Raw relative weight' column reflects the variance in the criterion variable that is explained by each predictor (i.e., the raw relative weights of both predictors sum to the total model  $R^2$ ). The 'Rescaled relative weight' column rescales the raw relative weights, with 100% being the total variance explained by the set of predictors. For example, results in the first row indicate that out of the total variance explained by the two predictors, 98.33% is attributable to job insecurity and 1.67% is attributable to employability. The 95% CI refers to the 95% confidence interval around the effect size differences of the two predictors. A confidence interval that does not include zero means that the effect sizes of the two predictors are significantly different from each other.

TABLE 2 Latent growth model results

	Intercept of mental health		Slope of mental health	
	B	SE	B	SE
Intercept of job insecurity	-0.227**	0.028	-	-
Slope of job insecurity	-	-	0.119**	0.024
Intercept of employability	0.041**	0.016	-	-
Slope of employability	-	-	0.034*	0.014
Controls				
Age	0.004	0.003	0.001**	0.000
Gender	-0.218**	0.048	0.001	0.003
Work status	0.011	0.055	-0.002	0.003
Tenure	-0.001	0.003	0.000	0.000
Job change	-0.214	0.129	0.004	0.006
Residual variance	0.310**		0.001**	

Note:  $N = 747$ . Gender: 1 = male, 2 = female; Work status: part-time = 0, full-time = 1; Job change: no = 0, yes = 1.

\* $p < 0.05$ , \*\* $p < 0.01$ .

intercept of the outcome onto the intercepts of the two predictors, and the slope of the outcome onto the slopes of the two predictors. This allows us to test for the hypothesised slope effects together with intercept effects.

LGM results were reported in Table 2. Results showed that the slope of job insecurity significantly and negatively predicted the slope of mental health,  $B = -0.119$ ,  $SE = 0.024$ ,  $p < 0.01$ . Hypothesis 2a was therefore supported. In comparison, the slope of employability significantly and positively predicted the slope of mental health but with a much smaller effect magnitude,<sup>2</sup>  $B = 0.034$ ,  $SE = 0.014$ ,  $p < 0.05$ . Hypothesis 2b was therefore supported. Wald test of equality constraints was used to compare the magnitudes of these two effects. Results showed that these two coefficients were significantly different,  $\chi^2(1) = 32.60$ ,  $p < 0.01$ . Hypothesis 2c was therefore supported. In addition, confirming the RWA results, the job insecurity intercept significantly and negatively predicted the intercept of mental health,  $B = -0.227$ ,  $SE = 0.028$ ,  $p < 0.01$ . The intercept of employability also significantly and positively predicted the intercept of mental health,  $B = 0.041$ ,  $SE = 0.016$ ,  $p < 0.01$ .

### 4.3 | Tests of the moderation hypothesis

As our data involved repeated measures over 18 time points, we took into consideration the non-independence of observations by specifying a 'Type = Complex' model in Mplus 8.0. Specifically, employability, job insecurity, mental health, as well as whether one changed job each year were modelled at Level 1; all other controlled variables (i.e., age, gender, work status, and tenure) were modelled at Level 2. The predictor and moderator were grand mean centred when testing

TABLE 3 Moderation results

Predictors	Mental health	
	B	SE
Controls		
Age	0.006**	0.002
Gender	-0.167**	0.034
Work status	-0.007	0.038
Tenure	-0.001	0.002
Job change	-0.066**	0.024
Predictors		
Job insecurity	-0.143**	0.009
Employability	0.021**	0.005
Job insecurity X employability	0.006*	0.003

Note: Within-person level  $N = 20,052$ , Between-person level  $N = 1216$ . Gender: 1 = male, 2 = female; Work status: part-time = 0, full-time = 1; Job change: no = 0, yes = 1.

\* $p < 0.05$ , \*\* $p < 0.01$ .

the interaction effect. Results are presented in Table 3. According to Table 3, there was a significant main effect of job insecurity on mental health,  $\gamma = -0.143$ ,  $p < 0.01$ , as well as a significant main effect of employability on mental health,  $\gamma = 0.021$ ,  $p < 0.01$ . More importantly, employability significantly moderated the relationship between job insecurity and mental health,  $\gamma = 0.006$ ,  $p < 0.05$ , although this moderation effect was quite small. Simple slopes were plotted in Figure 1. Specifically, the negative relationship between job insecurity and mental health was stronger at low levels of employability ( $-1$  SD below the mean,  $\gamma = -0.149$ ,  $p < 0.01$ ) compared to

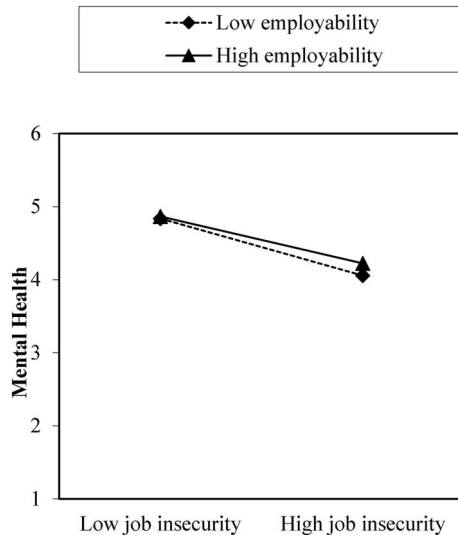


FIGURE 1 Simple slopes of the moderating effect of employability

high levels of employability (+1 SD above the mean,  $\gamma = -0.137$ ,  $p < 0.01$ ), supporting Hypothesis 3.

#### 4.4 | Tests of the mediation hypothesis

We followed Zhou et al. (2021) and applied dynamic structural equation modelling (DSEM) in Mplus 8.0 to test for the mediation hypothesis. Specifically, the DSEM model specified autoregressive relationships between employability at Time  $t-1$  and Time  $t$ , autoregressive relationships between job insecurity at Time  $t-1$  and at Time  $t$ , the cross-lagged relationships of employability at Time  $t-1$  predicting job insecurity at Time  $t$ , as well as the cross-lagged relationships of job insecurity at Time  $t-1$  predicting employability at Time  $t$ , utilising all 18 waves of data. In DSEM, these effects were all estimated as random effects that include a fixed component (i.e., average effects across people) as well as variability across different individuals. We then regressed mental health at the end Wave onto all these effects, in addition to the means of the two predictors (i.e., job insecurity and employability).

Results are presented in Table 4. Specifically, results showed that there was a significant cross-lagged relationship of job insecurity  $t-1$  predicting employability  $t$ ,  $c4i = -0.052$ ,  $p < 0.01$ . There was also a significant cross-lagged relationship of employability  $t-1$  predicting job insecurity  $t$ ,  $c2i = -0.047$ ,  $p < 0.01$ . These results suggest that perceptions of job insecurity and employability could significantly influence each other over time. Results also showed positive autoregressive relationships for both job insecurity ( $c3i = 0.316$ ,  $p < 0.01$ ) and employability ( $c1i = 0.316$ ,  $p < 0.01$ ). In support of Hypothesis 4, results suggested that mental health was significantly predicted by the cross-lagged relationship of employability ( $t-1$ ) predicting subsequent job insecurity ( $t$ ), while none of the other coefficients significantly predicted mental health. These results provided a strong test of the mediating role of job insecurity, suggesting that

employability predicts mental health through job insecurity instead of the other way around. Hypothesis 4 was therefore supported.

## 5 | DISCUSSION

The main aim of the current study was to test and contrast the three plausible relationships between job insecurity, employability, and mental health that have been proposed in the literature. In general, our results support the mediation hypothesis (e.g., De Cuyper et al., 2008, 2012) and the moderation hypothesis (e.g., Berntson et al., 2010; Kalyal et al., 2010; Silla et al., 2009). Specifically, DSEM results showed that employability positively predicted subsequent mental health through negatively predicting job insecurity. We also found that employability mitigated the negative relationship between job insecurity and subsequent mental health. In addition, results supported the primacy of loss principle but not the functional similarity hypothesis, as job insecurity was a stronger predictor of mental health than employability across all 18 years; the trend of job insecurity also predicted the trend of mental health more strongly than the trend of employability. These results suggest several theoretical and practical implications, which we detail below.

### 5.1 | Theoretical and practical implications

Based on 18 yearly data points from a nationally representative sample in Australia, our study contributes to research on job insecurity, employability and mental health from two main aspects. First, this study clarified the theoretical connections between job insecurity, employability, and mental health that have been proposed in the literature. Second, our study suggests that to get a more comprehensive picture of the relationships between job insecurity, employability, and mental health, one needs to go beyond static effects but also look at the how changes in job insecurity and employability over time generate changes in mental health. We incorporate tests of temporal effects by examining the systematic trends of job insecurity and employability over 18 years in one LGM model, and compared their relative influences on the trend of mental health. In these regards, this present study advances the literature both theoretically and empirically.

In keeping up with previous findings using time-lagged designs (De Cuyper et al., 2012), our DSEM results show that negative reciprocal cross-lagged relationships exist between job insecurity and employability, in addition to their respective autoregressive relationships over time. Specifically, we found that people who feel they are highly employable are less likely to subsequently feel insecure about their jobs. This finding is consistent with the predictions of human capital theory (Becker, 1993), that high-employable workers are more likely to get secure jobs as a return of their human capital investment; and of COR theory (Hobfoll, 2001), that highly employable workers have more resources to protect their jobs and thus tend to feel less insecure. Similarly, we also found that job insecurity



TABLE 4 Dynamic structural equation model results

	True value	Posterior SD	95% CI
Fixed effect			
(c1i) EM t-1 → EM t	0.318**	0.009	0.300, 0.336
(c2i) JI t-1 → EM t	-0.047**	0.008	-0.062, -0.033
(c3i) JI t-1 → JI t	0.316**	0.009	0.298, 0.334
(c4i) EM t-1 → JI t	-0.052**	0.008	-0.068, -0.037
Effect of ... on mental health			
Mean of JI	-0.337**	0.034	-0.403, -0.269
Mean of EM	0.095**	0.036	0.024, 0.167
(c1i) EM t-1 → EM t	-0.015	0.043	-0.099, 0.069
(c2i) JI t-1 → EM t	-0.127	0.182	-0.545, 0.093
(c3i) JI t-1 → JI t	0.035	0.049	-0.061, 0.131
(c4i) EM t-1 → JI t	0.278*	0.131	0.030, 0.545
Age	0.172**	0.069	0.057, 0.298
Gender	-0.216**	0.079	-0.387, -0.118
Work status	0.012	0.088	-0.095, 0.200
Tenure	-0.078	0.090	-0.248, 0.024
Job change	0.193**	0.088	0.080, 0.386

Note: Within-person level  $N = 20,052$ , Between-person level  $N = 1216$ . Gender: 1 = male, 2 = female; Work status: part-time = 0, full-time = 1; Job change: no = 0, yes = 1

\* $p < 0.05$ , \*\* $p < 0.01$ .

perceptions negatively affect subsequent employability perceptions. This is also consistent with COR theory arguments that resource loss in the form of job insecurity leads to a defensive attitude, which then uses up more resources and hampers the development of other resources like employability. More importantly, although we found support for cross-lagged relationships between job insecurity and employability in both directions, it is only the cross-lagged relationship of employability ( $t-1$ ) predicting job insecurity ( $t$ ) that significantly predicts mental health. We thereby provide strong evidence that job insecurity is a more proximal predictor of mental health and the mental health effects of employability go through job insecurity, and not vice versa.

We also found some support for employability to serve as a moderator of the relationship between job insecurity and mental health. This finding is consistent with the arguments by the JD-R model (Demerouti et al., 2001) that employability as a type of resource will buffer the unfavourable consequences of job demands such as job insecurity. More importantly, our findings show that although the negative effect of job insecurity on mental health is weaker when employability is high, this effect is still significantly negative. In addition, the difference in effect size magnitudes is also quite small between the high employability condition ( $\gamma = -0.137$ ) and the low employability condition ( $\gamma = -0.149$ ). Consider this finding together with the fact that our moderation test has strong statistical power—this effect was observed with at the within-person level integrating 18 waves of repeated measures data from a large sample, we may be able to conclude that the moderation effect of

employability is rather weak. This may be the reason why previous studies have inconsistent findings regarding the moderation effect of employability—significant moderation effects were found in some studies and for some health and well-being outcomes but not others (e.g., Kalyal et al., 2010; Kuhnert & Vance, 1993; Silla et al., 2009). In sum, our study shows that although employability mitigates the negative consequences of job insecurity to some extent, the benefit of having high employability perceptions can be quite limited and one's mental health still suffers if job insecurity is high.

Comparatively, as evidenced by the RWA results, the effect magnitudes of employability predicting subsequent mental health are much smaller than those of job insecurity, which counteracts with the argument that employability benefits mental health in much the same way that job security does. Rather, from a predictive validity angle, our study shows that job insecurity is a much stronger predictor of mental health compared to employability at all time points in our sample. LGM results generated similar conclusions, as we found that although both the trends of job insecurity and employability significantly predicted the trend of mental health, the former had a much stronger effect size magnitude. These results highlight the key role of job insecurity, both static and dynamic, in predicting mental health, and that employability is not as major of a predictor of mental health if the effects of job insecurity are factored in. In this regard, our results provide strong evidence in support of COR theory's primacy of loss principle, which suggests that resource loss is disproportionately more salient than resource gain (Hobfoll et al., 2018). Reflecting potential resource loss, not only does job insecurity have a greater

effect on mental health compared to employability that reflects potential resource gain, the impact of the speed of resource loss is also stronger than that of resource gain. Our results are also consistent with Baumeister et al.'s (2001) 'bad is stronger than good' principle that negative factors more strongly influence mental health than positive factors.

Our LGM results also complements earlier studies that utilise LPA to explore within-person changes in job insecurity or employability perceptions over time. Different from prior LPA studies, where almost no significant differences in mental health related outcomes were observed between profiles with different job insecurity or employability change patterns (e.g., Kinnunen et al., 2014; Kirves et al., 2014, 2017; Klug et al., 2019), we found that changes (i.e., trends) of job insecurity and employability over time have significant implications for mental health that cannot be explained by the general levels of these two predictors. This finding supports the gain and loss spirals in JD-R theory and COR theory, that as individuals continue to lose resources, investment becomes more difficult; on the other hand, as individuals start to gain resources, they are in a better position to gain additional resources (Bakker & Demerouti, 2017; Hobfoll, 2001). Findings of our study therefore suggests that to get a more comprehensive picture of the connections between job insecurity, employability, and mental health, one needs to look beyond how much insecurity and employability perceptions one has at a given time point, but also how perceptions change over time.

The most important implication of our study might be highlighting the central role of job insecurity to mental health when compared to employability. Not only does job insecurity serve as the more dominant predictor of mental health across all 18 years' span, whose effects largely surpass those of employability, moderation results also show that employability only mitigates but cannot fully compensate the detrimental effects of job insecurity on mental health. Job insecurity is also the more proximal predictor of mental health, as DSEM results show that employability positively predicts mental health through reducing perceptions of job insecurity, but not vice versa. In other words, although several studies have highlighted the importance of companies investing in the employability of their staff (e.g., Baruch, 2001; Forrier & Sels, 2003; Kluytmans & Ott, 1999), our results suggest that employability should not be considered a panacea when employees feel that their roles are dispensable. Practically, rather than focussing exclusively on enhancing the employability of workers, we contend that a more fruitful strategy is for organisations and governments to implement practices and policies that are designed to ensure job security in staff, if staff health and well-being are indeed the organisations' and society's key priorities. Our suggestion is therefore in line with the recent criticism towards the agentic view of employability—employability should not be solely the individual's responsibility and not all workers have equal access to employment opportunities (Forrier et al., 2018). Rather than placing the responsibility on workers to build up their employment security in the broader job market, employers and policymakers should on the other hand protect our workers with job security, because our study suggests that it

still plays a critical role in ensuring worker mental health, especially when the labour market is already challenging.

## 5.2 | Limitations and future research directions

As with any research, several limitations of this study need to be noted. First, although our study demonstrates the value of considering systematic trends of job insecurity and employability as they have significant mental health implications, we are unable to answer the question of what factors cause people's job insecurity and employability perceptions to change over time. Indeed, it has been widely discussed in the literature that both individual characteristics (e.g., age, tenure, need for security) and situational characteristics (e.g., employment contract, organizational change, labour market characteristics) contribute to an individual's job insecurity perceptions (Jiang et al., 2021; Klug et al., 2019). Similarly, employability perceptions can be influenced by human capital factors such as skill development (Wittekind et al., 2010) and occupational self-efficacy (Schyns et al., 2007), as well as contextual factors like labour market conditions (Berntson et al., 2006). As the focus of the current study is on the consequences associated with such changes, we were only able to take the influences of these potential antecedents into consideration to the extent that such information is available in the current dataset. Specifically, we controlled for age, gender, tenure, work status, and job change in the focal analyses. This is of course not an exhaustive list of all potential factors that may influence job insecurity or employability trends, and future studies could consider exploring more into the antecedent domain to discover what factors drive these trends.

If diving deeper into the antecedent domain, contextual factors such as culture or industry may be worth considering as they may influence job insecurity and employability perceptions. For example, job insecurity perceptions should be higher in industries that feature quick job transitions (e.g., information technology) or in countries with less legislation towards employment protection (De Cuyper et al., 2012). This also means that context should be considered in interpreting findings from the current study, as findings are based on Australian data that span across multiple industries. To further generalise our findings, future studies may consider comparing our findings with data from a different culture, especially from countries that feature highest versus lowest worker right protection, or conducting studies within specific industries to reveal industry effects.

Another limitation is that the type of changes we focus on in the current study is the general trend, therefore we cannot know how fluctuations in job insecurity or employability influence mental health. Fluctuations around such trend were treated as error in the current study. According to Halbesleben et al.'s (2014) theoretical work on resource dynamics, changes of resources over time may demonstrate systematic trends as well as fluctuate. Indeed, the potential conflict between COR theory's two central resource processes, conservation and acquisition, may lead to fluctuations.

Specifically, as an individual acquire new resources and demonstrate an upward trend in resources acquisition over time, the requirement to invest resources may lead to a drop of resources in the process (Halbesleben et al., 2014). Fluctuations may also happen when resources are not adequately replenished or when the investment of resources does not yield the expected returns. In fact, Halbesleben et al. (2014) referred to systematic trends as ‘more extreme forms’ of fluctuations. It is worth noting that our tests of trend effects do not preclude the existence of fluctuations—one may very well demonstrate an overall upward or downward trend with some fluctuations in between. The current study serves the first step towards testing the longitudinal dynamics between the focal variables. Future study may consider further exploring fluctuations effects and distinguishing them from trend effects. We also encourage future research to consider how trends and fluctuations of job insecurity and employability jointly influence mental health outcomes.

Lastly, the restrictions in our dataset limit us to using one item to measure employability-related concepts. Although this item has been used by other studies to measure employability (e.g., Green, 2011), the use of multi-item scales could provide further validation to our findings. For example, perceptions of employability include multiple aspects, such as experience and knowledge of the labour market (Berntson & Marklund, 2007), whereas our item captured only one aspect. Future studies could consider using other commonly used measures of employability (e.g., De Witte, 1992), especially multi-dimensional measures (e.g., Fugate et al., 2004), to replicate our findings. We also would like to note that the current study only looks at only one aspect of health. Health, as defined by WHO, is a multifaceted construct that subsumes physical, mental and social well-being. It could also be assessed in terms of health complaints such as sleeping difficulties or depressive symptoms, physiological indicators such as cortisol or blood pressure, or other well- or ill-being indicators like life satisfaction or exhaustion. Therefore, it cannot be simply assumed that results would be the same for physical health or other types of health constructs.

## 6 | CONCLUSION

This study not only disentangles the theoretical connections between job insecurity and employability in predicting mental health, but also establishes the value of testing the gain and loss spirals of JD-R theory and COR theory by examining temporal trend effects. Through testing three plausible relationships, namely, the functionally similarity hypothesis (against the primacy of loss principle), the moderation hypothesis, and the mediation hypothesis, our study highlights the important role of job insecurity to mental health when compared to employability. Not only does job insecurity carry more weights in predicting mental health compared to employability across all 18 years, the trend of job insecurity also more strongly predicted the trend of mental health compared to the trend of employability. We also found that job insecurity is also the more proximal predictor of mental health through which employability exerts its influence,

and that employability mitigates but cannot fully compensate the detrimental effects of job insecurity on mental health. We therefore suggest that organisational efforts to protect worker mental health in a turbulent labour market are best served by giving due attention to practices that optimise feelings of job security rather than focussing solely on enhancing employability in staff.

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## CONFLICT OF INTEREST

All authors certify that they have no conflict of interest in the subject matter discussed and findings involved in this manuscript.

## DATA AVAILABILITY STATEMENT

The data used in this study are openly available in DSS Longitudinal Studies Dataverse (<https://dataverse.ada.edu.au/dataverse/DSSLongitudinalStudies>).

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## ENDNOTES

- <sup>1</sup> This slope factor represents a linear slope. We also tested a quadratic slope factor in the LGM analysis, this model failed to converge.
- <sup>2</sup> Although here we reported unstandardized effects for easier interpretation, because both job insecurity and employability were measured on a 1–7 scale, unstandardized effects were also comparable.

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**APPENDIX**  
**TABLE A1** Means, standard deviations and intercorrelations among study variables

	N	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1. Age	1216	36.16	8.53	-																	
2. Gender	1216	1.46	0.50	0.16**	-																
3. Tenure	1216	8.94	7.92	0.44**	0.02	-															
4. Work status	1215	0.24	0.43	-0.13**	0.11**	-0.15**	-														
5. Job change T2	1082	0.12	0.33	-0.20**	-0.03	-0.15**	0.10**	-													
6. Job change T3	1101	0.11	0.32	-0.10**	-0.06*	-0.04	0.05	0.18**	-												
7. Job change T4	1107	0.11	0.31	-0.11**	-0.01	-0.08**	0.06*	0.06*	0.11**	-											
8. Job change T5	1104	0.10	0.30	-0.11**	0.01	-0.07*	0.06*	0.11**	0.09**	0.06	-										
9. Job change T6	1116	0.11	0.32	-0.11**	-0.02	-0.04	0.06*	0.12**	0.06	0.09**	0.13**	-									
10. Job change T7	1112	0.09	0.29	-0.11**	-0.05	-0.11**	0.02	0.15**	0.14**	0.11**	0.09**	0.14**	-								
11. Job change T8	1125	0.10	0.30	-0.12**	-0.08**	-0.07*	0.04	0.08**	0.09**	0.13**	0.10**	0.15**	0.19**	-							
12. Job change T9	1127	0.07	0.26	-0.07*	-0.01	-0.03	0.06*	0.05	0.06*	0.06	0.11**	0.17**	0.13**	0.21**	-						
13. Job change T10	1122	0.06	0.25	0.01	-0.01	0.00	-0.06*	-0.01	0.02	0.11**	0.06*	0.05	0.11**	0.08**	0.18**	-					
14. Job change T11	1131	0.06	0.24	-0.09**	-0.05	-0.03	-0.02	0.11**	0.07*	0.11**	0.08*	0.07*	0.12**	0.15**	0.12**	0.14**	-				
15. Job change T12	1128	0.05	0.23	-0.11**	-0.05	-0.05	0.07*	0.10**	0.05	0.10**	0.06	0.03	0.11**	0.06*	0.07*	0.13**	0.13**	-			
16. Job change T13	1135	0.05	0.23	-0.08**	-0.04	-0.06*	0.06	0.08**	0.05	0.08*	0.08**	0.07*	0.09**	0.10**	0.10**	0.12**	0.11**	0.21**	-		
17. Job change T14	1140	0.06	0.24	-0.12**	-0.02	-0.07*	0.04	0.07*	0.04	0.06	0.09**	0.07*	0.10**	0.07*	0.06*	0.07*	0.14**	0.15**	0.14**	-	
18. Job change T15	1149	0.06	0.24	-0.07*	-0.03	-0.01	0.01	0.03	0.05	0.06	0.10**	0.16**	0.05	0.04	0.14**	0.07*	0.13**	0.11**	0.09**	0.22**	
19. Job change T16	1136	0.05	0.22	-0.12**	0.00	-0.03	0.02	0.07*	0.04	0.12**	0.01	0.09**	0.11**	0.03	-0.01	0.06*	0.05	0.02	0.10**	0.11**	
20. Job change T17	1144	0.06	0.23	-0.06*	0.03	-0.09**	0.04	-0.01	-0.04	0.05	0.02	0.03	0.07*	0.08**	0.11**	0.10**	0.04	0.04	0.12**	0.08**	
21. Job change T18	1061	0.07	0.25	-0.08**	-0.02	-0.06	-0.01	0.07*	0.06*	0.05	0.06	0.02	0.08*	0.03	0.10**	0.00	0.12**	0.23**	0.04	0.11**	
22. Insecurity T1	1162	2.72	1.30	-0.01	-0.08**	-0.10**	0.16**	0.12**	0.05	0.11**	0.02	<b>0.07*</b>	0.06	0.07*	0.07*	0.04	0.05	0.01	-0.03	0.00	
23. Insecurity T2	1148	2.63	1.28	0.05	-0.13**	-0.03	0.10**	0.08*	0.20**	0.14**	0.07*	0.00	0.05	0.07*	0.12**	0.06	0.06*	0.00	0.02	-0.03	
24. Insecurity T3	1153	2.53	1.23	0.02	-0.14**	-0.03	0.04	0.02	0.09**	0.18**	0.10**	0.03	0.06	0.10**	0.07*	0.01	0.10**	0.02	0.02	0.01	
25. Insecurity T4	1155	2.48	1.22	0.03	-0.08**	-0.04	0.10**	0.02	0.04	0.06	0.16**	0.08**	0.05	0.06	0.08*	0.05	0.06*	0.03	0.04	0.06	
26. Insecurity T5	1131	2.48	1.23	0.03	-0.17**	0.01	0.04	0.01	0.03	0.02	0.11**	0.15**	0.08*	0.09**	0.10**	0.06*	0.02	-0.01	-0.02	-0.01	
27. Insecurity T6	1148	2.45	1.16	0.02	-0.11**	-0.04	0.06*	-0.02	0.05	0.03	0.05	0.06	0.12**	0.06	0.04	0.08**	0.03	0.00	-0.03	0.02	
28. Insecurity T7	1147	2.36	1.10	0.07*	-0.11**	-0.03	0.05	-0.02	0.00	0.03	0.04	0.06*	0.07*	0.09**	0.08**	0.05	0.02	0.01	0.04	0.00	

TABLE A1 (Continued)

	N	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
29. Insecurity T8	1127	2.43	1.16	0.08**	-0.12**	-0.03	0.04	-0.03	0.00	0.05	0.06*	0.08*	0.03	0.06	0.16**	0.12**	0.06*	-0.04	-0.02	-0.01
30. Insecurity T9	1139	2.43	1.15	0.07*	-0.09**	-0.03	0.01	0.02	0.01	0.04	0.00	0.05	0.06	0.04	0.11**	0.13**	0.06*	0.02	-0.04	0.02
31. Insecurity T10	1160	2.40	1.16	0.04	-0.12**	-0.04	0.02	-0.01	0.00	0.05	0.08**	0.06	0.06	0.05	0.07*	0.09**	0.13**	0.05	0.03	0.01
32. Insecurity T11	1150	2.47	1.15	-0.01	-0.12**	-0.07*	0.05	0.06	0.02	0.03	0.05	0.02	0.06	0.01	0.01	0.06	0.09**	0.12**	0.06	-0.01
33. Insecurity T12	1141	2.65	1.23	0.01	-0.08**	-0.05	0.05	0.01	-0.03	0.00	0.00	0.03	-0.01	-0.01	0.00	0.01	0.05	0.06	0.08**	0.05
34. Insecurity T13	1151	2.73	1.30	-0.02	-0.08**	-0.08**	0.00	0.00	0.02	0.03	0.04	0.01	0.00	0.01	0.07*	0.06	0.07*	0.05	0.00	0.10**
35. Insecurity T14	1139	2.77	1.27	-0.04	-0.11**	-0.07*	0.02	0.01	0.02	0.03	0.05	0.01	-0.01	0.02	0.06*	0.04	-0.03	0.04	-0.02	0.02
36. Insecurity T15	1142	2.72	1.31	-0.07*	-0.14**	-0.05	0.00	0.03	0.06	0.07*	0.05	0.03	0.05	0.03	0.09**	0.08**	0.02	0.05	0.00	0.02
37. Insecurity T16	1166	2.71	1.26	-0.07*	-0.11**	-0.10**	0.06*	-0.01	0.03	0.10**	0.10**	0.02	0.04	0.04	0.10**	0.07*	0.03	0.05	0.02	0.03
38. Insecurity T17	1173	2.69	1.28	-0.09**	-0.12**	-0.08**	0.06*	0.02	0.07*	0.07*	0.06	0.00	0.03	0.00	0.06*	0.02	0.05	0.07*	-0.01	0.03
39. Insecurity T18	1072	2.67	1.23	-0.03	-0.08**	-0.04	0.02	-0.03	-0.04	0.04	0.05	-0.01	-0.01	0.01	0.03	0.03	-0.01	0.06	-0.01	0.04
40. Employability T1	1215	4.55	2.35	-0.10**	0.09**	-0.03	0.07**	0.05	0.08**	0.02	0.02	0.04	0.01	0.00	-0.05	0.01	-0.02	0.02	0.04	-0.04
41. Employability T2	1205	4.56	2.25	-0.06*	0.10**	-0.03	0.03	0.08**	0.12**	0.10**	0.04	0.08**	0.04	0.04	-0.04	0.00	0.03	0.05	0.05	0.02
42. Employability T3	1210	4.50	2.32	-0.11**	0.11**	-0.06	0.05	0.07*	0.12**	0.13**	0.06	0.10**	0.03	0.05	-0.01	0.01	0.03	0.04	0.05	0.07*
43. Employability T4	1209	4.51	2.25	-0.08**	0.14**	-0.03	0.10**	0.06*	0.13**	0.11**	0.10**	0.10**	0.05	0.07*	0.01	0.03	0.05	0.06*	0.02	-0.03
44. Employability T5	1211	4.52	2.29	-0.07*	0.11**	0.02	0.07*	0.05	0.08*	0.06*	0.06	0.10**	0.06*	0.05	0.05	0.01	0.03	0.03	0.05	0.01
45. Employability T6	1210	4.52	2.25	-0.12**	0.08**	-0.06*	0.04	0.09**	0.12**	0.04	0.09**	0.09**	0.11**	0.12**	0.07*	0.02	0.04	0.06*	0.07*	0.05
46. Employability T7	1208	4.61	2.25	-0.12**	0.09**	0.00	0.05	0.07*	0.09**	0.04	0.11**	0.14**	0.10**	0.14**	0.09**	0.03	0.04	0.05	0.02	0.03
47. Employability T8	1210	4.55	2.27	-0.09**	0.10**	-0.03	0.03	0.05	0.06	0.04	0.09**	0.09**	0.06*	0.08**	0.09**	0.04	0.06*	0.08**	0.05	0.04
48. Employability T9	1193	4.22	2.28	-0.09**	0.09**	0.00	0.07*	0.04	0.07*	0.07*	0.09**	0.02	0.08*	0.09**	0.07*	0.07*	0.10**	0.05	0.04	0.05
49. Employability T10	1189	4.29	2.28	-0.11**	0.08**	0.00	0.03	0.05	0.03	0.01	0.11**	0.02	0.03	0.06*	0.02	0.11**	0.10**	0.07*	0.07*	0.04
50. Employability T11	1181	4.22	2.34	-0.14**	0.11**	-0.04	0.06*	0.08*	0.06*	0.08**	0.07*	0.05	0.07*	0.10**	0.06*	0.09**	0.15**	0.11**	0.07*	0.04
51. Employability T12	1174	4.09	2.27	-0.14**	0.05	-0.03	0.03	0.07*	0.03	0.03	0.08**	0.08*	0.09**	0.08**	0.05	0.09**	0.09**	0.08**	0.09**	0.05
52. Employability T13	1179	3.84	2.37	-0.15**	0.06*	-0.06*	0.05	0.03	0.02	0.05	0.08**	0.08*	0.05	0.10**	0.03	0.06	0.08*	0.04	0.09**	0.09**
53. Employability T14	1168	3.79	2.32	-0.15**	0.08**	-0.08**	0.10**	0.05	0.07*	0.03	0.06*	0.05	0.08**	0.08**	-0.01	0.06	0.05	0.06*	0.12**	0.09**
54. Employability T15	1158	3.75	2.33	-0.19**	0.09**	-0.07*	0.08**	0.08*	0.01	0.00	0.06*	0.07*	0.06*	0.08*	-0.01	0.08**	0.04	0.06	0.08*	0.10**
55. Employability T16	1140	3.73	2.34	-0.15**	0.09**	-0.06	0.07*	0.02	0.04	0.00	0.04	0.07*	0.05	0.06*	0.00	0.02	0.02	0.02	0.07*	0.09**
56. Employability T17	1124	3.83	2.32	-0.18**	0.06*	-0.07*	0.03	0.05	0.03	-0.02	0.04	0.05	0.03	0.03	-0.01	0.06	0.06	0.08*	0.07*	0.11**
57. Employability T18	1036	3.87	2.27	-0.14**	0.07*	-0.03	0.05	0.02	0.02	-0.02	0.05	0.06	0.06	0.06	-0.01	0.02	0.07*	0.06	0.10**	0.08**
58. Health T1	1181	4.45	0.77	0.02	-0.08**	-0.01	0.00	-0.09**	-0.03	-0.03	-0.08**	-0.03	-0.03	-0.01	-0.05	-0.02	0.00	-0.01	0.02	0.04

(Continues)

TABLE A1 (Continued)

	N	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
59. Health T2	1161	4.48	0.75	-0.01	-0.10**	-0.01	-0.03	0.02	-0.02	-0.02	-0.05	-0.02	0.01	0.04	-0.04	-0.01	0.01	0.02	0.06	0.03
60. Health T3	1172	4.46	0.77	0.01	-0.06*	0.02	-0.01	-0.02	0.04	-0.03	-0.06	-0.05	0.02	-0.01	0.00	0.01	0.02	0.05	0.05	0.01
61. Health T4	1171	4.44	0.77	0.03	-0.10**	0.02	-0.03	0.02	0.02	-0.01	-0.05	-0.04	0.00	-0.01	-0.03	-0.01	0.03	0.02	0.03	-0.03
62. Health T5	1145	4.46	0.76	0.01	-0.04	0.03	-0.02	-0.04	0.02	-0.01	-0.04	-0.03	0.00	0.00	0.02	0.03	0.00	0.06	0.04	0.00
63. Health T6	1158	4.48	0.77	0.03	-0.08**	0.01	0.00	-0.01	-0.02	-0.02	-0.01	0.00	-0.01	-0.04	-0.02	-0.03	0.01	0.03	0.01	0.03
64. Health T7	1154	4.48	0.75	0.05	-0.08**	0.06	-0.05	0.01	0.00	-0.02	-0.05	-0.05	0.00	-0.03	0.00	0.00	0.02	0.04	0.03	0.01
65. Health T8	1136	4.52	0.75	0.00	-0.05	0.03	-0.01	-0.01	0.02	0.00	-0.02	-0.01	0.02	0.01	0.00	0.00	0.02	0.07*	0.06	0.08*
66. Health T9	1144	4.50	0.75	0.01	-0.05	0.03	-0.01	0.03	0.01	-0.01	-0.04	0.02	0.00	0.04	0.00	-0.01	0.02	0.00	0.04	0.00
67. Health T10	1169	4.48	0.77	0.01	-0.07*	0.01	-0.02	-0.01	0.00	0.01	-0.05	0.01	0.01	0.02	0.01	0.01	0.01	0.03	0.03	0.00
68. Health T11	1164	4.46	0.77	0.03	-0.05	0.03	-0.03	0.01	-0.04	-0.04	-0.02	-0.01	-0.01	0.01	-0.01	0.00	0.03	0.00	0.02	0.01
69. Health T12	1156	4.46	0.80	0.04	-0.07*	0.04	-0.05	-0.01	-0.01	-0.01	-0.04	-0.01	-0.01	-0.01	0.00	0.00	0.01	0.04	0.01	0.03
70. Health T13	1160	4.48	0.78	0.02	-0.08*	0.05	-0.02	0.01	-0.03	0.03	-0.02	0.02	-0.01	0.03	-0.01	0.06	0.03	0.01	0.07*	0.00
71. Health T14	1151	4.46	0.79	0.06*	-0.05	0.04	-0.05	0.00	0.01	-0.03	-0.04	0.00	-0.01	0.05	-0.01	-0.02	0.02	0.01	0.03	0.00
72. Health T15	1152	4.44	0.80	0.05	-0.07*	0.03	-0.04	0.00	-0.01	-0.05	-0.07*	-0.04	-0.03	-0.02	-0.05	-0.01	0.02	-0.02	0.04	0.04
73. Health T16	1176	4.44	0.81	0.07*	-0.09**	0.04	-0.03	-0.01	0.00	-0.02	-0.04	-0.06	-0.01	0.01	-0.03	-0.01	0.00	0.02	0.05	0.02
74. Health T17	1173	4.46	0.81	0.08**	-0.04	0.06*	-0.06*	0.00	0.00	-0.01	-0.04	-0.06	-0.02	0.03	-0.02	0.01	0.00	-0.01	0.04	0.03
75. Health T18	1147	4.42	0.83	0.08**	-0.06	0.05	-0.05	0.01	0.00	-0.03	-0.05	-0.03	-0.04	0.04	-0.01	-0.02	0.01	0.01	0.06	0.01
18. Job change T15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Job change T16	0.20**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Job change T17	0.10**	0.10**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21. Job change T18	0.18**	0.08*	0.17**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22. Insecurity T1	0.00	0.02	0.02	-0.03	(0.67)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. Insecurity T2	0.03	0.03	0.03	0.02	-0.03	0.52**	(0.67)	-	-	-	-	-	-	-	-	-	-	-	-	-
24. Insecurity T3	0.06*	0.02	0.07*	0.00	0.45**	0.50**	(0.67)	-	-	-	-	-	-	-	-	-	-	-	-	-
25. Insecurity T4	0.06	0.04	0.09**	0.05	0.43**	0.48**	0.58**	(0.69)	-	-	-	-	-	-	-	-	-	-	-	-
26. Insecurity T5	0.06	0.03	0.04	0.06	0.36**	0.45**	0.48**	0.59**	(0.72)	-	-	-	-	-	-	-	-	-	-	-
27. Insecurity T6	-0.01	0.02	0.08*	0.04	0.36**	0.40**	0.45**	0.50**	0.59**	(0.69)	-	-	-	-	-	-	-	-	-	-
28. Insecurity T7	-0.01	-0.01	0.04	-0.02	0.36**	0.38**	0.40**	0.49**	0.52**	0.59**	(0.67)	-	-	-	-	-	-	-	-	-
29. Insecurity T8	0.03	0.01	0.05	0.00	0.36**	0.40**	0.42**	0.43**	0.52**	0.51**	0.57**	(0.71)	-	-	-	-	-	-	-	-
30. Insecurity T9	0.04	0.03	0.07*	0.05	0.31**	0.37**	0.41**	0.39**	0.42**	0.46**	0.49**	0.58**	(0.68)	-	-	-	-	-	-	-



TABLE A1 (Continued)

	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
31. Insecurity T10	0.08**	0.03	0.10**	0.02	0.30**	0.35**	0.39**	0.40**	0.44**	0.45**	0.47**	0.56**	0.60**	(0.73)					
32. Insecurity T11	0.07*	0.08*	0.10**	0.07*	0.30**	0.35**	0.37**	0.37**	0.43**	0.45**	0.46**	0.52**	0.53**	0.59**	(0.69)				
33. Insecurity T12	0.07*	0.10**	0.12**	0.04	0.29**	0.31**	0.35**	0.32**	0.37**	0.42**	0.42**	0.46**	0.49**	0.55**	0.64**	(0.70)			
34. Insecurity T13	0.14**	0.08*	0.13**	0.08**	0.27**	0.31**	0.34**	0.33**	0.33**	0.37**	0.34**	0.39**	0.43**	0.47**	0.50**	0.59**	(0.73)		
35. Insecurity T14	0.17**	0.04	0.15**	0.05	0.29**	0.34**	0.33**	0.34**	0.34**	0.40**	0.40**	0.44**	0.46**	0.45**	0.52**	0.54**	0.62**	(0.71)	
36. Insecurity T15	0.09**	0.11**	0.16**	0.07*	0.30**	0.32**	0.36**	0.34**	0.34**	0.40**	0.39**	0.43**	0.45**	0.45**	0.52**	0.51**	0.53**	0.62**	(0.74)
37. Insecurity T16	0.06	0.06	0.20**	0.11**	0.31**	0.31**	0.33**	0.34**	0.34**	0.38**	0.37**	0.40**	0.42**	0.42**	0.50**	0.49**	0.49**	0.57**	0.66**
38. Insecurity T17	0.08*	0.05	0.13**	0.13**	0.30**	0.33**	0.31**	0.34**	0.35**	0.38**	0.35**	0.42**	0.44**	0.42**	0.51**	0.48**	0.48**	0.56**	0.63**
39. Insecurity T18	0.04	0.03	0.09**	0.04	0.24**	0.28**	0.30**	0.34**	0.32**	0.35**	0.33**	0.39**	0.37**	0.41**	0.44**	0.45**	0.46**	0.50**	0.54**
40. Employability T1	-0.04	0.05	0.03	0.05	-0.08**	-0.12**	-0.11**	-0.11**	-0.10**	-0.11**	-0.12**	-0.19**	-0.15**	-0.10**	-0.13**	-0.11**	-0.11**	-0.14**	-0.10**
41. Employability T2	0.02	0.05	0.03	0.07*	-0.15**	-0.19**	-0.13**	-0.13**	-0.15**	-0.14**	-0.16**	-0.19**	-0.17**	-0.14**	-0.13**	-0.12**	-0.07*	-0.12**	-0.09**
42. Employability T3	0.02	0.09**	0.05	0.03	-0.09**	-0.12**	-0.11**	-0.11**	-0.12**	-0.09**	-0.13**	-0.15**	-0.16**	-0.12**	-0.11**	-0.11**	-0.07*	-0.13**	-0.12**
43. Employability T4	-0.02	0.06*	0.04	0.04	-0.07*	-0.13**	-0.11**	-0.08**	-0.14**	-0.15**	-0.14**	-0.14**	-0.16**	-0.11**	-0.12**	-0.14**	-0.06*	-0.13**	-0.09**
44. Employability T5	-0.03	0.05	0.09**	0.05	-0.12**	-0.13**	-0.11**	-0.10**	-0.15**	-0.14**	-0.15**	-0.14**	-0.12**	-0.09**	-0.10**	-0.11**	-0.07*	-0.10**	-0.09**
45. Employability T6	0.06*	0.07*	0.04	0.04	-0.09**	-0.12**	-0.07*	-0.05	-0.10**	-0.09**	-0.08**	-0.10**	-0.14**	-0.10**	-0.10**	-0.12**	-0.07*	-0.11**	-0.10**
46. Employability T7	0.06*	0.09**	0.04	0.06	-0.11**	-0.13**	-0.08**	-0.06*	-0.08**	-0.13**	-0.13**	-0.13**	-0.15**	-0.12**	-0.14**	-0.14**	-0.10**	-0.14**	-0.11**
47. Employability T8	0.05	0.02	0.00	0.05	-0.12**	-0.13**	-0.08**	-0.10**	-0.10**	-0.13**	-0.12**	-0.14**	-0.14**	-0.14**	-0.13**	-0.18**	-0.09**	-0.13**	-0.12**
48. Employability T9	0.04	0.07*	0.01	0.07*	-0.09**	-0.12**	-0.08**	-0.07*	-0.11**	-0.12**	-0.17**	-0.14**	-0.16**	-0.15**	-0.14**	-0.17**	-0.10**	-0.14**	-0.12**
49. Employability T10	0.01	0.06*	0.02	0.06	-0.09**	-0.14**	-0.11**	-0.07*	-0.10**	-0.14**	-0.16**	-0.12**	-0.16**	-0.13**	-0.11**	-0.15**	-0.11**	-0.16**	-0.13**
50. Employability T11	0.05	0.10**	0.05	0.10**	-0.10**	-0.15**	-0.09**	-0.09**	-0.14**	-0.14**	-0.16**	-0.14**	-0.12**	-0.14**	-0.14**	-0.17**	-0.10**	-0.15**	-0.13**
51. Employability T12	0.05	0.06*	0.03	0.05	-0.06*	-0.11**	-0.07*	-0.06	-0.07*	-0.08*	-0.11**	-0.09**	-0.09**	-0.08**	-0.13**	-0.16**	-0.10**	-0.12**	-0.11**
52. Employability T13	0.05	0.08*	0.05	0.05	-0.10**	-0.13**	-0.09**	-0.07*	-0.11**	-0.12**	-0.10**	-0.11**	-0.13**	-0.08**	-0.13**	-0.12**	-0.10**	-0.15**	-0.11**
53. Employability T14	0.05	0.09**	0.04	0.07*	-0.09**	-0.13**	-0.09**	-0.10**	-0.14**	-0.10**	-0.12**	-0.12**	-0.13**	-0.10**	-0.11**	-0.15**	-0.14**	-0.18**	-0.14**
54. Employability T15	0.12**	0.12**	0.05	0.08**	-0.07*	-0.11**	-0.11**	-0.10**	-0.12**	-0.11**	-0.11**	-0.11**	-0.11**	-0.09**	-0.12**	-0.11**	-0.08**	-0.15**	-0.16**
55. Employability T16	0.12**	0.16**	0.08**	0.10**	-0.11**	-0.11**	-0.09**	-0.07*	-0.10**	-0.10**	-0.12**	-0.13**	-0.13**	-0.10**	-0.10**	-0.09**	-0.09**	-0.13**	-0.13**
56. Employability T17	0.11**	0.14**	0.11**	0.12**	-0.12**	-0.14**	-0.11**	-0.08*	-0.12**	-0.11**	-0.14**	-0.10**	-0.10**	-0.13**	-0.10**	-0.09**	-0.07*	-0.13**	-0.13**
57. Employability T18	0.11**	0.10**	0.11**	0.18**	-0.05	-0.10**	-0.07*	-0.06	-0.10**	-0.12**	-0.10**	-0.10**	-0.11**	-0.10**	-0.11**	-0.13**	-0.05	-0.11**	-0.15**
58. Health T1	0.02	-0.06	0.00	0.02	-0.22**	-0.22**	-0.18**	-0.19**	-0.16**	-0.13**	-0.12**	-0.14**	-0.15**	-0.15**	-0.14**	-0.15**	-0.12**	-0.14**	-0.18**
59. Health T2	0.01	0.01	0.00	0.03	-0.17**	-0.23**	-0.17**	-0.19**	-0.17**	-0.15**	-0.16**	-0.18**	-0.19**	-0.19**	-0.17**	-0.19**	-0.19**	-0.19**	-0.21**
60. Health T3	-0.01	-0.01	-0.01	0.02	-0.17**	-0.18**	-0.21**	-0.21**	-0.16**	-0.17**	-0.14**	-0.17**	-0.16**	-0.15**	-0.16**	-0.17**	-0.13**	-0.13**	-0.20**

(Continues)

TABLE A1 (Continued)

	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
61. Health T4	-0.01	-0.02	-0.03	0.00	-0.16**	-0.18**	-0.16**	-0.25**	-0.17**	-0.16**	-0.17**	-0.17**	-0.17**	-0.15**	-0.16**	-0.17**	-0.16**	-0.17**	-0.20**
62. Health T5	-0.03	0.01	-0.01	0.00	-0.16**	-0.18**	-0.18**	-0.24**	-0.25**	-0.20**	-0.18**	-0.20**	-0.18**	-0.17**	-0.19**	-0.18**	-0.18**	-0.20**	-0.21**
63. Health T6	0.01	0.01	-0.04	0.04	-0.17**	-0.20**	-0.18**	-0.19**	-0.17**	-0.20**	-0.16**	-0.18**	-0.16**	-0.16**	-0.16**	-0.20**	-0.15**	-0.18**	-0.20**
64. Health T7	0.04	0.00	-0.03	0.02	-0.14**	-0.16**	-0.16**	-0.22**	-0.18**	-0.20**	-0.22**	-0.21**	-0.19**	-0.21**	-0.16**	-0.19**	-0.13**	-0.16**	-0.19**
65. Health T8	0.05	0.02	-0.01	0.07*	-0.16**	-0.15**	-0.14**	-0.17**	-0.19**	-0.20**	-0.15**	-0.21**	-0.17**	-0.18**	-0.17**	-0.20**	-0.17**	-0.16**	-0.20**
66. Health T9	0.01	0.03	-0.02	0.02	-0.16**	-0.18**	-0.15**	-0.20**	-0.17**	-0.19**	-0.21**	-0.20**	-0.24**	-0.19**	-0.20**	-0.22**	-0.16**	-0.21**	-0.22**
67. Health T10	-0.03	0.01	-0.05	0.03	-0.14**	-0.15**	-0.14**	-0.17**	-0.19**	-0.19**	-0.18**	-0.20**	-0.20**	-0.23**	-0.19**	-0.20**	-0.18**	-0.22**	-0.22**
68. Health T11	-0.02	0.00	-0.06*	0.00	-0.15**	-0.19**	-0.14**	-0.15**	-0.18**	-0.17**	-0.17**	-0.17**	-0.19**	-0.21**	-0.23**	-0.21**	-0.17**	-0.21**	-0.24**
69. Health T12	0.01	0.00	-0.10**	0.03	-0.15**	-0.16**	-0.12**	-0.16**	-0.14**	-0.19**	-0.16**	-0.19**	-0.18**	-0.20**	-0.18**	-0.21**	-0.16**	-0.18**	-0.20**
70. Health T13	0.01	-0.02	-0.07*	0.04	-0.14**	-0.14**	-0.14**	-0.17**	-0.16**	-0.13**	-0.16**	-0.16**	-0.14**	-0.15**	-0.15**	-0.21**	-0.22**	-0.21**	-0.21**
71. Health T14	-0.06*	-0.01	-0.07*	0.05	-0.16**	-0.17**	-0.17**	-0.17**	-0.17**	-0.15**	-0.18**	-0.17**	-0.19**	-0.19**	-0.18**	-0.20**	-0.21**	-0.28**	-0.25**
72. Health T15	0.02	0.00	-0.08**	0.03	-0.14**	-0.15**	-0.14**	-0.17**	-0.16**	-0.15**	-0.16**	-0.16**	-0.16**	-0.16**	-0.18**	-0.18**	-0.14**	-0.19**	-0.26**
73. Health T16	-0.02	-0.02	-0.06*	0.03	-0.15**	-0.17**	-0.15**	-0.18**	-0.14**	-0.14**	-0.14**	-0.14**	-0.17**	-0.14**	-0.17**	-0.15**	-0.18**	-0.16**	-0.22**
74. Health T17	0.01	-0.01	-0.02	0.01	-0.18**	-0.18**	-0.17**	-0.18**	-0.17**	-0.16**	-0.15**	-0.18**	-0.18**	-0.18**	-0.18**	-0.19**	-0.14**	-0.18**	-0.20**
75. Health T18	0.02	-0.01	-0.03	0.05	-0.14**	-0.18**	-0.13**	-0.18**	-0.17**	-0.16**	-0.14**	-0.16**	-0.13**	-0.19**	-0.17**	-0.15**	-0.12**	-0.17**	-0.22**
37. Insecurity T16	(0.70)																		
38. Insecurity T17	0.68**	(0.71)																	
39. Insecurity T18	0.56**	0.63**	(0.68)																
40. Employability T1	-0.12**	-0.11**	-0.08*	-															
41. Employability T2	-0.12**	-0.13**	-0.12**	0.40**	-														
42. Employability T3	-0.10**	-0.08**	-0.13**	0.39**	0.52**	-													
43. Employability T4	-0.10**	-0.09**	-0.09**	-0.13**	0.40**	0.51**	0.52**	-											
44. Employability T5	-0.04	-0.06*	-0.10**	0.38**	0.46**	0.50**	0.61**	-											
45. Employability T6	-0.08**	-0.10**	-0.12**	0.36**	0.46**	0.46**	0.54**	0.56**	-										
46. Employability T7	-0.09**	-0.08**	-0.08**	-0.12**	0.38**	0.39**	0.43**	0.53**	0.55**	0.62**	-								
47. Employability T8	-0.13**	-0.09**	-0.09**	-0.11**	0.30**	0.42**	0.41**	0.48**	0.49**	0.53**	0.58**	-							
48. Employability T9	-0.11**	-0.12**	-0.14**	0.29**	0.40**	0.39**	0.47**	0.50**	0.53**	0.56**	0.56**	-							
49. Employability T10	-0.10**	-0.11**	-0.10**	0.30**	0.37**	0.42**	0.45**	0.47**	0.49**	0.51**	0.52**	0.61**	-						
50. Employability T11	-0.10**	-0.10**	-0.15**	0.31**	0.39**	0.34**	0.47**	0.48**	0.53**	0.54**	0.57**	0.58**	0.64**	-					
51. Employability T12	-0.11**	-0.12**	-0.13**	0.28**	0.36**	0.35**	0.44**	0.47**	0.46**	0.50**	0.51**	0.55**	0.58**	0.64**	-				

TABLE A1 (Continued)

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
52. Employability T13	-0.06*	-0.09**	-0.10**	0.27**	0.36**	0.34**	0.42**	0.44**	0.48**	0.51**	0.49**	0.52**	0.56**	0.61**	0.63**	-	-	-	-
53. Employability T14	-0.09**	-0.10**	-0.09**	0.31**	0.36**	0.35**	0.44**	0.42**	0.48**	0.49**	0.46**	0.53**	0.55**	0.58**	0.63**	0.67**	-	-	-
54. Employability T15	-0.10**	-0.14**	-0.13**	0.28**	0.36**	0.34**	0.40**	0.39**	0.45**	0.46**	0.45**	0.52**	0.52**	0.53**	0.57**	0.62**	0.65**	-	-
55. Employability T16	-0.11**	-0.13**	-0.14**	0.27**	0.38**	0.32**	0.36**	0.37**	0.43**	0.42**	0.41**	0.43**	0.48**	0.48**	0.52**	0.56**	0.61**	0.69**	-
56. Employability T17	-0.10**	-0.13**	-0.15**	0.23**	0.31**	0.31**	0.38**	0.36**	0.39**	0.42**	0.39**	0.46**	0.47**	0.51**	0.54**	0.56**	0.58**	0.62**	0.61**
57. Employability T18	-0.13**	-0.15**	-0.14**	0.23**	0.36**	0.29**	0.35**	0.35**	0.42**	0.41**	0.40**	0.45**	0.46**	0.51**	0.51**	0.55**	0.56**	0.64**	0.62**
60. Health T3	-0.12**	-0.15**	-0.14**	0.03	0.06*	0.06*	0.07*	0.07*	0.10**	0.05	0.11**	0.08**	0.07*	0.08**	0.04	0.11**	0.11**	0.11**	0.07*
61. Health T4	-0.15**	-0.15**	-0.18**	0.07*	0.09**	0.06	0.07*	0.09**	0.08**	0.04	0.06*	0.07*	0.06*	0.10**	0.05	0.08**	0.09**	0.09**	0.07*
62. Health T5	-0.16**	-0.19**	-0.21**	0.07*	0.10**	0.10**	0.10**	0.10**	0.11**	0.07*	0.06*	0.07*	0.10**	0.12**	0.07*	0.11**	0.11**	0.11**	0.10**
63. Health T6	-0.16**	-0.16**	-0.16**	0.04	0.02	0.04	0.04	0.04	0.08*	0.03	0.08**	0.02	0.04	0.07*	0.04	0.09**	0.08**	0.06	0.05
64. Health T7	-0.17**	-0.18**	-0.18**	0.03	0.09**	0.08**	0.07*	0.08**	0.10**	0.06*	0.09**	0.08**	0.09**	0.11**	0.07*	0.09**	0.10**	0.10**	0.07*
65. Health T8	-0.15**	-0.22**	-0.20**	0.05	0.06*	0.06*	0.05	0.04	0.10**	0.04	0.08**	0.06*	0.08**	0.10**	0.06*	0.10**	0.11**	0.11**	0.09**
66. Health T9	-0.20**	-0.18**	-0.22**	0.07*	0.08**	0.08**	0.07*	0.10**	0.08**	0.06	0.10**	0.10**	0.10**	0.09**	0.11**	0.10**	0.10**	0.13**	0.11**
67. Health T10	-0.18**	-0.19**	-0.18**	0.06*	0.10**	0.09**	0.08**	0.09**	0.12**	0.07*	0.13**	0.11**	0.09**	0.12**	0.10**	0.10**	0.12**	0.12**	0.10**
68. Health T11	-0.19**	-0.22**	-0.24**	0.04	0.07*	0.08**	0.06*	0.08**	0.13**	0.07*	0.09**	0.10**	0.12**	0.11**	0.08**	0.11**	0.11**	0.13**	0.10**
69. Health T12	-0.16**	-0.20**	-0.21**	0.04	0.05	0.05	0.05	0.03	0.09**	0.06*	0.07*	0.09**	0.09**	0.08**	0.07*	0.09**	0.11**	0.12**	0.10**
70. Health T13	-0.19**	-0.22**	-0.24**	0.06	0.04	0.03	0.04	0.06	0.06*	0.03	0.08**	0.08**	0.07*	0.08**	0.06*	0.09**	0.11**	0.10**	0.08**
71. Health T14	-0.20**	-0.25**	-0.29**	0.03	0.08**	0.05	0.05	0.06*	0.09**	0.07*	0.08**	0.07*	0.10**	0.09**	0.04	0.10**	0.09**	0.11**	0.09**
72. Health T15	-0.21**	-0.21**	-0.22**	0.02	0.04	0.04	0.02	0.03	0.04	0.04	0.04	0.04	0.06*	0.05	0.04	0.07*	0.07*	0.10**	0.08*
73. Health T16	-0.24**	-0.22**	-0.19**	0.05	0.04	0.03	0.02	0.04	0.05	0.04	0.07*	0.03	0.10**	0.07*	0.04	0.07*	0.08*	0.09**	0.07*
74. Health T17	-0.19**	-0.25**	-0.23**	0.04	0.08**	0.05	0.03	0.09**	0.09**	0.09**	0.10**	0.09**	0.10**	0.10**	0.07*	0.12**	0.10**	0.13**	0.12**
75. Health T18	-0.21**	-0.24**	-0.27**	0.07*	0.07*	0.04	0.03	0.08**	0.08**	0.09**	0.09**	0.07*	0.09**	0.12**	0.08*	0.08**	0.09**	0.12**	0.10**
56. Employability T17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57. Employability T18	0.63**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58. Health T1	0.10**	0.10**	(0.80)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59. Health T2	0.09**	0.08*	0.64**	(0.79)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60. Health T3	0.06	0.09**	0.58**	0.64**	(0.80)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61. Health T4	0.04	0.08**	0.54**	0.60**	0.64**	(0.81)	-	-	-	-	-	-	-	-	-	-	-	-	-
62. Health T5	0.06*	0.11**	0.53**	0.58**	0.60**	0.66**	(0.81)	-	-	-	-	-	-	-	-	-	-	-	-

(Continues)

TABLE A1 (Continued)

	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
63. Health T6	0.04	0.05	0.53**	0.60**	0.60**	0.61**	0.66**	(0.82)												
64. Health T7	0.07*	0.08*	0.50**	0.57**	0.59**	0.61**	0.64**	0.68**	(0.81)											
65. Health T8	0.07*	0.14**	0.50**	0.56**	0.60**	0.60**	0.63**	0.68**	0.69**	(0.81)										
66. Health T9	0.05	0.07*	0.49**	0.56**	0.57**	0.58**	0.61**	0.63**	0.65**	0.69**	(0.81)									
67. Health T10	0.11**	0.11**	0.51**	0.57**	0.56**	0.56**	0.62**	0.61**	0.60**	0.65**	0.66**	(0.81)								
68. Health T11	0.10**	0.11**	0.52**	0.53**	0.56**	0.55**	0.58**	0.59**	0.60**	0.65**	0.67**	(0.82)								
69. Health T12	0.07*	0.10**	0.52**	0.54**	0.54**	0.53**	0.59**	0.60**	0.61**	0.64**	0.65**	0.71**	(0.83)							
70. Health T13	0.08**	0.10**	0.49**	0.52**	0.52**	0.53**	0.59**	0.58**	0.59**	0.64**	0.62**	0.67**	0.70**	(0.82)						
71. Health T14	0.08**	0.08**	0.46**	0.51**	0.52**	0.51**	0.53**	0.53**	0.55**	0.58**	0.57**	0.59**	0.65**	0.66**	0.70**	(0.82)				
72. Health T15	0.07*	0.07*	0.48**	0.53**	0.51**	0.54**	0.55**	0.55**	0.55**	0.60**	0.60**	0.60**	0.65**	0.65**	0.68**	(0.82)				
73. Health T16	0.07*	0.06*	0.47**	0.54**	0.53**	0.54**	0.54**	0.57**	0.59**	0.61**	0.59**	0.62**	0.63**	0.65**	0.68**	0.66**	0.72**	(0.84)		
74. Health T17	0.09**	0.12**	0.46**	0.52**	0.53**	0.52**	0.52**	0.56**	0.56**	0.61**	0.57**	0.60**	0.62**	0.62**	0.63**	0.65**	0.67**	0.71**	(0.83)	
75. Health T18	0.08**	0.10**	0.47**	0.51**	0.50**	0.49**	0.53**	0.54**	0.56**	0.59**	0.56**	0.57**	0.64**	0.61**	0.63**	0.64**	0.67**	0.70**	0.75**	(0.84)

Note: All Pairwise deletion. Gender: 1 = male, 2 = female; Work status: part-time = 0, full-time = 1; Job change: no = 0, yes = 1; Internal consistency reliabilities (Cronbach's alphas) are reported on the diagonal.

\* $p < 0.05$ , \*\* $p < 0.01$ .