

Job Insecurity, Adaptive Strategies, and Health in Early Adulthood

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Abstract

Job insecurity is a prevalent work stressor in contemporary life at the turn of the 21st century. A report by the International Labour Organisation in 2015 estimates that only a quarter of the world's workforce has a permanent employment contract, while the rest are working informally, self-employed, or on short-term temporary contracts. Even those who are working as permanent employees may face job insecurity, as organizational restructuring and layoffs become commonplace. In this dissertation, I draw on a panel dataset, the Youth Development Study (YDS) to focus on workers during their early adulthood, ages 26-35, between 2000 and 2009 from the Midwestern United States. This dataset also contains information on the respondent's parents as well as their own responses during adolescence. First, I find that individuals who were more disadvantaged growing up, as indicated by mothers' reporting of a higher number of unemployment spell, and lower parental education, desire more stable employment as young adults. However, these respondents were also more likely to engage in non-standard work marked by greater precariousness during early adulthood, suggesting a paradox of desiring more stable work, but not being able to obtain those types of employment. Second, I find that respondents engage in two forms of adaptive strategies in the face of heightened job insecurity—returning to school and adjusting their expectations of paid work, specifically lowering their subjective valuing of stable employment. I find differences in the characteristics of respondents engaging in these strategies, such that those who already report higher financial hardship (subjective financial stress or carrying debt, such as school loans, a mortgage or a car loan) are more

likely to utilize these strategies. Third, I find a robust relationship between higher job insecurity and worse self-rated health for this sample of respondents. This is particularly the case for young adults who are women, White, and married. My dissertation builds on a continuing literature on antecedents, responses, and effects of perceived job insecurity, an important topic given its rising prevalence as a work stress.

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CHAPTER 1: INTRODUCTION

Job insecurity is a fact of contemporary life. According to a 2014 Gallup poll, one in five workers report a likelihood of losing their job in the near future. Employment risks are now affecting even middle-class families and professional and managerial workers (Kalleberg 2009). Employment itself has become more risky with higher rates of job loss (Farber 2010, 2008). Gone are the days of the “organization man,” who had a lifelong career with a single employer (Moen and Roehling 2005; Whyte 1956). Increasingly, work is more precarious because of offshoring, outsourcing and the use of contingent workers. In addition, layoffs and restructuring are occurring as part of the business cycle (Kalleberg 2009). Ideology around the responsibilities of corporations has shifted from employees to stockholders, while job security is no longer guaranteed even for workers with seniority (Hacker 2006; Sweet, Moen, Meiksins 2007).

The set of risks workers face in today’s workplaces are unique and have distinct ramifications for themselves, their families, and their communities. For example, the employment relationship has changed dramatically in the post-World War II period. Companies are striving for flexibility in order to maintain a “lean” workforce by shedding workers even if the firm may be doing well financially (Ho 2009). At the same time, companies continue to hire contingent workers who are often at the margin of the workforce (Davis-Blake and Broschak 2009).

Research shows a rise in job insecurity over the past decades (Fullerton and Wallace 2007) with workers at all stages of their career at risk (Mendenhall et al. 2008; Sweet 2007). Job insecurity has consequences for employee health (Burgard, Brand, and House 2009; Dekker and Schaufeli 1995; Ferrie et al. 2001; Hellgren and Sverke 2003),

impacting not just individual employees but also their family members and those around them (Westman, Etzion and Danon 2001; Barling, Dupre, and Hepburn 1998; Barling, Zacharatos, and Hepburn 1999). In addition to actual job insecurity, workers' job insecurity has implications for employers, as it predicts employee performance, turnover and absenteeism (De Cuyper and De Witte 2007; Probst et al. 2007; Staufenbiel and König 2010).

Work, Family and Early Adulthood

In this dissertation I examine the experience of job insecurity for a cohort of young adults as they move through early adulthood. To do so, I draw on data from the Youth Development Study (YDS), which has followed 1,010 individuals starting in 1987 when they were ninth grade students in the St. Paul, Minnesota Public School District (Mortimer 2003; Staff and Mortimer 2012; Johnson and Mortimer 2011; Swartz, Kim, Uno, Mortimer and O'Brien 2011; Porfeli and Mortimer 2010; Falci, Mortimer and Noel 2010; Lee and Mortimer 2009). The study follows respondents over time, collecting data on their school, work, and family transitions.

This cohort of Gen X individuals (defined as those born between 1965 and 1981) were in high school in the late 1980s, while moved into and experienced the changes in the workplace during the 1990s and 2000s, as they spent their early years in the work force. These decades were particularly marked by trends in offshoring, outsourcing, and an increase in non-standard employment, driven by technological advances, a globalizing labor market, and the advent of the Internet (Kalleberg 2009). I use this unique panel dataset to take advantage of these historical contingencies to address three research

questions pertaining to job insecurity, tracing its antecedents as well as young people's adaptive responses and potential health effects at this early life stage.

This contributes to the existing literature on the topic in three ways. I first ask why some individuals may be attracted to more stable employment, testing whether observing their parents' employment experiences may be a factor. Second, I investigate possible adaptive strategies in the face of heightened job insecurity, examining both cognitive and behavioral strategies in terms of young adults' lower valuing of stable employment (cognitive change), return to school, as well as whether they double-up, moving in with their parents or roommates. Third, I test whether these strategies may lessen any health effects of perceived job insecurity, in the form of self-rated health and depressive symptoms.

CHAPTER OVERVIEWS

Chapter 2. The Long Arm of the Life Course: Adolescent Experiences and the Evaluation of Job Security in Early Adulthood

Why do some individuals place a higher value on having a stable job over other desirables like higher income or advancement opportunities? Existing scholarship has provided some ideas. One set of research (Charles and James 2003) argues that some people value stable employment when they are the financial providers for their family. This explains why men, as the traditional breadwinner, may report higher job insecurity and may experience worse health than women in the face of a high likelihood of job loss.

Another set of literature (Kohn and Schooler 1983) argues that individuals who are from more privileged backgrounds may place less value on having a stable job. Such individuals tend to be highly educated and/or very employable; therefore, they may be

less concerned about finding a new job even if they were to lose their current one. These individuals are more likely to value intrinsic rewards in paid employment (Kohn and Schooler 1983; Kalleberg and Marsden 2013).

While the existing literature has primarily considered characteristics such as gender, race, and social class, it has not considered the role that one's prior experience has on one's current view of job insecurity, as well as the valuation of stable employment. In this chapter, I test the idea that family characteristics during adolescence may shape individuals' orientation towards the type of work that they prefer. Specifically, I test the extent to which parents' past employment experience and job values are likely to be transmitted to their children.

My analysis shows that a higher number of unemployment spells experienced by respondents' mothers during respondents' adolescence translates into them placing a higher value on stable employment--even well into early adulthood fifteen years later. At the same time, their parents' higher number of unemployment spells also predicts greater odds of respondents' being in non-standard work, signified by temporary employment. This reveals a paradox: individuals who are more disadvantaged growing up desire more stable employment as adults but are, at the same time, more likely to engage in non-standard work marked by greater precariousness.

Chapter 3. Job Insecurity and Adaptive Strategies in Early Adulthood

In Chapter 3, I examine strategies individuals might engage in given changes in job insecurity. Here, I envision workers as active social agents, testing whether increased job insecurity may be associated with a number of behavioral and cognitive changes

(Hitlin and Elder 2007). In particular, I theorize and test three different types of strategies: 1) lowering one's valuing of stable employment to line up with increases in job insecurity, 2) returning to school, and 3) moving in with one's parents or with roommates.

Further, I test possible differences by gender, race, marital status and financial hardship in engaging in various strategies. For financial hardship, I utilize a variable capturing respondents' reporting of financial stress. I also use three variables that capture whether respondents may have any one of three types of debt typical for young adults: student loans, a mortgage, or a car loan. I do this to account for the fact that while cognitive changes may be more readily enacted, making behavioral changes, such as returning to school or changing living arrangements require both resources and logistical maneuvers. A young adult who is saddled with debt may find it difficult to return to school, since it would require both time and financial resources. Conversely, it may be those with a mortgage or a car loan who are more likely to engage in adaptive strategies in the face of increased job insecurity, given that they may have more to lose if they became unemployed.

In Chapter 3, I find that respondents are likely both to lower their subjective valuing of stable employment and to return to school in light of increased job insecurity. I also find sub-group differences. White respondents are more likely to lower their valuing of stable employment in light of increased job insecurity. Respondents with lower financial stress are also more likely to report lowering their valuing of stable employment, as are those with a greater number of debt.

Those with mortgages or car loans are more likely to return to school in light of heightened job insecurity; while those with only student loans are no more likely to pursue this strategy than those without. While I initially expected individuals with more debt to be constrained in their resources and less inclined to return to school even in light of heightened job insecurity, I found the opposite to be the case. This points to the possibility that those with greater debts actually are more motivated to engage in adaptive strategies, given that they might have more to lose in the case of actual job loss (in their home or car, or both due to defaulting on their loans in the case of unemployment).

Overall, I find partial support for my hypotheses, with respondents likely to lower their subjective valuing of stable employment and return to school in light of increased job insecurity. I also find differences in who was likely to enact these changes, pointing to the importance of considering differences in vulnerabilities and constraints in the enactment of adaptive strategies.

Chapter 4. Job Insecurity and Health: Moderators and Mediators

Chapter 4 documents whether engaging in various strategies mitigates the health effects of perceived job insecurity in young adults, in self-rated health and depressive symptoms. This concurs with other studies that find a robust relationship between job insecurity and poor health for workers of all ages. In my study, I look specifically at young adults, ages 26 to 35. I also examine differences across groups of individuals, as vulnerabilities to job loss may be predicated on factors such as gender, race, marital status, and/or financial hardship (measured in this study as both subjective financial stress, and reported debt, of having an educational loan, mortgage, and/or a car loan).

In addition, in the face of precarious employment, individuals may subsequently engage in different strategies to hedge against such insecurity by lowering expectations of stable employment, returning to school, or by “doubling-up,” that is, moving in with family members or roommates. I investigate whether these strategies suppresses the health effects of job insecurity.

Using fixed effects models, with multiple time points, I find that higher levels of perceived job insecurity in fact predicts worse self-rated health. This is the case even after only selecting healthy young adults, between ages 26 and 35, by excluding those in poor health at baseline (n=43). I also find differences in the job insecurity-health relationship, such that the relationship is stronger for White respondents and those who are married. This suggests the possibility that the novelty of job insecurity (for White respondents) should be considered, as well as the idea of linked lives (for married respondents), such that respondents may also be accountable for their partner or spouse’s livelihood. Contrary to my hypotheses, enacting various strategies is not associated with respondents’ health. The only exception was an average effect of lower depressive symptoms for returning to school.

Significance

My dissertation builds on ongoing conversations about antecedents, responses, and effects of perceived job insecurity, an important topic given its prevalence as a work stressor in the contemporary labor force. Given the richness of the Youth Development Study (YDS), I am able to extend the current literature in a number of ways. First, I am able to trace predictors of higher valuing of stable employment to adolescence with maternal experiences of unemployment as a significant and persistent predictor. Second,

I find that respondents employ different adaptive strategies in light of increased job insecurity, notably downshifting the importance they assign to stable employment, and returning to school. Lastly, I test whether engaging in these strategies might mitigate the deleterious health effects of perceived job insecurity, finding the effects of job insecurity to be robust even adjusting for individuals' adaptive strategies. Overall, this dissertation makes important contributions to the existing sociological literature, linking theories from life course studies and stress process theory (Pearlin 1989; Pearlin, Menaghan, Lieberman, and Mullan 1981; Pearlin and Schooler 1978; Thoits 2010a, 2010b; Umberson and Reczek 2007), while applying them to a prevalent contemporary work stressor—that of job insecurity, which afflicts one-fifth of the American workforce, and a greater proportion (30%) of the young adult workforce, ages 18 to 34 is concerned about layoffs (Gallup 2014).

CHAPTER 2: THE LONG ARM OF THE LIFE COURSE

Job security is a pressing issue. The social organization of employment has changed such that the career ladders and job security provided to white-collar and unionized blue-collar workers in the middle of the 20th century have given way to precarious employment, fostered by heightened global competition, technological advances, and the non-standard workforce (Kalleberg 2009). These developments are significant given that the expectation that work will be full-time and continuous remains salient (Moen and Roehling 2005), and public policies (e.g. health insurance, retirement plans) are rooted in this assumption. In addition, job security has been found to be related to workers' health and well-being (Burgard, Brand, and House 2009; Ferrie et al. 2003, 2005; Lau and Knardahl 2008; Rugulies et al. 2008), as well as their job attitudes and safety outcomes (De Cuyper and De Witte 2007; Probst and Brubaker 2001; Staufenbiel and König 2010; Theodossiou and Vasileiou 2007). However, what is not clear is whether valuing and seeking job security reflects early life course experiences and orientations, or is exclusively a product of events in adulthood.

Adolescent experiences and environment may be especially relevant to preferences in the labor market because early life conditions shape educational and occupational aspirations and attainment (Elder 1999; Johnson and Elder 2002; Willis 1977). Using a longitudinal data set spanning more than 15 years and providing a rich array of information about respondents' family, school and work environments during adolescence and early adulthood, this study assesses the longitudinal relationship between earlier life experiences and later work outcomes, focusing on preferences and experiences of job security. In this study, job security focuses on respondents' subjective

reporting of how secure they perceive their job to be, though in analysis, I also include employment type (i.e. standard work or non-standard work) as an objective measure of job stability.

ADOLESCENT INFLUENCES

Life course scholars have long been interested in whether the adolescent years have persistent effects throughout adult life, shaping life chances as well as later well-being (Hayward and Gorman 2004; O’Rand and Hamil-Luker 2005; Schafer, Ferraro, and Mustillo 2011). Adolescents are shaped to a large extent by family circumstances (Elder 1999). Family members not only provide resources and nurturance, but also guide adolescents’ work-related expectations and aspirations in ways that may impact their experience of work as adults.

Several studies have examined the influence of parents and the family environment on adult children’s work outcomes (Elder 1999; Featherman 1972; Halaby 2003; Hauser 1969; Kohn and Schooler 1983; Mortimer 1974; Sewell, Haller, and Portes 1969). But only a few have focused specifically on the effects of parental job insecurity (Barling, Dupre, and Hepburn 1998; Barling, Zacharatos, and Hepburn 1999; Lim and Sng 2006; Zhao, Lim, & Teo, 2012, see Appendix A-1), which may shape children’s preferences and views surrounding stable employment. Prior cross-sectional studies have examined the link between parental job insecurity and young adult children’s work attitudes and beliefs (Barling, Dupre, and Hepburn 1998), cognitive ability and academic performance (Barling, Zacharatos, and Hepburn 1999), extrinsic and intrinsic motivation towards work (Lim and Sng 2006), and youths’ career self-efficacy (Zhao et al., 2012).

However, these studies consider parental job insecurity contemporaneously and focus primarily on college students between the ages of 19 and 22, most of whom would have not yet started their occupational careers.

Because extant studies of the effects of parental job insecurity are primarily cross-sectional and involve adolescent or young adult children who are in college, prior to their full-time entry to the labor market, these investigations provide empirical support only for the proximal effects of parental job insecurity on the young adult child's outcomes. However, we know little about whether earlier parental influence persists longitudinally, and has continued impact on children as they complete the transition to adulthood. Moreover, to the author's knowledge, existing studies have not considered whether the parent's *preferences for* job security might also have an impact on their children.

Furthermore, while the family environment may leave a large imprint, adolescents' own employment experiences and their school performance may also shape their work preferences. For example, jobs held during the teen years expose adolescents to the world of employment, providing opportunities to navigate and explore potential career paths (Mortimer 1974, 2003; Mortimer et al. 1990). Therefore, adolescents' experiences of working while in school may shape their preferences and orientation towards paid work. Academic achievement in high school has also been found to be significant in shaping young adults' employment later on. In one study using the National Longitudinal Study of the High School Class of 1972 (NLS72), the authors theorized that grades would shape occupational expectations and attainment. They found that respondents with higher grades had a better chance of achieving a match between

their occupational expectation in their senior year in high school and occupational attainment at age 30 (Rindfuss, Cooksey, and Sutterlin 1999).

ADULTHOOD OUTCOMES

Work values are judgments individuals make about work (Kohn and Schooler 1983; Kohn 1969). They come about as people make distinctions about features of paid employment they believe to be more or less rewarding. Individuals are subsequently motivated to obtain occupations that offer the more highly valued characteristics. Work values measured at earlier points in time have been found to be related to the types of jobs and rewards obtained later on (Johnson and Monserud 2012; Johnson and Mortimer 2011). Drawing on the Youth Development Study data archive, Johnson and Mortimer (2011) find that work values and orientation at age 21/22 are associated with job rewards at age 31/32. They report that stronger extrinsic orientation (as gauged by the importance respondents placed on job features including pay, security, time off, and advancement opportunities) is associated with higher earnings later on, at age 31/32, though as a byproduct of working more hours, rather than obtaining higher hourly pay.

Johnson and Elder (2002) report that adolescent work values are associated with individuals' likelihood of pursuing higher education, such that those with stronger extrinsic orientation (defined in this study as placing higher importance on income, advancement opportunities, and prestige) in high school are more likely to go directly to work, bypassing higher education. Accordingly, Johnson and Mortimer (2011) note that while extrinsic values may foster greater extrinsic rewards in the short run, they may

have mixed implications for earnings later in the work career, since postsecondary degrees provide access to jobs with higher pay and steeper income trajectories.

Johnson and Mortimer (2011) also find stronger intrinsic orientations (ratings of importance with regards to decision-making authority, having responsibility, using one's skills and abilities, opportunities to learn, contact with people and opportunities to help others) at age 21/22 are associated with higher intrinsic rewards at age 31/32. Thus, individuals with stronger intrinsic orientations early on hold jobs later with higher status (defined by the educational levels of occupational incumbents) and more self-direction, defined as having control over the way time is spent and being able to make important decisions at work. In addition, the authors find that intrinsic orientation is surprisingly associated with more perceived job security later on, but they attribute this to the fact that jobs come with a constellation of features. Given that intrinsic orientation is associated with higher status jobs, these jobs also have greater security. This pattern is consistent with Johnson and Elder's (2002) finding that extrinsic orientation is associated with bypassing higher education, which may jeopardize the actual attainment of extrinsic rewards later on, with post-secondary education an important mechanism to consider.

Note, however, that Johnson and Mortimer's (2011) study does not address antecedents of work values and job features at age 21/22. Hence, we know little about what may have fostered the young adults' work orientation by age 21/22, and whether the adolescent environment might have been a factor in shaping such orientation by this age.

Scholars are also attuned to the possibility that orientation towards employment, including work values, continue to evolve during the transition to adulthood and beyond, as young people spend more time in the labor market and adjust their expectations with

regards to job rewards (Johnson and Monserud 2012; Johnson 2001a, 2001b). Changes in work values may occur through a process of accentuation: individuals prefer and obtain jobs with characteristics that are consistent with their prior values, with jobs reinforcing their preexisting orientations (Johnson 2001a; Mortimer and Lorence 1979). Workers' values are also likely to reflect the rewards they actually receive from their jobs (Johnson, 2001b), rather than those they do not have (Johnson, Sage, & Mortimer 2012).

Drawing on panel data from the Monitoring the Future surveys, comprised of nationally representative samples of high school seniors from 1976-1990, Johnson and Monserud (2012) find that work values are likely to change during the transition to adulthood, in accord with a process that the authors called "zeroing in." While recent cohorts of high school seniors assign high values to many job characteristics early on, a phenomenon of "wanting it all," young adults quickly adjust their work values once entering the labor market, becoming more selective about the rewards they find important. The authors report that, in fact, the trajectory of ratings on most dimensions of work values – extrinsic rewards, intrinsic rewards, altruistic rewards, social rewards, and leisure – declines, on average, with age. The only exceptions were for the rating of security, which did not change with age, and for the rating of influence, which rose slightly with age. This pattern suggests that while young adults do adjust their work values over time, ratings of the importance of job security remain stable, even as individuals get older and spend more time in the labor market. However, this study again does not address what may have predicted young adults' work values in the first place, given that much could have shaped differences across individuals in their work value preferences by the time they become high school seniors.

Other lines of research have also theorized and examined socio-demographic differences in the valuation of job security. Scholars have argued that perhaps men value stable employment more than women, given their default “bread-winner” status (Charles and James 2003). Racial minorities might also value job security more, given perceived difficulty in the labor market due to racial discrimination (Wilson, McNulty Eitle, and Bishin 2006). The valuation of job security might also vary across life/career stages, given different implications of job loss throughout the life course (Mendenhall et al. 2008).

Perceived job security (that which is subjectively experienced) is important for employers and policy makers to consider since research has established clear links between job insecurity and workers’ health and well-being (Burgard, Brand, and House 2009; D’Souza et al. 2006; Ferrie et al. 2003, 2005; Lau and Knardahl 2008; Rugulies, Burr, and Bültmann 2008) and job attitudes (Davy, Kinicki, and Scheck 1997; Emberland and Rundmo 2010; Reisel, Chia, and Maloles III 2005; Staufenbiel and König 2010). While a considerable amount of research has provided empirical evidence for the consequences of job insecurity, another set of studies has investigated its antecedents. Predictors of job security include phenomena at different levels of analysis: at the macro-level of the welfare state, including differences in safety nets in the event of unemployment (Burchell 2009; Sjöberg 2010); at the meso-level of the organization, including organizational support, communication, and impending organizational change (Lee and Peccei 2007; Vander Elst et al. 2010); and at the micro-level of workers, including personality characteristics and employability (Green 2010; Näswall, Sverke, and Hellgren 2005).

From a longitudinal standpoint, labor force experience, and in particular having been unemployed, could affect future expectations and corresponding perceptions of job security (Kelan 2008; Smith 2002). In a study of workers in the “new economy” (characterized by the growth of contingent labor, the erosion of the stable employment contract, and the restructuring of jobs and companies), Smith (2002) reports that unemployed workers in a job search club shifted their orientation towards the employment relationship after having been laid off. Continuing to hold onto meritocratic ideologies, the unemployed held themselves largely responsible for their own success or failure while trying to reposition themselves in the new economy with lower expectations for continuous uninterrupted employment (Smith 2002). Others find that workers have become more likely in recent years to accept employment uncertainty as part of the new employment contract (Kelan 2008; Lane 2011). Qualitative studies, based on interviews with 26 workers from two different companies (Kelan, 2008) and from 75 interviews with job seekers (Lane, 2011), find that individuals, rather than emphasizing job security, emphasize the importance of remaining flexible and employable in the changing labor market and the value of continuous learning and acquiring job skills in order to stay competitive.

While the aforementioned studies focus on more proximal experiences of work on perceptions of job security, given the shifting nature of employment, it remains an empirical question whether perceived job security in adulthood may also trace back to one’s experiences in adolescence. Parents’ labor force experience and the adolescent’s own employment and educational achievement could be factors that set off expectations

early on in life, influencing subsequent preferences, attainment and reported perceptions of security.

Using the Youth Development Study dataset, I investigate the relationship between adolescent experiences between ages of 14 and 18 (1988 to 1991), and early adult outcomes measured approximately fifteen years later (2005, age 31/32). I examine whether formative experiences in adolescence may be related to the preference for, or value placed on, stable employment in early adulthood, as well as perceived job security and the likelihood of having nonstandard employment. Orientations and experiences surrounding job security may be particularly relevant for this cohort, as its members entered the labor market during the last decade of the 20th century, a time when the employment contract was beginning to undergo dramatic changes, with increased outsourcing, offshoring and the rise of nonstandard work (Kalleberg 2009, 2011). Nevertheless, these individuals' orientation towards the labor market may have been shaped by their social origins (Halaby 2003), reflected in their differential evaluations and objective work outcomes later on.

METHOD

Data

In this paper, I test three different facets of the adolescent environment (in family, school, and employment) as predictors of young adults' orientations toward stable employment. For this purpose, I utilize data from the Youth Development Study (YDS), an ongoing longitudinal study of respondents through their transition to adulthood, from ages 14-15, in 1988, gathering monthly information on their participation in school, work

and family (Mortimer 2003; Mortimer et al. 2008). At two points in time during respondents' years in high school, in 1988 and 1991, parents of the respondents were surveyed as well, providing insight into their labor force experiences and work values. Outcome measures utilized in this analysis were obtained in 2005 (age 31-32), prior to the Great Recession, which began in late 2007. Even though this panel study continued through the recession, I used outcome measures in 2005 given that the recession could have had a large impact on respondents' evaluation of job security.

Measures

Measures in adolescence (Ages 14/15)

Mothers' and fathers' cumulative unemployment experience is a count of the number of years each parent reported being unemployed for any part of the year (not employed and looking for work) from the year the respondent was born until 1988 (when most adolescents were age 14 or 15). Similarly, mothers' and fathers' cumulative experience out of the labor force is a count of the number of years each parent reported being out of the labor force (i.e. not employed, but in school, or as a homemaker). Since each experience was counted if it occurred at any time during the year, these measures do not indicate precisely the duration of time in unemployment or out of the labor force. For example, a parent may have been unemployed for the entire year or for just part of the year.

Employed mothers' and fathers' valuation of stable employment in 1988, when the YDS respondents were age 14 and 15, derives from an item asking each parent, "If

you were seeking another job, how important would each of the following work features be to you?” This analysis focuses on the item, “A steady job, with little chance of getting laid off,” with responses ranging from 1 to 4: “not at all important,” “somewhat important,” “very important,” and “extremely important.” Given that respondents’ parents were surveyed twice during respondents’ adolescence (freshman and senior year of high school), I used the parent’s response in 1991 for nine parents who did not respond to this question in 1988.

Highest parental education is constructed by comparing each parent’s reported educational attainment. If the respondent is living with only one parent, that parent’s education is used. Educational categories are: “High school or less,” “Some college” and “Bachelor’s degree or higher.”

Demographic characteristics include gender (coded 1 if female) and race/ethnicity (coded 1 if white). Academic performance is gauged with a question asking “What is your grade point average so far this year?” Twelve categories range from 1-12, with 12 being “A,” 11 being “A-,” and so forth. Measurement of adolescent employment comes from a question asking respondents in the first year of high school, 1988: “Have you ever had a steady job (at least once a week) for pay outside your own home? Include ALL paid jobs, such as jobs done for neighbors, like baby sitting and yardwork, and in businesses.” Valuation of stable employment is captured from a question asking respondents in the first year of high school, “When you finish school, and are out working full time, how important would each be to you?....A steady job, with little chance of being laid off.” Given that the degree of parental job security in adolescence may set a general expectation for the child, this measure would capture heterogeneity in

adolescents' expectation for job security at baseline. The possible responses are 1-4, with 1 being "not at all important," and 4 being "extremely important." Again, these measures were collected during respondents' adolescence.

Measures in young adulthood (Ages 31/32)

To measure the valuation of stable employment, the adult respondents were asked the same question answered by their parents about the importance of a steady job.

Perceived job security is a categorical variable, reflecting the subjective assessment of the security of one's work, unemployment, and being out of the labor force. The respondents were asked, "How secure is your primary job?" The possible responses to this question range from 1-4, with 4 being "very secure", I recoded responses into secure (4, 3) and insecure (2, 1). Note that in contrast to their work values (asked of everyone), respondents could only report on *perceived* job security if they were employed.

Therefore, to avoid missing data and to assess differences between persons, depending on their job security and labor force status, I include two additional categories: unemployed and out of the labor force. I consider respondents unemployed if they reported not being employed and were looking for work; I consider them out of the labor force, if they were not working, but do not state that they were looking for work.

Much of the existing literature (cited above) considers perceived job security as a proxy for actual job security, and establishes its link with employee well-being and job attitudes. Nevertheless, there may be differences across individuals in the alignment of perceived and actual job security; as a result, I include an objective measure of non-standard employment. Nonstandard employment derives from a question asking "Is your

primary job: Temporary? Limited by a term or contract? Seasonal? Through a temp agency?” Respondents were considered as doing non-standard work if they checked any of these options, and as having standard work otherwise. I also included self-employment as an indicator of a different kind of non-standard work, derived from a question asking “Are you self-employed?” I did so because the self-employed may have distinct work values (Halaby 2003). Again, to avoid missing data and to assess differences across employment-related states, I include unemployment and out of the labor force. Educational attainment derives from a question asking, “What is the highest level of education you have completed?” Responses are coded in three categories: “High School or Less,” “Some College,” and “Bachelor’s Degree or Higher.”

Analytic strategy

To investigate the association between adolescent experiences and adult outcomes related to job security (i.e., valuation of stable work, perceived job security, and nonstandard work), I regress each of the work outcomes on adolescent characteristics, and then include adult educational attainment. First, I test whether valuation of stable employment in adolescence is related to job security outcomes in adulthood, approximately fifteen years later, controlling gender and race. Second, given that existing research finds family environment to have the most proximal effect on children (Halaby 2003), I include parents’ educational attainment and work histories, in predicting respondents’ adult work outcomes. Next, I assess whether school performance and youth employment during adolescence may also be related to work outcomes in adulthood. Finally, I include the respondents’ adult educational attainment, which could mediate the

effects of adolescent work values on occupational outcomes (Johnson and Elder 2002). This last model tests whether the relationship between adolescent characteristics and adult work outcomes persists, even controlling for respondents' education. For the valuation of stable employment, I employ ordinary least squares regression. For perceived job security and non-standard employment, I utilize multinomial logistic models, with the reference groups being those reporting being job secure and in standard employment, respectively. Thus, I examine the effects of parental attributes and adolescent characteristics on the odds of young adults' perceptions of job insecurity and their location in non-standard or self-employed work, while also examining their effects on the odds of being unemployed and out of the labor force. Since coefficients did not change substantially across model specifications, only the final models are shown (the full series of models are available upon request).

RESULTS

Descriptive statistics

Table 2-1 describes the analytic sample, limited to those for whom there are responses from at least one parent and for whom I have responses from respondents during their adolescence (age 14-18) and early adulthood (age 31-32). This results in a sample size of 641. The sample is comprised of slightly more women (58%) than men, and eighty-two percent are white. Reports on parental labor force experience (from the year the respondent was born until age 14) shows that on average, mothers and fathers report about the same number of years of unemployment, with a mean of 0.29 for mothers and 0.36 for fathers. The number of "not in the labor force" years, however,

differs quite dramatically for mothers and fathers. On average, mothers report a mean of 5.34 years out of the labor force, while fathers report a mean of 0.29, showing, not surprisingly, that mothers spent much more time out of the labor force than fathers. Responses regarding the valuation of job security show that on average, fathers tended to assign less importance to stable employment, 2.01 (SD: 1.65) than mothers, 2.45 (SD: 1.51). A dummy variable indicates whether I am missing survey responses from either parent. I find that there are missing responses from twenty-two percent of the mothers, and thirty-six percent of the fathers in this sample. Missing responses are due to the fact that parents were not employed (and therefore not asked this question), or, for fathers of youth who lived with their mothers in single parent households, not present.

Table 2-1. Descriptive of Key Measures (n=641)

	Mean	Median	Std	Min	Max
Demographic characteristics					
Gender					
Women	0.58	--	--	0	1
Men	0.42	--	--	0	1
Race/ethnicity					
White	0.82	--	--	0	1
Non-white	0.18	--	--	0	1
Adolescent characteristics (1988, age 14-15)					
R's parents' characteristics					
Mother					
Cumulative unemployment experience	0.29	0	1.11	0	13
Cumulative experience out of the labor					
force	5.34	4	4.94	0	15
Valuation of stable employment (1-4)	2.45	3	1.51	0	4
Missing	0.22	--	--	0	1
Father					
Cumulative unemployment experience	0.36	0	1.38	0	15
Cumulative experience out of the labor					
force	0.29	0	1.34	0	14
Valuation of stable employment (1-4)	2.01	3	1.65	0	4
Missing	0.36	--	--	0	1
Highest Parental education					
High school or less	0.39	--	--	0	1
Some college	0.33	--	--	0	1
Bachelor's degree or higher	0.28	--	--	0	1

Table 2-1 (conti.). Descriptive of Key Measures (n=641)

	Mean	Median	Std	Min	Max
R's School and Work Status and Orientation					
Academic performance, i.e. Grade (A+, A, A-, B+, etc.)	7.61	8	2.38	1	12
Did R have a steady job (0/1)	0.84	--	--	0	1
R's valuation of stable employment, Time 1 (1-4)	3.61	4	0.66	1	4
Adulthood job characteristics (2005, age 31-32)					
Type of Work					
Standard Employment	0.69	--	--	0	1
Non-Standard Employment	0.09	--	--	0	1
Self-Employed	0.07	--	--	0	1
Not employed, looking for work	0.05	--	--	0	1
Out of the labor force	0.1	--	--	0	1
R's perceived job security (1-4)					
Job Secure	0.6	--	--	0	1
Job Insecure	0.25	--	--	0	1
Not employed, looking for work	0.05	--	--	0	1
Out of the labor force	0.1	--	--	0	1
R's valuation of stable employment (1-4)	3.26	3	0.76	1	4
R's educational attainment					
High school or less	0.35	--	--	0	1
Some college	0.31	--	--	0	1
Bachelor's degree or higher	0.34	--	--	0	1

For thirty-nine percent of the respondents the more highly educated parent had a high school degree or less, thirty-three percent had at least some college, and twenty-eight percent had a parent with at least a Bachelor's degree. On academic performance, respondents report an average of 7.61 out of 12, between a "B-" and "C+". About eighty-four percent of the respondents reported ever having a steady job during the ninth grade, reflecting the high rate of youth employment during that period of time (Mortimer 2003).

Overall, respondents placed a fairly high value on stable employment during adolescence, rating it a 3.61 out of 4 (SD: 0.66), in terms of its importance. In contrast,

the mean response for valuation of stable employment in early adulthood, age 31/32, is 3.26 (SD: 0.76), showing that it has decreased somewhat on average over this 15-year span. By early adulthood, respondents are in a variety of work settings and report varying levels of job security. Sixty-nine percent of individuals are in standard employment, while nine percent are in non-standard temporary work; seven percent are self-employed, five percent are unemployed and looking for work, and ten percent are out of the labor force. Turning to job security, sixty percent of the sample reported being job secure, while twenty-five percent reported being job insecure, with the remaining fifteen percent unemployed or out of the labor force. Respondents' educational attainment is on average higher than that of their parents, with thirty-four percent having a college degree or more, thirty-one percent with some college, and thirty-five percent with a high school diploma or less.

Tests of differences between those in my analytic sample and those excluded due to missing data for the focal predictor outcomes ($n=66$) show that respondents in my sample are more likely to be white (82% versus 61%). Those in my sample have mothers who reported more years out of the labor force (5.34 versus 2.82 years out of the labor force), and mothers who valued stable employment more highly (2.45 versus 1.83). A larger proportion of those in my analytic sample also reported ever having had a steady job during adolescence (84% versus 74%). On the one hand, a greater percentage of white respondents and having a mother with greater number of out of the labor force spells suggest that the analytic sample might capture those who are more privileged. On the other hand, given that those who are from lower SES backgrounds also tend to value job security more highly, respondents in the analytic sample may not be uniformly better

off. I provide a data loss accounting table (see Appendices B1 and B2) showing the missing cases in this sample.

Multivariate analysis

Table 2-2 reports relationships between adolescent experiences and the work-related outcomes in early adulthood, approximately fifteen years later. Model 1 presents the results for the valuation of stable employment. With respect to the parent's work history, mothers' experience of unemployment is positively associated with respondents' work value in early adulthood (0.06, $p < 0.05$). Those whose mothers had more years of unemployment up to the time of the respondents' adolescence place a higher value on stable employment in early adulthood. This positive relationship between mothers' work experience and their young adult child's valuation of job security is evident, even after controlling respondents' school and work experiences in adolescence, and their educational attainment by early adulthood. Observing the difficulties mothers experienced with unemployment may have convinced their children that this problem should be avoided through stable employment. Parental educational attainment is also positively associated with respondents' work value in early adulthood; respondents whose parents had only a high school diploma or less (0.20; $p < 0.05$) placed more emphasis on job security than those whose parents had a college degree or higher. In the building of the regression models, I also find that the effects of parents' educational attainment is partially mediated by respondents' own educational attainment by early adulthood. This suggests that parents' educational attainment predicts their children's educational attainment, while both parents' and respondents' own (higher) educational

attainment are associated with lower valuation of stable employment. Therefore, had the models not controlled for respondents' education level, we would have seen a greater effect for parents' educational attainment on respondents' valuation of stable employment.

The negative relationship between parental education and adult valuation of job security is consistent with prior findings that individuals of higher socio-economic status value occupational self-direction over extrinsic rewards such as pay and security (Halaby 2003; Kohn and Schooler 1983). The present study shows that this pattern operates inter-generationally in a recent cohort of young adults. A negative relationship between early adult socioeconomic status and valuation of security is also evident; respondents with lower educational attainment by age 31/32 report significantly higher valuation of stable employment.

Model 2 reports respondents' perceived job security in early adulthood. When mothers have more years out of the labor force (-0.06 , $p < 0.01$) and when parents' highest educational attainment is high school or less (-0.65 , $p < 0.05$), adult children have lower odds of being job insecure. Recall from Model 1 that those whose parents had high school or less education placed a higher value on stable employment. Apparently, they are realizing this value in more stable employment. The overall pattern of findings suggests that the adolescent environment, especially parents' educational attainment, encourages the adolescent to become more aware and oriented towards certain types of jobs (i.e. those that are more or less stable). In the building of regression models, I also find parents' educational attainment to be partially mediated by respondents' own educational attainment by early adulthood, in predicting respondents' likelihood of

reporting job insecurity (results not shown; available from author). Those whose mothers reported more years when they had spells out of the labor force also had lower odds of being job insecure (-0.06, $p < 0.01$); since mothers who spend more time out of the labor force are likely to have more resources than enable them to do so (unlike those who are unemployed), this pattern suggests the inter-generational transmission of advantages.

Table 2-2. Influences on the Valuation of Stable Employment and Work Arrangements in Early Adulthood (2005, ages 31-32)

VARIABLES	OLS Model	Multinomial Logit Models						
	Model 1	Model 2 ^b			Model 3 ^c			
		Job Insecure	Unemployed, Looking for Work	Out of Labor Force	Non-standard Work	Self-Employed	Unemployed, Looking for Work	Out of Labor Force
Demographic characteristics								
Gender (Women)	-0.05 (0.06)	-0.12 (0.20)	0.41 (0.43)	1.34*** (0.35)	-0.04 (0.30)	0.26 (0.32)	0.49 (0.43)	1.40*** (0.35)
Race (White)	-0.06 (0.08)	0.07 (0.26)	-0.21 (0.51)	0.02 (0.37)	0.48 (0.43)	0.21 (0.43)	-0.16 (0.51)	0.08 (0.37)
Adolescent characteristics								
<i>R's valuation of stable employment during Adolescence(1988, age 14-15)</i>	0.05 (0.04)	-0.26+ (0.14)	-0.48+ (0.26)	-0.27 (0.21)	-0.55** (0.20)	-0.14 (0.24)	-0.49+ (0.26)	-0.28 (0.21)
<i>R's Parents' characteristics (1988, age 14-15)</i>								
Mother								
Cumulative unemployment experience	0.06* (0.03)	-0.04 (0.09)	0.02 (0.16)	-0.01 (0.16)	0.21* (0.10)	0.18 (0.12)	0.10 (0.17)	0.07 (0.17)
Cumulative experience out of the labor force	0.00 (0.01)	-0.06** (0.02)	-0.07 (0.05)	-0.01 (0.03)	-0.02 (0.03)	-0.02 (0.03)	-0.05 (0.05)	0.01 (0.03)
Valuation of stable employment (1-4)	0.04 (0.04)	-0.04 (0.13)	-0.30 (0.27)	0.36+ (0.21)	0.15 (0.19)	-0.16 (0.21)	-0.28 (0.27)	0.38+ (0.21)
Mother not employed or missing	0.22 (0.15)	0.06 (0.48)	-0.48 (0.97)	0.78 (0.82)	-0.20 (0.75)	-0.27 (0.75)	-0.51 (0.97)	0.74 (0.82)

Note: ^areference group: College or More; ^bJob Secure; ^cStandard Work; Standard errors in parentheses; *** p<0.001, ** p<0.01, * p<0.05, + p<0.1

Table 2-2 (conti). Influences on the Valuation of Stable Employment and Work Arrangements in Early Adulthood (2005, ages 31-32)

VARIABLES	OLS Model	Multinomial Logit Models						
	Model 1	Model 2 ^b			Model 3 ^c			
		Job Insecure	Unemployed, Looking for Work	Out of Labor Force	Non-standard Work	Self-Employed	Unemployed, Looking for Work	Out of Labor Force
Father								
Cumulative unemployment experience	-0.02 (0.02)	-0.08 (0.09)	0.07 (0.10)	-0.06 (0.12)	0.17* (0.08)	0.05 (0.11)	0.13 (0.10)	-0.01 (0.12)
Cumulative experience out of the labor force	-0.03 (0.02)	-0.04 (0.08)	0.07 (0.14)	0.07 (0.10)	0.05 (0.10)	-0.10 (0.16)	0.08 (0.14)	0.07 (0.10)
Valuation of stable employment (1-4)	0.06 (0.05)	-0.16 (0.15)	-0.31 (0.33)	-0.22 (0.24)	-0.08 (0.23)	-0.49* (0.22)	-0.34 (0.33)	-0.25 (0.24)
Father not employed or missing	0.20 (0.16)	-0.25 (0.52)	-0.51 (1.09)	-0.10 (0.83)	-0.11 (0.81)	-1.76* (0.74)	-0.70 (1.09)	-0.26 (0.82)
Highest Parental education ^a								
High School or Less	0.20* (0.09)	-0.65* (0.28)	-0.66 (0.60)	-0.09 (0.45)	-0.07 (0.42)	-0.58 (0.45)	-0.51 (0.60)	0.05 (0.45)
Some college	0.13 (0.08)	-0.35 (0.26)	-1.02 (0.62)	0.42 (0.42)	-0.11 (0.40)	-0.48 (0.43)	-0.95 (0.62)	0.47 (0.42)
<i>R's School and Work Statuses and Orientation (1988, age 14-15)</i>								
Did R have a steady job	0.13 (0.08)	-0.34 (0.27)	-1.04* (0.48)	0.83* (0.37)	0.47 (0.47)	-0.64 (0.39)	-0.95* (0.48)	0.74* (0.37)
Academic performance	0.02 (0.01)	-0.06 (0.05)	-0.36*** (0.09)	0.13+ (0.07)	0.00 (0.07)	-0.05 (0.07)	-0.35*** (0.09)	0.11+ (0.07)

Note: ^areference group: College or More; ^bJob Secure; ^cStandard Work; Standard errors in parentheses; *** p<0.001, ** p<0.01, * p<0.05, + p<0.1

Table 2-2 (conti). Influences on the Valuation of Stable Employment and Work Arrangements in Early Adulthood (2005, ages 31-32)

VARIABLES	OLS Model	Multinomial Logit Models						
	Model 1	Model 2 ^b			Model 3 ^c			
		Job Insecure	Unemployed, Looking for Work	Out of Labor Force	Non-standard Work	Self-Employed	Unemployed, Looking for Work	Out of Labor Force
Adulthood characteristics								
<i>R</i> 's educational attainment (2005, age 31-32) ^a								
High School or Less	0.35*** (0.09)	-0.13 (0.29)	0.46 (0.64)	0.29 (0.41)	-0.12 (0.42)	0.66 (0.46)	0.56 (0.64)	0.38 (0.41)
Some college	0.25** (0.08)	-0.38 (0.26)	-0.24 (0.64)	-0.51 (0.41)	-0.83* (0.41)	-0.33 (0.45)	-0.24 (0.64)	-0.51 (0.41)
Constant	2.24*** (0.30)	2.16* (0.99)	4.61* (1.92)	-0.86 (1.53)	-0.73 (1.47)	1.18 (1.51)	4.09* (1.90)	-1.37 (1.51)
R-squared/Log Likelihood	0.099		-603.492			-540.027		
Likelihood ratio test			104.53			106.33		

Note: ^areference group: College or More; ^bJob Secure; ^cStandard Work; Standard errors in parentheses; *** p<0.001, ** p<0.01, * p<0.05, + p<0.1

The odds of being unemployed and out of the labor force were also related to gender and adolescent experiences. Unsurprisingly, female adult respondents have higher odds of being out of the labor force than males (1.34; $p < 0.001$). Respondents with better high school grades have lower odds of being unemployed (-0.36; $p < 0.001$). Indicating the importance of early work experience, those who had a steady job during adolescence have lower odds of being unemployed by early adulthood (-1.04; $p < 0.05$), as well as lower odds of being out of the labor force (-0.83; $p < 0.05$).

Model 3 addresses respondents' likelihood of being in non-standard employment in early adulthood. I first find that respondents who had placed a high value on stable employment during adolescence have lower odds of being in nonstandard work as a young adult (-0.55, $p < 0.01$). Those respondents who, as adolescents, placed a higher value on stable work have tended to avoid nonstandard employment. Second, parental labor market experience is a significant predictor, such that those whose mothers and fathers reported a higher number of unemployment spells during the respondent's childhood have higher odds of being in a nonstandard job when they reached adulthood (for *mothers* 0.21; $p < 0.05$, for *fathers* 0.17; $p < 0.05$). At first glance, this is surprising. Recall our results for respondents' valuation of stable employment in early adulthood, with mothers' unemployment spells being positively associated with assigning *higher* value to the importance of stable employment. However, individuals whose mothers experienced more unemployment spells could face more difficulties in the labor market, suggesting inter-generational transmission of disadvantage. Many of these young adults would ideally like to have more stable work, but nevertheless, may be limited in their options in the labor market. These may also be people who would be most negatively

affected by job insecurity, given the discrepancy between their subjective work value and objective work environment (Michalos 1985).

Turning to other predictors, fathers' valuation of stable employment during respondents' adolescence predicts lower odds of being self-employed in early adulthood (-0.49; $p < 0.05$). Perhaps fathers who valued stable work cautioned their children against risky entrepreneurial start-ups. Respondents with some college reported lower odds of being in nonstandard work than those who were more highly educated (-0.83; $p < 0.05$). Note that Model 1 shows that individuals with some college reported higher valuation of stable employment by early adulthood than those with a BA degree or more. This suggests that these individuals may be less attracted to, and have less likelihood of being in, non-standard work, as opposed to a standard job.

I conducted additional analyses examining the relative impact of maternal and paternal employment characteristics for male and female respondents (not shown; available from author). I did so by including interaction terms (one at a time) for respondent gender (female coded 1) and each parental employment characteristic in the final models shown in Table 2-2. Four significant interactions were found; all suggest that female respondents are more sensitive to the employment experiences of their parents. For instance, fathers' higher valuation of stable employment has a stronger positive effect on female respondents' valuation of stable employment and a more negative effect on being out of labor force in early adulthood than for male respondents. Mothers' higher valuation of stable employment has a stronger negative effect on female respondents' likelihood of reporting job insecurity in early adulthood. Furthermore, fathers' higher number of out of labor force spells has a stronger positive effect on female

respondents' job insecurity, than for male respondents. These findings overall provide impetus for future research focused on gender differences in the impacts of parental employment experiences.

DISCUSSION

In this paper, I examine the relationship between adolescent experiences and work-related values and circumstances in young adulthood. The findings show that earlier orientations and experiences are predictive of young adult valuation of stable work, perceived job security, and the likelihood of being in nonstandard work in early adulthood. For example, I find direct relationships between parents' education and work histories, on the one hand, and young adult children's values and work experiences, on the other, over a fifteen-year time span.

Contemporary employment has become more precarious as compared to the recent past (Kalleberg 2009), given global competition, outsourcing, technological advancement, and the unraveling of the social contract of employment. Importantly, the labor force as a whole has trended towards less perceived job security (Fullerton and Wallace 2007), while the ranking of the importance of job security as a work characteristic has increased (Kalleberg and Marsden 2012) over approximately the same period of time, from the 1970s until the mid-2000s. This pattern suggests that for the labor force as a whole, there may be growing divergence between job value and reward. Traditionally, workers who value extrinsic rewards more strongly (such as pay, security, etc.) tend to also be in lower socio-economic statuses (Kohn and Schooler, 1983), who nevertheless may have a more difficult time finding secure jobs in the contemporary

labor market (Kalleberg 2011). In one study using the General Social Survey, capturing a nationally representative sample of workers in the U.S. from 1973-2006, Kalleberg and Marsden (2013) report that highly educated people are less likely than the less educated to rank job security ahead of income. They note that the highly educated probably view high-paying and secure jobs as non-problematic and therefore prioritize other job values, such as advancement opportunities, accomplishment or scheduling flexibility.

This paper makes four specific contributions. First, it provides empirical evidence that characteristics of respondents' environments during adolescence are related to their preferences for stable employment, as well as their work situations, approximately fifteen years later in early adulthood. Second, it furthers understanding of stratification processes, by finding that educational attainment by both respondents' parents and respondents themselves are predictive of early adult work preferences, occupational attainment (e.g. standard employment, non-standard work, and self-employment), and job security. Third, the findings raise an empirical puzzle, in that workers might be oriented to prefer certain characteristics in their jobs (i.e. for stable employment in this case), while the reality and institutional arrangements of paid work may not be aligned with those preferences. For instance, in this study, I find that those whose mothers experienced more unemployment up to the time of the respondents' adolescence assigned greater value to stable employment, even fifteen years later. But these were precisely the young adults who experienced more non-standard employment. As a result, some workers may be experiencing more congruence, while others less so, between their preferences and the reality of contemporary employment. This chapter underscores the important role of adolescent experiences in the development of adult

work preference, contributing to an understanding of how the discrepancy between work value and experience might be magnified for certain groups of people. Future research that considers the implications of job insecurity for those who are differently oriented towards the employment contract would be highly valuable.

Fourth, this study elucidates the inter-generational transmission of work experiences, as those respondents whose parents had more experiences of unemployment had higher odds of being in non-standard work in early adulthood. Moreover, when fathers placed a higher value on employment stability, respondents were less likely to be self-employed, an employment status that often carries considerable risk. While sociologists have emphasized the intergenerational transmission of occupational prestige and income, less attention has been given to linkages between parental employment histories and values, on the one hand, and adult children's employment situations, on the other.

The findings presented in this chapter highlight the need for examining and implementing social policies that take due account of the evolving nature of job security in today's workplace. For example, though it continues to be debated, the concept of "flexicurity" has been suggested as one initiative that could provide workers security while allowing employers to remain flexible and competitive in today's global marketplace (Viebrock and Clasen, 2009). Such models, which have been implemented mostly in European countries, such as Denmark and the Netherlands, acknowledge employers' needs for rapid adjustment to changing market conditions while helping to assure that such adjustment does not occur at the expense of employee well-being. To enhance workers' circumstances, flexicurity policies emphasize workers' ready access to

training opportunities, employment services to aid in their job searches, and income security (Appelbaum, 2012).

An important limitation of this study is that the respondents represent just one birth cohort of Gen X'ers (born in 1973 and 1974) from the Midwestern United States at the turn of the 21st century. They experienced their adolescence at a unique historical moment when jobs for teenagers were quite plentiful. Much of their early careers were spent in the boom years of the 1990's. The work outcomes considered here were measured in the year 2005, prior to the current recession. A supplementary analysis of YDS panel data obtained in 2009 suggests that the Great Recession may have attenuated the relationships between adolescent experiences and adult work outcomes. However, the respondents were four years older (35-36), and early influences might be expected to become less predictive over time. Still, the father's cumulative unemployment experience had a positive impact on respondents' unemployment status in 2009. To fully understand the impacts of adolescent experiences on adult labor force outcomes, and the extent to which the findings may be unique to this particular cohort, additional research is needed. Ideally, future researchers should study nationally representative samples longitudinally, drawn from more diverse birth cohorts as they age over time, and in different economic climates. Nevertheless, this study is unique in capturing a rich array of information from respondents during adolescence and continuing as they transitioned to adulthood, enabling the establishment of an empirical link between the adolescent environment and early adult outcomes related to job security.

CHAPTER 3: JOB INSECURITY AND ADAPTIVE STRATEGIES

Since the 1970s, employment has become more precarious and the prospect for long-term continuous paid work more uncertain (Farber, 2010; Hacker, 2006; Kalleberg, 2009, 2011; Smith, 2002). The pervasiveness of outsourcing and organizational restructuring, the shift in corporate responsibility from workers to shareholders, a decline in unionization, heightened global competition, and the growing prevalence of nonstandard work have threatened the stability and security of employment for many workers (Hacker, 2006; Hollister, 2011; Kalleberg, 2011). The recent Great Recession in the United States, from 2007 to 2009 also exacerbated concerns surrounding job security.

This paper highlights the work experiences of young adults (ages 26–35), focusing on their job insecurity over the first decade of the 21st century, from 2000 to 2009, a time period that includes the years of the Great Recession, 2007 to 2009. The age range under investigation covers the latter part of a distinct phase of the life course, what some call “emerging” or young adulthood (Arnett, 2000; Benson and Furstenberg Jr., 2006; Mortimer and Shanahan, 2003; Settersten, Furstenberg, and Rumbaut, 2008; Settersten and Ray, 2010; Shanahan, 2000; Silva, 2012). Work dislocations and increasing job uncertainty in recent years are disproportionately affecting younger workers in the United States (Johnson and Mommaerts 2011). For instance, using longitudinal household data from the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP) panels, Johnson and Mommaerts (2011) find that between 1996 and 2007, men ages 50 to 61 were 21% *less* likely than those ages 25 to 34 to become displaced from their jobs each month. For women, those ages 50 to 61 were 30% less likely to lose their jobs, compared with those ages 25 to 34.

Nevertheless, young adults may face drastically different predicaments depending on their social class and educational attainment (Silva, 2012). Some young people are launching successfully, that is, meeting traditional markers of adulthood such as completing school, getting a full-time job, establishing romantic relationships; others are failing to launch. Settersten and Ray (2010), refer to these two groups, respectively, as “swimmers” and “treaders”. At the core of this observation is that particular groups are more vulnerable than others and report different experiences in the face of the changing landscape of education and employment. Moreover, young adults may be differently able to respond to such changes. Thus, individuals may be in distinct types of employment situations, concomitant with varying sets of job rewards and security. At the same time, they possess varying levels of human, social, and cultural capital resources with which to respond to the precariousness of paid employment.

The few studies examining job insecurity over time provide some insights into the dynamics of this phenomenon (but at most across two time points, see Burgard, Brand, and House, 2009; Ferrie et al., 2002), revealing both change and stability in insecurity. Note, however, that these studies focus on workers of all ages while this study focuses particularly on young adults. For instance, Burgard, Brand, and House (2009) using two waves of data from the Americans’ Changing Lives survey (ACL), 1986-1989, and Midlife in the United States (MIDUS) 1995-2005, categorize respondents into groups manifesting no job insecurity, persistent job insecurity, and changing or “episodic” insecurity. The mean age for the ACL sample is 41, while the mean age for the MIDUS sample is 43. The authors find that approximately three-fourths of the sample (74 per cent in the ACL, 76.9 per cent in the MIDUS) report no job insecurity at either wave.

About one-fifth of the sample report episodic insecurity, that is, job insecurity at baseline or follow-up; with the remaining reporting persistent insecurity (high job insecurity at both waves, 5% in the ACL, 3% in MIDUS).

Similarly, using the Whitehall II Study of a group of British civil servants, with data in 1995/96, and follow-up in 1997/99, Ferrie and colleagues (2002) analyzed the association between changes in job insecurity and workers' health at follow-up. Note that the target population for the Whitehall II Study was London based office staff, ages 35 to 55, in 1988. Therefore, beginning with survey responses in 1995 means respondents were between ages of 42 and 62 at the baseline wave of their analysis. Analogous to the treatment of change in job insecurity in Burgard, Brand, and House (2009), Ferrie and colleagues (2002) find respondents experience distinct patterns of change or stability in job insecurity between baseline and follow-up: (1) continued security, 51.1 per cent of the sample, (2) insecure to secure, 22.6 per cent, (3) secure to insecure, 9.8 per cent, and (4) chronic insecurity, 16.5 per cent.

Such evidence establishes that individuals in fact experience changes in perceived job insecurity over time. What is less known how these patterns look like at an earlier life stage. Drawing on stress, coping and adaptive strategies literatures (Moen and Wethington, 1992; Pearlin, 1989; Pearlin, Menaghan, Lieberman, and Mullan 1981; Pearlin and Schooler, 1978; Thoits, 2010a; Umberson and Reczek, 2007), this study provides a fuller understanding of potential responses individuals might make to alleviate the stress of perceived insecurity, focusing specifically on the young adult experience. To do so, this study draws on data from a unique longitudinal investigation of young

adults (ages 26-35) that permits assessment of changes in psychological orientation and behavior accompanying changes in job insecurity.

With the erosion of commitment to employees and the virtual disappearance of lifetime employment (Hacker 2006; Kalleberg 2009; Moen and Roehling, 2005), employers are increasingly shifting risks to workers (Hacker, 2006). In the absence of public protections, workers in the U.S. must rely on individual and family strategies in order to respond to job uncertainty, especially in early adulthood (Settersten and Ray, 2010). Job insecurity has jeopardized young adults' capacity to acquire traditional markers of adulthood, such as leaving one's parental home, finishing school, achieving economic independence, and forming one's own family (Settersten and Ray, 2010; Silva, 2012). Further, while individuals may make behavioral changes (such as returning to school) in the face of heightened job insecurity, individual interpretations of the situation (such as lowering one's valuing of stable employment) may tamp down the distress evoked by that insecurity. Thus, strategies in response to the changing and more uncertain transition to adulthood could be both objective (changing living arrangements, returning to school) *and* subjective (changing appraisals of the value of stable employment).

Such coping behavior may vary across individuals, though according to Pearlin (1989) the functions of coping (or adaptive strategies) are essentially the same: 1) to change the situation from which the stressors arise, 2) to manage the meaning of the situation in a manner that reduces its threat, and/or 3) to keep the symptoms of stress within manageable bounds. In this study, I focus on three types of adaptive strategies by young adults, both cognitive and behavioral, to manage the stress of perceived job

insecurity: 1) re-entering school, 2) moving in with parents and/or roommates, and/or 3) lowering their valuation of stable employment.

The longitudinal nature of this study provides a rich understanding of concurrent shifts in living arrangements, school attendance, and valuing job stability with shifts in perceived job insecurity, captured over a ten-year period (2000 to 2009) in early adulthood, defined in this paper as from ages 26 to 35. The historical period providing the context for this study is important, because it was a time when the employment contract itself becomes especially precarious (Kalleberg, 2009).

INDIVIDUAL STRATEGIES

Changes in Work Values

Scholars are increasingly attuned to how work values continue to evolve during the transition to adulthood and beyond, as individuals spend more time in the labor market and as they adjust their expectations with regard to job rewards (Johnson and Monserud, 2012; Johnson 2001a, 2001b). Job rewards are defined as remuneration individuals obtain from their paid work, and can be either intrinsic or extrinsic. Intrinsic rewards include opportunities to learn new things, to work in a job that is interesting, and a chance to be creative (Johnson, 2001b; Mortimer and Lorence, 1979). Extrinsic rewards are more instrumental, encompassing pay, promotion opportunities, status and prestige. Job values are workers' *evaluations* of how important they find each of the components of paid work. Changes in job values may occur through a process of reinforcement and accentuation (Johnson, 2001a); individuals prefer and seek jobs with characteristics that are consistent with their values (Johnson, 2001b; Mortimer and Lorence, 1979), but also are likely to highlight the rewards they actually receive in their

jobs rather than those that are lacking (Johnson, 2001b; Johnson, Sage and Mortimer, 2012).

In a study based on panel data from the Monitoring the Future surveys, of a nationally representative sample of high school seniors from 1976-1990, Johnson and Monserud (2012) find that work values change during the transition to adulthood, what they call “zeroing in.” That is, young adults may adjust their work values to the reality of the workplace over time. As they get older and spend more time in the labor market, they become more selective in their evaluations of job rewards. Rewards received on the job also engender shifts in values (Johnson, 2001b). Using surveys of five cohorts of high school seniors who graduated between 1976 to 1980 in the U.S., at 7 time points (with each two years apart), Johnson (2001b) shows that different types of rewards received from one’s job in fact foster corresponding job values later on. Intrinsic job rewards, such as having interesting work or the opportunity to be creative is associated with stronger valuation of that job feature at a subsequent survey wave. Altruistic job rewards, the opportunity to be directly helpful to others and worthwhile to society, is also associated with valuing these characteristics. Furthermore, Johnson, Sage, and Mortimer (2012) find, using data from the Youth Development Study before and after the Great Recession that extrinsic values were stronger when respondents had more extrinsic rewards. Thus, workers tend to value the features of work that they have, and reduce their evaluations of features that are lacking in their work.

Specifically, this builds on the idea of a “reinforcement” model of change (see Johnson 2001b, as well as Lindsay & Knox 1984, Mortimer & Lorence 1979, and Mortimer et al. 1996). This hypothesis argues that “valuing what one is able to attain

may allow one to perceive one's self in a positive light—capable of achieving desired outcomes and/or living consistently with one's values. Valuing what one does not or cannot have, in contrast, could diminish self-esteem (Johnson 2001a, p. 318).”

Qualitative studies also provide evidence of changes in workers' job attitudes given increasing job insecurity. In her study, Smith (2002) reports that unemployed workers at a U.S. job search club shifted their orientation towards the employment relationship after having been laid off (Smith, 2002). In other words, unemployed workers try to reposition and re-package themselves in the new economy, but with lower expectations of continuous uninterrupted employment. Rather than emphasizing job security, she finds that they discuss the importance of remaining flexible and employable in the changing labor market, valuing continuous learning and acquiring job skills in order to stay competitive.

Hypothesis #1: Increased perceived job insecurity is associated with lower valuation of stable employment.

Schooling

Policies regarding mandatory schooling structure entry into and exits from the labor force. However, recent scholarship has documented considerable heterogeneity in educational trajectories. Contemporary young adults remain in school longer than did prior cohorts, and move frequently between school and work (Kerckhoff, 2002; Schoon and Silbereisen, 2009). Schooling may reflect individual interpretations and responses to the labor market. Elman and O’Rand (2002), using the 1995 National Household Education Survey (NHES), found that adult workers who reported that it was very or

fairly likely that they would lose their job or be laid off in the next twelve months had higher odds (than those who felt more secure in their jobs) of enrolling in work-related education, including in basic skills classes, vocational programs or an apprenticeship, or enrolling in a college or university program. However, their study focused on an older group of adults (35-61) than that considered here.

Early adulthood is also a life stage in which individuals may still be considering multiple career options (Mortimer et al., 2008). Seeking a change in occupation, some enter post-secondary schooling for the first time only after full immersion in paid work following high school. Others re-enter educational programs to pursue an advanced degree or acquire additional training. According to the U.S. Department of Education, between 1975 and 2010, the educational attainment of 25- to 29-year olds increased, with growing rates of completion of Bachelor's, Master's and higher degrees. While clearly young adults are spending more time in school, we know less about whether this trend in educational participation is associated with young workers' changing assessments of job insecurity.

Hypothesis #2: Increased perceived job insecurity is associated with returning to school.

Living Arrangements

Job insecurity may prompt concerns about future financial resources. In one study of British households, Benito (2006) found that the increasing risk of unemployment for the head of household led to a reduction in consumption for family members (Benito, 2006). While individuals may react to the event of actual job loss, they may also act in anticipation of such a possibility. Researchers have documented

anticipatory behavior at the workplace, in the form of turnover intentions in the face of job insecurity (Chirumbolo and Hellgren, 2003), as well as insecure workers' lesser use of work-nonwork support programs and a greater willingness to let work permeate into their personal lives (Boswell, Olson-Buchanan, and Harris, 2013). Insecure workers may also make changes to lower their housing costs.

With respect to young adults, parents provide assistance in a variety of ways, including monetary and/or housing support prompted by their children's actual unemployment and other work-related difficulties (Swartz et al., 2011). However, young adults may also turn to parents for help in expectation of job loss. A study conducted by the Pew Research Center, using the American Community Survey, reported a steady upward trend in the percentage of young adults (ages 25-34) living in a multi-generational household, from 11 per cent in 1980 to 21.6 per cent in 2010, garnering the label "Boomerang Kids" (Parker, 2012). Not surprisingly, the majority of respondents cite economic reasons for moving back home (Parker, 2012). Other forms of shared households, including living with a non-relative roommate has also increased in recent years (Mykyta and Macartney, 2012). Hence, for those who may not be willing or able to turn to their parents for help, sharing a household with someone may be another strategy to lessen living expenses in anticipation of job loss.

Hypothesis #3: Increased perceived job insecurity is associated with doubling up, moving in with one's parents or with non-relative roommates.

EXPOSURE, VULNERABILITIES AND RESPONSES

In this next section, I hypothesize differences in terms of adaptive strategies by respondents, given characteristics such as gender, marital status, race and financial hardship. This is pointing to stress process theory's distinction between exposure and vulnerability (Pearlin, Menaghan, Lieberman, and Millan 1981; Pearlin, Schieman, Fazio, and Meersman 2005). While exposure to job insecurity differs by various characteristics, vulnerabilities and implications of job loss may also determine individuals' motivation to engage in adaptive responses in light of changing job insecurity (Pearlin, Menaghan, Lieberman, and Millan 1981; Pearlin, Schieman, Fazio, and Meersman 2005). This builds on the stress process paradigm (Pearlin, Menaghan, Lieberman, & Mullan 1981) that provides conceptual underpinnings for understanding the sociological study of stress.

Gender

There's been a large social science literature on gender inequality and discrimination in the workplace and labor market (Acker 2006; England 2005; Pettit and Hook 2012; Ridgeway 2011). For instance, in their analysis of perceived job insecurity from 1977 to 2002 using the General Social Survey, Fullerton and Wallace (2007) did not find gender differences in reported job insecurity. They explained that this may be the case given existing sex segregation that happens in the labor market. While there may be a persistent wage gap and differences in working conditions, the authors argue that perceived job insecurity is in part also driven by *expectations* of job security and that is perhaps one explanation for gender parity in reported job security.

On the one hand, women in this sample may face both labor market obstacles based on their gender, and also care responsibilities (particularly at this life stage,

between ages 26 and 35). Therefore, it may be women in the sample who would be more likely than men to engage in adaptive strategies in the face of increased job insecurity. On the other, the salience of the traditional male breadwinner role may also prompt men to engage in strategic adaptive strategies.

Hypothesis #4: Increased perceived job insecurity is associated with engaging in various adaptive strategies, and the association would be stronger for women, as compared to men.

Hypothesis #5: Increased perceived job insecurity is associated with engaging in various adaptive strategies, and the association would be stronger for men, as compared to women.

Marital Status

Marital status may also be a significant motivator for engaging in adaptive strategies. On the one hand, dual-earner couples have increased in the United States, translating into reliance on two incomes, rather than one (Sweet, Moen, and Meiksins, 2007). In the historical period when the male-breadwinner model prevailed, the wife could step in during times of economic strain to provide supplemental income. That option is not available for dual-earner couples today. This translates to “double jeopardy” in that there are now two sets of risks-- individuals at risk for their own job loss as well as their partner’s job loss. Nevertheless, respondents with employed spouses may have to option to cut back on expenses (or else the partner/spouse may enter the

labor force), while this would not be an option for single respondents. This suggests that single respondents may be more likely to enact adaptive strategies in the face of job insecurity. That is there is no secondary income, or the possibility of a second income, for single respondents.

Hypothesis #6: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for respondents who are single, as compared to those who are partnered or married.

Race

There has been much empirical evidence showing racial and ethnic minorities report higher job insecurity than Whites (Fullerton and Wallace 2007; Manski and Straub 2000). In the study by Fullerton and Wallace (2007) mentioned above, the authors find that blacks and those of other races are more likely to report job insecurity than whites. In their study looking at the relationship between perceived job insecurity and health, Burgard and her colleagues (2009) also find Blacks report more insecurity than non-Blacks, from respondents in the Americans' Changing Lives survey, years 1986 and 1989.

Focusing on just men, Wilson and Mossakowski (2012) find, using the General Social Survey from 2004 and 2006, and limiting to workers with "high job authority," that Whites report a greater return on job security from being in these higher status jobs, but African Americans do not feel more secure even having attained these higher authority jobs. Further, in testing the health effects of job insecurity, Fullerton and

Anderson (2013) find, using General Social Survey, from years 2000 to 2010 drawing on six waves of data (years 2000, 2002, 2004, 2006, 2008 and 2010) that a portion of racial disparities in health is due to job insecurity. In this study, I hypothesize non-Whites, as compared to Whites, are also more likely to engage in adaptive strategies given increases in perceived job insecurity.

Hypothesis #7: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for non-whites as compared to whites.

Financial hardship

At the same time that young adults may be facing changes at the workplace, early adulthood is also a time of worrying about, paying off, or taking on new debt. This is particularly the case as individuals may be saddled with school loans, a mortgage from a recently purchased home or car loans. Subjective financial stress and/or existing financial obligations (debt) may also motivate individuals to engage in adaptive strategies in the face of increased job insecurity, given the consequences of defaulting on loans.

In her study of working-class young people, Silva (2012) finds that while struggling to achieve traditional rites of passage, young adults are increasingly making use of inwardly directed narratives of psychic development, such as overcoming a painful family past as a criterion for competent adulthood. When contemporary young adults leave home in order to pursue schooling and employment, they may be freed from traditional familial constraints, constructing their own biographies in the face of

uncertainty (Beck, 1992; Giddens, 1991). Therefore, in face of increased job insecurity, individuals with greater financial hardship may be more likely to change their valuation of stable employment.

At the same time, debt is also likely to shape individuals' adaptive strategies. For example, those with debt, such as a student loan, a mortgage or a car loan may be more likely to enact strategies, since they may have more to lose if they were in fact to lose their job, such as defaulting on their loan, or losing their house or car. One study using quarterly panel data from young adults, ages 18 to 31, with the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP/Equifax) from 2005 to 2014, finds that indebtedness (defined as average loan balances, declining credit scores and delinquency on accounts) is in fact predictive of subsequent parental co-residence (Dettling and Hsu 2014). Given the dataset (a credit report), it comprises a sample of 1,814,074 individuals with 28,940,309 person-quarter observations. The authors also have access to a number of types of debt holding, though they focus on four types: student loans, automobile loans, credit cards, and first mortgages on homes. Their dependent variable (co-residence with parents) is captured by changes in the person's home address, as well as given the fact that CCP/Equifax has information on all individuals residing at the same address. They used the presence and age of other household members at the new address, and by comparing it with the Current Population Survey (CPS), where both ages and familial relationships between household members are known, to infer at least a 90 percent probability that the relationship between household members is parent and child.

In this study, I hypothesize individuals with greater financial hardships would make both objective, externally oriented behaviors (such as entering school, or making

changes in housing arrangements), but also subjective, internally oriented interpretation of the employment contract (in this case changing their orientation towards the employment relationship defined here as reducing their valuation of stable employment). Here, I define financial hardship using both subjective assessments of financial stress (measured in an item asking ‘How much stress have you felt in meeting your financial obligations in the past year?’), and objective reporting of debt (whether respondents may have any of three types of debt: student loans, a mortgage, and/or a car loan).

Hypothesis #8: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for those with greater financial hardships, in subjective financial stress.

Hypothesis #9: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for those with greater financial hardships, in reported debt.

While young workers may be particularly vulnerable to the growing precarity in the labor market due to their limited time and experience in the labor force (Blossfeld et al., 2008), we might expect to see differences by demographic characteristics at this life stage. To summarize, this study investigates the changes in behaviors and valuation of job security in young adults, after they experience increased job insecurity over a ten year period during the early adult life course. I draw on the literature on stress, coping behavior and adaptive strategies (Moen and Wethington 1992; Pearlin 1989; Pearlin,

Menaghan, Lieberman, and Mullan 1981; Pearlin and Schooler 1978; Thoits 2010a, 2010b; Umberson and Reczek 2007), hypothesizing young adults may hedge their risks and/or downshift the meaning of paid employment simultaneously in the face of heightened insecurity.

The cohort in this study entered the labor market at a time when the employment contract was undergoing dramatic changes, with increased outsourcing, offshoring and the rise of nonstandard employment (Kalleberg, 2009, 2011). Therefore, examining concurrent shifts in young adults' behavior and job attitudes along with their reported shifts in job insecurity provides a first glimpse into how young adults may act given the changing work environment. At the same time, I investigate possible differences by vulnerabilities of job insecurity, positing those who face greater vulnerabilities in the case of job loss, are more likely to engage in adaptive strategies.

DATA

To answer my research questions, I draw on data from the Youth Development Study (YDS), which is an ongoing longitudinal study of 1,010 individuals starting when they were in ninth-grade in 1987 in the St. Paul, Minnesota public school district (for further details and findings, see Mortimer 2003; Staff and Mortimer 2012; Johnson and Mortimer 2011; Swartz et al. 2011; Porfeli and Mortimer 2010; Falci, Mortimer and Noel 2010; Lee and Mortimer 2009). The study followed respondents as they moved into early adulthood, collecting data on their school, work and family transitions.

Each spring during the four years of high school, students filled out surveys regarding their work experiences, including intrinsic and extrinsic rewards of work,

stressors, relationships with supervisors and co-workers, job satisfaction, and commitment. After the students left high school, the YDS continued to survey them nearly annually by mail. Currently, the youth are in their mid-30s, and approximately 75% of the original respondents have been retained in the most recent waves of data collection (*see* Mortimer 2010). I draw on 7 waves of data on respondents from ages 26 to 35, from 2000 to 2009, in order to capture changes in job security, valuing of stable employment, housing arrangements, as well as the odds of returning to school between consecutive waves. I also selected these years given that the main variable of interest: perceived job insecurity, was asked in these years.

Measures

Perceived Job Insecurity: “How secure is your primary job” The possible responses to this question range from 1-4, with 1 being “very secure” and 4 “not at all secure”.

Valuation of stable employment: Importance of “A steady job with little chance of getting laid off” with responses ranging from 1 to 4: 1 “not at all important,” 2 “somewhat important,” 3 “very important,” and 4 “extremely important.” This question was asked in all waves, except 2004 and 2007.

Financial stress: “Many young adults experience financial problems. How much stress have you felt in meeting your financial obligations during this past year?” with responses ranging from 1 to 7: 1 “not at all stressful” to 7 “extremely stressful.” This question was asked in all waves, except 2004.

Debt: “Do you now have any of these types of loans?...Educational loan, Home Mortgage, Car Loan” I created a dummy variable for each of the three types of debt. I also created a continuous variable where respondents could have zero to all three types of loans. This variable ranges from 0 to 3. This question was asked in all years, year 2000 and 2007.

Monthly data, drawn from a Life History Calendar, captures respondents’ work and home characteristics. Monthly data include whether respondents were attending school, either part-time or full-time for all months across the multiple waves. I created a dummy variable for whether respondent was attending school at least three months for each of the seven waves.

Living arrangements include “Live alone,” “Live with roommate,” “Live with children, partner or spouse,” and “Live with parents.” I assign respondents to the living arrangement in which they spent the most time in at each wave.

Respondent demographics: variables for gender (coded 1 if male) and race (coded 1 if white) are included. In regression models, I also control for respondents’ personal income (in the last two weeks), household income, marital status, and parental status.

ANALYTIC METHOD

To estimate the effects of time-varying job insecurity on individual coping strategies (changing the evaluation of stable employment, entering school, or moving in with parents or roommates), I examine the relationship between changes in job insecurity between adjacent waves and changes in these strategies over the same time period. Given that I'm drawing on seven waves of data, this gives me the opportunity to capture up to six possible over-time changes. I'm focusing here on changes in the two most adjacent waves (spanning from one to two years apart) since I believe that it is more possible that this time span would allow for capturing adaptive strategies. Note that existing research examining over-time changes in the dynamics of job insecurity and health has varied, ranging from a period of one to ten years (Burgard, Brand, and House 2007; Ferrie et al. 2002; Kalil et al. 2010). A study on possible responses given job insecurity, such as being in school, was cross-sectional (Elman and O'Rand 2002). Therefore, the literature has not provided much discussion on the time duration for the impact of changes in job insecurity to take place, either on health, or on responses. I return to this in the discussion of this paper.

The effect I estimate is for a unit change within the respondent across two consecutive waves, on reports of perceived job insecurity on 1) levels of reporting of valuing stable employment at the subsequent wave, 2) odds of returning to school at the subsequent wave (as opposed to not being in school), and 3) odds of moving in with parents or roommates at the subsequent wave (as opposed to not living with parents or roommates). Note, however that the comparison is across individuals. Hence, I am comparing respondents who report an increase in reported job insecurity, versus those who report no change in job insecurity, in engaging in any of these adaptive strategies.

Given that time points are clustered at the individual level, I use the `vce(robust)` option to obtain robust standard errors (*see* Rogers 1993, Williams 2000, Wooldridge 2002). Given the response categories, I use OLS regression models for the valuation of stable employment, and multinomial logistic regression models for changes in school attendance and living arrangements. I operationalized a change in value by using a lagged dependent model where respondents' reported level of valuing of stable employment at the prior wave was included in the regression. Because this question was not asked in year 2004 and 2007, I am only able to examine over-time changes between 2000 and 2002, and between 2002 and 2003.

For changes in schooling and living arrangements, I use multinomial logistic regression models because there are four possible conditions characterizing each prior and successive wave: 1) not being in the condition (in school, live with parents, live with roommates) at both waves, 2) not being in the condition at the previous wave but being in the condition at the next wave, 3) being in the condition at the previous wave but not being in the condition at the next wave and 4) being in the condition at both waves. The focus here will be on condition 2, characterized by respondents who transition into a new state. To tease out possible differences by gender, marital status, race and two measures of financial hardship (feelings of financial stress, and debt), I also estimate models separately by these conditions. Note that I only show tables for significant results in the paper, while remaining tables are in the Appendix.

RESULTS

Given that my primary research questions concern changes in perceived job insecurity and strategies over time, only respondents for whom we have two consecutive waves of responses are included in the analysis. Recall that the dataset is unique in that there are seven waves of data, allowing respondents to contribute up to six times to the analysis. Limiting my study to cases for which the variables of interest are available, the analytic sample consists of 682 respondents, who contribute 2,607 cases of adjacent waves of person-year data (see Table 3-1). For the analytic sample considering changes in job value, however, since I am only able to examine over-time changes between 2000 and 2002, and between 2002 and 2003, this includes 55 respondents, who contribute 900 cases of consecutive waves of responses, across three waves.

Note again that, given the clustered nature of the data (the same respondent can contribute to the analysis more than once), a simple robust variance estimator is used (Rogers 1993, Williams 2000, Wooldridge 2002). Table 3-1 describes the characteristics of the 682 respondents. Slightly more than half of the sample (57%) are women, while the rest (43%) are men; about four in five (79%) are white, while one in five is non-white.

Table 3-1. Description of analytic sample over time, at each time point, during the path through early adulthood, from ages 26-35, year 2000-2009, (682 respondents, 2,607 person-wave)

	Year												
	2000	2002	2002	2003	2003	2004	2004	2005	2005	2007	2007	2009	
YDS respondents # of R contributing to analysis	760	721		711		735		711		713		670	
Age	404		450		473		463		425		392		
Age	26	28	28	29	29	30	30	31	31	33	33	35	
Male	43%												
White	79%												
Key Predictor													
<i>Job insecurity(1-4)</i> <i>Higher=greater insecurity</i>													
mean	1.64	1.82	1.82	1.99	2.00	1.97	1.97	2.02	2.00	1.93	1.88	2.15	
S.D.	0.80	0.81	0.82	0.87	0.86	0.84	0.82	0.85	0.84	0.87	0.82	0.87	
Key Outcome (adaptive strategies)													
<i>Whether in school (FT or PT for 3 months)</i>	20%	26%	27%	21%	22%	18%	20%	18%	18%	14%	16%	16%	
<i>Whether living with parents</i>	12%	7%	8%	7%	6%	5%	5%	5%	5%	4%	5%	4%	
<i>Whether living with roommates</i>	11%	8%	9%	5%	7%	6%	5%	4%	4%	4%	3%	3%	
<i>Valuing of Stable employment(1-4): Higher=more important</i>													
mean	3.31	3.36	3.37	3.37									
S.D.	0.76	0.73	0.72	0.70									

Source: Youth Development Study (YDS)

Table 3-1 (continued). Description of analytic sample over time, at each time point, during the path through early adulthood, from ages 26-35, year 2000-2009, for SRH (682 respondents, 2,607 person-wave)

	Year											
	2000	2002	2002	2003	2003	2004	2004	2005	2005	2007	2007	2009
YDS respondents	760		721		711		735		711		713	670
# of R in analysis	404		450		473		463		425		392	
Age	26	28	28	29	29	30	30	31	31	33	33	35
Demographic Characteristics (time-varying)												
Personal income (last two weeks):												
mean	\$1,249	---	\$1,470	---	\$1,532	---	\$1,665	---	\$1,678	---	\$1,869	---
Std. dev.	(688)	---	(800)	---	(783)	---	(864)	---	(922)	---	(1058)	---
Household income:												
mean	\$28,873	---	\$49,792	---	\$56,543	---	\$62,441	---	\$67,064	---	\$71,808	---
Std. dev.	(14,037)	---	(27,100)	---	(28,578)	---	(29,919)	---	(31,744)	---	(37,469)	---
Parental status												
Marital status	42%	---	51%	---	56%	---	60%	---	66%	---	70%	---
Marital status	63%	---	69%	---	72%	---	73%	---	75%	---	73%	---
Subjective feelings of financial stress												
(1-7; 7 most stress)												
mean	4.09	---	4.23	---	4.18	---		---	4.14	---	4.16	---
S.D.	(1.71)	---	(1.80)	---	(1.79)	---		---	(1.77)	---	(1.85)	---
Debt												
educational loan												
			53%	---	33%	---	34%	---	31%	---		
mortgage												
			61%	---	61%	---	63%	---	68%	---		
car loan												
			79%	---	58%	---	58%	---	56%	---		
any one type of debt												
			22%	---	33%	---	29%	---	29%	---		
two types of debt												
			36%	---	38%	---	40%	---	44%	---		
all three types of debt												
			32%	---	14%	---	15%	---	13%	---		

Source: Youth Development Study (YDS)

Table 3-1 also shows respondents' time-varying characteristics, such as their changes in perceived job insecurity and their valuation of stable employment, along with shifts in their school status and living arrangements. Note that these changes do not apply to all the respondents, but only to those for whom the variables of interest are available across any two waves; nevertheless, these data shed important light on how a select sample of respondents fare over time. For comparison, note the row indicating "YDS respondents" in Table 3-1. This shows the number of respondents who returned a survey at *each* of the seven waves.

I report age and year together given that this is a single cohort moving through time; observations could be due to age *or* period effects, though it is not possible to tease these out within a single cohort. Perceived job insecurity increases over time, from a mean of 1.64 (between 1 "very secure" and 2 "secure"), at age 26 in 2000 to an average insecurity of 2.15, (between a 2 "secure" and 3 "somewhat secure") by age 35, in 2009. Valuation of stable employment from the available responses shows that it remains fairly stable, at 3.31 at age 26, (between a 3 "very important" and 4 "extremely important") and 3.37 by age 29. Note the number of contributing cases in the table.

About one in five young adults (20%) were in school for at least three months at age 26 in 2000, dropping slightly to only about 16% being in school by age 35 in 2009. About one in eight (12%) were living with their parents at age 26, dropping to only one in twenty-five (4%) by age 35. One in ten respondents (11%) were living with roommates at age 26 in 2000, but only 3% were doing this by age 35.

Given that other individual-level factors may also predict changes in the evaluation of stable employment, entering school and changes in living arrangements, I

include respondents' lagged personal and household income as well as their parental and marital statuses. Mean personal income (in the last weeks) tended to increase over time as respondents got older, from an average of \$1,249 at age 26 (2000) to \$1,869 at age 35 (2009). Household income also tended to be higher over time as respondents got older, from an average of over \$28K at age 26 (2000) to \$72K at age 35 (2009). This increase could be attributable to an added income earner in the household, as reflected in the growing percentage of the sample becoming married, from six in ten (63%) at age 26 to almost three in four (73%) at age 35. Respondents were also more likely to become parents over time, as four in ten (42%) were parents at age 26 and seven in ten (70%) were parents by age 35.

In terms of respondents' financial hardship (subjective stress and debt) over time, I find that in my analytic sample subjective feelings of financial stress remain fairly similar over time, for respondents in my analytic sample, from 4.09 on a scale from 1 to 7 at age 26 to 4.16 by age 33. Recall this question asks respondents "How much stress have you felt in meeting your financial obligations during this past year?" A '4' is labelled as "moderately stressful", while a '1' is "not at all stressful" and '7' "extremely stressful." Respondents were not asked this question in 2004 and therefore were not able to contribute to over-time analysis for the 2004 to 2005 periods.

Respondents' reporting of debt over early adulthood is also reflective of changes during this life stage, such that the percentage of the sample reporting having educational loans (53%) and car loans (79%) decrease over time (to 31% and 56%, respectively), signifying some having paid off these debts. Those reporting having a mortgage increased slightly, from 61% to 68%, as more purchased homes. Respondents were not

asked this question in 2000 and 2007, and therefore do not contribute to over-time analysis for 2000 to 2002, or for 2007 to 2009. Next, I present results for changes in job insecurity affecting the likelihood of engaging in various adaptive strategies.

Hypothesis #1: Increased perceived job insecurity is associated with lower valuation of stable employment.

I find support for Hypothesis #1, that increased job insecurity is associated with lowering one's valuation of stable employment (see Table 3-2, Model 1). An increase in perceived job insecurity between two time points is in fact associated with lower valuing of stable employment by the second time point (see Table 3-2; -0.061 ; $p < 0.01$). This suggests that young workers attempt to reconcile dissonance between job insecurity and valuing stable employment, lowering their valuation of stable employment in light of heightened job insecurity. This is also consistent with existing research finding that individuals prefer and seek jobs with characteristics that are consistent with their values (Johnson, 2001a; Mortimer and Lorence, 1979), but also are likely to highlight the rewards they actually receive in their jobs rather than those that are lacking (Johnson, 2001a; Johnson, Sage and Mortimer, 2012). Note, however, this previous research focused on job characteristics that may be extrinsic, intrinsic, altruistic, or pertaining to social values, not on job security.

Other characteristics also matter, in addition to changes in job insecurity, such that having higher job insecurity in the previous wave (regardless of subsequent changes) predicts lower valuing of stable employment at the current survey wave (-0.090 ; $p < 0.001$). Consistent with existing research (Fullerton and Wallace 2002; Manski and

Straub 2002), Whites rate stable employment as less important, compared to non-Whites (-0.100; $p < 0.01$).

Table 3-2. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1

<i>Main predictor</i>	
Increased job insecurity between time t and t+1	-0.061* (0.030)
<i>Control variables</i>	
Valuation of stable employment at time t	0.441*** (0.035)
Job Insecurity at time t	-0.090** (0.032)
Marital Status at time t	0.029 (0.045)
Parental Status at time t	0.106* (0.042)
Personal Income at time t	0.000 (0.000)
Household Income at time t	-0.000* (0.000)
Race/ethnicity (White=1)	-0.100* (0.050)
Gender (men=1)	-0.099* (0.040)
Wave	0.035 (0.049)
Constant	2.116*** (0.147)
Observations (person-wave)	900
R-squared	0.270

Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, + $p < 0.1$.
Source: Youth Development Study (YDS)

Hypothesis #2: Increased perceived job insecurity is associated with returning to school.

Turning to Table 3-3, I show results for whether changes in perceived job insecurity is related to returning to school. I present findings from multinomial logistic regression models of changes in school status, with not being in school at both previous and current waves as the reference category. I find that increased job insecurity is related to elevated odds of entering school for at least 3 months, as opposed to not being in school at both previous and current waves (1.413; $p < 0.01$). This supports Hypothesis #2. This is consistent with existing research (Elman and O’Rand 2002), which finds that job insecurity is related to higher odds of enrolling in work-related education, though their study focuses on an older age group (ages 35-61).

Table 3-3. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios

	Entering school ¹	Leaving school ¹	Remain in school ¹
<i>Main predictor</i>			
Increased job insecurity between time t and t+1	1.413** (0.165)	1.017 (0.102)	0.885 (0.073)
<i>Control variables</i>			
Job Insecurity at time t	1.217+ (0.136)	1.086 (0.108)	1.035 (0.120)
Marital Status at time t	0.974 (0.212)	1.003 (0.166)	0.787 (0.166)
Parental Status at time t	1.155 (0.217)	0.858 (0.131)	0.685+ (0.138)
Personal Income at time t	1.000 (0.000)	1.000* (0.000)	1.000* (0.000)
Household Income at time t	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.017 (0.221)	1.107 (0.211)	0.906 (0.223)
Gender (men=1)	0.783 (0.143)	0.764+ (0.118)	0.823 (0.175)
Wave	0.891+ (0.054)	0.967 (0.045)	0.904* (0.044)
Constant	0.129*** (0.055)	0.123*** (0.040)	0.500+ (0.186)
Observations (person-wave)	2,607	2,607	2,607

Note: ¹Reference group: not in school at both time t and t+1. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, + $p < 0.1$.
Source: Youth Development Study (YDS)

Hypothesis #3: Increased perceived job insecurity is associated with doubling up, moving in with one's parents or with non-relative roommates.

Table 3-4 presents results for whether increased job insecurity is associated with living with one's parents or with roommates. I do not find this to be the case, for either moving in with parents (see Model 1: 0.857; n.s.), or with roommates (see Model 2: 0.791; n.s.). The greatest suppressors of living with one's parents is marital status (0.135; $p < 0.001$). Marital and parental statuses are also suppressors of living with roommates (see Model 2). Hence, I find no support for Hypothesis #3. One possible reason why shifts in residential arrangements are less apt to be strategic responses to job insecurity may be that these strategies are more typical of younger people who have not established their own households by marrying or having children. In fact only 15% of the respondents in this age group (ages 26 to 35) ever lived with their parents at any one point in the study period, and only 16% ever lived with their roommates. In contrast, shifting one's value of stable employment and returning to school are feasible for this age group, regardless of marital or parental status.

Table 3-4. Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios

	Model 1 (whole sample)			Model 2 (whole sample)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with roommates ²	Stop living with roommates ²	Remain living with roommates ²
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.857 (0.189)	0.877 (0.159)	0.902 (0.145)	0.791 (0.142)	1.025 (0.150)	1.205 (0.225)
<i>Control variables</i>						
Job Insecurity at time t	1.018 (0.261)	0.792 (0.131)	1.011 (0.274)	0.937 (0.170)	0.847 (0.136)	1.130 (0.298)
Marital Status at time t	0.135*** (0.055)	0.166*** (0.059)	0.042*** (0.026)	0.261*** (0.099)	0.368*** (0.095)	0.017*** (0.013)
Parental Status at time t	1.018 (0.396)	0.503* (0.149)	0.604 (0.261)	0.174*** (0.073)	0.142*** (0.049)	0.071*** (0.056)
Personal income at time t	0.999* (0.000)	1.000 (0.000)	0.999*** (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000*** (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.616 (0.248)	1.229 (0.426)	1.722 (0.885)	2.567+ (1.452)	1.540 (0.534)	1.135 (0.611)
Gender (men=1)	1.065 (0.431)	1.265 (0.327)	4.317*** (1.690)	1.215 (0.369)	1.432 (0.327)	1.801 (0.744)
Wave	1.011 (0.104)	0.884 (0.077)	0.905 (0.072)	0.983 (0.093)	0.897 (0.067)	0.850+ (0.079)
Constant	0.177+ (0.170)	0.449 (0.265)	0.220+ (0.183)	0.077*** (0.060)	0.209** (0.114)	0.198** (0.124)
Observations (person-wave)	2,607	2,607	2,607	2,607	2,607	2,607

Note: ¹Reference group: did not live with parents at time t and t+1. ²Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Hypothesis #4 and 5: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may differ by gender. Women may be

more likely to engage in adaptive strategies, given possible labor market discrimination should they be unemployed. Men may be more likely to engage in adaptive strategies, given their default breadwinner status.

Regression models estimated separately for men and women are presented in Appendices B-1 to B-3. Contrary to my hypothesis, I find no gender differences, of engaging in various adaptive strategies given increased job insecurity. As presented in Appendix B-1, I find that the direction for the effects of increased job insecurity on valuation of stable employment is negative for both men and women, suggesting that they report lower valuing of stable employment. The size of the coefficient is also similar, -0.068 for men and -0.064 for women; however, the coefficients are not statistically significant. Note that in Table 3-2, I find for the whole sample a significant effect for increased job insecurity on lower valuing of stable employment. This leads me to believe that the inability to detect an effect, when separating out by gender is due to statistical power and small sample size in this instance.

In Appendix B-2, I present the odds of returning to school, for men and women separately. I find no gender difference in that both men and women are equally likely to return to school in light of increased job insecurity. In Appendix B-3, I present findings for odds of moving in with parents or with roommates given increased job insecurity. I find no gender difference, in that neither men nor women are likely to move in with parents or roommates, even given increased job insecurity.

Hypothesis #6: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for respondents who are single, as compared to those who are partnered or married.

I find mixed results for Hypothesis #6, examining differences in adaptive strategies by marital status. Contrary to my hypothesis, I find married respondents have a *higher* odds of returning to school given increased job insecurity, as compared to not being school (see Table 3-5, Model 1: 1.495; $p < 0.01$). I do not find a difference by marital status, in changes in valuation of stable employment (see Appendix B-4), or in living arrangements (see Appendix B-5), given increased job insecurity.

Table 3-5. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by marital status

	Marital status					
	Model 1 (married)			Model 2 (not married)		
	Entering school ¹	Leaving school ¹	Remain in school ¹	Entering school ¹	Leaving school ¹	Remain in school ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.495** (0.214)	1.060 (0.133)	0.936 (0.097)	1.274 (0.261)	0.959 (0.150)	0.788+ (0.111)
<i>Control variables</i>						
Job Insecurity at time t	1.297+ (0.175)	1.133 (0.131)	1.169 (0.167)	1.052 (0.201)	1.031 (0.195)	0.798 (0.149)
Marital Status at time t	---	---	---	---	---	---
Parental Status at time t	1.107 (0.251)	1.045 (0.203)	0.615* (0.138)	1.161 (0.377)	0.492* (0.167)	0.828 (0.281)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.001*** (0.000)	0.999*** (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000** (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.044 (0.277)	0.969 (0.216)	0.664 (0.185)	1.000 (0.399)	1.245 (0.467)	1.754 (0.778)
Gender (men=1)	0.865 (0.189)	0.939 (0.173)	1.123 (0.289)	0.568+ (0.181)	0.568* (0.163)	0.423* (0.157)
Wave	0.957 (0.069)	0.931 (0.055)	0.850** (0.052)	0.770* (0.084)	0.999 (0.078)	0.980 (0.077)
Constant	0.092*** (0.048)	0.120*** (0.046)	0.359** (0.142)	0.287+ (0.184)	0.134** (0.089)	0.745 (0.549)
Observations (person-wave)	1,845	1,845	1,845	762	762	762

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Hypothesis #7: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for non-whites as compared to whites.

I find mixed results for Hypothesis #7 examining racial differences, in engaging in various adaptive strategies given increased job insecurity. I find that contrary to my expectations, white respondents are more likely to lower their valuing of stable employment in the face of increased job insecurity (see Table 3-6, Model 1: -0.069; $p < 0.05$) but not non-white respondents (see Table 3-6, Model 2: -0.073; n.s.). However, note the coefficients are similar across the two groups, and that there are more cases for whites, as compared to non-whites, allowing the detection of an effect. Hence, this racial difference should be noted with caution. Turning to examining possible differences by race/ethnicity in other adaptive strategies, I find none, in either returning to school or moving in with parents or roommates (see Appendices B-6 and B-7).

Table 3-6. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by race/ethnicity

	Race	
	Model 1 (whites)	Model 2 (non-whites)
<i>Main predictor</i>		
Increased job insecurity between time t and t+1	-0.069* (0.035)	-0.073 (0.067)
<i>Control variables</i>		
Valuation of stable employment at time t	0.452*** (0.038)	0.383*** (0.088)
Job Insecurity at time t	-0.115** (0.037)	-0.022 (0.071)
Marital Status at time t	0.055 (0.051)	-0.072 (0.101)
Parental Status at time t	0.093* (0.045)	0.121 (0.115)
Personal Income at time t	0.000 (0.000)	0.000 (0.000)
Household Income at time t	-0.000 (0.000)	-0.000* (0.000)
Race/ethnicity (White=1)	-0.106* (0.044)	-0.057 (0.092)
Gender (men=1)	0.011 (0.056)	0.184+ (0.097)
Constant	2.026*** (0.150)	2.143*** (0.360)
Observations (person-wave)	733	167
R-squared	0.273	0.259

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Hypothesis #8: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for those with greater financial hardships, measured in higher reporting of subjective financial stress.

I find mixed results for Hypothesis #8 examining differences by subjective financial strain in engaging in various adaptive strategies given increased job insecurity. I find that contrary to my expectations, respondents with lower financial stress are more likely to lower their valuing of stable employment in the face of increased job insecurity (see Table 3-7, Model 1: -0.117; $p < 0.01$). However, I ran additional analysis finding that at the bivariate level, those with low financial stress actually tend to not place a high importance on stable employment in the first place, as compared to respondents who report high financial stress.

I do not find differences in engaging in other adaptive strategies by subjective financial stress (see Appendices B-8 and B-9). Regardless of whether reporting high or low subjective financial stress, respondents have higher odds of returning to school in light of increases in job insecurity (see Appendix B-8: for those with low financial stress: 1.614; $p < 0.01$, and for those with high financial stress: 1.443; $p < 0.05$). I do not find differences in moving in with parents or with roommates, by subjective financial stress such that neither group is likely to do so in the face of increased job insecurity (see Appendix B-9).

Table 3-7. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by subjective financial stress

	Model 1 (low financial stress)	Model 2 (high financial stress)
<i>Main predictor</i>		
Increased job insecurity between time t and t+1	-0.117** (0.043)	0.007 (0.039)
<i>Control variables</i>		
Valuation of stable employment at time t	0.432*** (0.043)	0.449*** (0.059)
Job Insecurity at time t	-0.125* (0.051)	-0.052 (0.041)
Marital Status at time t	0.026 (0.064)	0.058 (0.068)
Parental Status at time t	0.081 (0.056)	0.099 (0.071)
Personal Income at time t	0.000 (0.000)	0.000 (0.000)
Household Income at time t	-0.000 (0.000)	-0.000 (0.000)
Race/ethnicity (White=1)	-0.087 (0.072)	-0.075 (0.074)
Gender (men=1)	-0.048 (0.054)	-0.149* (0.064)
Wave	0.086 (0.071)	-0.050 (0.068)
Constant	2.087*** (0.208)	2.132*** (0.222)
Observations (person-wave)	517	379
R-squared	0.252	0.299

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Hypothesis #9: Increased perceived job insecurity is associated with engaging in various adaptive strategies, though the association may be stronger for those with greater financial hardships, in reported debt.

Table 3-8 present findings for whether lower valuing of stable employment differs by respondents' debt. I find weak support for this. While those who have car or educational loans do report lower valuing of stable employment, I find that contrary to my hypothesis, respondents with a mortgage also lower valuing of stable employment (see Table 3-8, Models 2, 3 and 6).

Table 3-9 present findings for whether respondents have higher odds of returning to school in light of increases in job insecurity, separately by different types of debt. Here, I find more support for this hypothesis. I find that those with a car loan and those with a mortgage are more likely to return to school given increases in job insecurity. Note that the effect for respondents with a mortgage is only marginally significant (Table 3-9, Model 3, 1.459, $p < 0.1$).

These patterns suggest that those with debt associated with adult roles (a mortgage on a house, a car loan) are more likely to return to school given job insecurity, highlighting the importance of considering differences in options across individuals. That is, those with pre-existing debt are likely to be more vulnerable in the case of job loss, and may be more motivated to engage in adaptive strategies. Or they may see additional schooling as an investment in the future. Contrary to my hypothesis, I find that respondents with no educational loans have marginally higher odds of returning to school (see Table 3-9, Model 2: 1.579; $p < 0.1$). However, this makes sense in that respondents' already carrying educational debt might be hesitant in shouldering on even

more school loans, even given heightened job insecurity, while this would not be the case for those with no student loans. Appendices B-10 and B-11 show differences in living arrangements given increased job insecurity by whether respondents are carrying different types of debt. I find no discernible differences across the groups, with the exception that respondents with no mortgages have lower odds of moving in with roommates even in light of increased job insecurity (see Appendix B-11, Model 4: 0.464; $p < 0.05$). I also sorted respondents by how many types of debt they were holding, from a possibility of zero to all three types of debt. While the previous tables looked at each type of debt separately, here I expect that as the number of types of debt increases, that respondents would have an even higher likelihood of engaging in the various strategies. In Table 3-10, I show findings for valuing of stable employment. Here, I find some support for my hypothesis, such that when holding all three types of debt, respondents are likely to report lower valuing of stable employment (see Model 4: -0.203; $p < 0.05$). However, I do not find an effect for when respondents are holding two types of debt (see Model 3: 0.045; n.s.). In Table 3-11, I show findings for returning to school. Here, I find that it is when respondents are holding two types of debt, but not all three, that they have higher odds of returning to school (see Model 3: 1.902; $p < 0.01$). I expect this to be the case as educational loans may deter returning to school even in the face of increased job insecurity, while carrying a mortgage and a car might be motivation to do so, given the consequences of job loss (and losing a house, a car, or both).

Table 3-8. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by different types of debt

	Model 1 (no edu loan)	Model 2 (edu loan)	Model 3 (no mortgage)	Model 4 (has mortgage)	Model 5 (no car loan)	Model 6 (has car loan)
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	-0.075 (0.065)	-0.104+ (0.058)	-0.107* (0.054)	-0.089 (0.065)	-0.086 (0.090)	-0.089+ (0.051)
<i>Control variables</i>						
Valuation of stable employment at time t	0.476*** (0.071)	0.388*** (0.061)	0.342*** (0.071)	0.465*** (0.061)	0.550*** (0.086)	0.382*** (0.055)
Job Insecurity at time t	-0.024 (0.062)	-0.132* (0.054)	0.023 (0.059)	-0.151** (0.055)	-0.117 (0.084)	-0.076 (0.049)
Marital Status at time t	0.044 (0.111)	-0.011 (0.098)	0.057 (0.097)	-0.081 (0.114)	0.021 (0.161)	-0.006 (0.081)
Parental Status at time t	0.023 (0.099)	0.126 (0.084)	0.106 (0.095)	0.118 (0.088)	0.147 (0.149)	0.074 (0.071)
Personal Income at time t	-0.000 (0.000)	0.000* (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)
Household Income at time t	0.000 (0.000)	-0.000** (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000+ (0.000)
Race/ethnicity (White=1)	-0.216* (0.108)	-0.170+ (0.095)	-0.119 (0.102)	-0.107 (0.099)	-0.357* (0.147)	-0.091 (0.080)
Gender (men=1)	-0.056 (0.088)	-0.321*** (0.078)	-0.393*** (0.095)	-0.056 (0.075)	-0.063 (0.134)	-0.198** (0.066)
Constant	1.959*** (0.303)	2.558*** (0.316)	2.497*** (0.310)	2.173*** (0.320)	2.004*** (0.427)	2.425*** (0.259)
Observations (person-wave)	205	232	170	266	93	354
R-squared	0.266	0.323	0.271	0.291	0.372	0.231

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 3-9. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by whether have different types of debt

	Model 1 (has educational loan)			Model 2 (no educational loan)			Model 3 (has mortgage)		
	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1
<i>Main predictor</i>									
Increased job insecurity between time t and t+1	1.081 (0.252)	0.987 (0.178)	1.135 (0.138)	1.579+ (0.372)	1.022 (0.186)	0.645** (0.089)	1.459+ (0.306)	0.779 (0.136)	0.963 (0.120)
<i>Control variables</i>									
Job Insecurity at time t	1.211 (0.238)	1.116 (0.186)	1.315 (0.232)	1.593* (0.304)	1.030 (0.172)	0.709+ (0.146)	1.553* (0.276)	0.982 (0.152)	1.021 (0.175)
Marital Status at time t	0.701 (0.280)	1.314 (0.376)	0.868 (0.312)	1.062 (0.469)	0.782 (0.237)	0.416* (0.164)	1.574 (0.883)	0.961 (0.341)	0.772 (0.315)
Parental Status at time t	1.429 (0.552)	1.182 (0.301)	0.839 (0.250)	1.696 (0.595)	0.956 (0.234)	0.862 (0.346)	1.402 (0.481)	1.218 (0.304)	0.849 (0.256)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)
Household Income at time t	1.000+ (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.700 (0.268)	0.967 (0.269)	0.646 (0.217)	1.545 (0.740)	1.869 (0.725)	1.831 (0.814)	0.843 (0.317)	1.118 (0.336)	0.681 (0.239)
Men	0.945 (0.302)	0.599* (0.151)	0.643 (0.202)	0.957 (0.315)	0.915 (0.235)	1.579 (0.518)	1.028 (0.288)	0.968 (0.225)	1.008 (0.304)
Wave	0.856 (0.122)	0.867 (0.099)	1.002 (0.089)	0.874 (0.142)	0.951 (0.122)	0.775* (0.091)	0.805+ (0.098)	0.944 (0.099)	0.807** (0.067)
Constant	0.534 (0.464)	0.550 (0.331)	0.821 (0.550)	0.011*** (0.011)	0.060*** (0.045)	0.362 (0.277)	0.052** (0.050)	0.167** (0.111)	0.942 (0.578)
Observations (person-wave)	668	668	668	1,118	1,118	1,118	1,131	1,131	1,131

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 3-9 (continued). Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by whether have different types of debt

	Model 4 (no mortgage)			Model 5 (has car loan)			Model 6 (no car loan)		
	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1
<i>Main predictor</i>									
Increased job insecurity between time t and t+1	1.046 (0.294)	1.245 (0.230)	0.774+ (0.108)	1.564* (0.310)	0.956 (0.146)	0.972 (0.127)	0.946 (0.262)	0.984 (0.220)	0.809+ (0.100)
<i>Control variables</i>									
Job Insecurity at time t	0.987 (0.210)	1.024 (0.197)	1.006 (0.211)	1.307 (0.213)	1.053 (0.148)	1.166 (0.203)	1.465 (0.385)	1.026 (0.213)	0.848 (0.161)
Marital Status at time t	0.560 (0.223)	1.202 (0.366)	0.564+ (0.194)	0.585 (0.198)	1.161 (0.299)	0.649 (0.249)	1.886 (0.909)	0.951 (0.335)	0.717 (0.244)
Parental Status at time t	0.979 (0.401)	0.754 (0.217)	0.690 (0.266)	1.682 (0.545)	0.988 (0.213)	0.929 (0.273)	0.924 (0.420)	1.073 (0.322)	0.696 (0.253)
Personal Income at time t	1.000 (0.000)	1.001*** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000*** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.362 (0.651)	1.546 (0.552)	0.984 (0.376)	0.777 (0.259)	0.989 (0.259)	0.600 (0.191)	1.909 (1.216)	2.309+ (1.056)	1.259 (0.476)
Men	0.626 (0.231)	0.559* (0.162)	0.688 (0.249)	0.956 (0.254)	0.738 (0.159)	1.030 (0.313)	0.854 (0.357)	0.617 (0.190)	0.705 (0.238)
Wave	0.923 (0.163)	0.758+ (0.116)	0.930 (0.099)	0.813+ (0.095)	0.851 (0.086)	0.805** (0.066)	1.007 (0.208)	0.913 (0.150)	0.887 (0.099)
Constant	0.186+ (0.163)	0.274 (0.226)	0.402 (0.360)	0.136** (0.101)	0.303* (0.162)	0.649 (0.376)	0.020** (0.026)	0.079** (0.073)	0.583 (0.422)
Observations (person-wave)	655	655	655	1,125	1,125	1,125	671	671	671

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 3-10. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by number of types of debt

	Model 1 (0 debt)	Model 2 (1 type of debt)	Model 3 (2 types of debt)	Model 4 (3 types of debt)
<i>Main predictor</i>				
Increased job insecurity between time t and t+1	-0.086 (0.125)	-0.234* (0.104)	0.045 (0.067)	-0.203* (0.088)
<i>Control variables</i>				
Valuation of stable employment at time t	0.454** (0.157)	0.418*** (0.091)	0.461*** (0.093)	0.423*** (0.072)
Job Insecurity at time t	0.012 (0.154)	-0.058 (0.083)	-0.031 (0.071)	-0.165* (0.075)
Marital Status at time t	-0.008 (0.242)	0.004 (0.155)	0.219+ (0.127)	-0.289+ (0.164)
Parental Status at time t	0.076 (0.222)	0.104 (0.133)	0.026 (0.105)	0.128 (0.115)
Personal Income at time t	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Household Income at time t	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)
Race/ethnicity (White=1)	-0.354 (0.240)	-0.208 (0.154)	-0.081 (0.140)	-0.210 (0.128)
Gender (men=1)	-0.160 (0.189)	-0.287* (0.142)	-0.054 (0.096)	-0.267* (0.103)
Constant	2.125** (0.665)	2.451*** (0.431)	1.768*** (0.449)	2.677*** (0.423)
Observations (person- wave)	46	90	150	135
R-squared	0.390	0.289	0.229	0.371

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 3-11. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios by number of types of debt

	Model 1 (0 debt)			Model 2 (1 type of debt)		
	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.278 (0.635)	1.815 (0.876)	0.749 (0.202)	0.708 (0.239)	1.109 (0.278)	0.721* (0.118)
<i>Control variables</i>						
Job Insecurity at time t	0.975 (0.475)	0.858 (0.412)	0.857 (0.364)	1.379 (0.492)	1.286 (0.290)	0.856 (0.188)
Marital Status at time t	2.360 (1.950)	0.528 (0.412)	0.340+ (0.202)	0.734 (0.401)	1.052 (0.397)	0.769 (0.304)
Parental Status at time t	0.360 (0.281)	0.454 (0.371)	0.444 (0.344)	1.308 (0.726)	0.902 (0.282)	0.867 (0.341)
Personal Income at time t	0.999* (0.001)	1.001* (0.000)	1.000 (0.001)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000* (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.208 (1.208)	3.784 (5.138)	3.947 (3.545)	1.820 (1.545)	1.551 (0.680)	1.011 (0.428)
Men	0.308* (0.184)	0.150* (0.117)	1.387 (0.896)	0.969 (0.557)	0.962 (0.316)	0.754 (0.278)
Wave	1.054 (0.330)	1.050 (0.406)	1.106 (0.237)	1.332 (0.405)	0.646* (0.120)	0.781+ (0.102)
Constant	0.122 (0.288)	0.124 (0.327)	0.038 (0.077)	0.007** (0.011)	0.115* (0.098)	0.748 (0.585)
Observations (person-wave)	247	247	247	503	503	503

Note: †Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 3-11 (conti.). Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios by number of types of debt

	Model 3 (2 types of debt)			Model 4 (3 types of debt)		
	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.902** (0.461)	0.973 (0.193)	0.879 (0.153)	1.072 (0.385)	0.779 (0.229)	1.327 (0.258)
<i>Control variables</i>						
Job Insecurity at time t	1.765** (0.362)	0.921 (0.191)	1.213 (0.264)	1.036 (0.299)	1.082 (0.275)	1.342 (0.338)
Marital Status at time t	0.338* (0.145)	0.818 (0.319)	0.406+ (0.221)	1.614 (1.581)	1.019 (0.551)	0.730 (0.546)
Parental Status at time t	2.586* (1.133)	1.253 (0.409)	1.239 (0.494)	0.952 (0.491)	1.244 (0.473)	0.741 (0.319)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	0.999+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)
Household Income at time t	1.000 (0.000)	1.000*** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.035 (0.451)	1.029 (0.358)	0.734 (0.309)	0.474 (0.248)	0.879 (0.369)	0.535 (0.245)
Men	1.245 (0.426)	0.848 (0.263)	0.998 (0.377)	0.727 (0.327)	0.616 (0.224)	0.781 (0.351)
Wave	0.690* (0.102)	1.076 (0.139)	0.869 (0.116)	1.070 (0.225)	0.939 (0.157)	1.045 (0.130)
Constant	0.139* (0.129)	0.374 (0.319)	0.819 (0.590)	0.414 (0.633)	0.378 (0.371)	0.938 (0.913)
Observations (person-wave)	697	697	697	324	324	324

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

DISCUSSION

This study exploited data on a sample to track changes in job insecurity in early adulthood (ages 26 to 35) and various adaptive strategies in the face of increases in job insecurity. I examine the dynamics of perceived job insecurity and these adaptive strategies over a ten-year period, from 2000 to 2009. The strategies considered here are: lowering subjective valuing of stable employment, returning to school, and doubling-up (moving in with parents or with roommates). Results show that increased perceived job insecurity shapes young adults' evaluation of stable employment and the odds of being in school over the ten years, net of a number of individual-level characteristics.

This provides partial support for my hypothesis that respondents engage in cognitive coping in the form of valuing stable employment less if they are experiencing an increase in job insecurity. Faced with heightened job insecurity, they also engage in behavioral coping in the form of returning to school. However, I find no support for living arrangement changes in response to job insecurity, possibly because the ages I am studying are older (ages 26 to 35) and more apt to be married and set in their living arrangements.

In addition, I theorize and examine possible differences in motivation and constraints to engaging in different strategies. The results are mixed and challenges but also support some of my initial assumptions. First, I hypothesize across the board that greater vulnerabilities would motivate individuals to engage in these strategies. This was not the case in the form of educational debt, such that respondents carrying a school loan do not have higher odds of returning to school even though they may report an increase in job insecurity. Consistent with my hypothesis, however, is that those with a car loan and

those with a mortgage are more likely to do so, highlighting the fact that they may have more to lose should they experience a job loss.

Also contrary to my hypothesize is that respondents who are married are more likely to return to school, while I assumed that it would single respondents that are likely to do so in the face of increased job insecurity. This suggests that married respondents may have greater support (as schooling would take up time from paid work, housework and care responsibilities, resources that may constrain single respondents' ability to go to school at this age), but also greater *motivation* to hedge against the risk of job loss, as their spouse/partner may also be relying on their income.

Lastly, I find that contrary to my hypothesis that both White respondents and those reporting lower subjective financial stress are more likely to report lower valuing of stable employment in light of increased job insecurity. However, I do find that on average that White respondents (as opposed to non-White respondents), and respondents with lower financial stress (as opposed to respondents with higher financial stress) already report significantly lower valuation of stable employment. This highlights the possibility that stable employment may just not be that central to these respondents and that in light of increases in job insecurity, that they would not mind further lowering their attachment to this job characteristic.

Limitations

There are several limitations to this study. First, it may be individuals who already feel a high sense of control who engage in adaptive strategies. In one study of 2,413 Flemish workers, vander Elst and colleagues (2014) find perceived control to be a

mediator between job insecurity and both psychological (low job satisfaction, low organizational commitment), and behavioral coping (low self-rated performance, low innovative work behavior) reactions. But the direction of causality is not clear. A meta-analysis by Keim and colleagues, of 68 studies from 1980 to 2012 examining predictors of perceived job insecurity finds that it is high locus of control (defined as the extent to which individuals view events in their lives as determined primarily by their own behaviors) that is associated with lower levels of job insecurity (Keim et al. 2014). A study by Paul Glavin, using data from the Work, Stress and Health study (WSH), of 780 workers in the US, finds that prolonged job insecurity over two years is also associated with reduced personal control (Glavin 2013). Future research should consider and further explicate the links between workers' strategies in light of insecurity including a sense of perceived control as an important component. While the Youth Development Study does in fact have this measure, I did not incorporate this facet into my study.

Second, I theorize and test only four types of strategic responses, while there are other types of responses young adult workers might choose. For instance, formal volunteering has been studied as one form of adapting to occupational uncertainty (Pavlova and Silbereisen 2014). Using data from Germany, Pavlova and Silbereisen (2014) find that occupational uncertainty (captured in a 6-item scale, including items such as "It has become more difficult to plan my career path," and "The risk of losing my job/not finding a new job/not being able to complete my education has increased") is associated with concurrent volunteering among young adults, ages 16-29. The authors posit that perhaps at this life stage of labor market entry, German young adults are using formal volunteering as a form of career exploration. Alcohol, as well, has been studied as

a way of dealing with stress (Pearlin and Radabaugh, 1976). It remains an empirical question, however, whether such forms of behavior follow increased perceived job insecurity.

A third limitation of this study is that respondents come from just one birth cohort of Gen X'ers (born in 1973 and 1974) from the Midwestern United States at the turn of the 21st century. Their experiences in early adulthood represent a unique historical moment, as they moved through the Great Recession, studied from 2000 to 2009, while the Great Recession has been defined as occurring from 2007 through 2009 (National Bureau of Economic Research 2010). Future research utilizing nationally representative samples and over a longer period of time could provide further useful insights into the adaptive behaviors workers engage in, as well as to test whether these strategies might alleviate the stress of chronic insecurity, increasingly characteristic of the 21st century labor market.

Fourth, I hypothesize changes over adjacent waves, covering a span of two to three years. While studies examining the impact of changes in job insecurity have ranged from one to ten years Burgard, Brand, and House 2007; Ferrie et al. 2002; Kalil et al. 2010), we know little about the 'appropriate' time span for analysis. Future research that is able to theorize and examine different time spans would be valuable.

Despite these limitations, this study makes important contributions to the existing literature. First, it clarifies the dynamics of job insecurity and adaptive strategies of young adults, an especially vulnerable population of workers. Second, I draw on the stress process model to theorize that young adults draw on a number of strategies when faced with the possible risk of unemployment, and that these strategies may be both

cognitive and behavioral responses. Most studies of job insecurity are on the total workforce, whereas this investigation keys in on the unique experiences of young adults.

This study therefore provides direction for scholars to continue to consider the importance of job insecurity and its' dynamics over time for different age groups in the workforce. Given the link between job insecurity and health (Burgard, Brand and House 2009; Burgard, Kalousova, and Seefeldt 2012; Ferrie et al. 2013; László et al. 2010) and the increasing uncertainty of the labor market. It is also important to consider policies that might be protective of the health of employees, and especially today's young workers who are likely to face what may be a climate of chronic as well as periodic shifts of low to high job insecurity throughout their work careers.

CHAPTER 4: JOB INSECURITY AND HEALTH

Given a turbulent economy and changes in the employment contract (Kalleberg 2009, 2011), a number of social epidemiologists and sociologists have examined the relationship between job insecurity and workers' health. Job insecurity is associated with both poor physical and mental health, cross-sectionally and over time (Burgard, Brand and House 2009; Burgard, Kalousova, and Seefeldt 2012; Ferrie et al. 2013; László et al. 2010). However, in the face of precarious employment, different groups of individuals may experience different vulnerabilities, given the implications of job loss. Further, individuals and their families may engage in various adaptive strategies (Moen and Wethington 1992) in the form of behaviors that hedge against increases in job insecurity or else cognitions that serve to redefine the situation (Pearlin et al. 1981).

Scholars have often used gender as a moderator of perceived job insecurity, examining the health effects of job insecurity separately for men and women, though reporting mixed findings (Ferrie et al. 2005; Gaunt and Benjamin 2007; Kalil et al. 2010; Rugulies et al. 2006; Rugulies, Aust, and Bultmann 2008; Wang et al. 2008). In one paper, the authors also used racial differences in job insecurity as an explanation for health disparities, between African Americans and Whites, and between Latinos and Whites (Fullerton and Anderson 2013).

In addition, studies have examined the link between job insecurity and workers' behaviors (Barling and Kelloway 1996; Chirumbolo and Hellgren 2003; Elman and O'Rand 2002; Staufenbiel and König 2010; Stiglbauer et al. 2012), finding insecurity to be associated with turnover intentions related to leaving stressful work environments (Barling and Kelloway 1996; Chirumbolo and Hellgren 2003; Stiglbauer, Selenko,

Batinic and Jodlbauer 2012) and with returning to school for further work-related education and training among middle-aged workers, ages 35 to 61 (Elman and O’Rand 2002). But what is unclear is whether these behavioral and cognitive strategies lessen the adverse health effects of perceived job insecurity for a sample of young adults.

In this paper, I build on the existing literature by further explicating the dynamics of job insecurity and subjective well-being. Here, I denote subjective well-being as self-rated health and depressive symptoms. To do so, I draw on the literature on stress and coping (Moen, Lam, Ammons, and Kelly 2013; Moen and Wethington 1992; Pearlin 1989; Pearlin, Menaghan, Lieberman, and Mullan 1981; Pearlin and Schooler 1978; Thoits 2010a, 2010b; Umberson and Reczek 2007), which theorizes stress and adaptations as dynamic processes with impacts on subjective well-being, while also explicating possible differences in the reaction to the stressor, testing differences in vulnerability to increases in job insecurity, by gender, race, marital status, and financial hardship (measured in both subjective reporting of financial stress and also reported debt, of having an educational loan, mortgage, and/or a car loan).

STRESS PROCESS THEORY

In their seminal paper on the stress process theory, Pearlin and colleagues (1981) elaborated on the different components of the stress process model, delineating 1) sources of stress, 2) mediating resources, and 3) manifestations of stress. While the source of stress I focus on in this study is increases in perceived job insecurity, the manner in which it leads to changes in subjective well-being may differ given individuals’ mediating resources, and in how it manifests across individuals.

According to the stress process theory, the manifestation of stress may differ because of the differences in the meaning of the stressor itself. However, in cross-sectional studies, we do not know whether gender and racial differences, for instance, in the effects of job insecurity are due to the selections of jobs, as men and women, or Whites and ethnic minorities, may select and are selected into different types of employment with different levels of precarity in the first place. However, using fixed effects models, I am able to examine within-person *changes* in job insecurity with changes in subjective well-being, testing whether these dynamics might differ across different groups of young adults. I draw on this idea to examine how heightened job insecurity might manifest itself differently, as the impact of increased job insecurity may depend on one's vulnerabilities in the case of actual job loss.

Next, Pearlin and colleagues (1981) identified mediating resources, such as adaptive strategies, social supports and coping, as important components of the stress process. They write:

It is now consensually accepted that the intensity of the stress that people exhibit cannot be adequately predicted solely from the intensity of its sources... Instead, people typically confront stress-provoking conditions with a variety of behaviors, perceptions, and cognitions that are often capable of altering the difficult conditions or of mediating their impact (Pearlin et al. 1981: 340).

Here, I theorize various adaptive strategies, such as behavioral and cognitive changes that would mediate increases in job insecurity. This includes returning to school,

doubling up (moving in with parents or roommates), or lowering subjective valuing of stable employment. These may be triggered by heightened job insecurity even as they diminish declines in health.

To summarize, I address three questions in this paper: 1) Do increases in job insecurity predict increases in depressive symptoms and declines in self-reported health, for a cohort of young adults between ages 26 to 35, from 2000 to 2009? 2) Does the dynamic of job insecurity and subjective well-being differ by characteristics such as gender, race, marital status, and financial hardship (in subjective reporting of financial stress, and reported debt, having an educational loan, mortgage, and/or a car loan)? and 3) Do possible adaptive strategies mediate the relationship between changes in job insecurity and changes in subjective well-being?

If the adaptive strategies are successful in preventing declines in well-being in the face of increases in job insecurity, I expect to detect this through changes in the coefficients for perceived job insecurity in regression models, for predicting changes in self-rated health and depressive symptoms. That is, while increased job insecurity is expected to have a negative effect on subjective well-being, when the adaptive strategies are included in regression models, this negative effect would be expected to be smaller.

Providing a fuller understanding of strategies that might benefit health would be important for those confronting job loss, given the heightened uncertainty characterizing work in the early decades of the 21st century. Another contribution is my focus on the experiences of relatively healthy young adults ages 26 to 35, as they entered the recessionary years of 2007 to 2009; this study captures their experiences from 2000 to 2009.

JOB INSECURITY, VULNERABILITIES, AND SUBJECTIVE WELL-BEING

Gender

Gender has been the primary moderator theorized in the job insecurity-health link in the literature (Ferrie et al. 2005; Gaunt and Benjamin 2007; Kalil et al. 2010; Rugulies et al. 2006; Rugulies, Aust, and Bultmann 2008; Wang et al. 2008). The results, however, have been mixed. Drawing on data from the Whitehall II Study, a study that was first initiated in 1985 with London-based civil servants, in 20 civil service departments, Ferrie and colleagues (2005) found that job insecurity at a follow-up wave, collected between 1997 and 1999, was associated at the cross-section with poor self-rated health, and two measures of minor psychiatric morbidity (GHQ score and depression). GHQ score comes from a 30-item general health questionnaire (Goldberg, 1972) which also measures depressive symptoms. The association between job insecurity and poor self-rated health and minor psychiatric morbidity appears in both men and women.

A study by Gaunt and Benjamin (2007) proposed gender ideology as an important factor in understanding gender differences in the job insecurity-health relationship. The authors measured gender ideology using two factors: gender attitudes and gender identity. Gender attitudes is a 13-item scale including items such as “Women should get an equal opportunity to enter the different professions.” Gender identity is measured using a 9-item scale, with three items on the importance respondents attach to work and family, three items on their time devoted to work and family, and three items on their expectations concerning their partner’s devotion to work and family.

Drawing on data collected from 203 married employees from five organizations (two in telecommunications and three in insurance), the authors find that “traditional” men and “egalitarian” men and women report greater stress in light of job insecurity (in loss of control stress, financial stress, and stress expressions at home). The authors did not find this relationship for “traditional” women.

Drawing on a sample of older workers from Chicago, comprised of 91 men and 99 women born between 1935 and 1952, Kalil and colleagues (2010) report that job insecurity predicts deleterious changes in health for the respondents, but were associated with more physical health changes for men, and subjective health changes for women. The study was first started in 2002, and was re-administered every year. The authors drew on responses in 2002, 2003, and 2004. They examined whether job insecurity at one wave, measured by respondent’s employer having reorganized or downsized, or that respondent was demoted, is associated with *changes* in health by the following wave. Given this set-up, respondents are able to contribute one or two observations to the dataset. The authors corrected the standard errors to account for clustering of the respondents. From their results, the authors report that for their sample of 99 older women, increased job insecurity is associated with higher perceived stress, loneliness and depressive symptoms. For the 91 men in their sample, they find that having experienced job insecurity is associated with increased systolic blood pressure, lower self-rated health, and an increase in epinephrine in urine. Note that self-rated health is in fact a subjective measure, but the only one here.

Using data from the Danish Work Environment Cohort Study, which draws on a random sample of 9,653 residents in the Central Population Register of Denmark,

Rugulies and colleagues (2006) find that job insecurity in 1995 predicted incidence of depression for their sample of 2,219 men by 2000. They did not find this association for the 2,004 women in their sample. Note that the data were collected three times, in 1990, 1995 and 2000, but did not ask about depressive symptoms in 1990. Drawing on the same dataset but in a different paper, Rugulies and colleagues (2008) report that job insecurity in 1995 predicted elevated odds of a decline in health (reporting “good” or “very good” health in 1995, but “fair” “poor” or “very poor” health in 2000) but now for women and not for men.

In their study, Wang and colleagues (2008) drew on data from the Canadian Community Health Survey, a nationally representative sample of individuals 15 years and older (n=36,984), collected between May and December of 2002. In their results, they report that job insecurity is associated with major depression in their sample of 12,304 men, but not for women (n=11,973). Major depression is measured as mental disorders in the past 12 months before the interview. Note that the aforementioned studies are on different samples of individuals, on either European workers or else in a sample of older Americans. In this paper, I hypothesize that gender may moderate the relationship between changes in job insecurity and changes in subjective well-being for a sample of young adults, ages 26 to 35, between 2000 and 2009; however, given mixed findings from previous research, this may operate in either way.

Hypothesis 1: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and higher depressive symptoms are stronger for women, as compared to men.

Hypothesis 2: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and higher depressive symptoms are stronger for men, as compared to women.

Race

African Americans and ethnic minorities consistently report higher job insecurity (Fullerton and Wallace 2007; Landsbergis et al. 2012). These studies provide strong evidence that ethnic minorities on average are exposed to more precarious working conditions. In their study using the 2004 and 2006 General Social Survey, Wilson and Mossakowski (2012) find that while Whites report a higher sense of job security by being in jobs that had greater job authority, this is not the case among African Americans and Latinos. Even by moving up higher in the hierarchy, wielding greater job authority, African American and Latino workers do not report higher job security. In another study, drawing on data from the 2000 to 2010 General Social Survey, Fullerton and Anderson (2013) report that a portion of the health disparities (in self-rated health) may be explained by racial differences in job insecurity. In regression models without any control variables, the authors find that job insecurity explains approximately 13%-14% of the gap in health for African Americans and Hispanics, as compared to Whites, arguing that a portion of racial health disparities for African and Hispanic workers is due to job insecurity.

What is unclear, however, is whether there may be racial differences in the *dynamics* of job insecurity and well-being. In this paper, I hypothesize that non-Whites

in this sample of young adults, as compared to Whites, would indeed experience a greater magnitude of *change* in their subjective well-being (declines in self-rated health and increases in depressive symptoms), in the face of increases in job insecurity. This is the case because of what we know about labor market discrimination. That is, non-Whites may realize that should they become unemployed, that they may face greater barriers to re-employment, due to perceived and actual labor market discrimination.

Hypothesis 3: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and increases in depressive symptoms is stronger for non-Whites, as compared to Whites. This is the case as non-Whites, as compared to Whites, might fear and/or face greater barriers to re-employment, should they find themselves unemployed.

Marital Status

The experience of increases in job insecurity may manifest itself differently, for single versus married respondents. This is the case as vulnerability to the consequences of increasing likelihood of job loss would be greater for those who are single, as compared to those who are married or partnered. While most studies control for marital status as a demographic variable (Burgard, Brand and House 2009; Lee et al. 2004), or else drawing on data only on married couples (Jones and Fletcher 1993; Rook, Dooley and Catalano 1991), most do not look at whether marital status moderates the relationship between job insecurity and well-being.

One exception is a study by László and colleagues (2010), drawing on a sample of 23,245 respondents from 16 European countries, ages 45 to 70 at the time of the survey, between 2002 and 2006. They theorize that the social and financial support from a spouse may be a protective factor, moderating the relationship between job insecurity and self-rated health, though did not find this to be the case. Note, however, that their study was cross-sectional and was unable to examine the dynamics of job insecurity and well-being, and not by marital status. Therefore, selection bias may be present, such that married and single respondents may select into different types of jobs, with different levels of security, as well as have different levels of health. At the same time, health could also be a predictor of marital status.

However, at the cross section, marital status may not moderate the relationship between job insecurity and health, because of the increasing reliance on two incomes (Sweet, Moen, and Meiksins 2007). Drawing on survey and interview data from middle-class couples in upstate New York, Sweet and colleagues (2007) argue that married couples increasingly face “double jeopardy,” such that individuals are at risk of their own job loss as well as their partner’s job loss. The reliance on both incomes therefore suggests that married respondents may experience similar effects of job insecurity as single respondents. However, the dynamics of insecurity and well-being may differ, such that, for married respondents, if they have a working spouse, they may cut back on expenses and rely on one income for the time-being. Or else, if they have a non-working spouse, it is possible for that person to enter the labor market. These would not be options for respondents who are single. Therefore, I hypothesize that increases in job insecurity would be associated with greater declines in self-rated health, and greater

increases in depressive symptoms, for respondents who are single as compared to married respondents.

Hypothesis 4: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and increases in depressive symptoms is stronger for single respondents, as compared to married respondents. This is the case as single respondents, as compared to those who are married or partnered, would not have a partner (and potentially a partner's income) to fall back on, should they experience actual unemployment.

Financial Hardship

Debt and financial hardship is common among young adults, as they are re-paying educational loans, or else paying off a mortgage or a car loan. This is a trend that has increased over time. Drawing on pooled data from four National Longitudinal Surveys of Youth cohorts—the NLS-M 1966, NLS-W 1968, NLSY 1979, and NLSY 1997, Houle (2014) finds that debt burdens have increased over three cohorts of individuals (Early Boomers, Late Boomers, and Gen Y) over their early adulthood, ages 24 to 28. Houle (2014) reports that 75% of Generation Y young adults reported having debt, while 78% of Early Boomer young adults carried debt. However, he explains that the difference is due to changes in social roles and obligations during early adulthood, across generations, including being married, being a parent, whether or not living at home or enrolled in school, educational attainment, and the age at which the debt is measured. Once these

factors are controlled for, he finds that Generation Y young adults are more likely to carry debt than Boomer young adults. Debt burden is also greater among recent cohorts of young adults, such that “thirty-five percent of Generation Y have debts that exceed the value of their assets, compared to 16 percent of Early Boomers and 17 percent of Late Boomers (Houle 2014: 9).” Note that the sample I draw on in this paper are called Generation X (b. 1965 to 1981), sandwiched between Boomers and Generation Y.

At the same time, researchers find an association between debt and subjective well-being (Drentea 2000; Drentea and Lavrakas 2000; Sweet, Nandi, Adam, and McDade 2013). Drawing on a sample of 1,000 adults, age 18 or over in Ohio, from random-digit dialing conducted in 1997, Drentea (2000) finds that a higher debt to income ratio is associated with anxiety, measured in a 3-item scale, asking how many in the last 7 days respondent (1) worried a lot about little things, (2) felt tense or anxious, or (3) felt restless. The author also finds that once controlling for subjective assessment of stress associated with their debt, the association between objective debt/income ratio and anxiety becomes attenuated.

In another paper using the same dataset, Drentea and Lavrakas (2000) report that debt/income ratio is also associated with lower self-rated health, and higher physical impairment. Physical impairment is assessed asking respondent to rate from 1 (no difficulty) to 3 (great difficulty) the difficulty they have in carrying out seven types of everyday activities, such as climbing stairs, preparing meals, cleaning house, or doing other household work. They find that controlling for health risks and behaviors (BMI, smoking, and drinking), the association between debt/income ratio and physical impairment remains, but its relationship with self-rated health becomes non-significant.

A study drawing on respondents from the National Longitudinal Study of Adolescent Health (Add Health), Sweet and colleagues (2013) find that higher debt to asset ratio is associated at the cross section with higher perceived stress and depressive symptoms, in 2007/2008, of respondents between the age of 24 and 32.

Subjective financial strain is also a powerful predictor of health (Kahn and Pearlin 2006). In one study drawing on retrospective data from 1,167 adults age 65 and older in 2001-2002, Kahn and Pearlin (2006) find that financial hardship over the life course has persistent effects on current health. The study asked respondents to reflect on four stages of life in the past: childhood (under age 18), early adulthood (ages 18-35), early middle age (ages 35-50), and later middle age (ages 50-65), as well as to report on their present circumstances. Financial hardship is captured by asking respondent how difficult it was to meet expenses for basic needs, such as food, clothing and housing at each of the four previous life stages. The authors find that a cumulative number of financial strains over the life course is consistently associated with worse late-life health, at age 65 or older (in self-rated health, number of serious health conditions, illness symptoms, functional impairment, and depressive symptoms), even controlling for their current financial strain and circumstances. Here, I hypothesize that increases in job insecurity and declines in subjective well-being is greater, for those already reporting greater financial hardship (measured in subjective stress, and having more types of debt), as compared to those with lesser financial hardship.

Hypothesis 5: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and higher depressive symptoms are

stronger for respondents with greater financial hardship (higher subjective financial stress, and more types of debt), as compared to those with lower financial hardship.

JOB INSECURITY, MEDIATING RESOURCES, AND SUBJECTIVE WELL-BEING

Stress process theory (Pearlin 1989) has provided important insights into the structural context of stress, manifestations of stress, and the stress process as it unfolds over time, including adaptive strategies that individuals use to reduce stressful outcomes. However, only a handful of studies have addressed behaviors and cognitive redefinitions that individuals may engage in in the face of job insecurity (Boswell, Olson-Buchanan, and Harris, 2013; Elman and O’Rand, 2002), and these studies have not tested whether such adaptive strategies, in turn, lessen deleterious health outcomes.

Existing research has found that employees engage in various adaptive strategies at the workplace, in light of job insecurity (Boswell, Olson-Buchanan, and Harris, 2013; Chirumbolo and Hellgren 2003). To buttress their own indispensability and demonstrate high commitment to the employer, one study finds that workers react to job insecurity through two strategies: diminishing their use of work-nonwork support programs and showing greater willingness to let work permeate one’s personal life (Boswell, Olson-Buchanan, and Harris, 2013). In another study, Chirumbolo and Hellgren (2003) find that workers report higher turnover intentions in light of job insecurity. However, these studies focus on workplace behavior, while workers may also react by making changes in

their employability (through additional schooling), their living arrangements, or the way they define their situations.

In terms of understanding the link between the dynamics of job insecurity and subjective well-being, many characteristics of workers are also not given adequate attention. These characteristics may also shift over time, as well as constitute possible strategies that individuals employ to hedge against increases in the risk of job loss. As Pearlin (1989) pointed out:

All too often, people's background and circumstantial attributes are either overlooked in analyses or receive only scant attention. Thus data that should be at the heart of sociological inquiry are frequently treated only as analytic noise that needs to be controlled statistically....when social structural and contextual data are collected only so that they may be controlled, that treatment precludes the examination of their potentially important roles in the study of stress. (1989, p. 243)

In this paper I consider young adults' shifting circumstances, including whether they re-enter school, begin living with parents or roommates, or lessen their valuation of stable employment all as potential strategies against the stress of increasing job insecurity. These factors may signal shifting resources and social support over time, activated by stress and affecting individual well-being (Schieman and Reid 2009; Thoits 2010a).

For instance, Schieman and colleagues have a stream of research on the “stress of higher status”, explicating how resources available to high status workers attenuate the stress of the high demands they confront at work (Schieman, Milkie and Glavin 2009; Schieman 2010). In one study, Schieman and Reid (2009) find that resources (e.g. greater earnings, nonroutine work) available to those in higher authority jobs suppress the effects of job stress (higher levels of interpersonal conflict and work-to-home interference) on health. Mediators of stress could also take other forms, be they social (e.g. social support), behavioral (e.g. smoking or drinking) or psychological (e.g. personal control).

Returns to school

Elman and O’Rand’s (2002) study of adults ages 35-61, using the 1995 National Household Education Survey (NHES), found that perceived job insecurity is associated with being enrolled in work-related education, including basic skills classes, a college or university program, vocational programs or an apprenticeship (Elman and O’Rand, 2002). This suggests returning to school as a possible strategy used by individuals in the face of insecurity. In this study, I theorize that returning to school would also mediate the relationship between job insecurity and subjective well-being, by dampening the stress of heightened job insecurity, given that further education might promote individuals’ actual and/or subjective sense of employability.

Employability has been used as an important moderator of the job insecurity-well-being relationship (see Silla et al. 2009; Green 2010). That is, for workers with similar levels of job insecurity, those who are more employable fare better than those less

employable. From a longitudinal perspective, returning to school may also mediate the relationship between increases in job insecurity and declines in subjective well-being.

Hypothesis 6: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and increases in depressive symptoms becomes smaller, once controlling for whether respondents were in school.

Doubling-up

Another behavioral change young adults might make, in light of increases in job insecurity is by doubling up, moving in with their parents or with roommates. This would reflect a recent trend, in increases in young adults living in multi-generational households (Parker, 2012), or else with a non-relative roommate (Mykyta and Macartney, 2012). Therefore, I hypothesize that doubling-up with parents or roommates would mediate the relationship between job insecurity and subjective well-being, by lessening the stress of heightened job insecurity. This is the case as doing so might lessen the financial strain young adults may feel given reported increases in the likelihood of job loss. For instance, in a sample of 203 married employees in five organizations, Gaunt and Benjamin (2007) find that job insecurity is, unsurprisingly, associated with financial stress. I hypothesize that behaviors that would lessen increases in financial stress (such as moving in with one's parents or with roommates) would in turn mediate increases in job insecurity and declines in subjective well-being.

Hypothesis 7: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and higher depressive symptoms becomes smaller, after controlling for whether respondent lived with their parents, or with roommates.

Cognitive Coping

In addition to behavioral coping, individuals may also engage in cognitive coping, changing their assessment of the importance of paid employment, and lessening the centrality of work (Mortimer, Lam and Lee, 2015). Thoits (2010a) points out that meaning-focused coping strategies, such as devaluing the importance of a stress-filled domain, has not received adequate attention, and yet individuals can engage in compensatory coping that is cognitive as well as behavioral. Either could be potentially beneficial.

In her study using two waves of data captured in 1988 and 1990 from a sample of respondents in Indianapolis, Thoits (2010a) finds that persistent or increasing strain-filled role situations (as a spouse, a parent, or a worker) is associated with lowering ratings of the importance assigned to those roles by time 2. Subsequently, Thoits (2010a) examined whether when faced with role strain, engaging in different forms of compensatory coping (defined as acquiring new roles, or investing oneself more deeply in some of the other roles that one already holds) may protect respondents' self-esteem. She found that parents and workers (as well as husbands, though not wives) who report high role strain at time 1, and take on one or more new roles by time 2 report higher self-esteem by time 2. Taking on new roles may be direct outcomes of devaluing other, stressful roles.

Similarly, workers who perceive their jobs as insecure may adapt by lowering the importance assigned to the stability of their work role, a strategy I investigate here.

Scholars have studied how work values continue to evolve during the transition to adulthood and beyond, with individuals adjusting their expectations about their jobs as they spend more time in the labor market (Johnson and Monserud, 2012; Johnson 2001a, 2001b).

Researchers have also provided evidence that job rewards and valuation of different rewards tend to operate in a dynamic manner (Johnson, 2001a, 2001b; Johnson, Sage and Mortimer, 2012; Mortimer and Lorence, 1979). In the case of employment uncertainty, one qualitative study also finds that workers shift their discourse about the importance of job stability after having been laid off (Smith 2002). I hypothesize that doing so, lessening one's valuing of stable employment, would mediate the relationship between increases in perceived job insecurity and declines in subjective well-being, as it lessens one's attachment to the desired good (job security).

Hypothesis 8: In regression models, the health effects of increased perceived job insecurity on declines in self-rated health and higher depressive symptoms becomes smaller after controlling for whether respondent lowered their valuation of stable employment.

DATA

To answer these research questions and hypotheses, I draw on data from the Youth Development Study (YDS), which is an ongoing longitudinal study of 1,010 individuals starting when they were in ninth-grade in 1987, in the St. Paul, Minnesota

public school district (Mortimer 2003; Staff and Mortimer 2012; Johnson and Mortimer 2011; Swartz et al. 2011; Porfeli and Mortimer 2010; Falci, Mortimer and Noel 2010; Lee and Mortimer 2009). The study followed respondents as they move into early adulthood, collecting data on their school, work and family transitions, as well as their health in terms of self-rated health and depressive symptoms.

Surveys are drawn from a sample of 1,010 students initially, randomly chosen from a list of 9th graders attending St. Paul, Minnesota Public Schools in the fall of 1987. Each spring during the four years of high school, students filled out surveys regarding their work experiences, including intrinsic and extrinsic rewards of work, stressors, relationships with supervisors and co-workers, job satisfaction, and commitment. After the students left high school, the YDS continued to survey them by mail, at first annually and in recent years every two years. Currently, the youth are in their mid-30s, and approximately 75% of the original respondents have been retained in the most recent waves of the data collection (*see* Mortimer 2010). I draw on 7 waves of data on respondents from ages 26 to 35, from 2000 to 2009.

Measures

Health outcomes:

Self-rated health:

“In general, would you say your health is? Excellent, Very good, Good, Fair, Poor.” The available options are 1 “poor” 2 “fair” 3 “good” 4 “very good,” to 5 “excellent”.

Depressive symptoms:

During the past month, how much of the time “Have you felt depressed?” Response categories were 1 “No time,” 2 “a little time,” 3 “some time,” 4 “most of the time,” or 5 “all of the time.”

Perceived Job Insecurity: “How secure is your primary job” The possible responses to this question range from 1-4, with 1 being “very secure” and 4 “not at all secure”.

Valuation of stable employment: Importance of "A steady job with little chance of getting laid off" with responses ranging from 1 to 4: 1 “not at all important,” 2 “somewhat important,” 3 “very important,” and 4 “extremely important.” This question was asked in all waves, except year 2004 and 2007.

Financial stress: “Many young adults experience financial problems. How much stress have you felt in meeting your financial obligations during this past year?” with responses ranging from 1 to 7: 1 “not at all stressful” to 7 “extremely stressful.” This question was asked in all waves, except 2004.

Debt: “Do you now have any of these types of loans?....Educational loan, Home Mortgage, Car Loan” I created a dummy variable for each of the three types of debt. I also created a continuous variable where respondents could have zero to all three types of loans.

There are also monthly data which captures respondents’ work and home characteristics.

Monthly data includes responses of whether respondent is attending school for any one month across the multiple waves. I created a dummy variable for whether respondent was attending school at least three months in each of the seven waves.

Home characteristics include “Live alone,” “Live with roommate,” “Live with children, partner or spouse,” and “Live with parents.” I assigned respondent to the status in which they spent the most time in at each wave.

Respondents’ demographics: Time-invariant measures in the regressions include gender (coded 1 if male) and race (coded 1 if white) and baseline educational attainment are included. Time-varying measures include respondents’ work hours, whether they are self-employed or are in temporary employment (as indicated by whether their primary job is temporary, limited by a term or contract, seasonal, or is through a temporary agency), their occupation, personal income, household income, parental status, marital status, and whether their spouse or partner work full-time or part-time. I also include a time variable, controlling for age/period effect.

ANALYTIC METHOD

To estimate whether various adaptive strategies influence the relationship between perceived job insecurity and subjective well-being, I estimate a linear mixed model, which is a hybrid approach to a fixed effects model. Traditional fixed effects models do not allow for estimating time-invariant characteristics, as the main focus is on within-person change. In this ‘hybrid’ approach, I am able to examine both within-

person change, as well as stable characteristics which may be of interest (Allison 2009). Given that the panel data contains repeated measures across respondents, the fixed effects estimates examine within-person variation in the focal measure of interest, which is perceived job insecurity. The counterfactual therefore is the respondents themselves. The estimation is therefore for the same respondents, whether periods when they report higher job insecurity, as compared to periods when report lower job insecurity, is predictive of their levels of subjective well-being.

The mixed model also allows for the effects of time-invariant characteristics to be estimated (e.g., gender, race, etc.). In Model 1, I enter perceived job insecurity as a time-varying predictor of subjective well-being, controlling for a number of socio-demographic characteristics. Note, however, that this also includes individual means of perceived job insecurity. Doing so allows for the estimation of time-varying job insecurity, as it allows for estimating deviation from the individual means on subjective well-being.

The equation for the model becomes:

$$Y_{it} = \beta_0 + \beta_1 X_{1,it} + \dots + \beta_k X_{k,it} + Y_2 E_2 + \dots + Y_n E_n + \delta_x T_x + u_{it} \quad [\text{eq. 1}]$$

Where

- Y_{it} is the dependent variable (DV) where i =entity and t =time → subjective well-being
- $X_{k,it}$ represents independent variables (IV) → perceived job insecurity
- β_k is the coefficient for the IVs
- u_{it} is the error term

- E_n is the entity n . Specifically, these are for the time-invariant measures (dummy variables) in my model (i.e. gender, whites, etc.)
- Y_n is the coefficient for the binary variables
- T_x is the time variable, so we have $t-1$ time periods.
- δ_x is the coefficient for the period/age regressor. This controls for time/age effects, and is important as on average, respondents' health might change. At the same time, there may be special events (i.e. Great Recession) that may affect the outcome variable.

In the next set of analysis, I include a set of time-varying adaptive strategies (being in school, job value, live with parents, and live with roommates) that might change across waves, one at a time, to Equation 1 above, which adjusts for time-varying job insecurity and socio-demographic characteristics. This examines whether the negative effects of perceived job insecurity on subjective well-being may be suppressed by various adaptive strategies. Note that I performed separate analyses by gender, race, marital status, and financial hardship.

RESULTS

Table 4-1 describes the characteristics for the analytic sample, which draws on data from 700 respondents, totaling 3,303 person-years. The number of respondents at each wave is presented in the row titled “number of respondents contributing to analysis”; which ranges from 415 to 570 respondents contributing to the analysis across each of the seven waves. Slightly less than half of the 700 respondents are men (46%),

while the rest (54%) are women; about four in five (78%) are white, while the rest of the respondents is non-white. For their educational attainment, I draw on their responses on highest education attainment up to year 2000. This is due to the fact that while the analysis draws from 700 respondents, only 570 of the 700 are actually included in the analysis at baseline (2000, age 26/27). For the 130 respondents (700 overall minus 570 in year 2000) who are in the analysis, but not in the analytic sample in year 2000, I looked up their reported educational attainment at the wave closest to year 2000. I find that 30% of the sample have a college education prior to, or by year 2000, age 26/27.

Table 4-1. Description of analytic sample over time, at each time point, during the path through early adulthood, from ages 26-35, year 2000-2009 (700 respondents, 3,303 person-wave)

	Year						
	2000	2002	2003	2004	2005	2007	2009
Number of Respondents Contributing to analysis	570	475	480	481	480	415	402
	Age						
VARIABLES	26	28	29	30	31	33	35
Male	46%						
White	78%						
College-educated (by year 2000)	30%						
Key Outcome							
<i>Self-rated health (1-5): Higher=better health</i>							
mean	3.72	3.80	3.74	3.72	3.75	3.56	3.66
S.D.	0.80	0.82	0.80	0.83	0.82	0.81	0.86
<i>Depressive symptoms (1-5): Higher=More frequent reporting of dep symp</i>							
mean	2.02	2.03	2.00	1.85	1.84	1.93	1.75
S.D.	0.83	0.89	0.90	0.90	0.90	0.94	0.86
Key Predictor							
<i>Job insecurity(1-4) Higher=greater insecurity</i>							
mean	1.69	1.82	2.00	1.97	2.02	1.89	2.21
S.D.	0.83	0.80	0.85	0.81	0.84	0.83	0.87

Source: Youth Development Study (YDS)

Table 4-1 (conti.). Description of analytic sample over time, at each time point, during the path through early adulthood, from ages 26-35, year 2000-2009 (700 respondents, 3,303 person-wave)

	Year						
	2000	2002	2003	2004	2005	2007	2009
Number of Respondents Contributing to analysis	570	475	480	481	480	415	402
	Age						
VARIABLES	26	28	29	30	31	33	35
<i>Demographic Characteristics (time-varying)</i>							
Work hours	33.98	33.98	38.44	39.11	38.93	38.78	38.01
Self-employed	7%	7%	7%	6%	7%	8%	9%
Temporary employment	15%	10%	12%	10%	13%	9%	10%
Occupation							
Professionals and managers	35%	45%	45%	45%	45%	52%	48%
Services	14%	17%	16%	14%	14%	15%	14%
Sales and administrative	35%	24%	24%	25%	25%	19%	26%
Craft and Labor	16%	15%	15%	17%	17%	15%	11%
Personal income (in the last two weeks)	\$1,232	\$1,437	\$1,486	\$1,635	\$1,641	\$1,812	\$1,815
Household income	\$27,939	\$49,757	\$56,894	\$61,663	\$65,645	\$72,014	\$74,479
Parental status	41%	52%	56%	61%	66%	71%	75%
Marital status	60%	68%	72%	72%	73%	74%	72%
Whether spouse/partner employed FT or PT (for those married/partnered)	53%	59%	63%	67%	61%	64%	59%

Source: Youth Development Study (YDS)

Looking across key health outcomes from the available cases, I find self-rated health for the analytic sample is slightly lower in 2009, at a 3.66 from a scale of 1 to 5, with 5 being “excellent” (age 35/36) than in year 2000, at a 3.72 (age 26/27). At the same time, reported depressive symptoms is also lower in 2009 (age 35/36), at a 1.75 from a scale of 1-5, of how often respondent felt depressed in the past month, than in year 2000 (age 26/27), at 2.02. A ‘1’ on the scale is ‘no time’ in the past month, while a ‘2’ is ‘a little time’ and a 3 ‘some time.’ For the main predictor, job insecurity, I find that job insecurity is higher in 2009 (age 35/36), at 2.21 from a scale of 1-4, between 2 ‘secure’ and 3 ‘somewhat secure’, as compared to year 2000 (age 26/27) at 1.69, between 1 ‘very secure’ and 2 ‘secure’. Note, however, that these are secular trends from available respondents and cases, not individual change.

Next, I report on trends in time-varying socio-demographic characteristics. On average, work hours are higher in 2009 (age 35/36) than in year 2000 (age 26/27), at a mean of 38 hours per week in 2009 compared to 34 hours in 2000. The percentage of respondents in self-employment are similar in 2000 and 2009, with nine percent in 2009 (age 35/36), and seven percent in 2000 (age 26/27). The percentage of respondents in temporary employment are lower in 2009 (age 35/36) as compared to 2000 (age 26/27), with ten percent in 2009, and 15% in 2000. With regards to occupation, I find a higher percentage of respondents in professional and managerial jobs in 2009 (age 35/36), at 48%, as compared to 2000 (age 26/27) at 35%, while the percentage of respondents in services and administrative, and craft and labor jobs were lower in 2009 (age 35/36) as compared to 2000 (age 26/27). I find that the average personal income and household income from contributing respondents were also higher over time/age. From available

responses, I also find a higher percentage of respondents reporting being married and a parent over time.

Next, I describe the respondents in terms of possible adaptive strategies, over time. This draws on their responses regarding whether they are in school (full time or part time), live with parents, live with roommates, and ratings on the importance of stable employment. While the main analysis draws from 3,303 cases (person-year), this is reduced to between 2,391 to 3,283 cases depending on the adaptive strategies. Note again that the question on valuation of stable employment was not asked in 2005 and 2007, hence resulting in 2,391 cases.

In Table 4-2, I present the mean, standard deviation (when applicable), and the number of contributing cases at each wave. On average, valuation of stable employment was slightly higher in 2009 (age 35/36) as compared to 2000 (age 26/27), at a mean of 3.38 from a scale of 1 to 4, between 3 'very important' and 4 'extremely important' in 2009 and at 3.29 in 2000. In the analytic sample, a lower percentage of respondents was in school for at least three months in 2009 (age 35/36), at 19%, as compared to 2000 (age 26/27) at 23%. A lower percentage of respondents was living with their parents or with roommates in 2009 (age 35/36) as compared to 2000 (age 26/27).

Table 4-2. Descriptive of sample over time, at each time point, during the path through early adulthood, from ages 26-35, year 2000-2009, adaptive strategies

	Year						
	2000	2002	2003	2004	2005	2007	2009
Possible number of R	570	475	480	481	480	415	402
VARIABLES	Age						
	26	28	29	30	31	33	35
<i>Valuation of Stable employment(1-4): Higher=more important</i>							
mean	3.29	3.36	3.37	---	3.35	---	3.38
S.D.	0.77	0.72	0.71	---	0.74	---	0.73
	(n=563)	(n=472)	(n=478)	---	(n=477)	---	(n=401)
<i>Whether in school (FT or PT for 3 months)</i>	23%	29%	24%	22%	21%	18%	19%
	(n=544)	(n=470)	(n=480)	(n=481)	(n=480)	(n=415)	(n=398)
<i>Whether living with parents</i>	22%	20%	11%	9%	9%	7%	6%
	(n=550)	(n=468)	(n=480)	(n=481)	(n=480)	(n=415)	(n=402)
<i>Whether living with roommates</i>	22%	24%	14%	14%	12%	7%	7%
	(n=556)	(n=469)	(n=480)	(n=481)	(n=480)	(n=415)	(n=402)

Source: Youth Development Study (YDS)

Do differences in vulnerabilities to job loss moderate the dynamics of job insecurity and subjective well-being?

Tables 4-3 and 4-4 present findings for a series of results from linear mixed models, a hybrid approach to fixed effects model (Allison 2009). Note that in the regressions, all of the measures are time-varying except for gender, race, and educational attainment (whether college educated by 2000, age 26/27), which are held constant. Hence, it includes time-varying measures of work hours, self-employment, temporary work, occupation, personal income, household income, parental status, marital status, and whether partner or spouse is employed, either full-time or part-time, as these measures may also be correlated with subjective well-being.

As shown in Table 4-3, I find that young adults had lower self-rated health when they report higher job insecurity, compared to when they reported lower job insecurity (see Model 1: -0.043 ; $p < 0.05$). Respondents also report higher self-rated health in 2002 (at age 28/29: 0.085 ; $p < 0.05$), while reporting significantly lower self-rated health in 2007 (at age 33/34: -0.190 ; $p < 0.001$) as compared to responses in year 2000 (age 26/27). Note that the Great Recession started in 2007 (National Bureau of Economic Research 2010).

Model 2 shows findings after excluding 43 respondents who reported poor self-rated health at the baseline wave of the analysis, year 2000 (age 26/27). Poor health is defined as those who reported their health as “fair” or “poor”, as opposed to “good”, “very good” or “excellent.” Limiting to healthy young adults ($n=657$), I find that higher

job insecurity nevertheless results in reporting worse self-rated health, within the same individuals (-0.041; $p < 0.05$).

Models 3 and 4 show results separately for men and women. In Model 3, I show findings for men. Here, I find that when reporting higher as opposed to lower job insecurity, men report lower self-rated health, but that it is not statistically significant (-0.033; n.s.). In Model 4, I show results for women. I also find that reporting higher as compared to lower job insecurity is associated with lower self-rated health for women, and that the relationship is significant (-0.050; $p < 0.05$).

Models 5 and 6 present findings separately for waves at which respondents were married or were single respectively. Note that marital status is a time-varying measure, such that respondents could be married/partnered at one wave, and not at another. From the 700 respondents contributing 3,303 person-year, I find that 338 (48% of respondents) only reported being married/partnered (contributing 1,592 person-year, or 48% of the cases), and 130 (19% of respondents) reported only being single (contributing 500 person-year, or 15% of the cases), while the remaining 232 (33% of the respondents) contributed to cases (person-year) in which they were both married and single (though likely entering marriage rather than divorce given this age group).

Therefore, what this examines is whether higher (versus lower) job insecurity predicts lower self-rated health, separately by periods when respondents were married, in Model 5 (or conversely, across waves during which they were single, in Model 6). However, note that it does not compare *across* marital status for the same individuals. Here, I find that across periods when respondents were married, reporting higher as opposed to lower job insecurity predict lower self-rated health (Model 5: -0.047; $p < 0.05$).

This is not the case for across periods when respondents were single (see Model 6: - 0.027; n.s.).

Table 4-3. Linear Mixed Models Predicting Self-Rated Health

	Model 1 (all)	Model 2 (good health at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Main predictor								
Within person change Job Insecurity	-0.043* (0.017)	-0.041* (0.017)	-0.033 (0.025)	-0.050* (0.023)	-0.047* (0.021)	-0.031 (0.032)	-0.060** (0.019)	0.034 (0.040)
Individual mean job insecurity	-0.236*** (0.041)	-0.186*** (0.040)	-0.214*** (0.061)	-0.251*** (0.054)	-0.187*** (0.046)	-0.265*** (0.064)	-0.275*** (0.045)	-0.048 (0.093)
Time/age (ref: year 2000, age 26-27)								
Year 2002 (age 28-29)	0.085* (0.037)	0.051 (0.037)	-0.004 (0.054)	0.161** (0.051)	0.080+ (0.048)	0.100 (0.065)	0.122** (0.041)	-0.055 (0.085)
Year 2003 (age 29-30)	0.049 (0.039)	0.003 (0.039)	-0.018 (0.057)	0.105* (0.053)	0.073 (0.050)	-0.010 (0.071)	0.075+ (0.043)	-0.034 (0.087)
Year 2004 (age 30-31)	-0.010 (0.040)	-0.057 (0.040)	-0.079 (0.058)	0.048 (0.055)	-0.017 (0.052)	0.020 (0.072)	0.009 (0.045)	-0.059 (0.089)
Year 2005 (age 31-32)	-0.001 (0.041)	-0.055 (0.041)	-0.116+ (0.060)	0.093+ (0.056)	0.004 (0.054)	-0.021 (0.074)	0.025 (0.046)	-0.092 (0.091)
Year 2007 (age 33-34)	-0.190*** (0.045)	-0.249*** (0.045)	-0.284*** (0.066)	-0.117+ (0.061)	-0.198*** (0.058)	-0.151+ (0.081)	-0.159** (0.049)	-0.302** (0.105)
Year 2009 (age 35-36)	-0.061 (0.047)	-0.134** (0.047)	-0.081 (0.071)	-0.040 (0.063)	-0.026 (0.061)	-0.100 (0.083)	-0.032 (0.052)	-0.185+ (0.105)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-3 (conti.). Linear Mixed Models Predicting Self-Rated Health

	Model 1 (all)	Model 2 (good health at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Men	-0.036 (0.051)	-0.045 (0.049)	--- ---	--- ---	-0.024 (0.057)	-0.086 (0.085)	-0.034 (0.057)	-0.015 (0.112)
Race/ethnicity (White=1)	-0.000 (0.060)	-0.027 (0.057)	0.023 (0.088)	-0.015 (0.081)	-0.009 (0.066)	-0.005 (0.096)	--- ---	--- ---
Work hours	-0.002+ (0.001)	-0.001 (0.001)	-0.001 (0.001)	-0.002+ (0.001)	-0.001 (0.001)	-0.002 (0.002)	-0.001 (0.001)	-0.003 (0.002)
Self-employed	0.085 (0.055)	0.095+ (0.054)	0.025 (0.084)	0.142+ (0.072)	0.103 (0.067)	0.025 (0.099)	0.086 (0.061)	0.104 (0.121)
Temporary Workers	0.041 (0.041)	0.044 (0.041)	0.039 (0.060)	0.043 (0.057)	-0.005 (0.050)	0.108 (0.079)	0.068 (0.046)	-0.090 (0.096)
Occupation (ref: Professionals and managers)								
Services	0.063 (0.048)	0.061 (0.048)	0.092 (0.084)	0.052 (0.059)	0.084 (0.055)	0.088 (0.093)	0.107+ (0.055)	-0.115 (0.101)
Sales and Administrative	-0.031 (0.035)	-0.016 (0.035)	-0.026 (0.059)	-0.026 (0.044)	-0.011 (0.042)	-0.015 (0.067)	-0.026 (0.039)	-0.061 (0.084)
Craft and Labor	0.110* (0.050)	0.100* (0.049)	0.112+ (0.061)	0.125 (0.099)	0.141* (0.059)	0.114 (0.092)	0.178** (0.057)	-0.117 (0.103)
Personal Income	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-3 (conti.). Linear Mixed Models Predicting Self-Rated Health

	Model 1 (all)	Model 2 (good health at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Parental Status	-0.095** (0.036)	-0.074* (0.036)	-0.138** (0.053)	-0.045 (0.052)	-0.088* (0.040)	-0.169+ (0.087)	-0.070+ (0.040)	-0.215* (0.089)
Marital Status	0.014 (0.047)	-0.015 (0.046)	0.078 (0.068)	-0.001 (0.066)	--- ---	--- ---	-0.032 (0.054)	0.162+ (0.092)
Spouse employed FT or PT	0.044 (0.041)	0.036 (0.041)	0.027 (0.056)	0.031 (0.062)	0.067 (0.045)	--- ---	0.068 (0.048)	-0.035 (0.080)
College educated	0.275*** (0.057)	0.268*** (0.054)	0.206* (0.087)	0.338*** (0.075)	0.237*** (0.063)	0.440*** (0.094)	0.295*** (0.062)	0.254+ (0.135)
Constant	4.106*** (0.117)	4.125*** (0.112)	4.073*** (0.171)	4.047*** (0.157)	3.979*** (0.137)	4.176*** (0.195)	4.131*** (0.113)	3.947*** (0.256)
Ins1_1_1	- 0.552*** (0.034)	- 0.645*** (0.035)	- 0.541*** (0.050)	- 0.572*** (0.045)	- -0.594*** (0.039)	- 0.470*** (0.053)	- 0.569*** (0.038)	- 0.550*** (0.074)
Insig_e	- 0.597*** (0.014)	- 0.618*** (0.014)	- 0.610*** (0.021)	- 0.591*** (0.019)	- -0.613*** (0.017)	- 0.592*** (0.028)	- 0.602*** (0.015)	- 0.590*** (0.032)
Observations	3,303	3,127	1,465	1,838	2,304	999	2,647	656
Number of groups	700	657	309	391	570	362	542	158

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

I also examine the dynamics of job insecurity and subjective well-being for respondents by gender and marital status combined (i.e. periods when men respondents were married, periods when women respondents were married, periods when men respondents were single, periods when women respondents were single; see Appendix C-1). I do not find meaningful differences across these sub-groups. Turning back to Table 4-3, Models 7 and 8 show findings separately for White respondents and non-White respondents. Here, I find that Whites report worse self-rated health when they had higher job insecurity than when did not (-0.060; $p < 0.01$). For non-Whites, higher (versus lower) job insecurity did not predict worse self-rated health (0.034; n.s.).

These findings reveal the dynamics of job insecurity and well-being. Further, it provides evidence that within the same individuals, higher job insecurity is in fact predictive of worse self-rated health. Concerning differences in this relationship across groups of individuals, I find some support for my hypothesis. I find that it is for women respondents, whom I theorized to be more vulnerable, that higher job insecurity is more strongly associated with worse self-rated health. Contrary to my hypothesis, I find that it is for White respondents that higher job insecurity is associated with worse self-rated health. I do not find this to be the case for non-Whites. One possible explanation for this may be that experiences of job insecurity is more common for non-Whites, and that they have become more acclimated to exposure and changes in job insecurity. In contrast, for Whites, who on average enjoy greater job security as compared to non-Whites (see for example, Fullerton and Wallace 2007), insecurity may be perhaps more novel and therefore causes greater distress. Also contrary to my hypothesis is the finding that for respondents when married (but not when single), that higher (versus lower) job insecurity

is associated with reduced self-rated health. One possible explanation for this may be that when respondents are married, that they are also accountable not just for themselves, but also for their partner/spouse. Therefore, it may be more stressful when understanding that another person may be reliant on your income. In addition, the thought of relaying news of possible job loss may also be distressing for respondents during periods when they are married, but this may not be a concern for respondents when they are single.

Next, I turn to models that display results by differences in financial hardship, by reported debt and subjective financial stress. Note that financial hardship is also time-varying, changing over time. Therefore, I am comparing within the same individuals, whether higher (versus lower) job insecurity predicts worse self-rated health, during periods when they report the same level of financial hardship.

Here, I do not find meaningful differences by subjective financial stress, separated by high versus low stress (see Appendix C-2). Recall that this comes from a question asking “Many young adults experience financial problems. How much stress have you felt in meeting your financial obligations during this past year?” with responses ranging from 1 to 7: 1 is labelled as “not at all stressful”, 4 as “moderately stressful” and 7 “extremely stressful”. I first code responses from one to three as “low financial stress” and from four to seven as “high financial stress” (see Table 4-3, Models 1 and 2). I then also tried coding responses from one to four as “low financial stress” and from five to seven as “high financial stress” (see Table 4-3, Models 3 and 4). However, it does not seem that the relationship between higher levels of job insecurity and levels of self-rated health differ by subjective reporting of financial stress.

Looking across periods when individuals have (or did not have) different forms of debt (see Appendix C-2, Models 5-10), I find that this produces little change in the effects of higher job insecurity for self-rated health. In Appendix C-3, I present findings separately by periods when respondents report similar number of types of debt. Again, I am comparing within the same individuals, whether higher (versus lower) job insecurity predicts levels of self-rated health, by periods when they report the same number of types of debt. I find that for periods when respondents were carrying all three types of debt (a mortgage, a car loan, and student loans), higher (versus lower) job insecurity predicts marginally lower self-rated health (see Model 4: -0.098 ; $p < 0.1$).

In Table 4-4, I show results for depressive symptoms as the outcome. I do not find higher versus lower job insecurity to be predictive of levels of depressive symptoms (see Table 4-4, Models 1 and 2). Separately by gender, I find that when male respondents report higher job insecurity, they also had marginally higher depressive symptoms, as compared to when they had lower job insecurity (see Model 3: 0.055 ; $p < 0.1$). I do not find this to be the case for women (see Model 4: -0.028 ; n.s.). I also do not observe an effect when separating out by marital status (Models 5 and 6), or by race/ethnicity (Models 7 and 8). In Appendix C-4, I again present results by separating cases in a combination of gender and marital status combined (i.e. periods when men respondents were married, periods when women respondents were married, periods when men respondents were single, periods when women respondents were single). I do not find meaningful differences across the four groups, in the effects of higher (versus lower) job insecurity on depressive symptoms, with the exception for men when married, where

higher as opposed to lower job insecurity predicts marginally higher depressive symptoms (0.055; $p < 0.1$).

Table 4-4. Linear Mixed Models Predicting Depressive Symptoms

	Model 1 (all)	Model 2 (low depressive symptoms at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)	
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	
Main predictor									
<i>Within person change</i>									
Job Insecurity	0.005 (0.020)	0.003 (0.021)	0.055+ (0.028)	-0.028 (0.028)	-0.007 (0.023)	0.019 (0.039)	0.022 (0.021)	-0.065 (0.052)	
Individual mean job insecurity	0.306*** (0.040)	0.203*** (0.037)	0.346*** (0.057)	0.285*** (0.057)	0.280*** (0.048)	0.334*** (0.063)	0.312*** (0.045)	0.269** (0.093)	
<i>Time/age (ref: year 2000, age 26-27)</i>									
Year 2002 (age 28-29)	0.014 (0.043)	0.213*** (0.046)	-0.022 (0.060)	0.040 (0.061)	0.047 (0.054)	0.018 (0.079)	-0.022 (0.047)	0.156 (0.109)	
Year 2003 (age 29-30)	-0.001 (0.045)	0.169*** (0.048)	-0.053 (0.063)	0.045 (0.064)	0.051 (0.056)	-0.071 (0.086)	-0.047 (0.049)	0.186 (0.113)	
Year 2004 (age 30-31)	-0.124** (0.046)	0.059 (0.048)	-	0.221*** (0.064)	-0.035 (0.066)	-0.045 (0.058)	-0.270** (0.087)	-0.113* (0.050)	-0.198+ (0.114)
Year 2005 (age 31-32)	-0.141** (0.048)	0.046 (0.050)	-0.184** (0.067)	-0.104 (0.067)	-0.073 (0.060)	-0.179* (0.090)	0.179*** (0.052)	-0.007 (0.117)	
Year 2007 (age 33-34)	-0.028 (0.052)	0.162** (0.054)	-0.026 (0.073)	-0.024 (0.072)	0.010 (0.064)	0.047 (0.098)	-0.031 (0.055)	-0.050 (0.133)	
Year 2009 (age 35-36)	-	0.224*** (0.054)	-0.029 (0.057)	-0.250** (0.078)	-0.211** (0.075)	-0.104 (0.068)	0.399*** (0.100)	0.221*** (0.059)	-0.239+ (0.132)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-4 (conti.). Linear Mixed Models Predicting Depressive Symptoms

	Model 1 (all)	Model 2 (low depressive symptoms at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Men	-0.121* (0.051)	-0.103* (0.047)	---	---	-0.137* (0.059)	-0.018 (0.084)	-0.104+ (0.057)	-0.195+ (0.112)
Race/ethnicity (White=1)	-0.089 (0.059)	-0.075 (0.055)	-0.040 (0.082)	-0.120 (0.084)	-0.053 (0.068)	-0.074 (0.094)	---	---
Work hours	-0.000 (0.001)	-0.000 (0.001)	-0.001 (0.001)	0.000 (0.002)	0.000 (0.001)	-0.001 (0.002)	-0.001 (0.001)	0.002 (0.002)
Self-employed	0.003 (0.061)	0.068 (0.060)	0.015 (0.090)	0.025 (0.084)	-0.044 (0.073)	0.085 (0.113)	0.063 (0.067)	-0.278+ (0.149)
Temporary Workers	-0.002 (0.047)	0.047 (0.049)	0.061 (0.066)	-0.036 (0.067)	0.004 (0.056)	-0.077 (0.091)	0.001 (0.051)	-0.001 (0.119)
Occupation (ref: Professionals and managers)								
Services	-0.040 (0.053)	-0.054 (0.055)	-0.042 (0.089)	-0.035 (0.068)	-0.008 (0.061)	-0.090 (0.103)	-0.028 (0.060)	-0.019 (0.120)
Sales and Administrative	0.023 (0.040)	0.028 (0.041)	0.020 (0.064)	0.029 (0.051)	0.055 (0.046)	-0.021 (0.077)	0.024 (0.043)	0.065 (0.103)
Craft and Labor	-0.075 (0.056)	-0.059 (0.054)	-0.023 (0.065)	-0.161 (0.115)	-0.062 (0.065)	-0.135 (0.103)	-0.073 (0.062)	-0.042 (0.124)
Personal Income	-0.000** (0.000)	-0.000* (0.000)	0.000*** (0.000)	-0.000 (0.000)	-0.000** (0.000)	-0.000+ (0.000)	-0.000** (0.000)	-0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-4 (conti.). Linear Mixed Models Predicting Depressive Symptoms

	Model 1 (all)	Model 2 (low depressive symptoms at BL)	Model 3 (men)	Model 4 (women)	Model 5 (married)	Model 6 (single)	Model 7 (Whites)	Model 8 (non- Whites)
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Parental Status	-0.007 (0.040)	-0.042 (0.039)	0.005 (0.056)	0.029 (0.058)	--- ---	--- ---	-0.025 (0.043)	0.039 (0.103)
Marital Status	-0.018 (0.053)	0.005 (0.055)	-0.132+ (0.074)	0.126 (0.078)	-0.036 (0.044)	--- ---	0.030 (0.060)	-0.188+ (0.114)
Spouse employed FT or PT	0.174*** (0.047)	-0.144** (0.048)	-0.084 (0.061)	0.311*** (0.073)	-0.189*** (0.050)	0.170+ (0.087)	0.196*** (0.053)	-0.113 (0.101)
College educated	0.273*** (0.056)	-0.183*** (0.050)	-0.134 (0.082)	0.330*** (0.078)	-0.277*** (0.065)	-0.271** (0.092)	0.263*** (0.062)	-0.351** (0.133)
Constant	1.858*** (0.119)	1.622*** (0.111)	1.734*** (0.167)	1.794*** (0.169)	1.835*** (0.145)	1.797*** (0.200)	1.766*** (0.116)	1.832*** (0.271)
Ins1_1_1	0.619*** (0.037)	-0.911*** (0.047)	0.667*** (0.055)	0.589*** (0.050)	-0.590*** (0.042)	0.636*** (0.067)	0.619*** (0.041)	0.694*** (0.097)
Insig_e	0.435*** (0.014)	-0.512*** (0.016)	0.492*** (0.021)	0.403*** (0.019)	-0.495*** (0.017)	0.358*** (0.027)	0.472*** (0.015)	0.313*** (0.032)
Observations	3,303	2,568	1,465	1,838	2,304	999	2,647	656
Number of groups	700	529	309	391	570	362	542	158

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Next, I test for possible differences in the results by differences in financial hardship, in reported debt and subjective financial stress (see Appendix C-5). I do not find meaningful differences in levels of depressive symptoms given higher versus lower job insecurity, when separating out by subjective financial stress into periods of high versus low stress (see Appendix C-5; Models 1-4). Recall again that this comes from a question asking “Many young adults experience financial problems. How much stress have you felt in meeting your financial obligations during this past year?” with responses ranging from 1 to 7: 1 labelled as “not at all stressful”, 4 as “moderately stressful” and 7 “extremely stressful”. I first code responses from one to three as “low financial stress” and from four to seven as “high financial stress” (see Appendix C-5, Models 1 and 2). I also tried coding responses from one to four as “low financial stress” and from five to seven as “high financial stress” (see Appendix C-5, Models 3 and 4).

Looking across periods when individuals had (or did not have) different forms of debt, I also find that this produces little changes in the effects of higher job insecurity. The only exception is when respondents had no educational loans (see Model 6), higher (versus lower) job insecurity is associated with marginally higher depressive symptoms (see Model 6: 0.060; $p < 0.1$). This is contrary to my hypothesis, where higher job insecurity should be more distressful for when respondents had debt, rather than not. In Appendix C-6, I present findings, separating out periods when respondents had the same number of types of debt. Again, I also find that this produces little changes in the effects of higher job insecurity (see Appendix C-6, Models 1-4).

Do adaptive strategies mediate the job insecurity-well-being relationship?

Table 4-5 presents results for whether the effects of higher job insecurity on worse self-rated health is reduced after accounting for individuals' adaptive strategies. In other words, do adaptive strategies wipe out the effects of job insecurity on health for this young adult sample? Recall I only find a marginal effect for higher job insecurity on greater depressive symptoms for men. Nevertheless, I test for possible mediation for the sample and these are presented as an Appendix (see Appendix C-7).

In Table 4-5, Models 2, 4, 6 and 8 show whether various adaptive strategies reduce the job insecurity effects on poorer self-rated health. Models 1, 3, 5 and 7 parallel these, but are without the measure of each the theorized strategies. I ran these models separately for each of the strategies, because of differences in cases due to missingness, so each pair of regression models (Model 1 with Model 2, Model 3 with Model 4, etc.) are comparable across the same respondents with the same person-year responses, for each of the strategies. I also do so because recall that valuation of stable employment was not asked in years 2005 and 2007. If I were to restrict only to cases where I have responses on *all* of the theorized adaptive strategies, this would have dropped 912 person-years.

Table 4-5. Linear Mixed Regressions Predicting Self-Rated Health, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Main predictor								
Within person change Job Insecurity	-0.047** (0.017)	-0.048** (0.017)	-0.032 (0.020)	-0.030 (0.020)	-0.042* (0.017)	-0.042* (0.017)	-0.043* (0.017)	-0.043* (0.017)
Individual mean job insecurity	-0.228*** (0.041)	-0.228*** (0.041)	-0.229*** (0.042)	-0.233*** (0.042)	-0.236*** (0.041)	-0.235*** (0.041)	-0.234*** (0.041)	-0.234*** (0.041)
Adaptive strategies								
In School		0.037 (0.031)						
Change in Job Value				0.026 (0.026)				
Live with Parents						-0.062 (0.041)		
Live with Roommates								-0.003 (0.037)
Time/age (ref: year 2000, age 26-27)								
Year 2002 (age 28-29)	0.095* (0.037)	0.091* (0.038)	0.077+ (0.039)	0.075+ (0.039)	0.086* (0.038)	0.087* (0.038)	0.094* (0.038)	0.094* (0.038)
Year 2003 (age 29-30)	0.063 (0.039)	0.061 (0.039)	0.039 (0.042)	0.037 (0.042)	0.051 (0.039)	0.046 (0.039)	0.057 (0.039)	0.057 (0.039)
Year 2004 (age 30-31)	0.005 (0.040)	0.004 (0.040)	--- ---	--- ---	-0.008 (0.040)	-0.013 (0.040)	-0.001 (0.040)	-0.001 (0.040)
Year 2005 (age 31-32)	0.017 (0.042)	0.015 (0.042)	-0.011 (0.045)	-0.012 (0.045)	0.002 (0.042)	-0.003 (0.042)	0.007 (0.041)	0.007 (0.041)
Year 2007 (age 33-34)	-0.174*** (0.045)	-0.175*** (0.045)	--- ---	--- ---	-0.188*** (0.045)	-0.193*** (0.045)	-0.182*** (0.045)	-0.183*** (0.045)
Year 2009 (age 35-36)	-0.041 (0.047)	-0.042 (0.047)	-0.077 (0.052)	-0.080 (0.052)	-0.058 (0.047)	-0.063 (0.047)	-0.051 (0.047)	-0.052 (0.047)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-5 (conti.). Linear Mixed Regressions Predicting Self-Rated Health, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Men	-0.034 (0.052)	-0.033 (0.052)	-0.029 (0.053)	-0.031 (0.053)	-0.044 (0.051)	-0.041 (0.051)	-0.038 (0.051)	-0.038 (0.051)
Race/ethnicity (White=1)	0.022 (0.060)	0.021 (0.060)	-0.000 (0.061)	-0.005 (0.062)	0.001 (0.060)	0.002 (0.060)	-0.001 (0.060)	-0.001 (0.060)
Work hours	-0.002* (0.001)	-0.002* (0.001)	-0.002 (0.001)	-0.002 (0.001)	-0.002+ (0.001)	-0.002+ (0.001)	-0.002+ (0.001)	-0.002+ (0.001)
Self-employed	0.087 (0.055)	0.090+ (0.055)	0.126* (0.064)	0.126* (0.064)	0.085 (0.055)	0.083 (0.055)	0.086 (0.055)	0.086 (0.055)
Temporary Workers	0.033 (0.042)	0.030 (0.042)	0.014 (0.049)	0.012 (0.049)	0.039 (0.042)	0.040 (0.042)	0.046 (0.042)	0.046 (0.042)
Occupation (ref: Professionals and managers)								
Services	0.057 (0.048)	0.056 (0.048)	0.049 (0.055)	0.052 (0.055)	0.067 (0.048)	0.069 (0.048)	0.074 (0.048)	0.074 (0.048)
Sales and Administrative	-0.034 (0.035)	-0.032 (0.035)	-0.060 (0.040)	-0.060 (0.040)	-0.032 (0.035)	-0.029 (0.035)	-0.026 (0.035)	-0.026 (0.035)
Craft and Labor	0.116* (0.050)	0.118* (0.050)	0.089 (0.058)	0.090 (0.058)	0.121* (0.050)	0.123* (0.050)	0.115* (0.050)	0.115* (0.050)
Personal Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Parental Status	-0.091* (0.037)	-0.089* (0.037)	-0.084* (0.041)	-0.082+ (0.042)	-0.095** (0.037)	-0.098** (0.037)	-0.092* (0.037)	-0.092* (0.037)
Marital Status	0.010 (0.047)	0.011 (0.047)	0.058 (0.058)	0.059 (0.058)	0.008 (0.047)	-0.000 (0.047)	0.013 (0.047)	0.012 (0.047)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Table 4-5 (conti.). Linear Mixed Regressions Predicting Self-Rated Health, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Spouse employed FT or PT	0.048 (0.041)	0.049 (0.041)	0.021 (0.052)	0.021 (0.052)	0.048 (0.041)	0.046 (0.041)	0.043 (0.041)	0.043 (0.041)
College educated	0.270*** (0.057)	0.266*** (0.057)	0.271*** (0.058)	0.266*** (0.060)	0.277*** (0.057)	0.275*** (0.057)	0.278*** (0.057)	0.278*** (0.057)
Mean Job Value				-0.023 (0.047)				
Constant	4.064*** (0.118)	4.049*** (0.118)	4.092*** (0.123)	4.185*** (0.219)	4.106*** (0.117)	4.125*** (0.118)	4.091*** (0.117)	4.091*** (0.117)
Ins1_1_1	-0.549*** (0.034)	-0.549*** (0.034)	-0.578*** (0.037)	-0.578*** (0.037)	-0.555*** (0.034)	-0.557*** (0.034)	-0.552*** (0.034)	-0.552*** (0.034)
Insig_e	-0.601*** (0.014)	-0.601*** (0.014)	-0.574*** (0.017)	-0.575*** (0.017)	-0.595*** (0.014)	-0.595*** (0.014)	-0.598*** (0.014)	-0.598*** (0.014)
Observations	3,268	3,268	2,391	2,391	3,276	3,276	3,283	3,283
Number of groups	695	695	690	690	694	694	696	696

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

As shown across the models, I find the association between perceived job insecurity and self-rated health to be largely robust and unchanged. Neither are the adaptive strategies themselves independently related to self-rated health. Note that in Models 3 and 4, the association between higher job insecurity and depressive symptoms becomes non-significant. This is likely the case, as these two regression models do not include responses from 2004 and 2007, the years in which respondents were not asked about their valuation of stable employment. However, this suggests that a sizable portion of the within-person deviation in job insecurity, and its' effects on lower self-rated health also come from those two years. Notably, 2007 covers the Great Recession. Nevertheless, the coefficients are similar in size as compared to the main model (see Table 4-3, Model 1) and in the negative direction, suggesting the robustness of my findings. In Appendix C-7, I report findings on the relationship between perceived job insecurity and depressive symptoms, accounting for adaptive strategies. Here, I also do not find that the adaptive strategies mediate the relationship between job insecurity and depressive symptoms. However, I do find that being in school is associated with reduced depressive symptoms (see Appendix C-7, Model 2: -0.113 ; $p < 0.01$).

DISCUSSION

Recent studies have investigated the relationship between working conditions, job insecurity and health using multiple time-points (*see* Burgard, Elliott, Zivin and House

2013; Ferrie, Kivimaki, Shipley, Davey Smith and Virtanen 2013; Slopen et al. 2012). What this study provides is a focus on young adult workers ages 26 to 35, showing for this subgroup a direct and positive relationship between higher levels of job insecurity and reduced self-rated health. In addition, most studies linking job insecurity and subjective well-being are in fact cross-sectional, prospective (i.e. using baseline job insecurity to predict health at a later time without consideration of *change* in job insecurity), or else over two points in time (using change in job insecurity to predict change in health). Using multiple waves of data from a panel study and fixed effects models, I am able to analyze individual change across repeated measures.

In this study, I find an effect for higher levels of job insecurity in reducing self-rated health. How large is this effect? Recall that I find a one-unit higher reporting of job insecurity is associated with a 0.043 lower reporting of self-rated health, for the same individual. The standard deviation for self-rated health at baseline is 0.80, suggesting this effect is modest. While other studies have drawn on different samples and constructed their measure of change in job insecurity differently, I compare the results here with the only other study I know that has also looked at *change* in job insecurity with levels of self-rated health (rather than the odds of “poor” health, a constructed dummy variable).

In their paper examining the effects of changes in job insecurity on self-rated health (a measure from 1-5, using the same item as this paper), Burgard and colleagues (2007) find that for a working age sample (mean age of 41 at baseline), chronic job

insecurity defined as reporting job insecurity at both baseline (1986) and follow-up (1989) is associated with a 0.449 lower value of self-rated health, for respondents in the Americans' Changing Lives study. Note that they dichotomised job insecurity (an item with response categories of 1 to 4) into "high" and "low". This is for a sample whose standard deviation on self-rated health is 0.899 at baseline. Reporting no job insecurity at baseline, but job insecurity at follow up is associated with 0.127 lower score on self-rated health, though is not statistically significant.

In addition to providing further support for the effects of job insecurity on self-rated health for a young adult sample, I also tested for possible sub-group differences, given differences in vulnerability to job loss. Drawing on the stress process theory (Pearlin et al. 1989), I test whether there may be differences by gender, race, marital status, and financial hardship in the dynamics of job insecurity and subjective well-being. I hypothesize that women, non-Whites, singles, and those reporting high subjective financial stress and carrying more types of debt (educational loan, a mortgage, and/or a car loan) may be more sensitive to higher levels of job insecurity.

I find mixed results. In support of my hypothesis, I find that for women respondents, higher levels of job insecurity predicts worse self-rated health. Note, however, that higher levels of job insecurity also predicts marginally higher levels of depressive symptoms for men, but not women. Contrary to my hypothesis, I find that it is for White respondents, and respondents when they are married, that higher job

insecurity predicts worse self-rated health. This suggests the possibility that the novelty of job insecurity (for White respondents) should be considered, as from studies drawing on nationally representative samples, we know that on average White respondents tend to report lower job insecurity than non-Whites. Unfortunately, previous studies have looked at only exposure (at the cross-section) in job insecurity by race, or else controlling for race in analysis looking at changes in job insecurity. Nevertheless, this suggests the importance of future research in considering how changes in job insecurity may also impact respondents differently given their race.

Also contrary to my hypothesis is the finding that higher levels of job insecurity predicts worse self-rated health for respondents when married. This suggests the importance of considering the concept of linked lives, such that respondents may also be accountable for their partner or spouse's livelihood. Therefore, it may be more stressful when understanding that another person may be reliant on your income. In addition, perhaps the possibility of having to relay news of impending job loss may also be distressing to someone during periods when they are partnered or married.

Lastly, I also test for possible mediators for the job insecurity-subjective well-being link. From a longitudinal perspective, individuals may engage in a variety of strategies to deal with perceived job insecurity, and I have only examined a subset of possible strategic responses. I find that even accounting for their strategies (being in school, and lowering the valuing of stable employment and changing living

arrangements), the relationship between high perceived job insecurity and poor self-rated health and depressive symptoms remain.

There are several limitations to this study. First, this study draws on a specific sample of Generation X young adults (b. 1975-1981) who transitioned to adulthood during the 1990s and 2000s, from the Midwestern United States. Their experiences may not be representative of individuals in other labor parts of the country, given local labor market characteristics, or of the more recent cohort of young adults, the Millennials (b. 1982-1997) who have entered the labor market and will experience the labor force changes in a different way given the intersection of their life trajectories with historical events.

Nevertheless, this study is unique and contributes to the existing literature by drawing on repeated measures from the same respondents, to examine within-person change and the effects of higher job insecurity. The results from this study build on existing research providing support for the deleterious effects of higher perceived job insecurity on self-rated health, finding it to be the case even for a relatively healthy sample of young adults (Burgard, Brand and House 2009; Burgard, Kalousova, and Seefeldt 2012; László et al. 2010). Further, my focus on the dynamics of job insecurity and subjective well-being, as well as possible mediators is heeding the call to take time and the dynamic process of work and health seriously, paying particular attention to time-

varying risks and resources (George, 2014). It is also examining the stress of increasing job insecurity that is becoming more a fact of contemporary working life.

CHAPTER 5: DISCUSSION AND CONCLUSION

This dissertation addresses three research questions, building on understandings of antecedents, responses and effects of perceived job insecurity. 1) Why do some young adult workers place a higher preference on having stable employment as a job characteristic, while others do not? Relatedly, to what extent are those preferences linked to their adolescent environment? 2) What strategies do young adult workers adopt in light of increased job insecurity? And 3) Are these strategies helpful in mitigating the health effects of perceived job insecurity, among the generally healthy young adult workforce?

To answer these questions, I use a unique and rich panel dataset, the Youth Development Study (YDS) (*see* Mortimer 2003; Staff and Mortimer 2012; Johnson and Mortimer 2011; Swartz et al. 2011; Porfeli and Mortimer 2010; Falci, Mortimer and Noel 2010; Lee and Mortimer 2009) with focal measures pertaining to perceived job insecurity, subjective valuing of stable employment and transitions in schooling and living arrangements and health captured over time to get at possible answers.

My dissertation first establishes the link between characteristics of the adolescent environment and young adult respondent's higher preferences for stable employment, have mainly theorized and tested possible differences in terms of gender, pointing to the notion of breadwinner status (James and Charles 2003). Valuing stable jobs may be the

results of observing one's parents' employment experience, especially for this young adult sample.

From my analysis, I find that the adolescent environment in fact matters. In particular, this comes through in the effects on young adults' valuation of stable employment, given mother's reporting greater unemployment spells. This suggests that people who saw their mother having more experience of unemployment tend to want more stable work, even some fifteen years later, highlighting the long arm of the life course. At the same time, as a signal of the intergenerational transmission of disadvantage, these respondents are more likely to be in non-standard employment, marked by greater instability. This points to an important fact, that respondents who might prefer more stable work are not always in stable work conditions. This is also important, since we know job insecurity is negatively associated with subjective well-being. Might this be the case even more so for those who want stable employment, but do not have it? This remains an empirical question to be answered.

Second, I find that individuals' socio-demographic characteristics matter, such that, replicating Kohn and Schooler's (1983) seminal work, respondents from lower socio-economic backgrounds (as indicated by both their own and their parents' educational attainment) place higher value on the importance of stable employment, as compared to their more educated counterparts. Further, respondents' adolescent experiences and values are indicative of work experience in early adulthood. Those who

had a stable job while in high school (an overwhelmingly proportion in this sample, moving through high school in the late 1980s) were *less likely* to be either unemployed or out of the labor force. In addition, those who said that a stable job is important to them in adolescence were in fact less likely to be in non-standard employment as young adults, underscoring selection processes shaping work conditions and their persistence.

Next, I turn to examine the experience of job insecurity during early adulthood, and investigate adaptive strategies respondents might use if they experience increased job insecurity. Descriptively, I find that job insecurity did in fact, on average, increase over time, from ages 26 to 35. This parallels studies highlighting workplace changes that might produce a greater sense of insecurity (including the outsourcing and offshoring of work), but also conforms to a larger trend in the labor market towards greater perceived job insecurity from the late 1970s to the early 2000s (Fullerton and Wallace 2007).

Using seven waves of data, I examine the relationship between increased job insecurity and different possible adaptive strategies, both cognitive and behavioral. These include downshifting one's valuing of stable employment, returning to school, or doubling up with parents or roommates.

I find that increased job insecurity is in fact associated with two of these strategies: a cognitive change—downshifting the importance assigned to stable employment, and a behavioral change—returning to school. These findings build on an existing set of literature showing that workers adjust their job value to highlight the job

rewards they have (Johnson, 2001; Johnson, Sage and Mortimer, 2012), and that job insecure workers are likely to return to school (though note that the existing study focuses on an older age group, see Elman and O’Rand 2002).

I also investigate possible gender differences as well as differences in engaging in these strategies given gender, race, marital status, and financial hardship. For example, early adulthood is often marked by financial stress and debt. This is particularly true for young adults as they may be paying off educational loans or recently purchased a home or a vehicle, entailing mortgages or car loans. These financial obligations may constrain young adults’ abilities to engage in various strategies. For one, returning to school takes both time and money, and those already saddled with loans may be less likely to engage in this strategy. At the same time, individuals who already have their homes (albeit with a large mortgage) may be less likely to move into their parents’ home. Given these constraints, I examine whether individuals in different situations may in fact be less likely to engage in the various behavioral strategies. Note that cognitive change (i.e. lowering the importance one assign to stable employment) may be less constrained by financial resources.

In my analysis, I, in fact, find sub-group differences. Married respondents and respondents with lower financial stress are more likely to lower valuing of stable employment in light of increased job insecurity. In terms of debt, I find that, contrary to my hypothesis, individuals with mortgages and car debt are more likely to return to

school than those without these types of financial obligations. This suggests to me that while young adults with financial commitments may be constrained in their resources, those with a mortgage or a car loan may also be more apt to return to school, well aware of all they have to lose if they lose their jobs.

After establishing whether individuals engage in adaptive strategies given increased job insecurity, I test whether doing so might mitigate any negative health and well-being effects of job insecurity. Further, I also examine whether the dynamics of job insecurity and subjective well-being differ by gender, race, marital status and financial hardship. I find that within the same individuals, higher (as opposed to lower) job insecurity is associated with poorer self-rated health, and that this is particularly the case for women respondents, White respondents and those who are married. This builds on the fact that we know perceived job insecurity is associated with negative health and well-being. I also investigate whether the relationship between job insecurity and self-rated health and depressive symptoms differ after taking into account different adaptive strategies. Contrary to my hypotheses, I do not find that engaging in these adaptive strategies mitigated the health effects of perceived job insecurity.

Limitations and future research

There are several limitations to this study. First, the study draws on a select sample of young adults from the Midwestern part of the United States. The respondents

also transitioned to adulthood during a specific historical period, the 1990s and 2000s. These two factors limit the generalizability of the findings. It would be informative to understand whether my findings would be consistent with the experiences of a more recent cohort of young adults, and in a nationally representative sample.

However, the richness of the dataset allowed me to investigate in depth predictors of the valuing of stable employment in early adulthood, tracing its' antecedents to adolescence. It also allowed me to investigate adaptive strategies in light of changes in job insecurity. Lastly, I am able to examine whether taking on these strategies might mitigate the health effects of perceived job insecurity, finding they do not.

My findings also challenged many of my prior assumptions. For instance, I hypothesized that individuals would make changes in living arrangements in light of increased job insecurity. This was not the case. Respondents were not likely (or able) to begin living with their parents, or roommates in light of heightened job insecurity. This is perhaps due to the fact that people who are married and/or have their own living arrangements set up are less likely to double up.

Second, I assumed that engaging in different strategies would be beneficial for young adults' health, mediating the job insecurity-health relationship. However, I did not find this to be the case. I observed a robust relationship between perceived job insecurity and self-rated health and depressive symptoms. This is little changed even accounting for different adaptive strategies, suggesting the pernicious effects of perceived job insecurity.

Nevertheless, while most of the research examining job insecurity and health are cross-sectional, this study builds on the small number of longitudinal studies to find that increased job insecurity is associated with declines in health, and this is the case even in a sample of healthy young adults.

Third, researchers have also recently pointed to the issue of panel conditioning in longitudinal data (see Halpern-Manners, Warren and Torche 2014, Warren and Halpern-Manners 2012, Halpern-Manners and Warren 2012). Further research using panel data should pay particular attention to this issue.

Fourth, while I focus on three adaptive strategies, other responses to work stress could also be mal-adaptive. For instance, studies have shown that individuals who are stressed may also engage in negative adaptations, such as increasing smoking and alcohol consumption. I do not test these maladaptive strategies, even as young adults who are engaging in maladaptive strategies may further illuminate health disparities.

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Appendix A-1. Summary of Select Classic Studies Investigating the Relationship between Parental Employment Characteristics, Parental Values, and Children's Orientation towards the Labor Market

<i>Study</i>	<i>Data design</i>	<i>Sample Size</i>	<i>Gender/ethnicity</i>	<i>Outcomes</i>	<i>Findings</i>
Barling, Dupre, and Hepburn (1998)	cross-sectional	134 undergraduate students	103 female and 30 male students (mean age of children = 18.9 years)	1) motivation to do good work, 2) alienation at work, 3) humanistic work beliefs, 4) Protestant work beliefs	1) Respondents with fathers who had higher job insecurity reported lower humanistic work beliefs and Protestant work ethic beliefs, and showed greater alienation and less motivation to do good work
Barling, Zacharatos, and Hepburn (1999)	cross-sectional	120 undergraduate students	102 female and 18 male undergraduates (mean age = 18 years)	1) cognitive difficulties, 2) grades	1) Students accurately perceived their parents' job insecurity, but only the perceptions of their fathers' job insecurity predicted cognitive difficulties. Cognitive difficulties negatively and significantly predicted grades. 2) Cognitive difficulties strongly and positively related to perceived fathers' job insecurity when paternal identification was high. This relationship also significant and positive at the mean, but not significant when identification with father was low. 3) Cognitive difficulties significantly and positively related to perceptions of mothers' job insecurity only when identification with mother is high, but not at the mean or 1 SD below the mean.
Lim and Sng (2006)	cross-sectional	185 undergraduate students	124 female and 61 male undergraduates (mean age = 20 years)	1) money anxiety, 2) negative money motives, 3) intrinsic motivation to work	1) Father's perceived job insecurity positively associated with father's money anxiety. Both paternal and maternal money anxiety positively associated with youths' money anxiety. 2) Youths' money anxiety positively associated with youths' negative money motives. 3) - Youths' negative money motives associated with lower intrinsic effort to work.

Appendix A-1 (conti.). Summary of Select Classic Studies Investigating the Relationship between Parental Employment Characteristics, Parental Values, and Children's Orientation towards the Labor Market

Zhao, Lim, & Teo (2012)	cross-sectional	196 undergraduate students	110 female and 86 male undergraduates (mean age is 22 years)	1) Paternal parenting behavior (engagement, support, interference), 2) youths' career self-efficacy	1) Father's job insecurity was related to their parenting behaviors as perceived by the youth, which influenced youths' career self-efficacy. 2) For sons, job insecure fathers were perceived to be less engaged in their sons' career development; whereas for daughters, job insecure fathers were perceived to provide a lack of support. 3) Lack of engagement for sons and lack of support for daughters were both associated with lower levels of career self-efficacy of the children.
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Appendix A-2. Missing for which predictor variables?

Indicator	Variable	# Missing	% Missing
a	Young Adulthood Valuation of Stable Employment	1	0.1
b	Mother's Unemployment Experience	6	0.6
c	Mother's Out of Labor Force Experience	6	0.6
d	Mother's Valuation of Stable Employment	8	0.8
e	Father's Unemployment Experience	27	2.7
f	Father's Out of Labor Force Experience	27	2.7
g	Father's Valuation of Stable Employment	3	0.3
h	Parental Education	22	2.2
i	Youth Employment	1	0.1
j	Academic Achievement	2	0.2
k	Adolescent Valuation of Stable Employment	1	0.1

Appendix A-3. Patterns of missingness

Missing for which variables?	Freq.	Percent	Cum.
a_____	1	0.14	0.14
_bc_ef_____	2	0.28	0.42
_bc_____	4	0.57	0.99
____d_____	8	1.13	2.12
____ef_____	25	3.54	5.66
____gh_____	1	0.14	5.8
____g_____	2	0.28	6.08
____h_____	21	2.97	9.05
____ijk_____	1	0.14	9.19
____j_____	1	0.14	9.34
missing none	641	90.66	100
Total	707	100	

Appendix B-1. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by gender

	Model 1 (men)	Model 2 (women)
<i>Main predictor</i>		
Increased job insecurity between time t and t+1	-0.068 (0.046)	-0.064 (0.041)
<i>Control variables</i>		
Valuation of stable employment at time t	0.522*** (0.049)	0.356*** (0.044)
Job Insecurity at time t	-0.112* (0.046)	-0.068 (0.042)
Marital Status at time t	0.048 (0.068)	0.031 (0.059)
Parental Status at time t	0.009 (0.064)	0.187*** (0.056)
Personal Income at time t	-0.000 (0.000)	0.000* (0.000)
Household Income at time t	0.000 (0.000)	-0.000** (0.000)
Race/ethnicity (White=1)	-0.117 (0.079)	-0.072 (0.062)
Gender (men=1)	-0.075 (0.073)	0.122+ (0.066)
Wave	---	---
Constant	1.972*** (0.219)	2.165*** (0.194)
Observations (person-wave)	400	500
R-squared	0.329	0.227

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-2. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by gender

	Model 1 (men)			Model 2 (women)		
	Entering school ¹	Leaving school ¹	Remain in school ¹	Entering school ¹	Leaving school ¹	Remain in school ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.519* (0.293)	0.935 (0.145)	0.859 (0.119)	1.360* (0.204)	1.080 (0.143)	0.920 (0.095)
<i>Control variables</i>						
Job Insecurity at time t	1.438* (0.253)	1.094 (0.162)	0.903 (0.172)	1.090 (0.160)	1.055 (0.147)	1.153 (0.173)
Marital Status at time t	1.253 (0.442)	1.131 (0.304)	1.445 (0.545)	0.882 (0.246)	0.946 (0.203)	0.561* (0.154)
Parental Status at time t	1.021 (0.300)	0.835 (0.193)	0.705 (0.228)	1.100 (0.283)	0.773 (0.165)	0.625+ (0.159)
Personal Income at time t	1.000 (0.000)	1.000* (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.200 (0.467)	1.212 (0.368)	0.854 (0.344)	0.861 (0.230)	0.961 (0.243)	0.847 (0.273)
Gender (men=1)	---	---	---	---	---	---
Wave	0.745** (0.078)	0.892 (0.070)	0.889 (0.072)	0.982 (0.073)	1.022 (0.060)	0.903 (0.057)
Constant	0.056*** (0.039)	0.059*** (0.029)	0.290* (0.147)	0.215** (0.121)	0.214*** (0.096)	0.681 (0.393)
Observations (person-wave)	1,154	1,154	1,154	1,453	1,453	1,453

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-3. Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by gender

	Model 1 (men)			Model 2 (women)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.841 (0.259)	0.965 (0.296)	0.903 (0.191)	0.858 (0.253)	0.782 (0.187)	0.915 (0.187)
<i>Control variables</i>						
Job Insecurity at time t	0.921 (0.423)	0.889 (0.246)	1.069 (0.405)	1.079 (0.343)	0.701+ (0.147)	0.935 (0.278)
Marital Status at time t	0.081*** (0.055)	0.063*** (0.038)	0.044*** (0.035)	0.154*** (0.081)	0.292** (0.131)	0.021*** (0.019)
Parental Status at time t	3.734* (2.459)	0.685 (0.333)	1.029 (0.617)	0.612 (0.306)	0.482+ (0.188)	0.296* (0.161)
Personal income at time t	0.999* (0.001)	1.000 (0.000)	0.999*** (0.000)	0.999 (0.000)	1.000 (0.000)	0.999* (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)
Race/ethnicity (White=1)	0.408 (0.253)	0.945 (0.439)	1.358 (0.857)	0.606 (0.332)	1.787 (1.011)	2.202 (1.727)
Gender (men=1)						
Wave	1.041 (0.181)	1.016 (0.142)	0.925 (0.099)	0.994 (0.130)	0.812+ (0.096)	0.845 (0.118)
Constant	0.484 (0.753)	0.422 (0.400)	0.987 (0.990)	0.139 (0.183)	0.461 (0.379)	0.264 (0.301)
Observations (person-wave)	1,154	1,154	1,154	1,453	1,453	1,453

Note: ¹Reference group: did not live with parents at time t and t+1. ²Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-3 (conti.). Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by gender

	Model 3 (men)			Model 4 (women)		
	Move in with roommates ²	Stop living with roommates ²	Remain living with roommates ²	Move in with roommates ²	Stop living with roommates ²	Remain living with roommates ²
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.651 (0.200)	1.224 (0.265)	1.253 (0.364)	0.894 (0.156)	0.887 (0.170)	1.217 (0.298)
<i>Control variables</i>						
Job Insecurity at time t	1.017 (0.250)	0.887 (0.195)	0.812 (0.341)	0.798 (0.214)	0.936 (0.230)	1.974* (0.573)
Marital Status at time t	0.154** (0.088)	0.539 (0.213)	0.025*** (0.020)	0.370* (0.176)	0.195*** (0.080)	0.000*** (0.000)
Parental Status at time t	0.512 (0.266)	0.265** (0.111)	0.187* (0.152)	0.043*** (0.035)	0.039*** (0.032)	0.000*** (0.000)
Personal income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.001** (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	7.110+ (7.384)	1.932 (0.842)	1.016 (0.687)	0.864 (0.578)	0.673 (0.389)	0.640 (0.539)
Gender (men=1)	---	---	---	---	---	---
Wave	0.895 (0.122)	0.870 (0.093)	0.814 (0.106)	1.100 (0.141)	0.877 (0.096)	0.839 (0.126)
Constant	0.029** (0.035)	0.267+ (0.197)	0.875 (0.701)	0.341 (0.301)	0.302 (0.249)	0.079* (0.085)
Observations (person-wave)	1,154	1,154	1,154	1,453	1,453	1,453

Note: ¹Reference group: did not live with parents at time t and t+1. ²Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-4. OLS regression models predicting valuation of stable employment in early adulthood, at time t+1 given changes in perceived job insecurity between time t and t+1, by marital status

	Marital status	
	Model 1 (married)	Model 2 (not married)
<i>Main predictor</i>		
Increased job insecurity between time t and t+1	-0.054 (0.037)	-0.071 (0.048)
<i>Control variables</i>		
Valuation of stable employment at time t	0.453*** (0.043)	0.420*** (0.054)
Job Insecurity at time t	-0.091* (0.036)	-0.088 (0.058)
Marital Status at time t	0.102+ (0.052)	0.107 (0.076)
Parental Status at time t	-0.000 (0.000)	0.000 (0.000)
Personal Income at time t	-0.000+ (0.000)	-0.000 (0.000)
Household Income at time t	-0.041 (0.060)	-0.207* (0.090)
Race/ethnicity (White=1)	-0.080 (0.048)	-0.131+ (0.074)
Gender (men=1)	0.046 (0.059)	0.041 (0.084)
Constant	2.088*** (0.188)	2.182*** (0.241)
Observations (person-wave)	589	311
R-squared	0.291	0.243

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-5. Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by marital status

	Marital status					
	Model 1 (married)			Model 2 (not married)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.684 (0.287)	0.866 (0.440)	0.362 (0.237)	0.942 (0.242)	0.865 (0.164)	1.050 (0.158)
<i>Control variables</i>						
Job Insecurity at time t	0.921 (0.396)	0.727 (0.280)	0.167+ (0.181)	1.083 (0.345)	0.815 (0.153)	1.342 (0.335)
Marital Status at time t	---	---	---	---	---	---
Parental Status at time t	4.033 (4.052)	0.257** (0.119)	0.293* (0.156)	0.728 (0.397)	0.672 (0.236)	0.689 (0.344)
Personal income at time t	1.000 (0.000)	1.000 (0.000)	0.999 (0.001)	0.999** (0.000)	0.999+ (0.000)	0.999*** (0.000)
Household Income at time t	1.000 (0.000)	1.000** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000*** (0.000)
Race/ethnicity (White=1)	0.537 (0.331)	0.714 (0.401)	3.582 (4.030)	0.650 (0.353)	1.884 (0.870)	1.627 (0.913)
Gender (men=1)	0.800 (0.597)	0.382+ (0.205)	10.800* (11.762)	1.041 (0.533)	1.765+ (0.546)	3.766** (1.615)
Wave	1.011 (0.226)	1.297* (0.160)	1.682** (0.312)	0.985 (0.115)	0.778* (0.082)	0.793** (0.064)
Constant	0.010* (0.017)	0.119+ (0.139)	0.054+ (0.093)	0.201 (0.234)	0.294+ (0.216)	0.153* (0.143)
Observations (person-wave)	1,845	1,845	1,845	762	762	762

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-5 (conti.). Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by marital status

	Marital status					
	Model 1 (married)			Model 2 (not married)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.983 (0.315)	1.128 (0.265)	1.124 (0.647)	0.720 (0.160)	1.018 (0.190)	1.206 (0.230)
<i>Control variables</i>						
Job Insecurity at time t	1.600 (0.572)	0.893 (0.277)	0.000*** (0.000)	0.750 (0.168)	0.861 (0.168)	1.167 (0.312)
Marital Status at time t	---	---	---	---	---	---
Parental Status at time t	0.230* (0.152)	0.044*** (0.028)	0.000*** (0.000)	0.146** (0.091)	0.320** (0.127)	0.082** (0.064)
Personal income at time t	1.000 (0.000)	1.001** (0.000)	0.999 (0.001)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000** (0.000)	1.000*** (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.677 (1.356)	0.872 (0.424)	0.170 (0.221)	3.977+ (3.107)	2.383+ (1.134)	1.297 (0.725)
Gender (men=1)	0.939 (0.488)	2.784* (1.172)	4153496.259*** (3390466.786)	1.348 (0.495)	1.030 (0.317)	1.655 (0.701)
Wave	1.071 (0.225)	0.950 (0.126)	0.356 (0.241)	0.955 (0.097)	0.855+ (0.077)	0.850+ (0.080)
Constant	0.017** (0.024)	0.088** (0.077)	0.306 (0.474)	0.065** (0.066)	0.134** (0.091)	0.155** (0.097)
Observations (person-wave)	1,845	1,845	1,845	762	762	762

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-6. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by race/ethnicity

	Race/ethnicity					
	Model 1 (whites)			Model 2 (non-Whites)		
	Entering school ¹	Leaving school ¹	Remain in school ¹	Entering school ¹	Leaving school ¹	Remain in school ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.367* (0.187)	0.953 (0.105)	0.855+ (0.077)	1.579* (0.289)	1.358 (0.332)	0.952 (0.196)
<i>Control variables</i>						
Job Insecurity at time t	1.357* (0.164)	1.054 (0.118)	0.980 (0.124)	0.747 (0.214)	1.158 (0.266)	1.193 (0.353)
Marital Status at time t	0.919 (0.225)	0.938 (0.173)	0.671+ (0.160)	1.066 (0.492)	1.398 (0.582)	1.585 (0.773)
Parental Status at time t	1.357 (0.276)	0.849 (0.144)	0.594* (0.136)	0.591 (0.261)	0.918 (0.350)	1.384 (0.672)
Personal Income at time t	1.000 (0.000)	1.000* (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	---	---	---	---	---	---
Gender (men=1)	0.853 (0.177)	0.791 (0.137)	0.828 (0.196)	0.466+ (0.194)	0.686 (0.251)	0.970 (0.475)
Wave	0.843* (0.057)	0.977 (0.050)	0.889* (0.049)	1.094 (0.159)	0.904 (0.105)	0.936 (0.103)
Constant	0.116*** (0.047)	0.135*** (0.042)	0.553+ (0.198)	0.300 (0.245)	0.136** (0.094)	0.157* (0.137)
Observations (person-wave)	2,111	2,111	2,111	496	496	496

Note: ¹Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1.
Source: Youth Development Study (YDS)

Appendix B-7. Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by race/ethnicity

	Race/ethnicity					
	Model 1 (whites)			Model 2 (non-whites)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.155 (0.260)	0.936 (0.187)	0.940 (0.165)	0.316* (0.183)	0.580 (0.293)	0.864 (0.450)
<i>Control variables</i>						
Job Insecurity at time t	1.398 (0.407)	0.801 (0.137)	1.102 (0.339)	0.396* (0.183)	0.787 (0.453)	0.629 (0.250)
Marital Status at time t	0.112*** (0.054)	0.142*** (0.057)	0.047*** (0.031)	0.195* (0.140)	0.269 (0.234)	0.010** (0.016)
Parental Status at time t	1.406 (0.590)	0.487* (0.163)	0.571 (0.270)	0.584 (0.471)	0.789 (0.719)	2.016 (2.052)
Personal income at time t	1.000 (0.000)	1.000 (0.000)	0.999*** (0.000)	0.998*** (0.000)	1.000 (0.000)	0.999* (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	---	---	---	---	---	---
Gender (men=1)	0.819 (0.396)	1.131 (0.319)	3.930** (1.636)	2.065 (1.715)	2.499 (2.123)	13.535* (16.224)
Wave	0.986 (0.127)	0.818* (0.080)	0.869 (0.078)	1.021 (0.201)	1.264 (0.283)	1.011 (0.259)
Constant	0.044*** (0.040)	0.728 (0.406)	0.394 (0.298)	2.876 (3.659)	0.048* (0.073)	0.062+ (0.092)
Observations (person-wave)	2,111	2,111	2,111	496	496	496

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-7 (conti.). Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by race/ethnicity

	Race/ethnicity					
	Model 3 (Whites)			Model 3 (non-Whites)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.759 (0.143)	1.042 (0.163)	1.053 (0.207)	0.892 (0.481)	0.718 (0.285)	2.662 (1.774)
<i>Control variables</i>						
Job Insecurity at time t	0.885 (0.172)	0.779 (0.136)	0.935 (0.250)	1.162 (0.714)	1.471 (0.767)	4.083+ (3.150)
Marital Status at time t	0.211*** (0.082)	0.296*** (0.082)	0.009*** (0.010)	0.855 (0.794)	1.353 (1.023)	0.116 (0.155)
Parental Status at time t	0.216*** (0.088)	0.193*** (0.065)	0.063** (0.063)	0.000*** (0.000)	0.000*** (0.000)	0.063* (0.083)
Personal income at time t	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.001)	1.000 (0.000)	1.001 (0.001)
Household Income at time t	1.000 (0.000)	1.000** (0.000)	1.000 (0.000)	1.000** (0.000)	1.000+ (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	---	---	---	---	---	---
Gender (men=1)	1.400 (0.427)	1.563+ (0.372)	1.895 (0.847)	0.123* (0.124)	0.587 (0.386)	1.882 (2.523)
Wave	0.943 (0.092)	0.870+ (0.068)	0.875 (0.086)	1.701+ (0.523)	1.091 (0.224)	0.739 (0.201)
Constant	0.222** (0.127)	0.357* (0.167)	0.316* (0.170)	0.159 (0.234)	0.233 (0.342)	0.010+ (0.026)
Observations (person-wave)	2,111	2,111	2,111	496	496	496

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-8. Multinomial logistic regression models predicting transitions in schooling in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by subjective financial stress

	Model 1 (low financial stress)			Model 2 (high financial stress)		
	Entering school1	Leaving school1	Remain in school1	Entering school1	Leaving school1	Remain in school1
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.614** (0.271)	1.102 (0.164)	0.856 (0.097)	1.443* (0.236)	0.968 (0.160)	1.035 (0.135)
<i>Control variables</i>						
Job Insecurity at time t	1.183 (0.204)	1.053 (0.150)	1.016 (0.159)	1.332+ (0.223)	1.114 (0.209)	1.175 (0.197)
Marital Status at time t	0.859 (0.270)	1.060 (0.242)	0.828 (0.214)	1.005 (0.339)	0.802 (0.219)	0.686 (0.209)
Parental Status at time t	1.234 (0.316)	0.927 (0.195)	0.750 (0.183)	1.007 (0.311)	0.763 (0.207)	0.477* (0.137)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	0.999* (0.000)
Household Income at time t	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.802 (0.247)	1.169 (0.330)	0.896 (0.277)	1.344 (0.436)	1.108 (0.368)	0.850 (0.304)
Men	1.147 (0.288)	0.855 (0.169)	0.843 (0.226)	0.548* (0.162)	0.685 (0.198)	0.635 (0.201)
Wave	0.860+ (0.073)	0.990 (0.061)	0.846* (0.056)	0.943 (0.082)	0.949 (0.067)	1.004 (0.073)
Constant	0.133*** (0.074)	0.147*** (0.064)	0.607 (0.290)	0.104** (0.073)	0.087*** (0.057)	0.520 (0.330)
Observations (person-wave)	1,250	1,250	1,250	889	889	889

Note: [†]Reference group: not in school at both time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-9. Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by subjective financial stress

	Model 1 (low financial stress)			Model 2 (high financial stress)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.916 (0.356)	0.941 (0.205)	1.117 (0.267)	0.737 (0.223)	0.730 (0.247)	0.745 (0.168)
<i>Control variables</i>						
Job Insecurity at time t	1.023 (0.411)	0.832 (0.198)	0.822 (0.275)	0.997 (0.378)	0.786 (0.249)	1.127 (0.381)
Marital Status at time t	0.180** (0.115)	0.115*** (0.048)	0.023*** (0.018)	0.070*** (0.048)	0.210* (0.163)	0.063*** (0.053)
Parental Status at time t	1.547 (0.904)	0.875 (0.283)	0.654 (0.408)	0.899 (0.499)	0.187* (0.123)	0.643 (0.337)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	0.998*** (0.000)	0.999** (0.001)	1.000 (0.000)	0.999 (0.000)
Household Income at time t	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.666 (0.432)	1.975 (1.011)	5.174* (4.096)	0.614 (0.376)	0.521 (0.279)	0.772 (0.472)
Men	0.406 (0.248)	1.432 (0.451)	2.031 (1.060)	2.006 (1.192)	0.949 (0.425)	8.844*** (4.457)
Wave	0.960 (0.139)	0.846 (0.093)	0.914 (0.107)	1.082 (0.157)	1.148 (0.170)	0.908 (0.098)
Constant	0.128 (0.181)	0.698 (0.551)	0.378 (0.393)	0.272 (0.389)	0.202 (0.214)	0.082* (0.092)
Observations (person-wave)	1,250	1,250	1,250	889	889	889

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-9 (conti.). Multinomial logistic regression models predicting transitions in living with parents or with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by subjective financial stress

	Model 1 (low financial stress)			Model 2 (high financial stress)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.820 (0.194)	0.931 (0.207)	1.056 (0.288)	0.730 (0.232)	1.110 (0.269)	1.513+ (0.346)
<i>Control variables</i>						
Job Insecurity at time t	0.915 (0.216)	0.638+ (0.167)	1.175 (0.398)	1.124 (0.416)	0.859 (0.220)	1.233 (0.436)
Marital Status at time t	0.129*** (0.062)	0.304** (0.113)	0.015*** (0.016)	1.137 (0.695)	0.357* (0.153)	0.034*** (0.033)
Parental Status at time t	0.268** (0.136)	0.115*** (0.065)	0.000*** (0.000)	0.093** (0.075)	0.144*** (0.075)	0.056** (0.059)
Personal Income at time t	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000 (0.001)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	27633762.861*** (6542769.535)	1.644 (0.817)	0.830 (0.491)	0.997 (0.715)	1.509 (0.892)	2.165 (1.981)
Men	1.541 (0.586)	1.252 (0.388)	2.020 (1.087)	0.622 (0.355)	2.486* (0.928)	1.593 (0.980)
Wave	0.876 (0.102)	0.914 (0.089)	0.813+ (0.094)	1.318+ (0.197)	0.902 (0.112)	0.842 (0.127)
Constant	0.000*** (0.000)	0.283+ (0.208)	0.338 (0.242)	0.032+ (0.057)	0.320 (0.296)	0.070+ (0.098)
Observations (person-wave)	1,250	1,250	1,250	889	889	889

Note: 1Reference group: did not live with parents at time t and t+1. 2Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-10. Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by different types of debt

	Model 1 (has educational loan)			Model 2 (no educational loan)			Model 3 (has mortgage)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
Increased job insecurity between time t and t+1	0.946 (0.391)	0.737 (0.360)	1.146 (0.397)	1.143 (0.390)	0.795 (0.298)	0.933 (0.198)	1.326 (0.548)	1.585 (0.661)	0.710 (0.482)
<i>Control variables</i>									
Job Insecurity at time t	0.799 (0.390)	0.689 (0.253)	1.700 (1.130)	1.008 (0.369)	0.893 (0.277)	1.061 (0.346)	1.702 (0.740)	1.035 (0.343)	0.514 (0.561)
Marital Status at time t	0.123*** (0.076)	0.137+ (0.143)	0.030** (0.039)	0.091*** (0.057)	0.126* (0.103)	0.045*** (0.034)	0.085** (0.064)	0.038** (0.042)	0.043* (0.068)
Parental Status at time t	1.984 (1.538)	1.209 (0.741)	1.008 (0.620)	1.672 (0.958)	0.491 (0.288)	0.477 (0.284)	6.743* (5.853)	0.916 (0.826)	3.396 (6.153)
Personal Income at time t	0.999+ (0.000)	1.000 (0.000)	0.998* (0.001)	0.999 (0.000)	1.000 (0.000)	0.999*** (0.000)	1.000 (0.000)	1.000 (0.000)	0.998 (0.001)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.705 (0.493)	3.398 (3.576)	4.648 (5.107)	0.603 (0.370)	0.622 (0.317)	2.286 (1.761)	0.871 (0.787)	1.833 (1.982)	981,110.789*** (569,030.268)
Men	1.283 (1.109)	0.530 (0.381)	14.841** (15.111)	0.892 (0.472)	1.552 (0.792)	4.439** (2.248)	0.544 (0.432)	0.608 (0.399)	14.491+ (19.997)
Wave	1.098 (0.385)	0.768 (0.181)	0.850 (0.220)	0.733 (0.195)	0.991 (0.236)	0.851 (0.098)	1.280 (0.467)	0.575+ (0.170)	0.885 (0.191)
Constant	0.219 (0.391)	0.329 (0.677)	0.012* (0.022)	0.270 (0.502)	0.340 (0.462)	0.231 (0.284)	0.002** (0.005)	0.511 (0.973)	0.000*** (0.000)
Observations (person-wave)	668	668	668	1,118	1,118	1,118	1,131	1,131	1,131

Note: ¹Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-10 (continued). Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by different types of debt

	Model 4 (no mortgage)			Model 5 (has car loan)			Model 6 (no car loan)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>									
Increased job insecurity between time t and t+1	0.887 (0.335)	0.553 (0.203)	1.016 (0.197)	0.779 (0.228)	0.837 (0.249)	0.710 (0.194)	2.085 (1.211)	0.690 (0.321)	1.187 (0.289)
<i>Control variables</i>									
Job Insecurity at time t	0.532 (0.230)	0.675 (0.233)	1.217 (0.386)	1.083 (0.396)	0.635 (0.209)	1.286 (0.381)	0.765 (0.393)	1.124 (0.344)	1.131 (0.442)
Marital Status at time t	0.093** (0.072)	0.271* (0.179)	0.065*** (0.047)	0.050*** (0.027)	0.130** (0.097)	0.015*** (0.012)	0.472 (0.327)	0.154 (0.175)	0.086*** (0.061)
Parental Status at time t	0.998 (0.630)	0.628 (0.295)	0.361+ (0.209)	2.208 (1.222)	0.588 (0.298)	0.665 (0.390)	0.765 (0.571)	0.868 (0.641)	0.668 (0.380)
Personal Income at time t	0.999* (0.000)	1.000 (0.000)	0.999*** (0.000)	0.999* (0.000)	0.999+ (0.000)	0.998*** (0.000)	1.000 (0.000)	1.000 (0.000)	0.999*** (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000*** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000** (0.000)
Race/ethnicity (White=1)	0.464 (0.270)	1.070 (0.583)	2.491 (1.764)	0.791 (0.478)	1.190 (0.692)	2.029 (1.363)	0.426 (0.317)	0.882 (0.569)	2.145 (1.894)
Men	1.220 (0.757)	1.355 (0.655)	4.696** (2.212)	1.803 (1.065)	1.021 (0.512)	8.344** (5.625)	0.752 (0.630)	1.403 (0.903)	3.960** (1.934)
Wave	0.707 (0.201)	1.140 (0.238)	0.855 (0.109)	0.885 (0.204)	0.854 (0.183)	0.916 (0.172)	1.322 (0.505)	1.065 (0.346)	0.867 (0.149)
Constant	4.284 (7.119)	0.223 (0.322)	0.091* (0.109)	0.249 (0.433)	1.775 (2.250)	0.222 (0.208)	0.127 (0.286)	0.043+ (0.073)	0.092 (0.143)
Observations (person-wave)	655	655	655	1,125	1,125	1,125	671	671	671

Note: ¹Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-11. Multinomial logistic regression models predicting transitions in living with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by different types of debt

	Model 1 (has educational loan)			Model 2 (no educational loan)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.758 (0.414)	1.574 (0.507)	0.991 (0.222)	0.789 (0.245)	0.764 (0.204)	1.354 (0.498)
<i>Control variables</i>						
Job Insecurity at time t	1.347 (0.442)	1.312 (0.378)	1.200 (0.511)	1.006 (0.326)	0.752 (0.213)	0.875 (0.403)
Marital Status at time t	0.113+ (0.137)	0.277+ (0.182)	0.000*** (0.000)	0.079*** (0.057)	0.823 (0.382)	0.018*** (0.021)
Parental Status at time t	0.157 (0.179)	0.183* (0.129)	0.000*** (0.000)	0.345+ (0.208)	0.095*** (0.059)	0.228+ (0.188)
Personal Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.001* (0.000)	0.999+ (0.000)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000*** (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	46364346.064*** (23184654.097)	1.329 (0.873)	5.677 (6.901)	1.783 (1.423)	1.121 (0.658)	0.602 (0.422)
Men	0.938 (0.653)	1.022 (0.548)	1.327 (0.988)	1.894 (0.961)	1.604 (0.713)	5.766** (3.646)
Wave	0.597 (0.200)	0.870 (0.202)	0.928 (0.175)	1.136 (0.246)	0.769 (0.157)	0.845 (0.188)
Constant	0.000*** (0.000)	0.246 (0.357)	0.070+ (0.109)	0.024** (0.033)	0.370 (0.363)	0.274 (0.342)
Observations (person-wave)	668	668	668	1,118	1,118	1,118

Note: ¹Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1.
Source: Youth Development Study (YDS)

Appendix B-11 (conti.). Multinomial logistic regression models predicting transitions in living with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by different types of debt

	Model 3 (has mortgage)			Model 4 (no mortgage)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.439 (0.674)	1.877 (0.749)	0.578 (0.193)	0.464* (0.167)	0.809 (0.189)	1.381 (0.358)
<i>Control variables</i>						
Job Insecurity at time t	1.302 (0.509)	1.615 (0.585)	0.824 (0.376)	0.787 (0.274)	0.722 (0.190)	1.045 (0.464)
Marital Status at time t	0.110* (0.099)	0.451 (0.349)	0.000*** (0.000)	0.130* (0.108)	0.777 (0.290)	0.050** (0.051)
Parental Status at time t	0.139+ (0.148)	0.067** (0.069)	0.000*** (0.000)	0.450 (0.273)	0.130*** (0.072)	0.135* (0.109)
Personal Income at time t	1.000 (0.001)	1.001 (0.000)	0.999* (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000+ (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000* (0.000)
Race/ethnicity (White=1)	1.279e+08*** (57291246.253)	1.104e+08*** (52330855.966)	4.147 (5.022)	1.645 (1.396)	0.865 (0.372)	0.923 (0.598)
Men	1.710 (1.018)	1.800 (1.592)	1.809 (1.446)	2.208 (1.245)	1.467 (0.530)	2.335 (1.378)
Wave	1.252 (0.353)	1.410 (0.353)	0.829 (0.174)	1.008 (0.215)	0.727+ (0.138)	0.987 (0.192)
Constant	0.000*** (0.000)	0.000*** (0.000)	0.177 (0.272)	0.041* (0.065)	0.878 (0.809)	0.230 (0.269)
Observations (person-wave)	1,131	1,131	1,131	655	655	655

Note: ¹Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1.
Source: Youth Development Study (YDS)

Appendix B-11 (conti.). Multinomial logistic regression models predicting transitions in living with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by different types of debt

	Model 5 (has car loan)			Model 6 (no car loan)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.766 (0.289)	0.848 (0.217)	0.861 (0.297)	0.828 (0.288)	1.224 (0.381)	1.325 (0.350)
<i>Control variables</i>						
Job Insecurity at time t	0.577 (0.296)	0.927 (0.284)	0.711 (0.271)	1.562 (0.462)	1.082 (0.299)	1.566 (0.573)
Marital Status at time t	0.041*** (0.032)	0.402* (0.186)	0.000*** (0.000)	0.186+ (0.163)	0.635 (0.342)	0.018*** (0.021)
Parental Status at time t	0.166* (0.150)	0.093*** (0.062)	0.000*** (0.000)	0.403 (0.276)	0.182* (0.124)	0.217+ (0.178)
Personal Income at time t	0.999 (0.000)	1.000 (0.000)	1.000 (0.000)	1.001 (0.000)	1.000 (0.000)	1.000 (0.000)
Household Income at time t	1.000 (0.000)	1.000** (0.000)	1.000+ (0.000)	1.000 (0.000)	1.000+ (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	2.578 (2.820)	1.901 (1.201)	2.116 (1.981)	3.645 (3.842)	0.890 (0.546)	1.573 (1.142)
Men	1.128 (0.789)	1.335 (0.597)	1.456 (1.029)	2.525 (1.510)	1.632 (0.776)	3.113* (1.719)
Wave	1.114 (0.315)	0.722 (0.157)	1.032 (0.254)	0.789 (0.190)	0.942 (0.207)	0.760 (0.145)
Constant	0.079 (0.138)	0.498 (0.608)	0.254 (0.301)	0.014** (0.022)	0.115+ (0.138)	0.077+ (0.102)
Observations (person-wave)	1,125	1,125	1,125	671	671	671

Note: ¹Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-12. Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by number of types of debt

	Model 1 (0 debt)			Model 2 (1 type of debt)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	5.236+ (4.944)	0.360 (0.229)	1.149 (0.416)	0.724 (0.348)	0.732 (0.408)	1.033 (0.288)
<i>Control variables</i>						
Job Insecurity at time t	0.615 (1.271)	0.723 (0.372)	1.075 (0.582)	0.546 (0.268)	0.879 (0.403)	1.256 (0.433)
Marital Status at time t	1.528 (1.797)	0.455 (0.535)	0.089** (0.075)	0.084** (0.069)	0.170+ (0.179)	0.068** (0.056)
Parental Status at time t	0.028* (0.042)	0.303 (0.353)	0.447 (0.328)	1.782 (1.322)	0.682 (0.498)	0.632 (0.386)
Personal Income at time t	0.997 (0.002)	0.999 (0.001)	0.999** (0.000)	0.999* (0.001)	1.000 (0.000)	0.999* (0.000)
Household Income at time t	1.000+ (0.000)	1.000 (0.000)	1.000** (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	0.062 (0.164)	0.274 (0.221)	1.637 (1.611)	0.779 (0.569)	1.231 (1.021)	6.813 (7.971)
Men	0.201+ (0.185)	2.054 (1.793)	2.433 (1.513)	2.570 (2.031)	1.474 (0.991)	5.625** (3.640)
Wave	1.121 (0.227)	1.425 (0.651)	0.914 (0.210)	0.769 (0.321)	0.971 (0.237)	0.688* (0.130)
Constant	17.381 (148.440)	0.570 (1.521)	0.122 (0.313)	1.787 (3.215)	0.068 (0.134)	0.082 (0.126)
Observations (person-wave)	247	247	247	503	503	503

Note: ¹Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-12 (conti.). Multinomial logistic regression models predicting transitions in living with parents in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by number of types of debt

	Model 3 (2 types of debt)			Model 4 (3 types of debt)		
	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹	Move in with parents ¹	Stop living with parents ¹	Remain living with parents ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.019 (0.432)	1.054 (0.505)	0.694 (0.296)	0.975 (0.486)	1.233 (0.724)	0.000*** (0.000)
<i>Control variables</i>						
Job Insecurity at time t	1.402 (0.672)	0.743 (0.301)	2.035 (1.254)	1.080 (1.646)	0.638 (0.459)	0.000*** (0.000)
Marital Status at time t	0.042*** (0.028)	0.029*** (0.027)	0.004*** (0.004)	13804726.768+ (1.238e+08)	0.190 (0.198)	1497245.370*** (2838744.199)
Parental Status at time t	4.091 (3.525)	0.724 (0.513)	3.025 (2.708)	1.273e+08*** (5.328e+08)	0.689 (0.730)	0.000*** (0.000)
Personal Income at time t	1.000 (0.000)	0.998* (0.001)	0.997** (0.001)	1.000 (0.001)	1.000 (0.001)	0.968*** (0.002)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000*** (0.000)
Race/ethnicity (White=1)	1.248 (1.241)	1.258 (1.356)	3.627 (3.110)	0.319 (0.405)	23512804.548*** (17325051.201)	3.596e+10*** (7.700e+10)
Men	0.599 (0.562)	0.938 (0.821)	24.933* (33.927)	1.124 (2.646)	0.219 (0.225)	3.136e+16*** (5.154e+16)
Wave	1.187 (0.369)	0.720 (0.261)	0.856 (0.235)	0.816 (0.760)	0.574 (0.284)	0.000*** (0.000)
Constant	0.011+ (0.027)	2.822 (6.293)	0.032* (0.055)	0.000*** (0.000)	0.000*** (0.000)	1.411e+14*** (5.810e+14)
Observations (person-wave)	697	697	697	324	324	324

Note: ¹Reference group: did not live with parents at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1.
Source: Youth Development Study (YDS)

Appendix B-13. Multinomial logistic regression models predicting transitions in living with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by number of types of debt

	Model 1 (0 debt)			Model 2 (1 type of debt)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	0.504 (0.309)	0.893 (0.435)	2.483+ (1.301)	0.579 (0.215)	0.699 (0.208)	1.100 (0.424)
<i>Control variables</i>						
Job Insecurity at time t	1.614 (1.226)	0.832 (0.516)	1.696 (1.029)	0.932 (0.292)	0.801 (0.253)	0.858 (0.469)
Marital Status at time t	0.000*** (0.000)	0.997 (0.714)	0.085* (0.093)	0.395 (0.350)	0.904 (0.508)	0.000*** (0.000)
Parental Status at time t	0.559 (0.576)	0.321 (0.277)	0.484 (0.449)	0.211+ (0.173)	0.085** (0.072)	0.000*** (0.000)
Personal Income at time t	1.001 (0.001)	1.001+ (0.000)	1.000 (0.001)	1.000 (0.000)	1.001* (0.000)	0.999 (0.001)
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	1.000* (0.000)	1.000 (0.000)
Race/ethnicity (White=1)	1.742 (2.525)	0.730 (0.612)	0.493 (0.441)	2.263 (2.509)	0.901 (0.543)	3.566 (4.586)
Men	26965377.419*** (18083839.689)	4.440 (4.047)	15.980* (17.547)	0.622 (0.388)	0.662 (0.325)	3.621 (2.866)
Wave	0.907 (0.371)	0.760 (0.277)	0.586 (0.214)	0.973 (0.244)	0.810 (0.205)	1.161 (0.273)
Constant	0.000*** (0.000)	0.089 (0.182)	0.045 (0.096)	0.087 (0.152)	0.845 (0.918)	0.067+ (0.105)
Observations (person-wave)	247	247	247	503	503	503

Note: ¹Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix B-13 (conti.). Multinomial logistic regression models predicting transitions in living with roommates in early adulthood, between time t and t+1 given increased perceived job insecurity over the same time period, in odds ratios, by number of types of debt

	Model 3 (2 types of debt)			Model 4 (3 types of debt)		
	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹	Move in with roommates ¹	Stop living with roommates ¹	Remain living with roommates ¹
<i>Main predictor</i>						
Increased job insecurity between time t and t+1	1.824 (1.087)	1.637 (0.601)	0.869 (0.245)	---	---	---
<i>Control variables</i>						
Job Insecurity at time t	0.506 (0.443)	0.947 (0.330)	1.409 (0.658)	---	---	---
Marital Status at time t	0.512 (0.433)	0.140* (0.116)	0.000*** (0.000)	---	---	---
Parental Status at time t	0.177+ (0.163)	0.000*** (0.000)	0.000*** (0.000)	---	---	---
Personal Income at time t	1.001 (0.001)	1.000 (0.000)	1.000 (0.001)	---	---	---
Household Income at time t	1.000 (0.000)	1.000 (0.000)	1.000 (0.000)	---	---	---
Race/ethnicity (White=1)	32685630.693*** (40430182.128)	2.788 (3.093)	2.074 (2.773)	---	---	---
Men	1.127 (0.971)	2.059 (1.406)	0.592 (0.734)	---	---	---
Wave	1.418 (0.570)	0.858 (0.216)	1.056 (0.281)	---	---	---
Constant	0.000*** (0.000)	0.189 (0.330)	0.127 (0.193)	---	---	---
Observations (person-wave)	697	697	697	---	---	---

Note: ¹Reference group: did not live with roommates at time t and t+1. *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-1. Linear Mixed Models Predicting Self-Rated Health, by gender and marital status combined

	Married		Single	
	Model 1 (married men) SRH	Model 2 (married women) SRH	Model 3 (single men) SRH	Model 4 (single women) SRH
Main predictor				
Within person change				
Job Insecurity	-0.043 (0.030)	-0.045 (0.029)	-0.002 (0.052)	-0.059 (0.041)
Individual mean job insecurity	-0.179* (0.072)	-0.186** (0.060)	-0.205* (0.090)	- 0.353*** (0.090)
Time/age (ref: year 2000, age 26-27)				
Year 2002 (age 28-29)	0.014 (0.068)	0.143* (0.068)	-0.005 (0.100)	0.167+ (0.086)
Year 2003 (age 29-30)	-0.002 (0.070)	0.151* (0.071)	0.009 (0.114)	-0.019 (0.090)
Year 2004 (age 30-31)	-0.082 (0.071)	0.061 (0.074)	0.011 (0.115)	0.032 (0.091)
Year 2005 (age 31-32)	-0.106 (0.075)	0.112 (0.076)	-0.077 (0.120)	0.012 (0.094)
Year 2007 (age 33-34)	- 0.275*** (0.081)	-0.121 (0.082)	-0.225+ (0.136)	-0.110 (0.103)
Year 2009 (age 35-36)	-0.033 (0.088)	-0.007 (0.086)	-0.102 (0.139)	-0.102 (0.105)
Race/ethnicity (White=1)	0.044 (0.100)	-0.022 (0.087)	0.039 (0.136)	-0.072 (0.135)
Work hours	0.001 (0.002)	-0.003+ (0.002)	-0.004 (0.003)	0.001 (0.002)
Self-employed	0.060 (0.100)	0.169+ (0.091)	0.019 (0.161)	0.077 (0.130)
Temporary Workers	0.041 (0.070)	-0.063 (0.072)	0.049 (0.131)	0.166+ (0.100)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-1 (conti.). Linear Mixed Models Predicting Self-Rated Health, by gender and marital status combined

	Married		Single	
	Model 1 (married men) SRH	Model 2 (married women) SRH	Model 3 (single men) SRH	Model 4 (single women) SRH
Occupation (ref: Professionals and managers)				
Services	0.180+ (0.098)	0.034 (0.069)	-0.003 (0.162)	0.132 (0.115)
Sales and Administrative	0.069 (0.067)	-0.053 (0.054)	-0.220+ (0.121)	0.072 (0.080)
Craft and Labor	0.162* (0.069)	0.158 (0.133)	0.038 (0.126)	0.146 (0.152)
Personal Income	-0.000 (0.000)	0.000+ (0.000)	-0.000 (0.000)	-0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Parental Status	-0.127* (0.057)	-0.048 (0.058)	-0.354* (0.139)	-0.042 (0.112)
Marital Status	---	---	---	---
Spouse employed FT or PT	0.052 (0.058)	0.039 (0.072)	---	---
College educated	0.193* (0.095)	0.284*** (0.083)	0.279+ (0.147)	0.513*** (0.123)
Constant	3.954*** (0.203)	3.951*** (0.182)	4.250*** (0.270)	4.114*** (0.273)
Ins1_1_1	- 0.576*** (0.059)	- 0.631*** (0.054)	- 0.537*** (0.089)	- 0.468*** (0.068)
Insig_e	- 0.648*** (0.025)	- 0.592*** (0.023)	- 0.543*** (0.044)	- 0.635*** (0.036)
Observations	1,046	1,258	419	580
Number of groups	244	326	158	204

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-2. Linear Mixed Models Predicting Self-Rated Health, by Financial Hardship

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Main predictor										
Within person change Job Insecurity	-0.045	-0.022	-0.028	-0.035	-0.057	-0.041	-0.033	-0.027	-0.046	-0.009
	(0.034)	(0.023)	(0.027)	(0.027)	(0.036)	(0.028)	(0.027)	(0.038)	(0.029)	(0.037)
Individual mean job insecurity	-	-	-	-	-0.202**	-0.255***	-	-	-	-
	0.209**	0.218**	0.200**	0.235**			0.232**	0.185*	0.262**	0.175**
	*	*	*	*			*	*	*	
	(0.058)	(0.047)	(0.047)	(0.055)	(0.067)	(0.052)	(0.053)	(0.067)	(0.051)	(0.063)
Time/age (ref: year 2000, age 26-27)										
Year 2002 (age 28-29)	0.084	0.096*	0.104*	0.111+	0.178*	0.091	0.069	0.222*	0.118+	0.120
	(0.066)	(0.048)	(0.053)	(0.060)	(0.074)	(0.062)	(0.059)	(0.077)	(0.061)	(0.088)
Year 2003 (age 29-30)	0.037	0.047	0.115*	-0.037	0.152*	0.091+	0.057	0.165*	0.114+	0.060
	(0.069)	(0.051)	(0.055)	(0.064)	(0.073)	(0.053)	(0.054)	(0.073)	(0.059)	(0.068)
Year 2004 (age 30-31)	---	---	---	---	-0.001	0.060	0.008	0.099	0.037	0.032
	---	---	---	---	(0.070)	(0.051)	(0.052)	(0.071)	(0.058)	(0.067)
Year 2005 (age 31-32)	-0.033	0.020	0.039	-0.040	0.090	0.038	0.010	0.137+	0.082	-0.006
	(0.075)	(0.053)	(0.059)	(0.068)	(0.070)	(0.049)	(0.049)	(0.071)	(0.055)	(0.063)
Year 2007 (age 33-34)	-0.189*	-	-0.128*	-	---	---	---	---	---	---
	(0.082)	0.167**	(0.065)	0.188**	---	---	---	---	---	---
	(0.087)	(0.057)	(0.070)	(0.073)	---	---	---	---	---	---
Year 2009 (age 35-36)	0.014	-0.069	0.035	-0.099	---	---	---	---	---	---
	(0.087)	(0.060)	(0.070)	(0.073)	---	---	---	---	---	---

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-2 (conti.). Linear Mixed Models Predicting Self-Rated Health, by Financial Hardship

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Men	-0.043 (0.072)	-0.022 (0.060)	-0.053 (0.059)	-0.017 (0.070)	-0.135 (0.082)	-0.143* (0.067)	-0.051 (0.069)	-0.121 (0.086)	-0.080 (0.066)	-0.057 (0.079)
Race/ethnicity (White=1)	0.016 (0.088)	-0.002 (0.068)	0.074 (0.071)	-0.076 (0.077)	0.005 (0.093)	0.004 (0.078)	-0.085 (0.082)	0.056 (0.091)	0.013 (0.075)	-0.003 (0.089)
Work hours	-0.000 (0.002)	- 0.002+ (0.001)	-0.001 (0.001)	-0.001 (0.001)	-0.002 (0.002)	-0.004* (0.002)	- 0.003+ (0.002)	-0.003 (0.002)	-0.004* (0.002)	-0.002 (0.002)
Self-employed	0.019 (0.098)	0.149* (0.070)	0.005 (0.080)	0.257** (0.082)	0.032 (0.109)	0.066 (0.086)	0.083 (0.082)	-0.087 (0.119)	0.207* (0.092)	-0.031 (0.100)
Temporary Workers	0.034 (0.075)	0.024 (0.055)	0.010 (0.060)	0.105 (0.067)	0.030 (0.085)	0.000 (0.068)	-0.100 (0.070)	0.101 (0.086)	-0.025 (0.074)	0.091 (0.080)
Occupation (ref: Professionals and managers)										
Services	0.212* (0.085)	0.013 (0.062)	0.106 (0.068)	0.021 (0.075)	0.101 (0.096)	0.016 (0.073)	0.174* (0.076)	-0.097 (0.091)	0.091 (0.074)	0.011 (0.092)
Sales and Administrative	0.080 (0.065)	- 0.086+ (0.046)	-0.011 (0.051)	-0.008 (0.056)	0.054 (0.073)	-0.073 (0.059)	-0.041 (0.057)	-0.011 (0.078)	-0.038 (0.056)	-0.001 (0.080)
Craft and Labor	0.145+ (0.088)	0.062 (0.066)	0.141* (0.071)	0.042 (0.080)	0.369** (0.112)	0.181* (0.078)	0.217* (0.085)	0.186+ (0.099)	0.172* (0.083)	0.235* (0.100)

Personal Income	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000	0.000 (0.000)	0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000	0.000 (0.000)	0.000* (0.000)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-2 (conti.). Linear Mixed Models Predicting Self-Rated Health, by Financial Hardship

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH	SRH
Parental Status	-0.002 (0.058)	- (0.115*)	- (0.080+)	- (0.101+)	-0.132+ (0.070)	-0.097+ (0.058)	-0.077 (0.053)	- (0.158 +)	-0.116* (0.055)	- (0.121+)
Marital Status	0.022 (0.092)	0.077 (0.064)	-0.016 (0.074)	0.073 (0.076)	0.202* (0.095)	-0.016 (0.073)	0.019 (0.081)	0.115 (0.084)	0.022 (0.077)	0.091 (0.087)
Spouse employed FT or PT	-0.020 (0.083)	0.011 (0.056)	0.062 (0.067)	-0.009 (0.068)	-0.115 (0.083)	0.079 (0.061)	0.053 (0.062)	-0.005 (0.080)	0.031 (0.064)	0.052 (0.077)
College educated	0.291* ** (0.074)	0.250* ** (0.067)	0.229** * (0.063)	0.275** * (0.081)	0.249** (0.084)	0.305*** (0.078)	0.263* ** (0.069)	0.283* * (0.102)	0.300** * (0.070)	0.244* * (0.089)
Constant	4.080* ** (0.170)	4.079* ** (0.140)	4.057** * (0.139)	4.024** * (0.168)	3.968*** (0.219)	4.200*** (0.172)	4.171* ** (0.177)	3.823* ** (0.227)	4.215** * (0.171)	3.817* ** (0.215)
Ins1_1_1	- 0.603* ** (0.054)	- 0.555* ** (0.041)	- 0.629** * (0.045)	- 0.534** * (0.048)	-0.501*** (0.053)	-0.547*** (0.044)	- 0.570* ** (0.045)	- 0.475* ** (0.053)	- 0.571** * (0.045)	- 0.441* ** (0.049)
Insig_e	- 0.656* (0.054)	- 0.582* (0.041)	- 0.586** (0.045)	- 0.615** (0.048)	-0.691*** (0.053)	-0.607*** (0.044)	- 0.635* (0.045)	- 0.651* (0.053)	- 0.667** (0.045)	- 0.609* (0.049)

	**	**	*	*			**	**	*	**
	(0.030	(0.020	(0.022)	(0.026)	(0.032)	(0.023)	(0.022)	(0.033	(0.024)	(0.032)
)))		
Observations	968	1,847	1,612	1,203	837	1,455	1,462	825	1,371	929
Number of groups	401	605	558	486	349	501	464	355	519	455

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-3. Linear Mixed Models Predicting Self-Rated Health, by Number of Types of Debt

	Model 1 (0 debt)	Model 2 (1 type of debt)	Model 3 (2 types of debt)	Model 4 (3 types of debt)
	SRH	SRH	SRH	SRH
Main predictor				
Within person change Job Insecurity	-0.040 (0.066)	0.002 (0.040)	-0.028 (0.037)	-0.098+ (0.057)
Individual mean job insecurity	-0.154 (0.105)	-0.262*** (0.066)	-0.241*** (0.064)	-0.267*** (0.074)
Time/age (ref: year 2000, age 26-27)				
Year 2002 (age 28-29)	0.151 (0.141)	0.147 (0.091)	0.161* (0.079)	-0.042 (0.129)
Year 2003 (age 29-30)	0.079 (0.124)	0.134+ (0.077)	0.120+ (0.073)	0.083 (0.129)
Year 2004 (age 30-31)	0.043 (0.123)	0.063 (0.076)	0.052 (0.070)	-0.061 (0.127)
Year 2005 (age 31-32)	0.027 (0.121)	0.070 (0.074)	0.101 (0.066)	0.047 (0.128)
Year 2007 (age 33-34)	---	---	---	---
Year 2009 (age 35-36)	---	---	---	---
Men	-0.192 (0.129)	0.065 (0.086)	-0.085 (0.081)	-0.063 (0.096)
Race/ethnicity (White=1)	-0.088 (0.130)	0.116 (0.096)	-0.053 (0.095)	-0.090 (0.109)
Work hours	-0.004 (0.004)	-0.003 (0.002)	-0.004* (0.002)	-0.002 (0.003)
Self-employed	-0.124 (0.175)	-0.017 (0.121)	0.135 (0.107)	0.479** (0.165)
Temporary Workers	0.113 (0.128)	0.008 (0.095)	-0.033 (0.096)	-0.103 (0.132)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-3 (conti.). Linear Mixed Models Predicting Self-Rated Health, by Number of Types of Debt

	Model 1 (0 debt)	Model 2 (1 type of debt)	Model 3 (2 types of debt)	Model 4 (3 types of debt)
	SRH	SRH	SRH	SRH
Occupation (ref: Professionals and managers)				
Services	-0.015 (0.152)	0.038 (0.103)	0.082 (0.093)	0.247+ (0.137)
Sales and Administrative	0.113 (0.142)	-0.131 (0.083)	-0.009 (0.074)	0.054 (0.098)
Craft and Labor	0.320* (0.159)	0.063 (0.109)	0.152 (0.114)	0.510*** (0.141)
Personal Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)
Parental Status	-0.333* (0.131)	-0.024 (0.075)	-0.144* (0.071)	-0.089 (0.090)
Marital Status	0.155 (0.138)	-0.111 (0.102)	0.124 (0.099)	-0.270+ (0.162)
Spouse employed FT or PT	-0.036 (0.130)	0.263** (0.092)	-0.064 (0.078)	0.198 (0.129)
College educated	0.503** (0.171)	0.183+ (0.095)	0.221** (0.084)	0.393*** (0.092)
Constant	3.907*** (0.364)	3.932*** (0.225)	4.156*** (0.221)	4.443*** (0.282)
Ins1_1_1	-0.480*** (0.084)	-0.506*** (0.058)	-0.484*** (0.051)	-0.831*** (0.108)
Insig_e	-0.565*** (0.056)	-0.698*** (0.041)	-0.649*** (0.032)	-0.641*** (0.053)
Observations	338	681	908	391
Number of groups	189	366	427	211

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-4. Linear mixed models predicting depressive symptoms

	Married		Single	
	Model 1 (married men)	Model 2 (married women)	Model 3 (single men)	Model 4 (single women)
	Dep	Dep	Dep	Dep
Main predictor				
Within person change Job Insecurity	0.055+ (0.032)	-0.052 (0.033)	0.051 (0.060)	-0.003 (0.052)
Individual mean job insecurity	0.334*** (0.068)	0.246*** (0.066)	0.318*** (0.092)	0.371*** (0.089)
Time/age (ref: year 2000, age 26-27)				
Year 2002 (age 28-29)	-0.047 (0.073)	0.134+ (0.078)	0.072 (0.114)	-0.025 (0.110)
Year 2003 (age 29-30)	-0.057 (0.074)	0.161* (0.081)	-0.097 (0.130)	-0.088 (0.114)
Year 2004 (age 30-31)	-0.218** (0.076)	0.125 (0.085)	-0.271* (0.131)	-0.294* (0.115)
Year 2005 (age 31-32)	-0.209** (0.080)	0.065 (0.087)	-0.104 (0.135)	-0.250* (0.119)
Year 2007 (age 33-34)	-0.094 (0.085)	0.126 (0.094)	0.230 (0.153)	-0.110 (0.129)
Year 2009 (age 35-36)	-0.249** (0.093)	0.025 (0.098)	-0.232 (0.158)	-0.553*** (0.131)
Race/ethnicity (White=1)	-0.021 (0.094)	-0.064 (0.096)	-0.070 (0.139)	-0.078 (0.133)
Work hours	-0.000 (0.002)	0.000 (0.002)	-0.002 (0.003)	0.001 (0.003)
Self-employed	0.008 (0.104)	-0.078 (0.103)	0.048 (0.175)	0.134 (0.153)
Temporary Workers	0.057 (0.074)	-0.052 (0.082)	-0.024 (0.144)	-0.101 (0.119)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-4 (conti.). Linear mixed models predicting depressive symptoms

	Married		Single	
	Model 1 (married men)	Model 2 (married women)	Model 3 (single men)	Model 4 (single women)
	Dep	Dep	Dep	Dep
Occupation (ref: Professionals and managers)				
Services	-0.039 (0.101)	0.021 (0.078)	-0.078 (0.175)	-0.065 (0.129)
Sales and Administrative	-0.035 (0.071)	0.107+ (0.061)	0.198 (0.134)	-0.112 (0.094)
Craft and Labor	-0.059 (0.071)	-0.013 (0.151)	0.045 (0.137)	-0.394* (0.185)
Personal Income	-0.000*** (0.000)	-0.000 (0.000)	-0.000* (0.000)	-0.000 (0.000)
Household Income	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)
Parental Status	-0.023 (0.059)	-0.013 (0.065)	0.230 (0.145)	0.187+ (0.113)
Marital Status	---	---	---	---
Spouse employed FT or PT	-0.098 (0.061)	-0.313*** (0.082)	---	---
College educated	-0.095 (0.090)	-0.365*** (0.092)	-0.198 (0.152)	-0.248* (0.120)
Constant	1.601*** (0.199)	1.893*** (0.203)	1.781*** (0.285)	1.642*** (0.285)
Ins1_1_1	-0.675*** (0.063)	-0.552*** (0.056)	-0.590*** (0.097)	-0.656*** (0.093)
Insig_e	-0.570*** (0.025)	-0.452*** (0.023)	-0.396*** (0.043)	-0.355*** (0.036)
Observations	1,046	1,258	419	580
Number of groups	244	326	158	204

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-5. Linear mixed models predicting depressive symptoms, by subjective financial stress

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Main predictor										
Within person change Job Insecurity	0.034 (0.033)	-0.012 (0.028)	0.038 (0.027)	-0.017 (0.035)	-0.042 (0.044)	0.060+ (0.033)	-0.001 (0.030)	0.074 (0.049)	-0.030 (0.035)	0.066 (0.041)
Individual mean job insecurity	0.292** * (0.057)	0.247** * (0.046)	0.278** * (0.044)	0.241* ** (0.057)	0.140* (0.067)	0.382*** (0.051)	0.244** * (0.055)	0.333** * (0.067)	0.330* ** (0.053)	0.224* ** (0.062)
Time/age (ref: year 2000, age 26-27)										
Year 2002 (age 28-29)	-0.068 (0.065)	0.031 (0.059)	0.005 (0.054)	-0.040 (0.078)	0.241** (0.088)	0.242*** (0.072)	0.137* (0.065)	0.364** * (0.097)	0.182* (0.073)	0.378* ** (0.098)
Year 2003 (age 29-30)	-0.025 (0.067)	-0.005 (0.062)	0.003 (0.056)	-0.036 (0.082)	0.291*** (0.088)	0.193** (0.061)	0.141* (0.060)	0.341** * (0.094)	0.231* * (0.071)	0.238* * (0.076)
Year 2004 (age 30-31)	--- ---	--- ---	--- ---	--- ---	0.156+ (0.085)	0.076 (0.060)	0.094 (0.057)	0.084 (0.092)	0.102 (0.070)	0.096 (0.075)
Year 2005 (age 31-32)	- 0.220** (0.074)	- 0.114+ (0.064)	- 0.229** * (0.059)	-0.078 (0.086)	0.197* (0.085)	0.051 (0.058)	0.067 (0.054)	0.099 (0.093)	0.107 (0.068)	0.046 (0.071)
Year 2007 (age 33-34)	-0.090	-0.014	-0.095	0.003	---	---	---	---	---	---

	(0.080)	(0.069)	(0.065)	(0.090)	---	---	---	---	---	---
Year 2009 (age 35-36)	-	-0.165*	-	-	---	---	---	---	---	---
	0.363** *		0.280** *	0.236*						
	(0.085)	(0.072)	(0.070)	(0.093)	---	---	---	---	---	---

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-5 (conti.). Linear mixed models predicting depressive symptoms, by subjective financial stress

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Men	-0.084	-0.033	-0.032	-0.082	-0.127	-0.102	-0.111	-0.138	-	-
									0.117	0.093
									+	
	(0.070	(0.059	(0.055	(0.074	(0.083)	(0.067)	(0.071)	(0.086)	(0.06	(0.07
	)	)	)	)					9)	8)
Race/ethnicity (White=1)	-0.004	-	-0.070	-0.071	-0.104	-0.109	-0.093	-0.039	-	-
		0.131*							0.141	0.026
									+	
	(0.086	(0.067	(0.067	(0.080	(0.092)	(0.077)	(0.085)	(0.090)	(0.07	(0.08
	)	)	)	)					8)	8)
Work hours	-0.002	0.000	-	0.001	-0.001	0.000	0.001	-0.001	-	0.001
			0.003*						0.001	
	(0.002	(0.001	(0.001	(0.002	(0.002)	(0.002)	(0.002)	(0.003)	(0.00	(0.00
	)	)	)	)					2)	2)
Self-employed	-0.065	0.028	-0.045	0.016	0.073	-0.028	0.016	0.017	-	0.071
									0.048	
	(0.096	(0.081	(0.079	(0.099	(0.126)	(0.092)	(0.088)	(0.139)	(0.10	(0.10
	)	)	)	)					5)	6)
Temporary Workers	0.153*	-0.052	0.081	-0.049	0.131	-0.044	0.010	0.006	0.026	0.057
	(0.073	(0.064	(0.060	(0.082	(0.099)	(0.076)	(0.076)	(0.099)	(0.08	(0.08
	)	)	)	)					5)	7)
Occupation (ref: Professionals and managers)										
Services	0.019	-0.101	-0.067	-0.030	0.033	-0.012	-0.024	0.054	-	0.008
									0.022	

	(0.083)	(0.070)	(0.067)	(0.089)	(0.107)	(0.079)	(0.082)	(0.104)	(0.08 4)	(0.09 7)
Sales and Administrative	0.013 (0.063)	-0.032 (0.053)	-0.011 (0.051)	-0.045 (0.068)	0.025 (0.082)	0.118+ (0.065)	0.002 (0.062)	0.123 (0.091)	0.028 (0.06 4)	0.102 (0.08 4)
Craft and Labor	0.019 (0.086)	- (0.074)	-0.071 (0.069)	-0.058 (0.094)	-0.265* (0.124)	-0.011 (0.083)	-0.112 (0.091)	-0.101 (0.113)	- (0.09 1)	- (0.10 5)
Personal Income	0.000 (0.000)	- (0.000* **)	-0.000 (0.000)	- (0.000 *)	-0.000 (0.000)	-0.000* (0.000)	- (0.000)	- (0.000)	- (0.00 0)	- (0.00 0)
Household Income	0.000+ (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000* (0.000)	- (0.00 0)	0.000 (0.00 0)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-5 (conti.). Linear mixed models predicting depressive symptoms, by subjective financial stress

	Model 1 (low financial stress)	Model 2 (high financial stress)	Model 3 (low financial stress, recoded)	Model 4 (high financial stress, recoded)	Model 5 (has educational loan)	Model 6 (no educational loan)	Model 7 (has mortgage)	Model 8 (no mortgage)	Model 9 (has car loan)	Model 10 (no car loan)
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Parental Status	-0.047 (0.056)	0.012 (0.054)	-0.040 (0.046)	-0.006 (0.070)	0.007 (0.076)	-0.025 (0.061)	-0.036 (0.057)	0.077 (0.085)	0.026 (0.061)	0.003 (0.073)
Marital Status	-0.099 (0.090)	-0.036 (0.075)	-0.076 (0.074)	-0.063 (0.093)	-0.060 (0.109)	0.019 (0.081)	0.024 (0.089)	-0.027 (0.103)	- (0.088)	0.021 (0.094)
Spouse employed FT or PT	-0.105 (0.081)	- 0.175* (0.066)	- 0.127+ (0.067)	- 0.158+ (0.084)	-0.040 (0.096)	-0.235*** (0.069)	- 0.113+ (0.068)	-0.094 (0.100)	- 0.095 (0.076)	- 0.203* (0.084)
College educated	-0.085 (0.072)	- 0.272** (0.067)	- 0.147* (0.059)	- 0.299*** (0.085)	-0.208* (0.085)	-0.283*** (0.077)	- 0.197** (0.072)	- 0.276** (0.104)	- 0.238** (0.073)	- 0.262** (0.088)
Constant	1.440*** (0.166)	2.160** (0.145)	1.708** (0.133)	2.216*** (0.185)	1.926*** (0.233)	1.485*** (0.177)	1.709** (0.187)	1.498** (0.245)	1.666*** (0.186)	1.680*** (0.220)
Ins1_1_1	-0.630***	- 0.701** (0.271)	- 0.750** (0.271)	- 0.655*** (0.271)	-0.614***	-0.663***	- 0.566** (0.271)	- 0.675** (0.271)	- 0.628*** (0.271)	- 0.543*** (0.271)

	(0.058)	(0.050)	(0.052)	(0.062)	(0.064)	(0.054)	(0.048)	(0.078)	(0.053)	(0.060)
Insig_e	-0.679***	-	-	-	-0.462***	-0.421***	-	-	-	-
		0.357*	0.558*	0.321			0.521**	0.336**	0.444	0.459
		**	**	***			*	*	***	***
	(0.031)	(0.020)	(0.022)	(0.026)	(0.031)	(0.023)	(0.022)	(0.032)	(0.024)	(0.032)
Observations	968	1,847	1,612	1,203	837	1,455	1,462	825	1,371	929
Number of groups	401	605	558	486	349	501	464	355	519	455

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-6. Linear mixed models predicting depressive symptoms, by number of types of debt

	Model 1 (0 debt)	Model 2 (1 type of debt)	Model 3 (2 types of debt)	Model 4 (3 types of debt)
	Dep	Dep	Dep	Dep
Main predictor				
Within person change Job Insecurity	0.113 (0.080)	0.064 (0.046)	-0.029 (0.044)	-0.102 (0.065)
Individual mean job insecurity	0.308** (0.103)	0.377*** (0.067)	0.258*** (0.063)	0.151+ (0.087)
Time/age (ref: year 2000, age 26-27)				
Year 2002 (age 28-29)	0.375* (0.166)	0.234* (0.102)	0.159+ (0.092)	0.381* (0.148)
Year 2003 (age 29-30)	0.269+ (0.148)	0.194* (0.087)	0.179* (0.085)	0.410** (0.148)
Year 2004 (age 30-31)	0.134 (0.148)	0.023 (0.088)	0.033 (0.082)	0.417** (0.146)
Year 2005 (age 31-32)	0.123 (0.145)	0.017 (0.085)	-0.013 (0.078)	0.527*** (0.147)
Year 2007 (age 33-34)	---	---	---	---
Year 2009 (age 35-36)	---	---	---	---
Men	-0.049 (0.127)	-0.208* (0.088)	-0.036 (0.081)	-0.198+ (0.112)
Race/ethnicity (White=1)	-0.074 (0.128)	-0.054 (0.098)	-0.099 (0.094)	-0.264* (0.127)
Work hours	-0.001 (0.004)	-0.000 (0.003)	-0.001 (0.002)	0.000 (0.003)
Self-employed	0.185 (0.185)	-0.043 (0.133)	0.005 (0.116)	0.149 (0.192)
Temporary Workers	-0.034 (0.140)	0.066 (0.105)	-0.051 (0.106)	0.224 (0.153)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-6 (conti.). Linear mixed models predicting depressive symptoms

	Model 1 (0 debt)	Model 2 (1 type of debt)	Model 3 (2 types of debt)	Model 4 (3 types of debt)
	Dep	Dep	Dep	Dep
Occupation (ref: Professionals and managers)				
Services	0.011 (0.165)	0.016 (0.109)	0.024 (0.101)	-0.136 (0.159)
Sales and Administrative	0.312* (0.154)	0.089 (0.090)	0.048 (0.080)	-0.004 (0.113)
Craft and Labor	-0.176 (0.170)	0.053 (0.116)	-0.047 (0.117)	-0.344* (0.164)
Personal Income	-0.000** (0.000)	-0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)
Household Income	0.000* (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)
Parental Status	-0.051 (0.132)	0.078 (0.080)	0.021 (0.076)	-0.053 (0.104)
Marital Status	0.166 (0.156)	-0.015 (0.112)	0.004 (0.109)	-0.046 (0.188)
Spouse employed FT or PT	-0.255+ (0.151)	-0.270** (0.102)	-0.140 (0.089)	-0.057 (0.149)
College educated	-0.459** (0.168)	-0.202* (0.098)	-0.157+ (0.084)	-0.237* (0.108)
Constant	1.545*** (0.378)	1.489*** (0.235)	1.824*** (0.230)	1.750*** (0.328)
Ins1_1_1	-0.758*** (0.138)	-0.581*** (0.071)	-0.612*** (0.066)	-0.652*** (0.097)
Insig_e	-0.294*** (0.053)	-0.521*** (0.041)	-0.441*** (0.032)	-0.510*** (0.052)
Observations	338	681	908	391
Number of groups	189	366	427	211

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-7. Linear Mixed Regressions Predicting Depressive Symptoms, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Main predictor								
Within person change Job Insecurity	0.004 (0.020)	0.006 (0.020)	0.007 (0.023)	0.005 (0.023)	0.004 (0.020)	0.004 (0.020)	0.004 (0.020)	0.004 (0.020)
Individual mean job insecurity	0.309*** (0.040)	0.307*** (0.040)	0.299*** (0.042)	0.313*** (0.042)	0.301*** (0.040)	0.300*** (0.040)	0.299*** (0.040)	0.299*** (0.040)
Adaptive strategies								
In School		-0.113** (0.035)						
Change in Job Value				-0.028 (0.029)				
Live with Parents						0.069 (0.047)		
Live with Roommates								-0.001 (0.042)
Time/age (ref: year 2000, age 26-27)								
Year 2002 (age 28-29)	0.008 (0.044)	0.019 (0.044)	0.034 (0.044)	0.035 (0.044)	0.023 (0.044)	0.022 (0.044)	0.019 (0.044)	0.019 (0.044)
Year 2003 (age 29-30)	-0.009 (0.046)	-0.003 (0.046)	0.033 (0.047)	0.036 (0.047)	0.009 (0.046)	0.014 (0.046)	0.005 (0.046)	0.005 (0.046)
Year 2004 (age 30-31)	-0.131**	-0.127**	---	---	-0.114*	-0.109*	-0.118*	-0.118*

30-31)	(0.047)	(0.047)	---	---	(0.047)	(0.047)	(0.047)	(0.047)
Year 2005 (age 31-32)	-0.149** (0.048)	-0.145** (0.048)	-0.106* (0.050)	-0.106* (0.050)	-0.131** (0.048)	-0.126** (0.048)	-0.135** (0.048)	-0.135** (0.048)
Year 2007 (age 33-34)	-0.035 (0.052)	-0.035 (0.052)	---	---	-0.017 (0.052)	-0.011 (0.052)	-0.021 (0.052)	-0.021 (0.052)
Year 2009 (age 35-36)	-0.231*** (0.055)	-0.231*** (0.055)	-0.184** (0.058)	-0.181** (0.058)	-0.211*** (0.054)	-0.205*** (0.054)	-0.215*** (0.054)	-0.215*** (0.054)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-7 (conti.). Linear Mixed Regressions Predicting Depressive Symptoms, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Men	-0.117* (0.051)	-0.118* (0.051)	-0.097+ (0.053)	-0.090+ (0.053)	-0.111* (0.051)	-0.115* (0.051)	-0.117* (0.051)	-0.116* (0.051)
Race/ethnicity (White=1)	-0.092 (0.059)	-0.091 (0.059)	-0.124* (0.061)	-0.109+ (0.061)	-0.090 (0.060)	-0.091 (0.060)	-0.084 (0.059)	-0.084 (0.059)
Work hours	-0.000 (0.001)	-0.001 (0.001)	-0.000 (0.001)	-0.000 (0.001)	-0.000 (0.001)	-0.000 (0.001)	-0.000 (0.001)	-0.000 (0.001)
Self-employed	0.001 (0.062)	-0.009 (0.062)	-0.006 (0.070)	0.002 (0.070)	0.009 (0.061)	0.012 (0.061)	0.008 (0.061)	0.008 (0.061)
Temporary Workers	0.007 (0.047)	0.016 (0.047)	0.014 (0.054)	0.020 (0.054)	-0.004 (0.048)	-0.005 (0.048)	-0.008 (0.048)	-0.008 (0.048)
Occupation (ref: Professionals and managers)								
Services	-0.035 (0.054)	-0.031 (0.054)	-0.065 (0.060)	-0.072 (0.060)	-0.050 (0.054)	-0.052 (0.054)	-0.044 (0.053)	-0.044 (0.054)
Sales and Administrative	0.031 (0.040)	0.025 (0.040)	-0.004 (0.045)	-0.005 (0.044)	0.025 (0.040)	0.022 (0.040)	0.024 (0.040)	0.024 (0.040)
Craft and Labor	-0.072 (0.056)	-0.078 (0.056)	-0.116+ (0.062)	-0.120+ (0.062)	-0.080 (0.056)	-0.083 (0.056)	-0.073 (0.056)	-0.073 (0.056)
Personal Income	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000** (0.000)
Household Income	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)

Appendix C-7 (conti.). Linear Mixed Regressions Predicting Depressive Symptoms, with Adaptive Strategies as Possible Mediator

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
	Dep	Dep	Dep	Dep	Dep	Dep	Dep	Dep
Parental Status	-0.007 (0.040)	-0.012 (0.040)	0.013 (0.044)	0.002 (0.045)	-0.006 (0.040)	-0.003 (0.040)	-0.004 (0.040)	-0.004 (0.040)
Marital Status	-0.020 (0.053)	-0.023 (0.053)	-0.023 (0.064)	-0.023 (0.064)	-0.017 (0.053)	-0.007 (0.054)	-0.015 (0.053)	-0.015 (0.054)
Spouse employed FT or PT	-0.176*** (0.047)	-0.176*** (0.047)	-0.163** (0.057)	-0.165** (0.057)	-0.171*** (0.047)	-0.169*** (0.047)	-0.171*** (0.047)	-0.171*** (0.047)
College educated	-0.265*** (0.056)	-0.252*** (0.056)	-0.248*** (0.058)	-0.227*** (0.060)	-0.270*** (0.056)	-0.267*** (0.056)	-0.269*** (0.056)	-0.269*** (0.056)
Mean valuation of stable employment				0.083+ (0.047)				
Constant	1.853*** (0.120)	1.898*** (0.121)	1.921*** (0.125)	1.601*** (0.218)	1.853*** (0.120)	1.831*** (0.121)	1.858*** (0.120)	1.858*** (0.120)
Ins1_1_1	-0.624*** (0.037)	-0.624*** (0.037)	-0.646*** (0.041)	-0.648*** (0.042)	-0.620*** (0.037)	-0.620*** (0.037)	-0.621*** (0.037)	-0.621*** (0.037)
Insig_e	-0.433*** (0.014)	-0.435*** (0.014)	-0.440*** (0.017)	-0.441*** (0.017)	-0.435*** (0.014)	-0.435*** (0.014)	-0.434*** (0.014)	-0.434*** (0.014)
Observations	3,268	3,268	2,391	2,391	3,276	3,276	3,283	3,283
Number of groups	695	695	690	690	694	694	696	696

Note: *** p<0.001, ** p<0.01, * p<0.05, + p<0.1. Source: Youth Development Study (YDS)