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Does employability help to cope with job insecurity? An analysis of workers' well-being with Swiss panel data

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ABSTRACT

Can perceived employability mitigate the negative impacts of job insecurity on wellbeing?. We address this question using fixed-effects models on panel data from. Switzerland. To measure job insecurity, we use two subjective indicators (risk of job. loss and fear of job loss in the last year) and an objective one (having a temporary contract). We assess well-being by studying job satisfaction, life satisfaction, and mental health, and perform separate analyses for men and women. Results suggest that employability does not mitigate the impacts of job insecurity on job satisfaction. For life satisfaction, employability reduces the impacts of the risk of job loss in the last year, but only among men. Regarding mental health, employability partially offsets the impacts of the risk of job loss in the last year for both men and women. We conclude that even though employability might help, it does not shield workers from the negative impacts of job insecurity. This suggests that the flexicurity strategy falls short of mitigating the non-pecuniary impacts of job insecurity.

1. Introduction

Experiencing the risk of job loss has long-lasting, pernicious consequences on individuals' well-being. This has been widely documented for physical and mental health, life satisfaction, job satisfaction and overall quality of life (Cheng & Chan, 2008; Kim & von dem Knesebeck, 2015; Helbling & Kanji, 2018; Jiang & Lavaysse, 2018). In Europe, job insecurity has progressively become a common feature of contemporary labour markets and careers. From the mid-1990s to the mid-2000s, the temporary employment rate in Europe increased and remained stagnant thereafter, but the risk of having at least one temporary job at a given moment in time has risen (Latner, 2022). The Great Recession and COVID-19 crisis have demonstrated that permanent workers also experience recurrent and significant labour market uncertainties and the risk of losing their jobs. In fact, although job insecurity is frequently associated with temporary workers, who face the (almost) certain end of their job contracts, the negative effects of job insecurity appear to be more detrimental for permanent than for temporary employees (Mauno, Kinnunen, Mäkikangas, & Nätti, 2005; De Cuyper & De Witte, 2007; Kirves, De Cuyper, Kinnunen, & Nätti, 2011).

Due to the growth in job insecurity, international institutions and policymakers have attempted to reconcile companies' need for flexibility and workers' need for job security, which led to the development of the flexicurity strategy (European Commission, 2007; Muffels & Wilthagen, 2013). The fundamental proposition of the flexicurity model is to allow companies to dismiss workers easily (*flexibility*), but to counteract workers' greater exposure to the risk of job loss (*security*). The model proposes two core elements to mitigate the negative impacts of workers' greater exposure to job insecurity, namely, generous unemployment benefits during periods of joblessness and active labour market programmes (i.e. training courses and assisted employment search) to improve workers' employability and shorten unemployment spells. The implementation of this model across several European countries, albeit with some variations, has shown that it generally fulfils the purpose of supporting the unemployed: generous unemployment benefits are crucial to support workers during periods of joblessness (Nordenmark, Strandh, & Layte, 2006; Shahidi, Muntaner, Shankardass, Quiñonez, & Siddiqi, 2019), and active labour market policies seem to reduce unemployment spells and have positive impacts on the well-being of those who lost their job (Card, Kluve, & Weber, 2010; Wulfgramm, 2011; Sage, 2015; Puig-Barrachina et al., 2020). Although improved employability seems effective to reduce the impacts of unemployment, it is unclear whether high employability is also effective to offset the negative impacts of job insecurity on well-being among those who are still employed but might lose their job soon.

The goal of this article is to examine if the negative effects of job insecurity on well-being can be alleviated when workers perceive that their employability (also known as *labour market security*) is high, and

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whether these effects differ by gender, as some studies have suggested (Green, 2011; Otterbach and Sousa-Poza, 2016). Hence, we investigate if the negative impacts of job insecurity on well-being are lower when workers perceive they can find another job easily, and whether these mitigating effects are distinct for women and men. For this purpose, we analyse three facets of well-being that are negatively impacted by job insecurity: life satisfaction, mental health, and job satisfaction (Cheng & Chan, 2008; Green, 2011). This study contributes to the existing literature in three main aspects. First, we analyse panel data, which allows us to eliminate the effect of time-constant confounders. We follow other studies in analysing panel data to measure the moderating effects of employability on the negative impacts of job insecurity on life satisfaction and mental health (see Green, 2011 and Otterbach & Sousa-Poza, 2015), and conduct similar analyses for job satisfaction too. Second, we provide a comprehensive assessment of job insecurity by analysing two subjective indicators and one objective indicator of this variable: fear of job loss, risk of job loss in the last year, and having a temporary contract. Hence, in addition to exploring if employability can mitigate the negative effects of fear of job loss on well-being as previous studies have done, our study also evaluates if employability can reduce the negative impacts of having a temporary job and having experienced the risk of job loss in the last year. Third, by obtaining different estimates for women and men we respond to calls for a gender perspective in this kind of studies (Valero, Martin, Bacigalupe, & Utzet, 2021). This approach also helps to clarify previous findings suggesting that the moderating effects of employability differ by gender (i.e. Green, 2011; Otterbach & Sousa-Poza, 2015).

Our analyses rely on data from Switzerland; a country that despite never having formally developed a flexicurity strategy, closely reflects the flexicurity model by combining generous unemployment benefits with strong active labour market policies (Hevenstone, 2011; Fossati, 2018; Shahidi, De Moortel, Muntaner, Davis, & Siddiqi, 2016). The Swiss labour market also presents a low structural rate of unemployment (in the last decade it peaked at 4.8%) that remained almost unchanged in the aftermath of the financial crisis[1] (the period analysed in this study), thus allowing us to limit the influence of macro-economic changes in our analyses.

The question that this article explores is especially relevant from a public policy perspective because it provides additional insight about the consequences of expanding the flexicurity model for workers' well-being in terms of their job satisfaction, life satisfaction, and mental health.

2. Literature review

2.1. The negative impacts of job insecurity on well-being

Job insecurity is defined as "employees' perceptions about potential involuntary job loss" (De Cuyper, Bernhard-Oettel, Berntson, De Witte, & Alarco, 2008:492) or as "a perceived threat to the continuity and stability of employment as it is currently experienced" (Shoss, 2017:1912). Job insecurity has been consistently associated with different facets of poorer well-being. More specifically, studies have found an association between job insecurity and lower life satisfaction (Green, 2011; Otterbach and Sousa-Poza, 2016; Helbling & Kanji, 2018), lower job satisfaction (Cheng & Chan, 2008), and poorer mental health (Ferrie et al., 2001; Rugulies, Bültmann, Aust, & Burr, 2006; Green, 2011; Otterbach and Sousa-Poza, 2016). Experiencing job insecurity also seems to have long-lasting, scarring effects (Ferrie et al., 2001; Knabe & Rätzel, 2011; Helbling & Kanji, 2018; Eberl, Collischon, & Wolbring, 2023). Even if these negative impacts of job insecurity on well-being are found regardless of which facet of job insecurity is analysed,[2] Jiang and Lavaysse (2018) meta-analysis showed that the association between well-being and affective job insecurity (i.e. worrying about losing one's job) is stronger than the association between well-being and cognitive job insecurity (i.e. the estimated probability of job loss). This means that *worrying about job loss* is more strongly related to lower well-being than the subjectively assessed *risk of job loss*. These findings are reasonable assuming that some individuals might worry more than others simply because they would suffer more from losing their job. This would be the case, for example, of main breadwinners, low-skilled workers, individuals with strong work centrality (Jiang & Lavaysse, 2018), immigrants whose residence permits depend on their employment situation, or those who lack the resources to adequately cope with a situation of joblessness.

While previous studies referred to job insecurity as a subjective assessment, the risk of job loss has also been objectively defined as holding a temporary job contract (i.e., fixed-term, on-call, seasonal, or temporary agency contracts) (De Witte and Näswall, 2003; Klandermans, Hesselink, & van Vuuren, 2010). Nonetheless, while the subjective assessments of job insecurity show consistent negative associations with well-being, the relationship is less clear when job insecurity is measured objectively. According to Wilkin (2013) meta-analysis, the association between temporary employment and job satisfaction differs across multiple studies. These heterogeneous results have been attributed to cross-national variations (De Cuyper, Piccoli, Fontinha, & De Witte, 2019; Canzio, Bühlmann, & Masdonati, 2022) and whether the temporary contract is fixed-term, seasonal, or casual (Bardasi & Francesconi, 2004). The associations between life satisfaction and temporary employment have also been found to differ by country (De Cuyper et al., 2019). However, in a study using British panel data these differences were not observed to vary by type of temporary contract and found no association between temporary contracts and adverse effects on mental health (Bardasi & Francesconi, 2004). Other analyses using British panel data have reported even better mental health among fixed-term workers than permanent employees, whereas the opposite occurs for casual workers, seasonal workers, and temporary agency workers (Dawson, Veliziotis, & Hopkins, 2017). These findings contradict similar analyses for Australia showing that casual and fixed-term workers present the same mental health as permanent employees (LaMontagne et al., 2014; Hahn, McVicar, & Wooden, 2021). In contrast, analyses using Italian panel data have shown that temporary employment has negative impacts on (general) health when it is prolonged over time (Pirani & Salvini, 2015). In a similar context using Spanish cross-sectional data, an association between temporary employment and mental health was also found (Bartoll, Gil, & Ramos, 2019).

It should be noted that the negative effects of job insecurity on well-being are not only direct but also occur through multiple mediating factors. These negative effects of job insecurity spillover to workers' family members, negatively affecting their spouses and children and ultimately the workers' relationships with their family members (see Mauno, Cheng, & Lim, 2017 for a review). Some of these negative impacts on the well-being of family members might be the result of job insecurity that impedes workers to access mortgages, which also causes delays in decisions on parenthood and the moment of leaving the parental home (Lersch & Dewilde, 2015; Clark & Lepinteur, 2022). In consequence, even after the threat of job loss has disappeared, workers

[1] This allows us to obtain more accurate estimates, given that economic downturns might exacerbate the negative impacts of job insecurity (Lam, Fan, & Moen, 2014). Although Switzerland was technically in a recession during the second quarter of 2008 and during 2009, the GDP growth was positive again in 2010 and onwards, when our data was gathered.

[2] Anderson and Pontusson (2007) distinguish between 'affective job insecurity' (i.e. worrying about losing one's job) and 'cognitive job insecurity' (i.e. the assessment of the risk of job loss). While these are the most widely used distinctions in the literature, other authors also differentiate between quantitative and qualitative job insecurity, but none of the studies mentioned in this article examine these facets.

and their family members could still face the negative impacts of job insecurity on certain crucial life events, as well as the deteriorating impacts that these altered life events have on family relationships. Job insecurity could have similar long-lasting spillover effects on organizational outcomes and work behaviour (Roskies & Louis-Guerin, 1990). This may deteriorate workers' relationships with other colleagues and produce conflicts in the workplace that could eventually harm workers' well-being (Borg & Elizur, 1992; Frone, 2000; Lee, Huang, & Ashford, 2018). Again, work conflicts that might have been initially triggered by job insecurity could still occur after the threat of job loss has disappeared.

2.2. Gender differences

The negative impacts of job insecurity and temporary contracts on well-being are usually found to differ for men and women, but without displaying a defined pattern. As Kim and von dem Knesebeck (2015) systematic review found, the link between job insecurity and health differs by gender, but these differences are not consistent, whereas Cheng and Chan (2008) meta-analyses on various outcomes indicated that the impacts for men and women are the same (although this study analysed mostly cross-sectional studies). As for the specific effects of temporary contracts, no formal meta-analyses have yet assessed if impacts on well-being differ by gender, although multiple studies using cross-sectional and panel data have shown divergent results. Analyses using German panel data have found that women with temporary jobs worry more about losing their jobs than men (Morgenroth, Schels, & Teichler, 2021). Studies using Italian panel data have shown that temporary employment only has negative impacts on women's mental health (Pirani & Salvini, 2015), while Bartoll et al.'s (2019) analyses with a cross-sectional Spanish sample observed a negative association between temporary employment and mental health only among men. Conversely, studies using Australian and British panel data have reported that temporary contracts are not related to lower life satisfaction in either women or men (Bardasi and Francesconi, 2004; LaMontagne et al., 2014; Hahn et al., 2021), while those using British panel data have observed that the negative impacts of casual and seasonal contracts on job satisfaction are significant and similar for both genders (Bardasi and Francesconi, 2004).

Although these results do not allow us to obtain consistent conclusions, the existing theoretical arguments and other empirical findings could justify why these negative effects might only exist exclusively for men or for women. The negative effects of job insecurity among women might be due to the segregation of women into lower-paying jobs (i.e. women with insecure and temporary jobs earn less than men). This could also impair women's saving capacity and diminish their resources to cope with unemployment, which could in turn boost the negative impacts of job insecurity on women's well-being relative to men's (Stier & Yaish, 2014; Schmid, 2016). Similarly, because women's temporary jobs are of lower overall quality than men's, women might be more frequently exposed to low autonomy, occupational health issues, and health risks in general, which could also have greater long-term negative impacts on their well-being (Stier & Yaish, 2014; Schmid, 2016). The opposite case (i.e. job insecurity having negative consequences only for men) could be explained by the social stigma associated with men's joblessness due to gender norms (Charles & James, 2003; Mooi-Reci & Ganzeboom, 2015; Coron & Schmidt, 2022; Bazzoli & Probst, 2023). Since men are more likely to be the main breadwinners, they might display higher work centrality and have a greater need for good working conditions and job security (Nolan, 2009; Coron & Schmidt, 2022).

2.3. The moderating effects of employability

Perceived employability – also labelled as *labour market security* (Anderson & Pontusson, 2007) – is conceived as workers' perceived chances of finding a similar job (De Cuyper, Van der Heijden, & De Witte, 2011). Its positive effects seem to extend beyond the pecuniary aspects since individuals experience greater well-being when they perceive they can easily find another job. In this regard, higher perceived employability is generally associated with lower psychological symptoms and better mental health (Berntson & Marklund, 2007; Kirves et al., 2011; Kinnunen, Mäkikangas, Mauno, Siponen, & Nätti, 2011; Kirves, Bernhard-Oettel, & Leineweber, 2017; Harari, McCombs, & Thams, 2023) as well as greater job and life satisfaction (De Cuyper et al., 2011; Giorgi, Shoss, & Leon-Perez, 2015; De Cuyper et al., 2019; Yeves, Bargsted, Cortes, Merino, & Cavada, 2019). Nonetheless, no studies appear to have tested if employability impacts men and women differently.

This literature has commonly argued that the reason why employability may reduce the negative impacts of job insecurity is that workers would not suffer the negative impacts of job insecurity if they foresee that they will not become unemployed due to job loss (or that the unemployment period will be reasonably short). Under this assumption, finding a new, comparable job could then spare workers the harmful effects of unemployment, such as those resulting from financial constraints and the loss of identity. However, transitioning to a new job can also have negative consequences for workers' well-being, even if they never experience unemployment periods between two jobs (Feldman & Brett, 1983). This is because many of the negative impacts triggered by the risk of job loss might be caused, instead, by the uncertainty due to the *risk of job change* rather than just by the *risk of becoming unemployed*. For example, a temporary worker whose contract is about to end might have already received several new job offers, but starting a new position involves facing uncertainties and requires some time for adaptation (Pollard, 2001; Bordia, Hobman, Jones, Gallois, & Callan, 2004). That is, they must adapt to a new work environment and new work processes, change their daily habits and routines, and perhaps re-negotiate the distribution of unpaid work with their spouses or partners. For this reason, even if employability fully eliminates the impacts caused by the *risk of becoming unemployed*, there is no reason to assume it will eliminate the negative impacts caused by the *risk of job change*. Employability, therefore, might not completely protect workers form the overall negative effects of job insecurity. In addition, because individuals do not react in the same manner to job insecurity (Roskies, Louis-Guerin, & Fournier, 1993; Näswall, Sverke, & Hellgren, 2005), employability might in fact mitigate the negative impacts of job insecurity on the worker, but not on the worker's family members. Job change could trigger family conflicts which may eventually affect workers' well-being too. Therefore, the question of whether employability can reduce the negative impacts of job insecurity on well-being should rather be about which of the multiple mechanisms whereby job insecurity impacts well-being could be reduced by employability. In what follows, we summarize the findings of previous studies that have assessed the mitigating effects of employability on job satisfaction, life satisfaction, and mental health, and whether these effects differed by gender. We also formulate the hypothesis that will guide the analysis.

As regards job satisfaction, only two studies using cross-sectional samples have explored if employability can reduce the negative consequences of job insecurity, but found different results. Svetek (2020) observed that employability does not mitigate the negative consequences of job insecurity on job satisfaction, whereas Yeves et al. (2019) found that these mitigating effects only occur for extrinsic job satisfaction but not for intrinsic job satisfaction. Neither study performed separate analyses for men and women. Following the flexicurity assumption, we test the following hypothesis:

(H1). Employability mitigates the negative impacts of job insecurity on job satisfaction.

Employability seems to reduce the negative effects of job insecurity on life satisfaction according to the three studies that analysed these effects. Green (2011) and Otterbach and Sousa-Poza (2015) found this moderation to be significant after analysing panel data from Australia

and Germany, respectively, and Silla, De Cuyper, Gracia, Peiró, and De Witte (2008) observed this association analysing a cross-sectional sample from Belgium. Only Otterbach and Sousa-Poza (2015) and Green (2011) performed separate analyses for men and women. The former observed that these effects occur much more predominantly among men,[3] while the latter found the effects to be significant for men only. Therefore, we test the following hypothesis:

(H2). Employability mitigates the negative impacts of job insecurity on life satisfaction.

For mental health, the moderating impacts of employability on job insecurity are not clear. Otterbach and Sousa-Poza (2015) and Green (2011) analysing panel data from Germany and Australia, respectively, found this moderation to be significant. Among studies using cross-sectional surveys, Svetek (2020) associations are only marginally significant (2020), whereas they are not significant in Silla et al. (2008) or Kirves et al. (2011). As for different impacts by gender, again the only analyses come from Green (2011) and Sousa-Poza's (2015) panel studies, where both identify these effects to be significant only for women. We hypothesize that:

(H3). Employability mitigates the negative impacts of job insecurity on mental health.

To study whether these moderating effects differ by gender, we adopt an exploratory rather than a confirmatory approach. As we showed in the literature review, the theoretical perspectives and the empirical findings provide support for multiple (and even opposing) outcomes. Many of the mechanisms that generate gender differences in the moderating effects of employability might occur simultaneously and (partially) offset each other. To understand if these moderating effects of employability differ between women and men it is necessary to evaluate if employability can also compensate the gender-specific impacts of job insecurity on well-being. On the one hand, even if employability might reduce the direct negative impacts of job insecurity for both genders equally, the mitigating effects of employability on the spillover effects of job insecurity might still differ by gender. It has been shown that compared to men, women seem to react more strongly to the risk of job loss of their spouses or partners (Larson, Wilson, & Beley, 1994). Also, when men face job insecurity, they are more likely than women to reduce their time spent on child-related activities (Roeters, Van Der Lippe, & Kluwer, 2009). This would imply that the overall moderating effects of employability might be weaker for men because they might not reduce the negative impacts of job insecurity on the well-being of family members. Alternatively, the moderating effects of employability could also differ by gender if employability does not mitigate the negative effects of *risk of job change* in the same way for women and men. Because women tend to do most of the unpaid work and their paid jobs are more likely to be considered as complementary to men's, they could be more prone to facing family conflicts if accepting a new job requires re-negotiating the division of unpaid work with their male partners. These examples illustrate some of the multiple and simultaneous mechanisms by which employability might have gender-specific moderating impacts.

[3] Green (2011) performed fixed-effects and random effects-models. According to the first random-effects model, employability seems to reduce the negative impacts of job insecurity for women's life satisfaction too. However, this significant association becomes non-significant when including personality as a control or when using fixed-effects models (which eliminate the effect of all time-constant confounders, like personality). Otterbach and Sousa-Poza (2015) performed these analyses across four age groups and observed moderating impacts in three of the age groups in the male sample and in one of the age groups in the female sample.

2.4. The Swiss context of flexicurity

There are two main reasons why Switzerland is a distinctive case to analyse the flexicurity model. First, Switzerland has a persistently low rate of unemployment, which peaked only at 4.8% during the Great Recession. At the beginning of the 2010 s, between 33% and 38% of the unemployed were long-term unemployed (i.e. 12 months or more), far below the average of the European Union (about 50%) and Germany (45%), but above Denmark and Austria (about 26%). Second, whereas Switzerland is frequently categorized as a hybrid welfare state, combining features of the *conservative* or *Christian-democratic* and the *liberal* regimes, the labour market policies in the Swiss context in the last decades have replicated the flexicurity approach (Ferragina & Filetti, 2022; Fossati, 2018; Shahidi et al., 2016). The country presents one of the highest investments in active labour market programmes in Europe, reaching levels similar to Denmark, while income replacement for the unemployed surpasses those of France and Denmark (Ferragina & Filetti, 2022; Fossati, 2018). In terms of job security regulations, Switzerland has one of the weakest employment protection legislations in Europe. According to the EPL (Employment Protection Legislation) index for permanent job contracts elaborated by the OECD, Switzerland ranks between the United Kingdom and Denmark. Based on the same index, restrictions on the use of temporary contracts are below the average of the OECD and countries like Denmark, but higher than in liberal countries. Although the rate of temporary employment in Switzerland is around 13%, slightly below the EU and EFTA countries, about half of Swiss temporary workers are trainees or apprentices (one of the highest rates in Europe). Temporary workers in Switzerland also have one of the longest contract durations, with more than half of them having contracts that last more than one year, compared to less than 30% in the EU and EFTA territories.

In this setting, compared to the German and Australian labour markets analysed in similar studies (i.e. Green, 2011, and Otterbach & Sousa-Poza, 2015), Swiss employees have high employability due to high labour demand and strong active labour market programmes. Also, because of the high labour demand and generous unemployment benefits, the risk of job loss and its negative financial consequences are lower, compared to Germany and Australia.

3. Data and methods

3.1. Data

This study relies on the Professional Paths Survey conducted by the National Centre of Competence in Research (NCCR) LIVES at the University of Lausanne from 2012 to 2018.[4] This is one of the few panel datasets (along with the German SOEP and the Australian HILDA) that contains our independent and dependent variables of interest. Across seven waves it surveyed a random representative sample of residents aged between 25 and 55 in the German and French-speaking parts of Switzerland. The 2012 wave included 2469 participants and the number decreased to 1075 in the 2018 wave, although the number of effective cases was significantly lower but constant over time, reaching a peak in the second wave, when new participants were added. The final analytical sample was restricted to employees (hence it did not include self-employed workers), excluding trainees and apprentices, who were observed at least in two waves during the observation period. This left a sample of 1646 individuals (± 42 depending on the outcome), of which 795 (± 22) were men and 852 (± 19) were women. In Table 1 (below) we provide general descriptive statistics of the sample for the baseline wave for each of the three dependent variables for men and women together. In the Appendix (tables A.1.1-A.3.2) we provide detailed

[4] The datasets can be obtained at: https://www.swissubase.ch/en/catalogue/studies/12734/17161/overview

Table 1
Descriptive statistics for the combined sample of men and women at the baseline wave, by each dependent variable.

	Job satisfaction	Life satisfaction	Mental well-being
Dependent variable	3.2 (0.5)	5.3 (1.0)	3.1 (0.4)
Independent variables			
Temporary employment			
No	92.8	92.9	92.8
Yes	7.2	7.1	7.2
Risk of job loss in last year			
No	85.3	85.4	85.3
Yes	14.7	14.6	14.7
Fear of job loss			
Yes	7.5	7.5	7.4
No	92.5	92.5	92.6
Employability			
Low	52.0	52.2	52.1
High	48.0	47.8	47.9
Sociodemographic characteristics			
Age			
25-29	10.1	10.1	10.0
30-35	17.2	17.0	17.2
36-40	15.6	15.9	15.8
41-45	18.3	18.1	18.0
46-50	19.7	19.7	19.7
51-55	16.3	16.6	16.5
56-60	2.8	2.7	2.8
Education			
High	39.1	39.0	39.1
Upper secondary	49.9	50.5	50.3
Low secondary or less	4.0	3.9	3.9
Missing	7.0	6.6	6.7
Nationality			
Swiss	85.8	86.2	86.3
Non-Swiss	14.1	13.8	13.6
Missing	0.1	0.1	0.1
N	1210 (± 14)	1190 (± 3)	1191 (± 3)

descriptive statistics of the analytical samples of men and women separately for each wave. Depending on the outcome of interest, male participants range approximately between 650–690 in wave 2, and about 430 in the last wave. For women, there is an upper bound of 690–720 participants in wave 2, and a lower bound of 440 participants in wave 7. In both cases there is a loss of about one third of the sample. The mean values and standard deviations of the dependent variable remained stable over time, suggesting that there is not a marked attrition among individuals with high or low well-being across waves. The main change is observed in the share of workers who perceive their employability to be low, both in the samples of women and men, although this might be simply explained by the aging of the sample. There is also some increase in the share of those who fear losing their jobs, especially among men, although the share of workers with temporary jobs and those who were at risk of job loss also remains stable across waves.

3.2. Measurements

The variable (perceived) employability was assessed with the question 'If you lost your job, how easy would it be for you to find a comparable job?'. The possible responses were: *with great difficulty*, *mostly with difficulty*, *mostly easily*, and *very easily*. To facilitate the interpretation of results and due to the low number of cases for the last category, we dichotomize these values as 'Low employability' (*with great difficulty* and *mostly with difficulty*) and 'High employability' (pooling *mostly easily* and *very easily*).

Three variables were used to assess job security, two subjective ones and an objective one. The first variable reflects fear of job loss and is assessed with the question 'Except for an eventual end of contract, do you fear losing your job in the next 12 months?'. The three possible responses were: *Yes, a lot*; *Yes, somewhat*; *No, not so much*; and *No, not at all*. We dichotomized these categories into those who experienced job insecurity (*Yes, a lot* and *Yes, somewhat*) and those who did not (*No, not so much* and *No, not at all*). The second variable evaluates the risk of job loss in the last year and is assessed with the question 'In the past year, how often have you faced the possibility of losing your job or being made redundant?'. There were five possible responses: *never*, *one time*, *more than one time*, *constantly*, and *I have already been told I am to be dismissed*. We dichotomized these answers into those who did not experience job insecurity in the last year (*never*) and those who did at some point (*one time, more than one time, and constantly*). Finally, the last variable assesses whether the respondent has a permanent or a temporary contract.

Life satisfaction was assessed using the 5-item measure of Diener, Emmons, Larsen, and Griffin (1985) with a 7-point Likert scale ranging from *strongly disagree* to *strongly agree*. Mental health was assessed using the GHQ-12 scale developed by Goldberg consisting of 12 items. Finally, job satisfaction was originally assessed using a 5-item scale adapted from the Minesota Satisfaction Questionnaire (Weiss, Dawis, England, & Lofquist, 1967). The scale measures satisfaction with the boss, satisfaction with job security, satisfaction with salary, satisfaction with working conditions, and satisfaction with relationships with colleagues on a 4-point Likert scale. To avoid overlapping issues we took the average of all the items except for satisfaction with job security. Hence, we assess the impacts on job satisfaction for multiple facets except for satisfaction with job security.

3.3. Methods

The use of panel data enables applying fixed-effects models, which allow us to track how changes in the independent variables affect the dependent variables in the same individuals. Hence, by analysing within-individual changes, fixed-effects models eliminate the effect of all the observed and unobserved time-constant confounders (such as personality, previous unemployment experiences, or social class of origin). We estimate the following fixed-effects models[5]:

$$Y_{it} = \beta_1 JobInsec_{it} + \beta_2 Empl_{it} + \beta_3 (JobInsec_{it} \text{ X } Empl_{it}) + \gamma X_{it} + \alpha_i + \varepsilon_{it}$$

The subscript i represents individuals and t represents time. Y denotes the dependent variable (job satisfaction, life satisfaction or mental health) and $JobInsec_{it}$ represents the independent variable job insecurity (fear of job loss, risk of job loss in last year or temporary employment). $Empl_{it}$ is the moderating time-varying variable employability and $JobInsec_{it}$ X $Empl_{it}$ is the interaction term between the two time-varying variables job insecurity and employability. Denoted by X_{it}, the model also includes year (from 2012 to 2018) and age (in 5-year intervals) as confounders. The term α_i captures the time-constant individual effects and the term ε_{it} reflects the error term. Regarding our choice of confounders, age might affect well-being and perceived employability, as well as perceived job security and the possibility of obtaining a permanent position. By including year dummies we account for year effects, such as changes in the economic situation. Although other studies have included confounders that account for the household situation (e.g. household income, marital status, or having children), we consider that these variables might also be colliders or open other back-door paths (Cinelli et al., 2022). Still, since this approach has been common in other studies (e.g. Green, 2011; Otterbach & Sousa-Poza, 2015), we repeated our analyses including these confounders and found that these alternative models obtained virtually the same results as our primary models (see tables B.1–B.3 in the Appendix). Other studies performing similar analyses have controlled for the regional unemployment rate, but we

[5] We ran fixed effects models in STATA (version 17) using the *xtreg* command with the *fe* option and clustering standard errors at the individual level.

only included this variable in supplementary analyses (see tables C.1-C.3 in the Appendix). Although controlling for the regional unemployment rate does not change our results, there are two reasons why we opt for not including this variable in our primary models. First, the unemployment rate in Switzerland has remained low and stable during our observation window, and the small changes in the Swiss economy are accounted for the year dummies. Variation between regions is also low (see Table H in Supplementary materials): the two Swiss regions with the highest unemployment rates (7%) are the canton of Ticino, which was not part of our sample, and the Lake Geneva region.[6] The second reason is that even if local unemployment rates might have changed during the observation period, Switzerland is a small and interconnected country, where 19% of workers work in a different canton from where they live, and 50% work in a different municipality from where they live (FSO, 2024). Hence, workers are not as strongly reliant on local and regional (i.e. cantonal) labour market fluctuations as in the large countries where previous studies were carried out (Australia and Germany).

4. Results

Before analysing how the interaction between job insecurity and employability are related to our three dependent variables, we first assess the *overall* association between job insecurity and well-being. We provide these models in tables D.1–D.3 in the Appendix.[7] These models indicate that *fear of job loss* and *risk of job loss in the last year* present significant and negative associations of similar magnitude for both women and men. The fear of job loss is related to a decrease of between 0.5 and 1 (within-individuals) standard deviations (*SD*) in well-being for men, and between 0.4 and 0.7 for women, depending on the outcome. Unsurprisingly, the coefficient of *risk of job loss in last year* is notably smaller, ranging from 0.2 to 0.4 (within-individuals) *SD* for men and 0.3 and 0.4 for women, depending on the outcome. The only variable that shows different associations for men and women is *temporary employment*. For men, *temporary employment* is negative and significantly associated with *job satisfaction* (0.4 *SD*) and *mental health* (0.2 *SD*), but its association with *life satisfaction* is not significant. For women, none of the associations of *temporary employment* with the dependent variables are significant.

In the next graphs we display the association of the interaction between each of our indicators for job insecurity (*fear of job loss*, *risk of job loss in last year*, and *temporary employment*) and (perceived) employability with *job satisfaction* (Fig. 1), *life satisfaction* (Fig. 2) and *mental health* (Fig. 3), for men and women separately (left column and right column, respectively). Because we are interested in understanding if employability can mitigate the negative consequences of job insecurity on well-being, we also display on the left side of each column the coefficient of the association of job insecurity with the different dependent variables for those who perceive their employability to be 'low' (i.e. the reference category of the moderator). Comparing this coefficient with the coefficient of the interaction allows us to observe if perceiving employability to be 'high' can fully or only partially compensate the negative effects of job insecurity on well-being.

Fig. 1 displays the results for job satisfaction. It shows that none of the interactions of employability with *fear of job loss* and *risk of job loss in last year* are significant, suggesting that employability does not mitigate the negative impacts of subjective job insecurity on job satisfaction. Among men, the association between *temporary employment* and *job insecurity* was not moderated by employability either (whereas for women *temporary employment* was not related to lower job satisfaction). Hence, we reject the first hypothesis (H1).

Fig. 2 displays the results for life satisfaction. It suggests that employability sometimes mitigates the negative impacts of job insecurity on *life satisfaction*, but only among men. Namely, having 'high' employability compensates about two thirds of the negative impacts of *fear of job loss* on *life satisfaction* ($\beta = 0.218$) and fully offsets the negative impacts of *risk of job loss in last year* ($\beta = 0.204$). The interaction between *employability* and *temporary employment* is not significant among men either, but *temporary employment* was not related to lower job satisfaction in the first place. Although the associations of *fear of job loss* and *risks of job loss in last year* with *life satisfaction* are also significant and negative among women, none of the interactions with employability are significant in this group. Fig. 2 additionally suggests that the coefficients for insecure men and women with high employability are not different from each other (the confidence intervals overlap with the point estimates). Additional analyses confirm that insecure men with high employability do not display higher life satisfaction than insecure women with high employability.[8] Because we observe these moderating effects to occur among men but not among women, the second hypothesis (H2) can be only partially accepted.

Fig. 3 displays the results for mental health. It shows that the interactions of employability with *fear of job loss* and *temporary employment* are not significant for either women or men, thus indicating the absence of moderating effects. Instead, the interaction of employability with *risk of job loss over last year* is significant for both genders. For men, perceiving employability to be 'high' seems to compensate about half of the negative impacts of *risk of job loss over last year* ($\beta = 0.076$), while for women 'high' employability appears to reduce two thirds ($\beta = 0.084$) of these negative effects. Hence, because the moderating by employability was only observed for *fear of job loss over last year*, the third hypothesis (H3) can be only partially accepted.

4.1. Robustness tests

The use of interactions in fixed-effects models can sometimes yield biased estimates, according to Giesselmann and Schmidt-Catran (2022). The authors demonstrate that the classic approach to analyse interactions between two time-varying variables in fixed-effects models does not only estimate the variation within individuals, but also captures some of the between-individual variation. To eliminate this source of bias, the authors propose a solution that provides less efficient estimates in small samples (like ours). In addition, this method can only consider individuals that have been observed in more than two waves, which shrinks the sample size even more. For this reason, we repeated our analyses applying Giesselmann and Schmidt-Catran (2022) method but assuming that obtaining results which are similar to those of our main analyses could strengthen previous findings, while differing results could reduce – but not eliminate with certainty – the validity of our primary findings. For reasons of parsimony, we display the results of these analyses in the Appendix, in tables F.1-F.3.

These additional analyses present two main substantive differences with respect to our primary analyses. First, whereas our main models showed that employability seemed to reduce the negative effects of *fear of job loss* on life satisfaction among men, this association is no longer significant in the additional analyses. Second, when applying Giesselmann and Schmidt-Catran (2022) method, we find that employability also appears to mitigate the negative impacts of *fear of job loss* on

[6] The unemployment rates we present in Table H are derived from administrative sources and are lower than those obtained from the Swiss Labour Force Survey. Obtaining precise estimations of the unemployment rate at the cantonal level is not optimal due to the small size of some cantons.

[7] The reason we perform separate analyses is that when an interaction between an independent variable and a moderator is introduced, models do not show the *overall* effect of the independent variable, but instead the effect of the independent variable for the reference group of the moderator.

[8] To test this, we conducted a three-way interaction analysis, interacting job insecurity, employability, and gender, for the combined sample of men and women in a fixed-effects model.

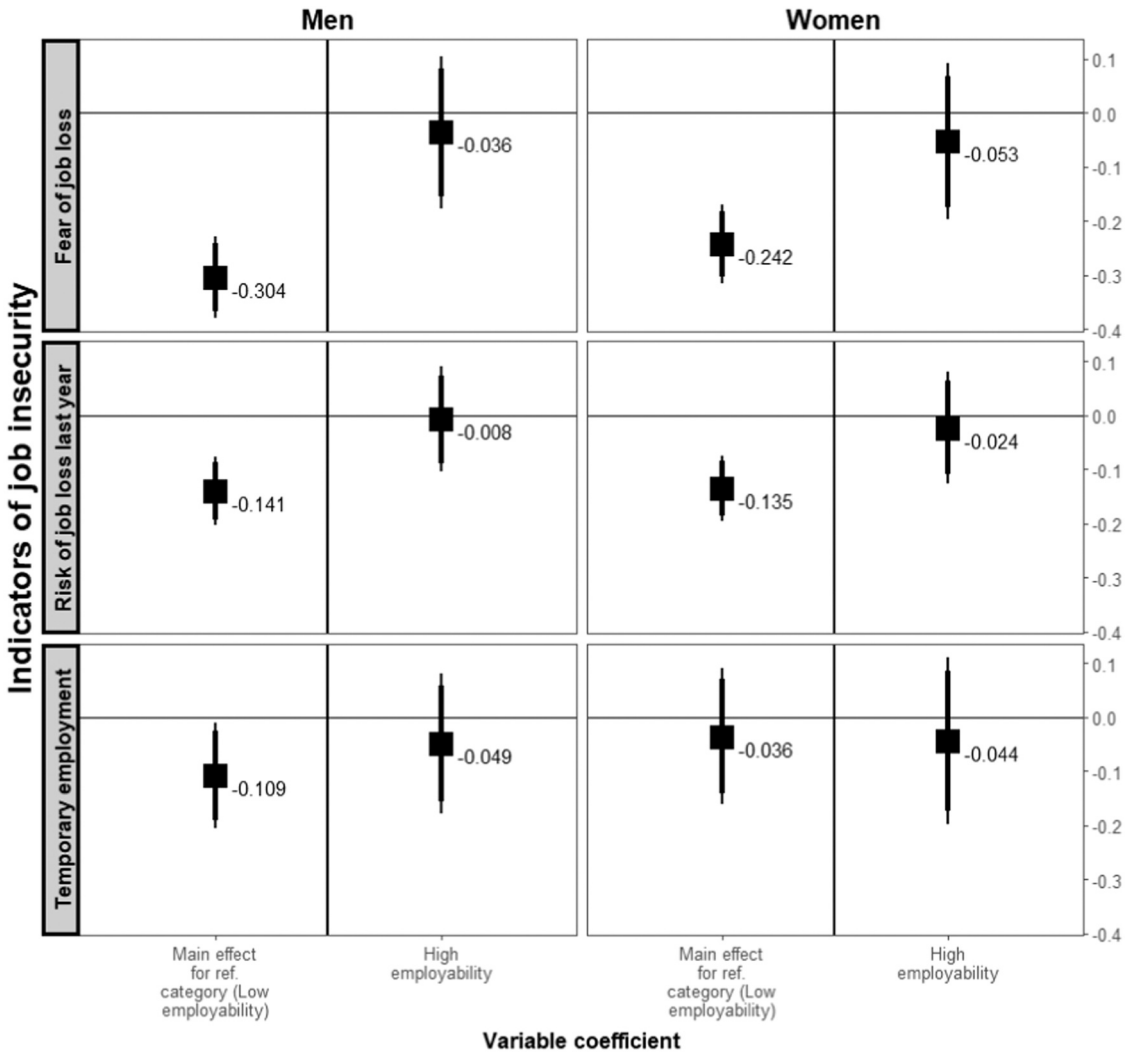


Fig. 1. Fixed-effects model results. Association of the interaction between employability and different measures of job insecurity with job satisfaction. Notes: Thick lines indicate a 90% confidence interval and thin lines a 95% confidence interval. All models include control variables. Full results are available in Table E.1 in the Appendix. Descriptive statistics of the sample can be found in Table A.3.1 and Table A.3.2 in the Appendix.

women's mental health. The rest of significant interactions (the moderation by employability on the negative association between *risk of job loss over last year* and life satisfaction among men, and the moderation by employability on the negative association between risk of job loss over the last year and mental health for both genders) also remain significant in the new analyses. This suggests that these moderating effects might be less gendered than originally shown. Specifically, in our primary analyses, employability appears to have moderating effects in three occasions for men and in one occasion for women, but in the robustness tests these moderating effects are significant in two occasions for women and in two occasions for men.

Lastly, in our main analyses we did not control for previous unemployment experiences, which might exacerbate the fear of job loss, reduce perceived employability, and impair well-being. Our main reason not to control for previous unemployment experiences is that we assume that the effect of previous unemployment experiences is accounted for the fixed-effects models. Second, controlling for previous unemployment experiences might cause collider bias. However, some readers might be concerned about this decision because the effects of previous unemployment experiences are not time-constant. For this reason, we ran another set of models including as a control a binary variable indicating whether the interviewee had experienced periods of unemployment since the last interview. As can be observed in tables G.1-G.3 (in Appendix) the results are essentially the same as in our main models, both with regard to the coefficients and significance of associations.

5. Conclusion

The flexicurity strategy promoted by many European governments attempts to compensate workers' greater exposure to labour market insecurity with generous unemployment benefits and improved employability (European Commission, 2007). The goal of this article was to explore if greater employability can also reduce the negative consequences of job insecurity on well-being. More specifically, we assessed the negative impacts of job insecurity on three facets of well-being: job satisfaction, life satisfaction, and mental health. We also adopted a comprehensive assessment of job insecurity by analysing two subjective indicators (fear of job loss and risk of job loss in the last year) and an objective one (having temporary employment). Because previous studies have suggested that the moderating effects of employability differ by gender, we also performed separate analyses for men and women. We analysed panel data of from Switzerland using fixed-effects models, which allowed us to eliminate the effect of time-constant confounders.

Results showed that in most cases the interactions of the different

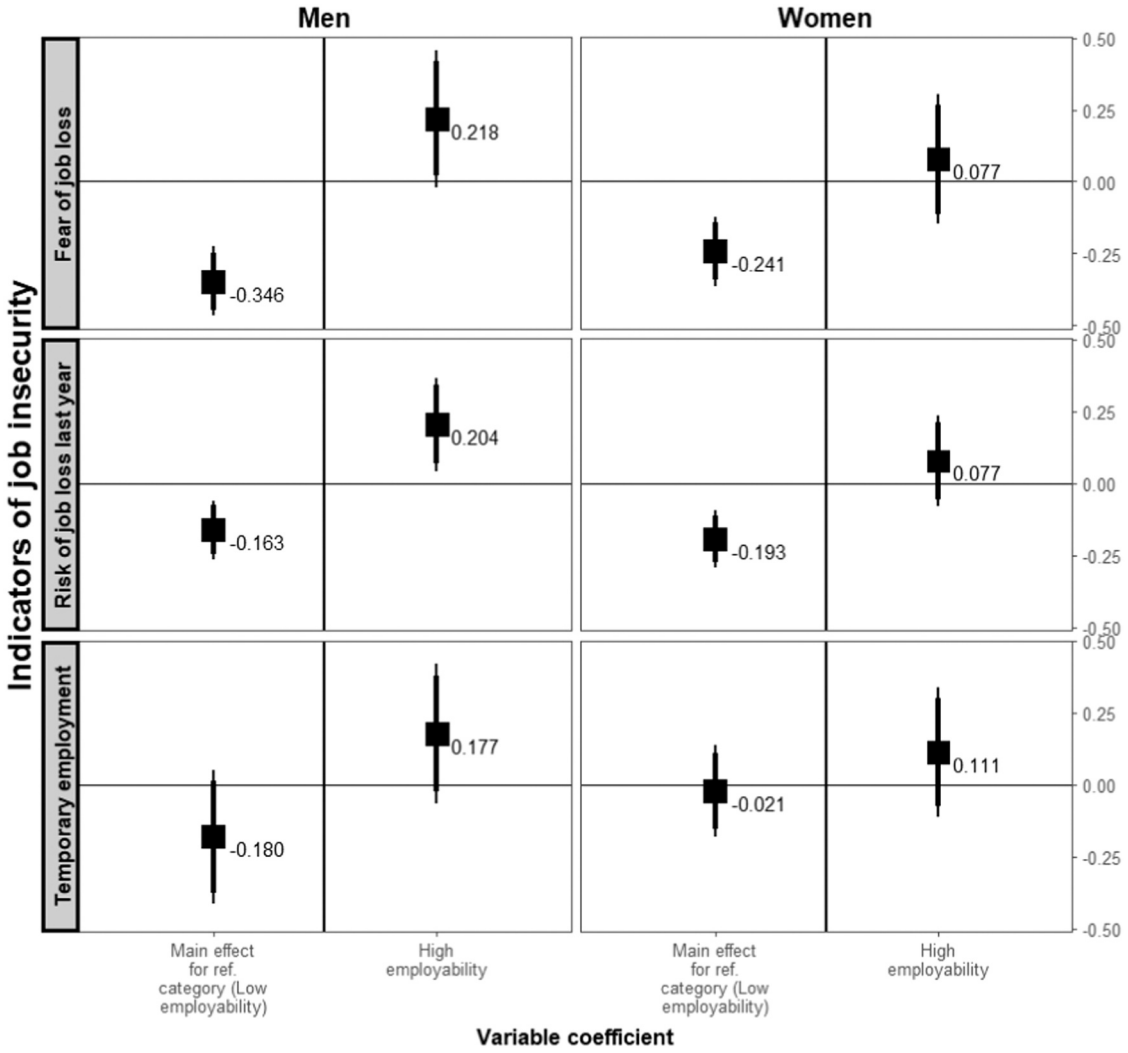


Fig. 2. Fixed-effects model results. Association of the interaction between employability and different measures of job insecurity with life satisfaction. Notes: Thick lines indicate a 90% confidence interval and thin lines a 95% confidence interval. All models include control variables. Full results are available in Table E.2 in the Appendix. Descriptive statistics of the sample can be found in Table A.2.1 and Table A.2.2 in the Appendix.

indicators of job insecurity with employability were not significantly associated with well-being outcomes. In particular, we found that job insecurity was negatively associated with well-being in 14 different analyses, but employability seemed to moderate only four of these associations. Therefore, the negative impacts of job insecurity on well-being were rarely offset by an optimistic assessment about the possibilities of finding another comparable job. These findings align with previous research, stressing that job insecurity contributes to social divides in well-being. Interestingly, even in Switzerland, a country with low structural unemployment and generous unemployment benefits, job insecurity still exerts negative impacts on well-being, also among workers who perceive themselves as highly employable.

We also observed some differences for the three facets of well-being that we studied. As regards job satisfaction, our results were consistent with Svetek (2020) findings using cross-sectional data, namely, employability did not seem to reduce the negative impacts of job insecurity on job satisfaction. For life satisfaction, perceiving employability to be 'high' – instead of 'low'– appeared to reduce the impacts of *risk of job loss in last year*, but only among men. Employability also appeared to eliminate the negative effects of *fear of job loss* on life satisfaction for the sample of men, but this interaction was not supported in the robustness tests. Regarding mental health, the results indicated that employability partially offsets the impacts of *risk of job loss in last year* for both men and women. The robustness tests also suggested that employability could also lower the impacts of *fear of job loss* on women's mental health. Overall, this might indicate that mental health is the well-being indicator that is most sensitive to the attenuating effects of employability.

If we differentiate our results by our three measures of job insecurity, we found little evidence that employability moderates the effects of *fear of job loss*, but it frequently offsets the negative effects of *risk of job loss in last year*. This suggests that employability might be more effective in reducing the *scarring* effects of job insecurity on well-being than the current *fear of job loss*, but our analyses do not allow us to confirm this assumption. The negative impacts of having *temporary employment* were not moderated by employability. However, *temporary employment* was negatively associated only with men's job satisfaction and mental health.

A secondary goal was to investigate if the moderating effects of employability differ by gender, as previous studies have suggested. In the literature review we found reasonable theoretical arguments and some empirical findings that supported multiple (and even contradictory) outcomes. Our primary results and robustness tests suggested that employability can reduce the negative effects of job insecurity for women as often as for men, but this does not occur symmetrically. For mental health, our primary analyses suggested that employability can reduce the negative impacts of *risk of job loss in last year* for both genders.

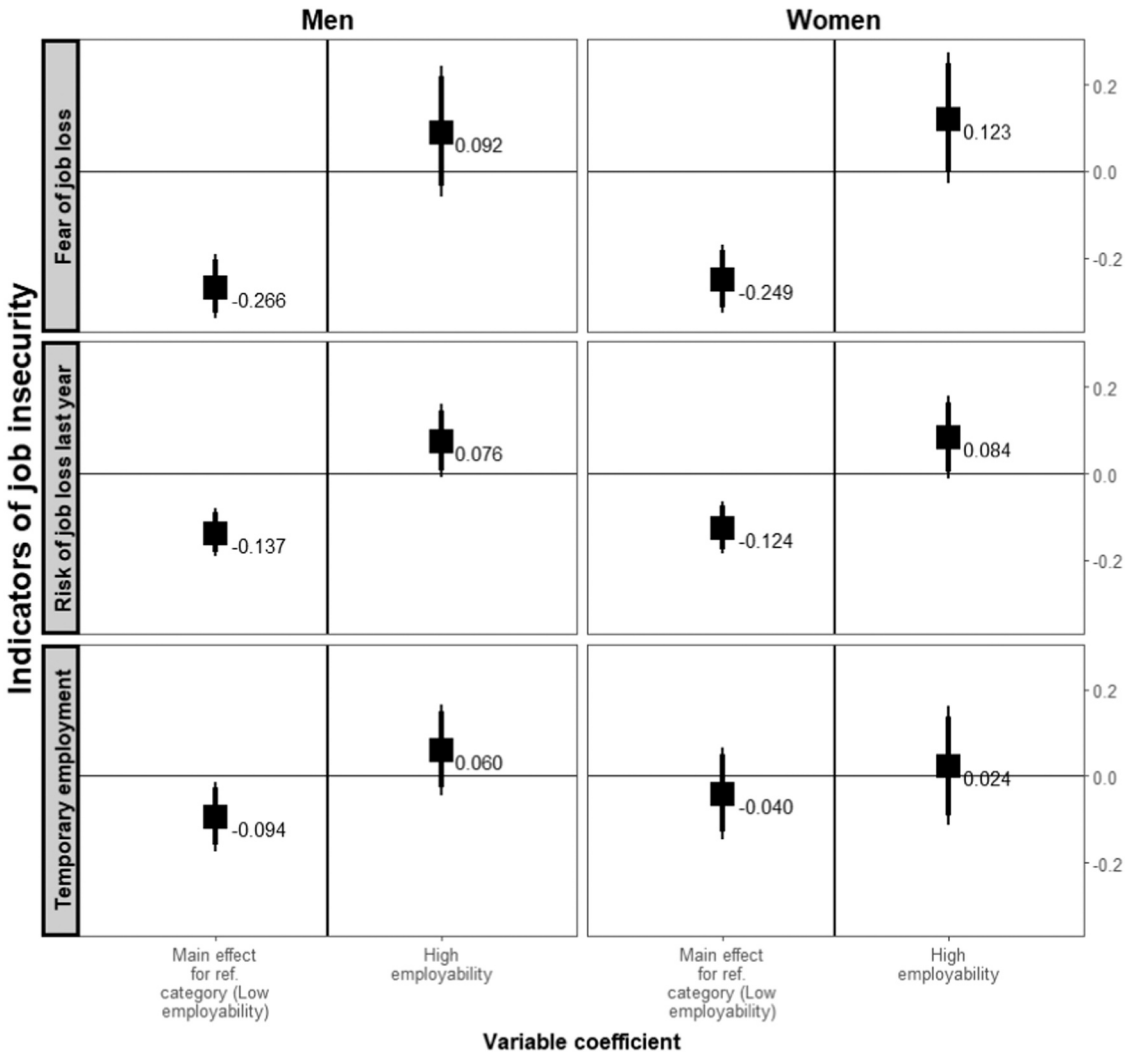


Fig. 3. Fixed-effects model results. Association of the interaction between employability and different measures of job insecurity with mental health. Notes: Thick lines indicate a 90% confidence interval and thin lines a 95% confidence interval. All models include control variables. Full results are available in Table E.3 in the Appendix. Descriptive statistics of the sample can be found in Table A.1.1 and Table A.1.2 in the Appendix.

The robustness tests additionally suggested that employability moderates the effects of *fear of job loss* for women only, in line with Green (2011) and Otterbach and Sousa-Poza (2015) findings. For life satisfaction, the moderating effects of employability were found only for men. That this interaction is only significant for men is consistent with the two previous studies that performed similar analyses by gender and accounted for time-constant unobserved confounders (i.e. Green, 2011; Otterbach & Sousa-Poza, 2015). The fact that this persistent pattern is observed in samples from three different countries suggests that there might be some gender-specific negative effects of job insecurity on life satisfaction which employability can mitigate for men but not (or less predominantly) for women.

We conclude that even if employability helps, it does not seem to shield workers from the negative impacts of job insecurity, regardless of whether job insecurity is assessed subjectively (i.e. fear of job loss and risk of job loss) or objectively (having a temporary contract). As we surmised in the literature review, this could occur because employability might not offset the uncertainty caused by the *risk of job change*, even if it may eliminate the negative effects of the *risk of unemployment*. Similarly, the spillover effects of job insecurity on organizational outcomes and the well-being of family members might not be compensated by the certainty that another job can be found. To understand the (in)efficacy of employability to moderate the negative impacts of job insecurity on well-being, future studies need to identify the mechanisms that explain why this moderation occurs or not. For this purpose, researchers should consider that the risk of job loss may have negative impacts beyond those solely caused by the *risk of unemployment*. Similarly, identifying the gender-specific drivers of the direct and indirect effects of job insecurity on well-being can also help to understand why the moderating effects of employability present certain systematic gender differences.

Although we cannot claim causality, our results suggest that the flexicurity approach falls short in compensating for the non-pecuniary impacts of labour market flexibility among individuals who have not yet lost their jobs but are at risk of doing so soon. This finding holds significant relevance in policy discussions, as it challenges the common assumption that outsiders would inherently benefit from a flexible labour market with high employment opportunities. Our results indicate that outsiders would in most cases experience the negative impacts of insecure jobs (either objectively or subjectively defined), regardless of whether they perceive they can easily find another job. This means that a flexible labour market with readily available jobs would have very limited benefits for outsiders. Of course, this only concerns' workers well-being; in such labour market, outsiders might still obtain greater pecuniary benefits and better career prospects. Our results hold significance from a managerial and human resources standpoint too. The observation of negative impacts on job satisfaction, life satisfaction, and

mental health among workers with high employability indicates that job insecurity can lead to declines in productivity. This could have adverse effects, not only on companies' revenues, but also on workers' long-term employment outcomes. In fact, if employees with insecure job contracts experience lower productivity, they may become less likely to obtain secure positions.

Finally, our study presents several limitations. Although the use of panel data allowed us to eliminate the effect of time-constant confounders, we cannot eliminate the effect of the time-varying confounders nor rule out reverse causality. Workers with poor mental health might be more likely to become temporary employees, which biases our estimates, and even more so if we consider that poor mental health might also be a determinant of low perceived employability (Dawson, Veliziotis, Pacheco, & Webber, 2015). Other studies might also obtain more precise estimates by using composite measures of employability, since our study only used a 1-item indicator.

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CRediT authorship contribution statement

Leandro Ivan Canzio: Formal analysis, Methodology, Writing – original draft, Writing – review & editing.

Declaration of Competing Interest

None.

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Appendix A. Supporting information

Supplementary data associated with this article can be found in the online version at doi:10.1016/j.rssm.2024.100915.

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