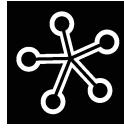


University of Amsterdam



**AMSTERDAM INSTITUTE FOR
ADVANCED LABOUR STUDIES**

DETERMINANTS OF SUBJECTIVE JOB INSECURITY IN 5 EUROPEAN COUNTRIES

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ABSTRACT

The present study searches for subjective job insecurity predictors in five European Countries (Spain, Belgium, Finland, The Netherlands and Germany). The results find conclusions regarding demographic variables, such as age, gender, educational level; type of contract; family life variables, such as having an employed partner or children living at home; firm characteristics, such as its size or whether it is increasing or decreasing its labour force; and economic context such as living in a region characterized by favourable labour market conditions.

Keywords: Subjective job insecurity predictors, demographics, family life, type of contract, wages, firm and economic context.

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I. INTRODUCTION: THE IMPORTANCE OF SUBJECTIVE JOB INSECURITY

Although, from an objective point of view -assuming that a temporary contract is an insecure job position- job insecurity can be measured using the type of contract as a proxy variable, very little is known about workers perception of job insecurity: subjective job insecurity (SI). That is, about what makes workers feel insecure in their work places, or, in other words, what makes people worrying about the possibility of losing their jobs and the outcome of a search process if they loose their job. The lack of data and the lack of trust of economist on subjective data explain the low amount of research on this issue. However, during the last decades, the perceptions of job insecurity have been an increasing concern for researchers. Early research focused mainly on the detrimental consequences for both the individual and the organization (Ashford et al., 1989; Hartley et al., 1991; Hellgren et al., 1999). More recent studies like Manski and Straub (2000) focused on perceptions of job insecurity in the mid 90's in the EU, Green's (2003) studied of the determinants of job insecurity in Britain in 2001, and Näswall and De Witte (2003) analysed of the characteristics of individuals who experience high levels of job insecurity in Belgium, Italy, Netherlands and Sweden. Literature also has covered more countries, Böckerman (2004) covered the EU15, Erlinghagen (2007) the EU17 and OCDE (1997) 23 OECD countries, based on three different surveys: the *Employment Options for the Future* run in 1998, the second wave the *European Social Survey*, run in 2004-5, and the 1989 International Social Survey Program.

Although labour economists do not use very often the expression *job insecurity* and existing literature gives little guidance about how to measure it, theory of job search gives form to the concept through the expectations that workers are assume to hold: *their subjective probabilities of exogenous job destruction and their subjective distribution of outcomes should they search for new employment*. At the same time, *worker perceptions of job insecurity have been hypothesised to be determinants of economic outcomes ranging from wages and employment to consumption and savings*¹. The experience of subjective job insecurity that along with the flexibilization of the labour market seems to be growing in Europe, has also been liked to *decreasing well-being, negative attitudes towards one's job and organization, and reluctance to stay with the organization*².

In addition, according to the 1997 edition of the International Social Survey Program, when workers are asked about what makes a good job, they mention a vector of attributes (see table 1) ranging from job security to flexible working hours. In this respect, and contrary to the mainstream analysis

¹ Manski and Straub (2000), page 448.

of the labour market, where jobs seem to have only one dimension: their wage, or at most two, wage and working time, according to the survey high wages is only one of the items mentioned, and in fact, one of the least important. Job security comes in first place, followed by the type of work performed: whether is interesting, helpful and allows you to work independently. It is only after these, and at a considerable distance, that wages, and opportunities for advancement and flexible working hours are considered important. Similar results can be found in other surveys, as the 2001 Eurobarometer. Job security is not only on average the most important attribute of a good job for the European workers. Most countries are consistent in pointing at this attribute as the most important, with the sole exception of Denmark, Sweden and the Netherlands, where job security is surpassed by friendly working environment³.

Table I. What makes a good job?

Item	workers saying “very important”
Job security	55.3%
Interesting job	49.9 %
Allows to work independently	32.3 %
Allows to help other people	27.0 %
Useful to society	22.3 %
High income	20,5 %
Good opportunities for advancement	18.7 %
Flexible working hours	17.2 %

Note: 13,727 workers interviewed from 19 OECD countries

Source: Clark A. E. (1998) *Measures of Job Satisfaction. What Makes a Good Job? Evidence from OECD Countries*. Labour Market Policy Occasional paper No. 34. OECD. Paris.

This paper focuses on subjective job insecurity and aims to capture how job insecurity perceptions are formed by using new data: the WageIndicator data base on wage and employment conditions⁴. It covers five European countries: Spain, Belgium, Finland, The Netherlands and Germany, the WageIndicator countries that included the question about SI in their questionnaires. We ask respondent workers to choose among 5 possible answers (fully disagree, disagree, neutral, agree, and fully agree) to the statement: “I worry about my job security”⁵, as well as data on personal, family and job characteristics. This new set of data makes it possible to test whether perceptions of

² Näswall and De Witte (2003), page 189.

³ National surveys, as the Spanish Barometer of May 2005, produced by the Centre for Sociological Research, confirm this patten. In this survey, to the question: “which of the following aspect of a job do you value more?” 74 % answered job security, followed by high wage (50 %).

⁴ A description of the sample can be found in the Annex I. See for more information about the survey at <http://www.wageindicator.org/>.

job insecurity can be explained by personal and family characteristics of the worker (such as age, gender, level of education, marital status and having children living at home), or by the objective situation, for example the type of contract (temporary or permanent), or by working in a downsizing organization (whether the labour force is increasing or decreasing in the work place), or by the economic context (country specific conditions or living in a high unemployment region).

As can be seen in table 2, the proportion of workers who worry about their jobs insecurity in the five European countries of the WageIndicator sample (Spain, Belgium, Netherlands, Germany and Finland) is quite broad, going from a minimum of 30% in Belgium to a maximum of 46% in Spain.

Table 2. Proportion of answer to the question: I worry about my job security

	Full disagree	Disagree	Neutral	Agree	Fully agree	Subjective insecurity index*
Belgium	33,35	19,45	17,21	11,58	18,40	29,98
Finland	24,35	21,91	14,15	15,23	24,35	39,58
Germany	29,97	19,94	15,59	11,84	22,66	34,50
Netherlands	36,29	19,94	16,17	11,11	16,49	27,60
Spain	26,81	12,63	14,54	9,48	36,53	46,02

* Agree plus fully agree

Source: authors' analysis from Woliweb data and LFS

As shown in Muñoz de Bustillo and Pedraza (2007)⁶, workers vary considerably in their perception of job insecurity, there is a lot of heterogeneity regarding SI within groups of gender, sectors of activity, age, type of contract and levels of education⁷. As is shown below, these variables are able to explain only a small part of subjective job insecurity (SI). Even within the same groups, people differ in how they feel the threat of losing their job. Therefore we searched for more SI explanatory variables and investigate probabilities of a worker feeling job insecurity. The identification of SI explanatory variables is important from the theoretical point of view and for practical prevention of strong feelings of job insecurity and its consequences such as work-related attitudes and commitment to the organization (see Ashford et al., 1989). It is also important because the way individuals interpret their environment affects the way they react to it.

The two works more related with this approach are Maski and Straub (2000) and Näswall and De Witte (2003). Maski and Straub (2000) analyzed workers' subjective probabilities of job loss and

⁵ For more details see Muñoz de Bustillo and Tijdens (2005)

⁶ See also Manski and Straub (2000) using USA data.

⁷ See Annex II.- Proportions of workers feeling insecure in the Spanish WageIndicator sample by age, gender, sector of activity and educational level.

expectations of search outcome if they loose their job. They refer to job insecurity as the net result of both. They find that expectations within groups are heterogeneous; the covariates (age, schooling, sex, race, and employer) collectively explain only a small part of the sample⁸ variation in worker expectations. The net results they found is that jobs insecurity tends not to vary with age, decrease with schooling, varies little by sex and substantially by race, and finally, self-employed see themselves as facing less job insecurity. Maski and Straub (2000) use their decomposition to connect the empirical findings with theories of search. In this paper, instead of using a composite definition of job insecurity, we assume that expectations of search outcome are formed according to past search experiences and introduce them as an explanatory variable (see model 4).

Näswall and De Witte (2003) considered subjective job insecurity as constituted by a subjectively experienced threat of having to give up one's job sooner than one would like. They investigate the association of variables such as age, gender, family situation, employment status and union membership with subjective job insecurity. They use data from four different European Countries to know the extent to which results might be generalized. In a correlational analysis describing the bivariate relationship between above variables and job insecurity, they found that very little could be generalized among countries. As not all the variables were available for every country, they could only include few variables in their multivariate regression analyses. The data they used came from different data collection in the four countries. Instead we use data collected using the WageIndicator continuous web survey. We used a bigger and much more heterogeneous sample⁹ and include more explanatory variables than Näswall and De Witte (2003). We establish hypotheses following their results and similar theoretical basis than they did, test for the generalizability of results in five European countries and take advance of their suggestions for future research.

The paper is organized as follows. In section 2 we review the different personal and sectoral characteristics (gender, sector of activity, age interval, temporary contract and educational level) that could explain job insecurity perceptions by workers, proceeding to estimate probit regressions for each country introducing those characteristics as explanatory variables. However, such a model, reported in the tables below as model 1, is able to explain only as small proportion of subjective job insecurity variability. In the search for more SI explanatory variables, we have augmented model 1 including variables regarding personal and family life, individual position's characteristics, individual's

⁸ Survey of Economic Expectations.

⁹ For example, in Näswall and De Witte (2003) the Swedish sample was taken only from two emergency hospitals where the majority of the respondents were women and the Dutch sample consisted only of Union members.

job history and economic context. As it will be shown, augmented models increase the power of the regression to explain subjective insecurity. However, the proportion explained is still very low. Explanatory variables in each country are similar but are not exactly the same because of minor differences among national questionnaires. Last, section 3 presents a summary of the major conclusions obtained.

2. THE MODEL

In order to test the impact of different personal and environmental characteristics on perceived job insecurity we built a probit regression. The dependent variable is a binary variable, P_i , which adopts value 1 when respondents agree or fully agree with the statement: *I worry about my job insecurity*, taking the value 0 otherwise. We performed the following regression (model 1):

$$P_i = \Phi(X_i \cdot \beta) \quad i = 1, 2, \dots, N$$

where:

$\Phi(\cdot)$ = the normal cumulative density function.

i = subscript that denotes the i^{th} individual.

X = vector ($1 \times Q$) of observable characteristics of each individual:

- Gender.
- Age
- Education
- Sector of activity
- Type of contract
- Family life
- Civil servant
- Labour force changes in the work place.
- Past search experiences.
- Gross annual wage.
- Economic contest such as living in a low unemployment region.

β = vector ($Q \times 1$) of coefficients for each characteristic.

We estimate the aforementioned model 1, including only the first five sets of variables, and four augmented models. Coefficients reported can be interpreted as the marginal effect of each variable in the probability of a worker feeling insecure.

Therefore, Model I is a regression which includes variables regarding *gender*, a dummy that takes value one for women; sectors of activity, taking the service sector as control group we measured the effect of working in *agriculture*, *industry* and *construction*; *age*, taking as control group the age interval comprehended between 25 and 34 years old, we measured the effect of being between 16 and 24, 35 and 44, 45 and 54 and more than 55; *type of contract* using a dummy for those that have fixed term contracts; and *educational level*, taking those with university education (with the exception of Finland), as control group.

The introduction of *gender* is explained by two different considerations. On one side, in many countries (notoriously in Spain), women still hold a subordinated role in the family strategy in relation to labour force participation. From this perspective it could be argued that men should have a higher index of insecurity as the impact of loosing a job in terms of family income would be higher, even if their probability of loosing the job is lower. Alternatively, it can be argued that women, precisely for their subordinated position in the labour market (lower participation rate, higher unemployment rate, worse working conditions etc.), could be subject, *caeteris paribus*, to a higher insecurity rate. The results of other papers leaves the causality open to debate. For example, according to Böckerman (2004) and Erlinhagen (2007) gender is not statistically relevant, while according to Green (2003) in the UK the relation is negative but statistically weak. Because of the traditional role of men as family supporters, Näswall and De Witte (2003) hypothesised that men would experience more job insecurity, but they found that only in Belgium gender was a job insecurity predictor and that women experienced more job insecurity. We hypothesised that being a woman has a positive impact on SI. That is, women have more probabilities of feeling insecure in their work place because of their subordinated position and its consequences. As variable *gender* takes value 1 for women, it refers to the impact of being a woman on SI.

The introduction of the sector of activity is explained by the difference rate of unemployment by sector, their difference rate of growth, distinct cyclical variation of activity and the different risk of delocalization and increase in competition from imports. Unfortunately, the limitation of data does not allow a finer distinction of sectors. The effect of sectors is measured with respect to services, introducing dummies for *agriculture*, *industry* and *services*.

In relation to age, young people obviously face a higher insecurity, as they are in their first stages in the labour market, but in contrast, insecurity would mean less for them, because quite often they will not have family responsibilities and they probably, due to their age, will give less importance to stability in itself. Furthermore, as shown in Muñoz de Bustillo and Pedraza (2007), the cost of

temporality in terms of lower wages is relatively low for young workers, rising with age. In contrast, older workers, although having lower risk of losing a job, face a higher cost in terms of forgone earnings. This and the higher difficulties of older workers of successfully deal with changes within their firms and/or sector could lead to a higher sense of insecurity. Both Böckerman (2004) and Erlinhagen (2007) back such conclusion; in contrast, age is not significant in the UK (Green, 2003). According to Manski and Straub (2000), older workers have more to lose than younger ones if they should become unemployed and have to engage afresh in the job search. Näswall and De Witte (2003) found that older workers reported higher levels of job insecurity but that the relationship might not be linear and middle age groups, more likely to have children and responsibilities, express higher levels of job insecurity. Therefore, we hypothesised that age has a positive impact on job insecurity. The effect of variable *age* is measured with respect to those that are between 25 and 34 years old.

The type of contract has a direct and unequivocal implication in terms of subjective insecurity (Muñoz de Bustillo and Pedraza, 2007, Näswall and De Witte, 2003), therefore, having a temporary contract should increase the feeling of insecurity as well as real insecurity. According to Näswall and De Witte (2003) contingent work appears to be an important factor for predicting job insecurity. They find their result as an example of the interaction between objective situation and the individual interpretation of the situation. We hypothesised that having a temporary contract have a positive impact in SI.

Last, education should contribute negatively to SI, as more educated workers should have more resources to face changes in the labour market¹⁰ and their objective situation is likely to be better. Although Näswall and De Witte (2003), due to the structure of their data, are not able to conclude that the level of education is consistently related to the level of SI, they proposed for future research to take this variable into account. The effect of education is measured with respect to those with higher education, introducing a dummy for those with *primary education* and another one for *secondary education*. We hypothesised that education have a negative impact on SI.

Model 2 includes two more explanatory variables, both regarding private family life. Firstly, a dummy for those that have a *partner working* either with a permanent or temporary contract or self employed. Secondly, a dummy for those that has at least one *child living at home*. Whenever partner's

¹⁰ Once again the evidence is contradictory, no relation according to Böckerman (2004) and declining perceived insecurity in Erlinhagen's paper (2007).

activity was not available in the respective national data set, it was substituted by a dummy for those that were married, which was the case for Germany. We establish the hypothesis that having a *working partner* reduced worker's probabilities of feeling insecure because it is an alternative source of income. With respect to having at least one *child living at home* we hypothesise that it increases workers perceptions of insecurity because individuals with responsibility to take care of others would worry more about keeping their job. Näswall and De Witte (2003) suggested for future research to focus on the combine effect of both variables.

Model 3 includes several variables that aim to capture, on the one hand, the firm's situation and characteristics and, on the other hand, certain work position characteristics apart from the type of contract, already included in model 1. Regarding the latter, we introduced a dummy for *civil servants*. For countries where this variable was not available, it was substituted by a dummy variable for those working in the public sector. Regarding the firm's situation we used several variables: a dummy for workers that declared that their firm's *labour force was increasing* and a dummy for those that declare that their firm *labour force was decreasing*. We use those two dummies whenever they were available in the data set, however in the case of Germany they were not. To solve this shortcoming, we introduced firm size, whether the firm announced redundancies and whether there is a collective agreement. We established the hypothesis that a *decreasing labour force* has a positive impact on the perceived job insecurity. On the contrary, if *labour force is increasing*, it will have a negative impact on worker's probabilities of feeling insecure. Regarding *civil servants* we established the hypothesis that to be a civil servant has a negative impact in SI, due to the still common hiring for life policy of public administration in many countries.

Model 4 is model 3 augmented by the introduction of variables regarding individual employment history: whether they had to look for a job for more than 3 or 6 months (*long search*) and alternatively whether they did not have to search at all (*no search*). It is assume that this variable captures the expectations of the distribution of outcomes in case a worker has to search fro a new job. We aim to capture the above definition SI given by job search theories¹¹. Finally we include *annual gross wage* and, when evidences for a quadratic form for this variable were found (a significant coefficient close to zero for *annual gross wage*), we also included *squared annual gross wage*. We established the hypothesis that a bad search experience, that is a long period looking for the first job has a positive impact on the expectations and therefore on SI. In this respect we follow the findings of Cambell et al. (2007) in the sense that workers' fears of unemployment are increased by their previous unemployment experience. With respect to wage we considered that higher salaries make

¹¹ See Maski and Straub (2000) page 448.

workers feel more secure but, above a certain level, the higher the salary the higher the probabilities of a worker feeling insecure because in case of losing their job they would lose a lot of money (high risk of not finding another alternative job with an equivalent wage). As we will show the quadratic form is very clear in Germany and The Netherlands but not in the other three countries.

Finally, model 5 has been estimated only for Spain and Germany. Both countries are big countries in which labour market characteristics differ considerably among regions. In Spain, we introduced a dummy variable for those living in *low unemployment regions*. In Germany, we introduced a dummy for those living in *East Germany*. We established the hypothesis that living in an area characterized by bad labour market situation increases the perception of insecurity. Therefore, living in a *low unemployment region* in Spain has a negative impact and *living in East Germany* a positive impact on the job insecurity .

Although there are conclusions that hold for every country, there are many country specific results. Because of this, before showing conclusions that can be generalised for all countries, we will review our findings country by country.

2.1. SPAIN

As mentioned above, we have developed five different models. We started with a very parsimonious model, including gender, age, sector and education and type of contract, adding in successive rounds other variable hypothetically related with subjective insecurity.

Model 1 corroborates that being a woman has a positive impact in the probability of a worker feeling insecure. As more explanatory variables are introduced both, the impact and t-value of this variable, decrease. That shows that the *gender* positive impact in SI is due in part to women “discrimination” in Spanish labour market. Once variables capturing such discrimination are taken into account, the positive impact of *gender* reduces.

The effect of sectors is measured with respect to services, introducing dummies for *agriculture*, *industry* and *services*. None of them has a clear impact. Only construction is significant in models 3 and 4, its impact in SI has a negative sign. The boom of construction in the last decade, making for

more than half the employment creation in Spain, probably explains the negative impact of *construction* on SI.

Being between 16 and 24 has a negative impact in SI. As hypothesised, many factors might be playing a role here: young people do not have family responsibilities, many of them are working and studying at the same time, their salaries are relatively low and they have little to lose if they are fired. On the contrary, being older than 45 has a clear positive impact in SI, showing that workers above 45 feel more insecure because, in case they lose their jobs, they have more difficulties in learning new skills needed in a new job. Apart from those between 16 and 24, those between 25 and 34 feel less job insecurity than older workers. They are still young enough to acquire new skills and have no family responsibilities, especially in Spain.

The effect of having a *temporary contract* is very strong and positive. It increases the probabilities of feeling insecure by a 17%.

The effect of education is clear: The higher the level of education the lower the probabilities of a worker feeling insecure. To have only *primary education* increase probabilities between 16 and 18% with respect to those with university education. To have only *secondary education* increase probabilities between 8 and 10% with respect to those with university education.

Model 2 is augmented by the introduction of variables regarding family life, namely two dummy variables. One for those that have a partner employed (*working partner*) and another one for those that has at least one *child living at home*. We find that the effect of having a *working partner* is positive but not significant in most of the models, it is not a job insecurity predictor. As hypothesised, having a *child living at home* may increase the reasons to be worry about losing a job because it has a positive impact in SI.

Model 3 aims to include in the regression the effect of being a *civil servant* and the worker's firm situation in SI. The effect of being a *civil servant* is strong, negative and significant. Being a *civil servant* reduces the probabilities of a Spanish worker feeling insecure by a 20%. Regarding firm situation, a decrease in firm's *labour force* has a positive impact on SI. However, paradoxically, Spanish workers also feel more insecure when their firms are increasing their labour force. We could speculate that when firms grow workers might feel they can be displaced by new, younger, computer literate

workers. Changes in the labour force of any kind, increasing or decreasing, have a positive impact in SI. As we will show this finding does not hold in the rest of the countries, it is a Spanish specific phenomenon.

Model 4 includes a dummy variable for those that were looking for their first job for more that six months and annual gross wage. A long search experience when looking for the first job has a positive impact in SI. The effect of *annual wage* is not significant.

Spain.- Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2	Model 3	Model 4	Model 5
	dF/dx	dF/dx	dF/dx	dF/dx	dF/dx
	(z)	(z)	(z)	(z)	(z)
Gender	.0526547 (5.48)*	.0538912 (5.58)*	.0474535 (4.89)*	.0409281 (4.06)*	.0344607 (3.15)*
Agriculture	.0586055 (1.25)	.0558287 (1.18)	.0376573 (1.18)	.0272407 (0.56)	.0239243 (0.44)
Industry	.0212804 (1.68)**	.0200584 (1.58)	-.0001097	.0017356 (0.13)	.000013 (0.00)
Construction	-.020403 (-1.15)	-.0185687 (-1.05)	-.0323488 (-1.82)**	-.0327929 (-1.79)**	-.0276505 (-1.38)
Age: 16-24	-.1058209 (-5.81)*	-.1007296 (-5.49)*	-.0974723 (-5.31)*	-.0924031 (4.80)*	-.09334 (-4.49)*
35-44	.0638429 (5.70)*	.0526072 (4.23)*	.0669622 (5.33)*	.0611078 (4.72)*	.0593965 (4.22)*
45-54	.0944047 (6.20)*	.0764004 (4.52)*	.105286 (6.09)*	.1086818 (6.12)*	.1041308 (5.41)*
> 55	.0839938 (2.62)*	.0795201 (2.44)*	.1064923 (3.21)*	.1100965 (3.24)*	.128119 (3.49)*
Temporary contract	0.1784155 (16.04)*	.1805655 (16.14)*	.1777067 (15.84)*	.1743448 (14.99)*	.1698557 (13.44)
Primary education	.185522 (14.56)*	.1820162 (14.11)*	.1638428 (12.54)*	.1703639 (12.48)*	.1641637 (11.15)*
Secondary education	.1002215 (9.28)*	.0982281 (9.04)*	.0878531 (8.03)*	.0889642 (7.84)*	.0829336 (6.73)*
Working partner	-	.0133012 (1.22)	.0143567 (1.31)	.0158414 (1.42)	.0198582 (1.64)**
Child living at home	-	.0240577 (1.98)*	.0280728 (2.30)*	.0266443 (2.13)*	.0251373 (1.85)**
Civil servant	-	-	-.2015945 (-10.06)*	-.2148918 (10.56)*	-.2182064 (-10.00)*
LF decrease	-	-	.0980721 (6.22)*	.0922511 (5.71)*	.0796482 (4.55)*
LF increase	-	-	.0289367 (2.28)*	.0281338 (2.14)*	.0281632 (1.97)*
Long search experience	-	-	-	.071105 (5.05)*	.0735261 (4.81)*
Gross annual wage	-	-	-	-3.91e-07 (-1.68)**	-2.84e-07 (-1.12)
Living in a low U region	-	-	-	-	-.0358588 (3.38)*
Pseudo R ²	0.0340	0.0341	0.0433	0.0460	0.0460
χ ²	0.000	0.000	0.000	0.000	0.000
Right predict	60.08%	60.04%	60.22%	60.34%	60.95%

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

Finally, model 5 introduces a dummy variable for those workers living in regions with an unemployment level below the 80% of Spanish national average (Aragón, Baleares, Cataluña, Madrid, Navarra, País Vasco). We find that *living in a low unemployment region* has a negative impact in SI.

Although most of the variables have the expected sign, the capacity of the model to explain SI is quite limited. R squared increases in augmented models but it is still very low. The model is able to predict almost 61% of the sample cases.

2.2. BELGIUM

The variable *gender* has a positive impact in SI only in models 1 and 2. In models 3, 4 and 5 it is not significant. This finding reinforces the idea that *gender* positive impact in SI is, in a big extend, due to women discrimination in labour market.

Regarding sectors, those working in the *industry* (the sector more prone to foreign competition) have higher probabilities of feeling insecure in their work place. Working in *agriculture* and *construction* has no effect with respect to working in the service sector.

The effect of age is similar to that of Spain. The only difference is that those older than 55 do not have more probabilities of feeling insecure than those between 25 and 34 years old. The reason for this difference is to be found in the differences in early retirement incidence in both countries. In fact, according to *employment in Europe 2005*, Belgium has the lowest retirement age of the EU (only 58.8)

The effect of having a *temporary contract* is also strong and positive. It increases the probabilities of feeling insecure by a 25%.

Findings for educational levels are very similar to those for Spain: The higher the level of education the lower the probabilities of a worker feeling insecure. To have only *primary education* increase probabilities between 10 and 12% with respect to those with university education. To have only *secondary education* increase probabilities by a 4% with respect to those with university education.

Belgium.- Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2	Model 3	Model 4	Model 5
	dF/dx	dF/dx	dF/dx	dF/dx	dF/dx
	(z)	(z)	(z)	(z)	(z)
Gender	.0164809 (2.25)*	.0163978 (2.24)*	.0067809 (0.92)	.0034779 (0.46)	-
Agriculture	.0631108 (1.13)	.061252 (1.09)	.0593041 (1.06)	.0728315 (1.28)	-
Industry	.0513257 (6.22)*	.0506578 (6.11)*	.0311167 (3.71)*	.0345816 (4.48)*	-
Construction	-.0216568 (1.40)	-.0227961 (-1.47)	-.0185784 (-1.19)	-.0141794 (0.90)	-
Age: 16-24	-.0395227 (-2.95)*	-.0435165 (-3.20)*	-.040278 (-2.95)*	-.0358472 (2.58)*	-
35-44	.0218617 (2.52)*	.0243084 (2.64)*	.0241167 (2.60)*	.0249565 (2.65)*	-
45-54	.0236693 (2.41)*	.0246664 (2.4)*	.028545 (2.75)*	.0344667 (3.24)*	-
> 55	-.0037692 (-0.22)	-.0051838 (-0.30)	-.003289 (-0.19)	.0008925 (0.96)	-
Temporary contract	.2519965 (17.73)*	.2501748 (17.56)*	.2500795 (17.53)*	.2471208 (16.71)*	-
Primary education	.1202806 (10.68)*	.1185274 (10.5)*	.1020102 (8.95)*	.1027087 (8.77)*	-
Secondary education	.0483902 (6.10)*	.0475954 (5.99)*	.0407979 (5.09)*	.0395617 (4.83)*	-
Working partner		-.017617 (-2.25)*	-.0292676 (-3.72)*	-.0268936 (-3.39)*	-
Child living at home		-.0037579 (-0.48)	-.0021281 (0.27)	-.0003845 (-0.05)	-
Civil servant			-.1363302 (-8.87)*	-.1399408 (-8.93)*	-
LF decrease			.293132 (22.29)*	.2945836 (22.05)*	-
LF increase			-.0739483 (-6.48)*	-.0738538 (-6.38)*	-
Long search experience				.0723804 (5.4)*	-
Gross annual wage				-2.42e-07 (-1.38)	-
Living in a low U region ¹				-	-
Pseudo R ²	0.0238	0.0240	0.0556	0.0574	-
χ^2	0.000	0.000	0.000	0.000	-
Right predict.	70.3%	70.3%	71.8%	75.6%	-

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

¹ Not included in small countries: Belgium, Finland, and The Netherlands.

A very interesting difference with respect to Spain can be found in the effect of having a *working partner*. In Belgium such situation reduces the probabilities of feeling insecure while in Spain, it was only significant in model 5. On the contrary, having a *child living at home* has no effect in Belgium SI.

The effect of being a *civil servant* reduces the probabilities of a worker feeling insecure by a 13%. *Labour force decreases* within the firm have a positive impact like in Spain. However, in this case as expected, if *labour force is increasing* the probability of feeling insecure in his/her workplace decreases.

Finally, a *long search experience* when looking for the first job has a positive and significant impact in SI. Annual gross wage have no impact in SI.

Most of the results obtained for Belgium are similar to those obtained for Spain with the exception of the sign of *labour force increase* and the effect of having a *working partner*. R squared is similar and the capacity of the model to predict is a bit higher and increases more as more explanatory variables are added.

2.3. FINLAND

The effect of *gender* is not significant in every model. This result could be explained by the high labour force participation rate of Finnish women (only few percentages point below men's participation rate). In contrast, occupational segregation by gender in Finland is among the strongest in the EU 15 (leading to a wage gap around 24%).

With respect to sectors of activity, *agriculture* has not been introduced because the sample was not big enough. The other two sectors have no effect with respect to services.

Results for age intervals are similar to those found for the previous countries. Those below 24 have lower probabilities to worry. The only difference is again with respect to the age interval above 55 that has a negative and significant impact on SI.

The effect of a *temporary contract* is again strong, positive and significant. It increases the probabilities of feeling insecure by a 40%.

Finland.- Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2	Model 3	Model 4	Model 5
	dF/dx	dF/dx	dF/dx	dF/dx	dF/dx
	(z)	(z)	(z)	(z)	(z)
Gender	-.0135821 (0.72)	-.0124265 (-0.65)	-.0113215 (-0.58)	-.0187758 (-0.91)	-
Industry	.0252701 (1.16)	.02765 (1.27)	-.0107968 (0.48)	-.0075472 (-0.33)	-
Construction	.0608963 (1.12)	.0609781 (1.12)	.0491299 (0.89)	.0580869 (1.04)	-
Age: 16-24	-.0671167 (-2.08)*	-.0752491 (-2.31)*	-.0776937 (-2.37)*	-.0788919 (-2.36)*	-
35-44	.0384142 (1.74)**	.0515095 (2.21)*	.0395428 (1.67)**	.0457645 (1.90)**	-
45-54	.043619 (1.68)**	.0545038 (2.04)*	.0573562 (2.10)*	.0682226 (2.45)*	-
> 55	-.077838 (-2.09)*	-.0747026 (1.99)*	-.0770757 (2.02)*	-.0677444 (1.75)**	-
Temporary contract	.3971445 (15.15)*	.3966981 (15.06)*	.4197206 (15.78)*	.4173555 (15.32)*	-
Primary education	.0341412 (1.70)**	.0345096 (1.71)**	.0372227 (1.82)**	.0319222 (1.54)	-
University education	.0158826 (0.60)	.0135923 (0.51)	.0261809 (0.96)	.036141 (1.28)	-
Working partner	-	-.0080182 (-0.43)	-.0093289 (-0.49)	-.0058917 (0.31)	-
Child living at home	-	-.0337662 (1.69)**	-.0337736 (-1.67)**	-.0328674 (-1.61)	-
Civil servant	-	-	-.1661871 (4.36)*	-.1694875 (-4.40)*	-
LF decrease	-	-	.238788 (8.8)*	.2432973 (8.91)*	-
LF increase	-	-	-.0391751 (1.33)	-.0367713 (-1.24)	-
Foreign firm	-	-	.1200367 (5.28)*	.1268991 (5.54)*	-
Long search experience	-	-	-	.0955883 (2.02)*	-
Gross annual wage	-	-	-	-1.16e-06 (0.38)	-
Living in a low U region ¹	-	-	-	2.38e-13 (0.03)	-
Pseudo R ²	0.0621	0.0630	0.0967	0.099	-
Right predict.	67.15%	67.10%	68.82%	72.86%	-
χ^2	0.000	0.000	0.000	0.000	-

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

¹ Not included in small countries: Belgium, Finland, and The Netherlands.

The effect of education was measured in a different way because *secondary education* was the larger group and it was taken as control group. Although the effect of *primary education* is positive, its significance level decreased as more explanatory variables were introduced. University education has no effect in Finish SI.

To be a *civil servant* has a strong and negative impact in SI. To work in a firm were *labour force decrease* has a positive impact in SI. To work in a firm were *labour force increase* has no impact in SI. A new variable regarding firm characteristics was introduced for Finland: a dummy for those working in a *foreign firm*. We found that they have higher probabilities, around a 12%, of feeling insecure.

Those that had to look for their first job for more than three months have more probabilities of feeling insecure in their work place. Wages have no effect. Last, in Finland, having a *working partner* and *children living at home* has no effect in SI.

Like in Spain and Belgium models, R squared increased with the introduction of more explanatory variables, from 0.0621 to 0.0997. The percentage of successful predictions of the model also increased in augmented models, from a 67.15% to 72.86%.

2.4. THE NETHERLANDS

Gender variable again gives up being significant with the introduction of more explanatory variables.

Taking the service sector as the control group, working in *agriculture* and *construction* reduces the probability of feeling insecure while working in the *industry* sector increase them.

Being below 24 years old has the usual negative impact on SI, whereas being above 35 has a positive one.

The Netherlands.- Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2	Model 3	Model 4	Model 5
	dF/dx	dF/dx	dF/dx	dF/dx	dF/dx
	(z)	(z)	(z)	(z)	(z)
Gender	.0187149 (5.60)*	.0200962 (5.98)*	.0081668 (2.40)*	.0072778 (2.14)*	-.0020781 (-0.57)
Agriculture	-.0217582 (-1.85)**	-.0240302 (-2.05)*	-.0213833 (-1.81)**	-.0212037 (-1.79)**	-.02045 (-1.64)**
Industry	.0144681 (3.36)*	.0144623 (3.35)*	.0106074 (2.42)*	.0106138 (2.43)*	.0114117 (2.55)*
Construction	-.0330113 (-4.95)*	-.032882 (-4.92)*	-.0308186 (-4.57)*	-.0300429 (-4.45)*	-.0297778 (-4.32)*
Age: 16-24	-.0328822 (-7.95)*	-.0384138 (-8.12)*	-.0324882 (-6.81)	-.0329957 (6.91)*	-.0373477 (7.50)*
35-44	.0527451 (12.99)*	.0542835 (12.04)*	.0503188 (10.11)*	.0483172 (10.66)*	.0545546 (11.67)*
45-54	.1020044 (20.02)*	.1042988 (19.37)*	.0935207 (17.95)*	.0926001 (17.08)*	.1021522 (18.16)*
> 55	.0972703 (10.93)*	.095375 (10.66)*	.0789795 (8.80)*	.0811063 (9.02)*	.0917917 (9.08)*
Temporary contract	.2087929 (49.55)*	.2066213 (48.86)	.2069891 (48.56)*	.2052135 (48.12)*	.2034059 (46.10)*
Primary education	.0990401 (21.40)*	.0986455 (21.19)*	.0876922 (18.58)*	.0914113 (19.28)*	.0796276 (15.76)*
Secondary education	.0542461 (14.74)*	.0543678 (14.63)*	.0483729 (12.98)*	.0512411 (13.69)*	.0441253 (11.16)
Working partner	-	-.0180508 (-5.39)*	-.0174366 (-5.18)*	-.0165194 (-4.91)*	-.0167606 (-4.88)*
Child living at home	-	-.0028312 (-0.73)	-.0026223 (-0.67)*	-.001899 (-0.49)	-.0025527 (0.64)
Working in Public Sector	-	-	.0001687 (0.05)	.0009771 (0.30)	.0015101 (0.45)
LF decrease	-	-	.2653476 (48.21)*	.2653742 (48.20)*	.2658775 (47.20)*
LF increase	-	-	-.0595087 (-12.11)*	-.0587727 (-11.95)*	-.0604897 (-11.95)*
Long search experience	-	-	-	.0471746 (4.44)*	.0449367 (4.13)*
No search	-	-	-	-.0300579 (6.69)*	-.0296288 (6.71)*
Gross annual wage	-	-	-	-	-1.26e-06 (8.03)*
Gross wage square	-	-	-	-	2.91e-12 (-5.85)*
Pseudo R ²	0.0348	0.0351	0.0633	0.0644	0.0662
Right predict	72.41%	72.44%	73.54%	73.56%	73.61%
χ^2	0.000	0.000	0.000	0.000	0.000

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

The impact of *temporary contract* is again strong and positive displaying very high significance levels.

Both those with *primary and secondary* education have larger probabilities than those with higher education of feeling insecure.

Like in Belgium having a *working partner* has a negative impact but having at least one *child living at home* has no effect.

The variable for *civil servants* was not available in the Netherlands sample, as a substitute we introduced a dummy for those *working in the public sector*. We found that it has no effect in SI.

Working in a firm where *labour force decrease* increase the probabilities of being worried about job insecurity by a 26% while working in a firm where *labour force increases* decreases the probabilities of being worried about job insecurity by a 5-6%.

Those with long waiting periods before getting a job have higher insecurity, the probability feeling insecure increases by a 4%. We also introduced a dummy for those that that did not have to search for their first job. Their probabilities of feeling insecure in their work place are lower.

Finally, the wage - SI relation shows a quadratic pattern: higher gross annual wage decrease SI probability up to a point, but after a certain gross wage level the higher the salary, the higher the probability of feeling insecure.

2.5. GERMANY

Gender shows again the same tendency: gives up being significant with the introduction of more explanatory variables.

Taking services as the control group, working in *agriculture* reduces the probability of feeling insecure while working in *industry* and *construction* increases it.

Germany.- Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2	Model 3	Model 4	Model 5
	dF/dx	dF/dx	dF/dx	dF/dx	dF/dx
	(z)	(z)	(z)	(z)	(z)
Gender	.0376209 (6.25)*	.0367994 (6.04)*	.0125451 (1.87)**	-.007789 (-1.13)	-.0083304 (-1.15)
Agriculture	-.0306744 (-0.81)	-.0339194 (0.89)	-.0874204 (2.06)*	-.0904199 (-2.12)*	-.0896117 (1.99)*
Industry	.0242379 (4.16)*	.0242459 (4.14)*	.0341153 (5.32)*	.0442406 (6.77)*	.0469996 (6.86)*
Construction	.1855655 (15.33)*	.185334 (15.26)*	.1440385 (10.33)*	.1432321 (10.14)*	.1387488 (9.4)*
Age: 16-24	-.066443 (-5.8)*	-.0688103 (5.96)*	-.0416904 (-3.09)	-.0505577 (-3.66)*	-.0476958 (-3.29)*
35-44	.0910016 (14.08)*	.0926405 (13.56)*	.083352 (11.14)*	.0888355 (11.25)*	.0904819 (10.92)*
45-54	.1348856 (16.35)*	.137311 (15.61)*	.1168076 (12.26)*	.1228846 (12.10)*	.1197786 (11.29)*
> 55	.0418631 (2.97)*	.0467204 (3.22)*	.019598 (1.27)	.0331494 (2.06)*	.0252914 (1.50)
Temporary contract	.1777717 (22.35)*	.1776665 (22.21)*	.1772981 (19.30)*	.1538236 (16.35)*	.1509464 (15.20)*
Primary education	.158883 (23.75)*	.1594193 (23.7)*	.136406 (18.33)*	.0896898 (11.16)*	.0979879 (11.61)*
Secondary education	.081068 (11.85)*	.0814143 (11.85)*	.0669495 (8.93)*	.0356108 (4.56)*	.0426212 (5.18)*
Married	-	-.0097939 (-1.43)	-.0098746 (-1.33)	-.0001931 (0.03)	.0015575 (0.20)
Child living at home	-	.0052933 (0.76)	.0080598 (1.07)	.006908 (0.9)	.001054 (0.13)
Civil servant	-	-	-.2373245 (-12.51)*	-.2333827 (-12.15)*	-.2410237 (-11.66)*
Firm < 100	-	-	.0449185 (5.56)*	.03162 (3.85)*	.0329895 (3.84)*
Firm > 500	-	-	-.0542324 (-7.02)*	-.0397425 (5.03)*	-.0389534 (-4.71)
Collective agreement	-	-	-.0489914 (-7.01)*	-.0491859 (-6.92)*	-.048527 (-6.49)*
Redundancies announced	-	-	.2736395 (44.29)*	.2751748 (43.86)*	.2724209 (41.56)*
Times change employer	-	-	-	.0095234 (7.46)*	.0099341 (7.38)*
Gross annual wage	-	-	-	-3.39e-06 (12.75)*	-2.99e-06 (-10.05)*
Gross annual wage sq	-	-	-	7.73e-12 (6.48)*	5.79e-12 (3.85)*
Living in East Germany	-	-	-	-	.0764641 (7.92)*
Pseudo R ²	0.0400	0.0402	0.1017	0.1101	0.1114
χ ²	0.000	0.000	0.000	0.000	0.000
Right predict	66.28%	66.19%	70.07%	70.48%	70.31%

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

Like in the rest of the countries to be below 24 years old has a negative impact whereas being above 35 has a positive one.

The impact of *temporary contract* is again strong and positive displaying very high significance levels. Having a temporary contract increases by 17% the probabilities of feeling job insecurity.

Both *primary and secondary educated* have larger probabilities of feeling insecure, 15% and 8% respectively, than those with higher education.

Neither being *married* nor having at least one *child living at home* have any impact in SI. Being a *civil servant* reduces the probability of being worried about job insecurity by a 23%.

Due to the lack of variables regarding labour force evolution within the firm, the following dummy variables were introduced to account for firm characteristics: firms with *less than 100 workers*, firms with *more than 500 workers*, firms with *collective agreement*, firms that have *announced redundancies*. We found that working in a small company (less than 100 workers) increase SI while working in a big company, more than 500 workers decreases SI; *collective agreement* has a negative impact and working in a firm that has *announced redundancies* increases the probabilities of feeling insecure by a 27%.

Search experience was not available in the German data set. To take into account the employment history of each individual we introduced the number of times that he or she had changed employer. We found that it was significant and close to zero, therefore, probably displaying a quadratic form: Those that have change a lot of times have lower probabilities of feeling insecure but above certain level of job changes probabilities increase.

Gross annual wage has a negative effect in SI: the higher the salary the lower the probabilities of feeling insecure. *Gross annual wage squared* has a positive one: above certain wage level a higher wage increase probabilities of feeling insecure.

2.6. FIVE EUROPEAN COUNTRIES

Probit model for worker's probability of feeling insecure in his/her work place.

	Model 1	Model 2
	dF/dx	dF/dx
	(z)	(z)
Gender	.0278003 (10.55)	.0147386 (5.32)
Agriculture	-.0134787 (-1.21)	-.0146556 (1.27)
Industry	.0213963 (6.88)	.0252658 (7.97)
Construction	.0137745 (2.61)	.0140189 (2.61)
Age: 16-24	-.0398151 (9.89)	-.047283 (11.37)
35-44	.0600853 (19.01)	.0693445 (21.32)
45-54	.0981229 (25.33)	.1131007 (28.36)
> 55	.0682858 (10.00)	.0853814 (12.03)
Temporary contract	.2026052 (58.57)	.195269 (54.75)
Primary education	.1243474 (35.85)	.1043871 (28.29)
Secondary education	.0619579 (21.22)	.0491269 (16.08)
Belgium	-.1170546 (-23.54)	-.108228 (-21.00)
Germany	-.1112948 (-24.28)	-.0915094 (-18.70)
The Netherlands	-.1866858 (-41.73)	-.1741388 (-37.58)
Finland	-.1170546 (-23.54)	-.0927094 (-17.70)
Gross annual wage	-	-1.92e-06 (-17.45)
Gross annual wage sq	-	4.43e-12 (10.94)
Pseudo R ²	0.0412	0.0433
χ^2	0.0000	0.0000
Right predict	69.66%	69.67%

dF/dx is for discrete change of the dependent dummy variable from 0 to 1 z is the test of the underlying coefficient being 0.

*Significant at 95%

**Significant at 90%

Due to much bigger samples in Germany and The Netherlands, results of the common regression are very similar to those found in these two countries. We run this regression to compare SI among countries taking Spain as a control group. The common regression shows that country dummies are always significant and that, among the sample countries, Spain faces higher probabilities of suffering SI.

3. Conclusions

The results obtained for the five countries of the sample show the existence of the following regularities and differences:

1) The positive impact and significance level of *gender* decrease as more explanatory variables are introduced in the model. The impact of this variable is lower and not significant in countries where the situation of women in the labour market is more similar to that of men (Finland). Therefore, it can be argued that women feel more insecure than men, not because intrinsic reasons but because their worse situation in the labour market.

2) The type of activity has no effect in Finland and Spain. In Belgium, like in Germany and the Netherlands, only *industry* is significant and has a positive effect. *Construction* is significant and has a positive effect in Germany (and Spain), and significant and negative in the Netherlands. Finally *agriculture* is rarely significant, but when it is, it has a negative impact in SI. Therefore we can conclude that the effect of sector in SI differ very much among sample countries.

3) The effect of being young (below 24) is always negative: Young people worry less about their job insecurity in every country. Age intervals between 35 and 44 and between 45 and 54 have a positive impact whenever this variable is significant. The effect of being above 55 differs among countries. This last result is probably explained by the different early retirement regimes of the countries of the sample.

4) Although there is a high level of diversity of temporary employment and duration of temporary contracts among sample countries (see Muñoz de Bustillo and Pedraza 2007) *Temporary contracts* always clearly increase the probabilities of a worker feeling insecure in every country.

5) In most countries, with the exception of Finland, the higher the *educational level* the lower the perception of SI. The higher the educational level of a worker the less he / she fear the potential even of losing a job because they feel themselves more confident to deal with the consequences. In addition their objective probabilities of losing the job are probably lower.

6) The effect of family life, having a *working partner* or at least one *child living at home* also differs considerably among countries. Behind this finding there might be differences in perception of what means to have a partner and differences in the degree of emancipation of women with respect to men among countries. For example, traditionally women have been more dependent on men in Spain than in Finland. Regarding the effect of having at least one *child living at home*, differences in the results obtained may be due to differences in social benefits and family policies among countries

(after Denmark and Luxemburg, Finland, with 3%, is the country with the highest share of public social expenditure in relation to GDP in Family/children protection).

7) In every country *civil servants* have lower probabilities of feeling insecure. When *labour force decreases* or *redundancies are announced*, the perception of insecurity increases. In contrast, a *increase in labour force* within the firm either has no effect or has a negative effect on SI, with the exception of Spain. It seems than Spaniards feel insecure with changes in the labour force regardless whether those changes imply a reduction or an increase of the labour force.

8) Economic context have an effect in SI as shown in the effect of living in a *low unemployment region* in Spain and in *East Germany*. Country specific conditions and characteristics are also able to explain SI differences among countries as shown in the common regression.

Summarizing, there are variables, like certain *age intervals*, *temporary contract*, to be a *civil servant*, *labour force decreases*, *past search experiences* which effects is clear and common for the five countries. They make possible to obtain conclusions applicable to the five countries. A second set of variables like *family life*, higher *age intervals* that have a national specific impact on SI. Differences in regulations seems be one of the aspects behind the differences which gives evidences of the important role that public policies may play in SI and its consequences. A third set of variables, like *sectors* respond to country specific conditions and economic structure. Finally, the effect of *gender* is clearly related to women situation in the labour market, in most of the countries, with the exception of Spain, this variable gave up being significant when more variables were introduced. In future specifications of the Spanish regression more variable trying to capture women discrimination should be included.

R squared and the successful predictions of the model increased with the introduction of more explanatory variables. This paper is a clear contribution to the identification of SI predictors. However, there is a lot of variability that the model is not able to explain. There is a lot, regarding SI that remains unknown. As a result, future research should focus in the search for more variables that explain SI. Continuous web surveys like *WageIndicator* make possible to overcome the difficulties in the collection of data and the lack of data on the topic. A possible strategy for the identification of more SI predictors could be to analyse country by country, making country specific in-depth analyses, taking into account country specific conditions, legislation and characteristics.

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Annex I.- Samples

Spanish WageIndicator sample

Number of observations: 14 783	
Proportions in the sample:	
Feel insecure	46.07%
Women	39.23%
Sector of activity	
Working in agriculture	1%
Working in industry	16.23%
Working in construction	7.66%
Age	
16-24	7.47%
35-44	27.22%
45-54	12.86%
> 55	2.73%
Temporary contract	25.03%
Education	
Primary education	18.79%
Secondary education	27.81%
Family life	
Working partner	25.02%
Child living at home	33.15%
Firm and work position characteristics	
Civil servants	5.94%
LF decrease	9.75%
LF increase	15.9%
Long search experience (> 6months)	12.8%
Living in a low U region	52.73%

Belgian WageIndicator sample

Number of observations: 20 044	
Proportions in the sample:	
Feel insecure	29.98%
Women	41.09%
Sector of activity	
Working in agriculture	0.5%
Working in industry	24.85%
Working in construction	5.78%
Age	
16-24	8.65%
35-44	29.88%
45-54	21.04%
> 55	5.01%
Temporary contract	8.07%
Education	
Primary education	13.5%
Secondary education	30.99%
Family life	
Working partner	28.52%
Child living at home	51.28%
Firm and work position characteristics	
Civil servants	5.25%
LF decrease	8.52%
LF increase	10.53%
Long search experience (> 6months)	7.5%

Finnish WageIndicator sample

Number of observations: 3 320	
Proportions in the sample:	
Feel insecure	39.6%
Women	60.13%
Sector of activity	
Working in agriculture	-
Working in industry	22.98%
Working in construction	2.83%
Age	
16-24	9.91%
35-44	27.86%
45-54	17.17%
> 55	6.69%
Temporary contract	15.74%
Education	
Primary education	33.65%
Secondary education	51.51%
University education	14.84%
Family life	
Working partner	60.01%
Child living at home	43.02%
Firm and work position characteristics	
Civil servants	6.14%
LF decrease	12.86%
LF increase	10.39%
Long search experience (> 6months)	3.88%

Dutch WageIndicator sample

Number of observations: 85 546	
Proportions in the sample:	
Feel insecure	27.6%
Women	49.66%
Sector of activity	
Working in agriculture	1.92%
Working in industry	17.14%
Working in construction	6.48%
Age	
16-24	18.49%
35-44	26.32%
45-54	15.55%
> 55	3.99%
Temporary contract	21.33%
Education	
Primary education	21.05%
Secondary education	43.14%
Family life	
Working partner	48.47%
Child living at home	37.6%
Firm and work position characteristics	
Public sector	40.93%
LF decrease	10.46%
LF increase	12.32%
Long search experience (> 6months)	2.57%
No search	80.56%

German WageIndicator sample

Number of observations: 34 145	
Proportions in the sample:	
Feel insecure	34.5%
Women	29.49%
Sector of activity	
Working in agriculture	0.5%
Working in industry	33.59%
Working in construction	5.9%
Age	
16-24	6.38%
35-44	35.56%
45-54	16.57%
> 55	4.24%
Temporary contract	15.13%
Education	
Primary education	31.99%
Secondary education	28.83%
Family life	
Married	43.96%
Child living at home	34.98%
Firm and work position characteristics	
Firm >100	39.76%
Firm >500	36.89%
Announced redundancies	42.01%
Collective agreement	62.91%
Search experience (Times have changed employer)	
Never	36.21%
1 time	17.18%
2 times	12.50%
3 times	10.90%
4 times	8.2%
5 times	5.91%
Living in East Germany	12.59%

Annex II.- Proportion of workers who worry about their job security according to different characteristics

Spain

SPAIN	Fully disagree	Disagree	Neutral	Agree	Fully agree	Subjective insecurity index*
Total	26,8	12.6	14.5	9.5	36.5	46.0
Male	27.3	13.7	14.9	10.2	34.0	44.2
Female	26.0	11.1	14.0	8.4	40.5	48.9
Agriculture	24.0	10.9	11.6	5.4	48.1	53.5
Industry	24.4	12.5	15.4	10.1	37.6	47.7
Construction	27.8	11.8	14.6	9.4	36.4	45.8
Services	27.2	12.8	14.5	9.4	36.0	45.4
16 to 24	29.6	12.7	15.0	7.8	34.8	42.6
25 to 34	26.3	14.4	15.6	10.2	33.4	43,6
34 to 44	25.0	11.7	14.4	9.8	39.1	48,9
44 to 54	29.3	8.3	11.2	7.5	43.7	51.2
55 and more	37.3	5.1	8.9	6.8	41.8	48,6
Permanent contract	29.4	13.4	14.8	9.4	33.1	42.5
Temporary contract	18.9	10.7	14.0	10.0	46.4	56.4
Primary education	24.2	7.8	10.1	7.1	50.8	57.9
Secondary education	25.6	10.7	14.4	9.2	40.1	49.3
University studies	28.3	15.3	16.1	10.4	29.9	40.3

*Subjective insecurity index = fully agree + agree with I worry about my job security

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