



The Role of Demographics in American Workers' Career Optimism

by Meryl P. Epstein, EdD, MFA, Roxanne Jordan, EdD, Joann Kovacich, PhD,

L'Tanya Simien-Robnett, MSN, and Jodee Ledford, MEd

Center for Educational and Instructional Technology Research, College of Doctoral Studies,

University of Phoenix

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Introduction

The global pandemic, COVID-19, impacted the economy and employment prospects of individuals in many countries, including the United States (Adams-Prassl et al., 2020).

Employers and employees were challenged by shifts in industries, workflow, work location, and job opportunities (Goh & Baum, 2021). Employees' perceptions of their work and future career opportunities, at times discordant with employers' perceptions, affected employee career optimism (University of Phoenix [UOPX], 2022).

Although COVID-19 touched all lives, not all industries, groups, or individuals fared equally in their experience. For example, depending on jobs performed, some employees with boots on the ground, such as essential workers, were disproportionately impacted if needing daycare to continue working during the pandemic in contrast with individuals who were able to work from home (Gemelas et al., 2021). Likewise, career optimism may have presented differently depending upon income and/or educational and/or employment level (Aguinis et al., 2020). To explore how diverse groups of individuals perceive their current and future employment prospects, this research team (Epstein, Jordan, Kovacich, Simien-Robnett and Ledford) conducted quantitative Ordinal Logistic Regression (frequently referred to as Ordinal Regression) analyses of the raw survey data gathered by University of Phoenix to produce the "The University of Phoenix Career Optimism Index Study 2022" report (UOPX, 2022).

The Index surveyed 5,000 participants living in 20 metropolitan areas (or outside of a city) utilizing 5-point Likert Scale questions focused upon participant perceptions of their current and future employment prospects, related work concerns, and their desire to advance their technology skills. Participants were surveyed from December 12, 2021, through January 6, 2022 (UOPX, 2022). University of Phoenix gathered demographic data from the participants including the state

and city they live in, age, generation, gender, race/ethnic background, marital status, number of children in the home, household income, educational and employment level, their current work industry, news consumption, participation in political activities, and if they are a first-generation college graduate. The report produced by University of Phoenix provided an analysis of the survey results in percentages and reported the results by comparing variables within some demographic categories such as gender and presented the responses of male and female participants.

The purpose of this quantitative study was to describe career optimism regarding current and future employment using demographic data gathered by the University of Phoenix to test the strength of the relationship (correlation) of multiple variables in influencing a participant's career optimism and develop a predictive model based upon ordinal regression analyses. Because this study includes the testing of multiple ordinal variables (independent and dependent) to create a predictive model, the use of ordinal regression analyses is an appropriate research methodology to employ (Pallant, 2020; Frost, 2019).

Participant responses to the career optimism survey conducted by University of Phoenix may be informed by a variety of demographic factors including gender, age, where they live, their news consumption, education and income level, current employment status, and if they are a first-generation graduate. To narrow the focus of this research project, the team (Epstein, et al.) examined and analyzed how participants in multiple demographic groups perceived their employment status and future career prospects based upon their responses to these five specific survey questions:

1. I worry about losing my job due to a bad economy.

2. I worry that my job skills will become outdated because of advancements in technology (i.e., automation, AI/artificial intelligence, robots).
3. I worry about losing my job due to the pandemic.
4. I worry about being able to afford childcare if I were to lose my job.
5. I worry about losing my job due to jobs moving overseas.

Background

COVID-19 impacted people of all levels of society and people's livelihoods as some industries who relied on person-to-person services came to a screeching halt (Thau, 2020) while industries considered essential (CISA, 2020) scrambled to reorganize, modify, and innovate to deliver goods and services to a quarantined public. With COVID-19 as an immediate public health threat abated, businesses can begin to reimagine their organizational culture. Reimagining old, often dehumanizing, practices that were more focused on efficiency and streamlining, businesses are turning their attention to creating a more human-centric, "employee-centric," and "customer-centric," flexible, mindful, and engaged workspace (del Lucas Ancillo, del Val Nunez, Gavrilla, 2021; Parker, Horowitz, Minkin, 2022). Using a demographic and intergenerational lens to understand employees' perceived job insecurities, employment opportunities, and career optimism may inform workspace development.

Informed by the construct career optimism (Eva, Newman, Jiang, & Brouwer, 2020) and the Job Insecurity Theory (Greenhalgh. & Rosenblatt, 2010), the purpose of this study was to describe career optimism regarding current and future employment using demographic data to identify any differences in responses concerning job insecurity. Generally viewed as an individual trait, career optimism can be both "trait-like" and "state-like" in nature (Eva, Newman, Jiang, &

Brouwer, 2020). State-like optimism may fluctuate depending on social environments and contextual factors. As such, career optimism can be developed through professional training.

Although caution should be taken to avoid stereotyping cohorts (Ayalon, Chasteen, Diehl, Levy, Neupert, Rothermund, 2020; Schawbel, 2020), noting diversity within each generation, and that life stages may provide a more informed indicator to meet employee needs (Rudolph, & Zacher, 2020), the impact of period effects on multiple generations allows for an initial comparative overview (Mahmoud, Hack-Polay, Reisel, Fuxman, Grigoriou, Mohr, Aizouk, 2021; Stiller Rikleen, 2020). There are currently four generations active in the workforce: *Baby Boomers* (born 1945 to 1964), *Gen X* (1965 to 1981), *Millennials* (1982 to 1993) and *Gen Z* (1994 to 2010; the children of *Gen X*).

According to a path model study on organization citizenship behavior and perceptions of COVID-19 with job insecurity, job burnout, and job satisfaction as mediators, generational variances were documented (Mahmoud, et al. 2021). Researchers found job insecurity negatively impacts job satisfaction, attitudes, and behaviors, manifesting as reduction in discretionary contributions (i.e., performing tasks outside of their job description, helping coworkers, participating in skill development, etc.) (Greenhalgh & Rosenblatt, 2010), in the workplace. The withdrawal of voluntary employee contributions has been dubbed “Quiet Quitting” or “resignation” in social media (BS Web Team, 2022).

But not all generations experience job insecurity in the same way (Swabel, 2020). *Baby Boomers* and *Gen X* have lived through wars, social and political change, and terrorism and in *Gen Xers* case have experience with self-isolation (aka the “Latchkey” generation). *Millennials* joined the job market just as the economy collapsed, forcing frequent job changes to meet living costs and debt. These generations may be more resilient to economic events and have more

coping skills. *Gen Z*, the children of *Gen X*, and disproportionately represented in entry level jobs and in retail and service industries (Belgibayeva et al., 2020) just started their careers when COVID-19 disrupted their professional development. Mahmoud, et al. (2021) found job satisfaction mitigated job insecurity for *Gen X* and *Millennials*. Lacking employment experience *Gen Zs* were less resilient to job insecurity and had higher stress levels than other generations (American Psychological Association, 2018; Stiller Rikleen, 2020).

While generational overviews can be informative, providing age related data and relationships, demographic variables that cut across generations are equally valuable regarding meeting employee needs and creating meaningful workspaces. Gender, ethnicity, education (in particular first-generation college graduates), work-life balance, focus on maintaining health and fitness, and the need to juggle multiple jobs, all inform employment and career perceptions.

Related to the potential influence of demographics on career optimism, within this study, four questions (independent variables) were identified as having significant relationships (correlations) with all five hypotheses (dependent variables) included in this study. In Appendix B these questions included an emphasis upon being overwhelmed by debt, maintaining physical health and fitness, believing there is a better job out there, and feeling the individual must take any job he or she can get. When comparing genders, this study also includes a comparative analysis in Table 5 of how survey respondents in different age groups and genders responded to specific survey questions. When gender and age were included as independent variables (predictors) in the ordinal regression analysis, age demonstrated statistically significant relationships with two out of the five hypotheses (H4 and H5) whereas gender did not demonstrate a strong relationship with any of the five hypotheses as compared to other independent (predictor) variables.

As noted in this study, gender did not appear to have a statically significant relationship with any of the hypothesis questions included in the ordinal regression analyses. However there has been research supporting that there are differences between genders regarding wages and the motivation for individuals to hold more than one job. The work of Ledic and Rubil (2021), presented a clear relationship between female wage inequalities compared to male wages. In a Surge in People Working More than One Job (2021), women were more likely to be working multiple jobs to increase their earnings to a livable wage. Smith and McBride (2021) reported the same findings, the necessity to work multiple jobs just to pay bills.

Another consideration with females superseding males is the questions about daycare availability and childcare cost. During the pandemic, when telework became necessary, females, especially from minority groups, experienced difficulties with telework while simultaneously helping children with schooling online or balancing family responsibilities (Feng & Savani;2020; Kim et al., 2022; Smith & McBride, 2021; Tahlyan et al., 2022). However, Ledic & Rubil (2021) disagreed and stated there is more to work than a livable wage and that work-life balance is growing in popularity.

A focus on work-life balance emphasized by Ledic & Rubil (2021) may relate to the ordinal regression analyses results that highlight the statistically significant relationships between the health and wellness independent variable and all five hypotheses (dependent variables), indicating the desire for both males and females to maintain health and wellness. A focus on health and wellness was also supported by Bartoll and Ramos (2020) who emphasized that a flexible work schedule, working fewer hours, creates a more enjoyable work experience leading to better health. Bouwhuis et al. (2019), who also conducted a regression analysis on whether multiple jobs impacted health, called for additional research.

In contrast, Järvensivu (2020) and Kawakami (2019), stated multiple job holders sought to show that individuals working multiple jobs were on a mission for career development and meaningful experiences. One clear yet surprising finding pointed toward an agenda item noted by multiple researchers called for action towards a possible need for policy surrounding multiple job workers due to health implications or inequalities creating a desire or need for multiple jobs (Stef et al., 2019; Chhabra, 2018; Di Marino et al., 2018; Ledic & Rubil, 2021; Scott et al., 2020; Tahlyan et al., 2022). While most research pointed toward both genders working multiple jobs due to financial difficulties, the work of Asravor (2021) is closely aligned with this study by emphasizing that individuals may decide to work at multiple jobs because they are worried about job loss and employment insecurity.

Another demographic variable included in this study is an analysis of survey responses provided by individuals self-identifying as First-Generation College Graduates, individuals whose parents did not attend college. As recent workers, these first-generation graduates were disproportionately impacted by the pandemic and faced job insecurity. Employment of the class of 2020 saw job losses and difficulty making job changes. A Pew Research Center report analyzed the Bureau of Labor Statistics between January 2020 to October 2020 and indicated a decrease in employment of 2020 college graduates. In October 2020, 69% of *Millennial* and *Gen Z* college graduates aged 20 to 29 with a bachelor's degree or higher were employed, a 9% decrease from October 2019 (Barroso & Stella, 2021). The report also indicated a labor force participation rate of recent graduates, either employed or actively looking for work, dropped from 86% to 79% in the one-year period (Barroso & Stella, 2021).

Greenhalgh & Rosenblatt's theory of job insecurity "posits that the effects of job insecurity on work outcomes are mitigated by a number of factors such as locus of control, conservatism,

attribution tendencies, and dependencies (such as occupational mobility and economic vulnerability)” (2010, p.13). Additional mediators include gender, unionization, type of organization, and job stability. Drawing upon questions about perceived job loss, this study sought to determine demographic variance, if any.

Methodology

This research includes an analysis of demographic data and career optimism focused survey question responses by the University of Phoenix. Multiple reviews of the supplied survey response data were conducted prior to utilizing IBM SPSS software to conduct an Ordinal Logistic Regression (frequently referred to as Ordinal Regression), analysis for each of the five survey questions (dependent variables affiliated with the five hypotheses) in order to test null hypotheses for this study. The variables (ordinal and continuous) utilized in this research were included in multiple analyses with a focus on identifying the strength and direction (positive or negative) of relationships among variables and in relationship to five survey questions (listed above). The categories of independent variables (predictors) included in analyses for this study were participant age, gender, financial, childcare, and health/fitness concerns, as well as the impact of the pandemic on employment prospects.

These null hypotheses were formulated to analyze the supplied survey response data:

1. There are no statistically significant relationships between the participant responses to this survey question: *I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements?*, when statistically compared to these variables: participant age, gender, education level, if the participant is a first-generation college graduate, income level, domicile region, race/ethnicity, relationship

status, children in household, financial concerns, work environment and industry, level of news consumption, and political engagement.

2. There are no statistically significant relationships between the participant responses to this question: *I worry that my job skills will become outdated because of advancements in technology (i.e., automation, AI/artificial intelligence, robots) – How much do you agree or disagree with the following statements?*, when statistically compared to these variables: participant age, gender, education level, if the participant is a first-generation college graduate, income level, domicile region, race/ethnicity, relationship status, children in household, financial concerns, work environment and industry, level of news consumption, and political engagement.
3. There are no statistically significant relationships between the participant responses to this question: *I worry about losing my job due to the pandemic – How much do you agree or disagree with the following statements?*, when statistically compared to these variables: participant age, gender, education level, if the participant is a first-generation college graduate, income level, domicile region, race/ethnicity, relationship status, children in household, financial concerns, work environment and industry, level of news consumption, and political engagement.
4. There are no statistically significant relationships between the participant responses to this question: *I worry about being able to afford childcare if I were to lose my job – How much do you agree or disagree with the following statements?*, when statistically compared to these variables: participant age, gender, education level, if the participant is a first-generation college graduate, income level, domicile region, race/ethnicity,

relationship status, children in household, financial concerns, work environment and industry, level of news consumption, and political engagement.

5. There are no statistically significant relationships between the participant responses to this question: *I worry about losing my job due to jobs moving overseas – How much do you agree or disagree with the following statements?*, when statistically compared to these variables: participant age, gender, education level, if the participant is a first-generation college graduate, income level, domicile region, race/ethnicity, relationship status, children in household, financial concerns, work environment and industry, level of news consumption, and political engagement.

Multiple steps were implemented by the researchers including the curation of supplied data, preparation of data files, and data analysis in order to support or reject the null hypotheses developed for this study. Step 1: The list of survey questions was carefully reviewed. Five survey questions were identified as most relevant for this study because the word “worry” was included in the survey questions, which could indicate participant perceptions of career optimism, the focus of this study. Additionally, potential variables that might have correlational relationships to the five questions were also identified during this review of supplied data. Step 2: Once the list of variables to test was finalized, the relevant data files were processed utilizing IBM SPSS software to eliminate missing data (questions that were not answered by all participants in the sample being analyzed). After eliminating missing data, the number of participant responses included in this study was reduced to 2354 from 5000 (the initial number of respondents included in the supplied data). Step 3: Correlation matrixes were developed and analyzed to examine the strength of relationships (correlations) between the dependent variables (the five “worry” questions) and the curated list of independent variables (predictors).

The process of analyzing correlations included an examination of coefficients to measure the strength of a relationship between two different variables (x and y). Related to this, Frost (2019) emphasized that a relationship (correlation) between variables shows that as one variable changes in value, the other variable tends to change in a specific direction. Appendix A includes the list of variables tested during these correlational analyses. The color bars represent variables that were statistically significant when tested against the five “worry” questions included in the hypotheses. Step 4: After these steps (as described) were completed and the survey data and curated list of variables were finalized, ordinal regression analyses were conducted utilizing IBM SPSS software.

The ordinal regression analyses conducted for this study included evaluations of N = 2354 participant responses to the five “worry” survey questions affiliated with the hypotheses. Analyses of demographic data and participant responses to related survey questions were conducted to calculate the probability of relationships between variables. Each of the five survey questions (affiliated with the hypotheses) analyzed in this study provided participants with four response options: Strongly Disagree, Somewhat Disagree, Somewhat Agree, and Strongly Agree.

These five questions serve as dependent variables for this study. These types of responses are considered ordinal because they are listed in order with distinct values in contrast with continuous variables such as age or weight which follow a continuous numerical scale. Because ordinal variables were utilized as the dependent variables, Ordinal Regression was the appropriate analytical strategy to employ in contrast with Multiple Regressions that require that the dependent variable be continuous rather than ordinal (Pallant, 2020). The ordinal regression analyses were conducted to test five hypotheses using IBM SPSS by selecting Generalized

Linear Models and choosing “Ordinal logistic” as the “Type of Model” used to produce these tables: Model Information, Case Processing Summary, Categorical Variable Information, Continuous Variable Information, Goodness of Fit, Omnibus Test, Test of Model Effects, and Parameter Estimates.

Demographics

The following tables include the multiple demographic groups included in the analysis.

Table 1

Demographics 2022

Race / Ethnicity	%	Gender	%
White	76.9%	Female	52.5%
Hispanic / Latino	26%	Male	46.9%
African/ African descent	13.3%	Non-Binary	0.4%
Asian American /Asian	6%	Prefer not to answer	0.1%
Mixed -Race American	2.4%		
American Indian / Alaska Native	1.9%	Age	
Native Hawaiian / Pacific Islander	.9%	18-24	12.3%
Middle Eastern	0.1%	24-34	24.5%
		35-44	27.2%
Generation		45-54	16.5%
Generation Z	12.3%	55-64	13.8
Millennial	43.5%	65+	5.7%
Gen X	27.4%		
Boomer	16.5%		
Greatest	0.3%		
Education		First Generation College Graduate	
Grade school or less (Grade 1-8)	0.3%	Yes	45.2%
Some high school (Grade 9-11)	1.6%	No	54.8%
Graduated High School	17.9%		
Vocational / Technical School	3.4%		
Some college	21.8%		
Graduated college	32.4%		
Post-graduate degree	22.5%		

Note. N=2354

Table 2*National Representation/Region*

Location	Total=2354	
Northeast (CT, ME, MA, NJ, NY, PA, RI, VT)	436	18.5%
Midwest (IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, SD, WI)	463	19.7%
South (DE, DC, FL, GA, MD, NC, SC, VA, WV, AL, KY, MS, TN, AR, LA, OK TX)	914	38.8%
West (AZ, CO, ID, NM, MT, UT, NV, WY, AK, CA, HI, OR, WA)	541	23%
Description of where you live		
Total Number - 2354	Urban	39.0%
	Suburban	42.7%
	Rural	18.3%

Table 3*Household Income and Employment Demographics*

2020 Household Income		Employment Status	
Under \$25,000	10.7%	Employed full-time	77%
\$25,000 - \$34,999	10.9%	Employed part-time	20.9%
\$35,000 - \$49,999	11.4%	Employed par-time or reduced hours/pay due to COVID-19	2.2%
\$50,000 - \$74,999	17.1%		
\$75,000 - \$99,999	15.5%	Frontline Worker	
\$100,000 - \$149,999	20.8%	Yes	48%
\$150,000 or more	11.3%	No	52%
Prefer not to answer	2.2%		
Working Environment		Working at home, was this a result of COVID-19?	
Working remotely exclusively	36.5%	Yes	67.7%
Working mostly remotely & going into workplace on occasion	31%	No	32.5%
Working mostly in physical workplace & remotely on occasion	32.5	How long have you working in your current position / role?	
Working exclusively in a physical workplace	0%	Less than 1 year	11.6%
		1-2 years	23.4%
		3-5 years	22.9%
		5 or more years	42.2%

Note. N=2354

Results

Hypothesis 1

An ordinal regression analysis was performed to investigate the strength of the relationship of predictor variables (independent variables) to the survey question (dependent variable) and the focus of Hypothesis 1 (H1): There are no statistically significant relationships between the participant responses to this survey question: *I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements?* Predictor variables were tested to verify there was no violation of the assumption of no collinearity. The strongest predictor variable (survey question) when tested against the dependent variable for H1 was Q7r20: *I feel like I have to take any job I can get – How much do you agree or disagree with the following statements?* This predictor has a B (coefficient) value of .450, SE (standard error) value of .0432, Wald Chi-Square value of 108.409, Significance level of .000, Exp(B) value of 1.568, recording an odds ratio of 1.568. In Table 4 the proportional odds model shows the positive effect $B = 0.450$ which is statistically significant ($p < 0.000$) with Wald test with $\text{sig} = 0.000$. The results of this analysis support the rejection of the null hypothesis for H1 due to the statistically significant relationship of six predictor variables (Q7r20, Q7r19, Q15r5, Q13r3, Q13r2, and Q48r12).

Appendix E - Parameter Estimates includes additional data points gathered during the ordinal regression analysis to test Hypothesis 1. Appendix G includes all nine tables generated by the ordinal regression analysis for Hypothesis 1 including Model Information, Case Processing Summary, Categorical Variable Information, Continuous Variable Information, Goodness of Fit, Omnibus Test, Test of Model Effects, and Parameter Estimates.

Table 4*Ordinal Regression Testing Hypothesis 1*

Independent Variable	B	SE	Wald	df	p	Exp(B)	95% CI	
						(Odds Ratio)	Lower	Upper
Q7r20 (take any job)	.450	.0432	108.409	1	.000	1.568	1.440	1.706
Q15r5 (overall health/fitness)	.320	.0456	49.279	1	<.001	1.377	1.259	1.506
Q7r19 (better job out there)	.292	.0460	40.380	1	<.001	1.339	1.224	1.465
Q13r2 (paycheck to paycheck)	.251	.0483	27.146	1	<.001	1.286	1.170	1.413
Q13r3 (overwhelmed by debt)	.195	.0497	15.324	1	<.001	1.215	1.102	1.339
Q48r12 (political activity part.)	-.341	.0782	19.042	1	<.001	.711	.610	.829

Based upon the analysis results for Hypothesis 1 (using question Q7r14 as the dependent variable), the independent variables of gender and age were not statistically significant. This may have occurred because other independent variables included in that same analysis have stronger relationships (correlations) with the Hypothesis 1 question than the gender and age variables. To examine the potential influence of age and gender regarding participant survey responses to survey questions, Appendix B includes a comparison of participant responses to question Q7r14 (dependent variable included in Hypothesis 1) and response to Q13r2 (independent variable) by demographic data (generation/age and gender). These generational and gender differences in responses were noted in Appendix B. Table 5 includes a summary of the comparative analysis of respondent survey responses for Q7r14 (dependent variable for Hypothesis 1) and the six independent variables with the strongest relationship (correlation) with Q7r14. The survey responses were sorted by generational categories to provide a context for identifying potential trends in regard to career optimism perception and age.

Comparative Analysis

The distribution of female and male respondents was not consistent when divided into generational groups. With that in mind, a cursory level comparative analysis was conducted to see if any gender and/or generational trends emerged. The *Millennial* and *Boomer* groups of respondents were more evenly distributed by gender (female and male) and when comparing responses to particular questions the percentage of differences by gender was not as large compared to the *Gen Z* and *Gen X* groups. Based upon these initial results and recognizing that age was statistically significant in the ordinal regression analyses for Hypotheses 4 and 5, a comparison between generational groups was conducted to see if any differences emerged between age groups.

Table 5

Summary of Comparative Analysis Results Sorted by Generation

Question and Response Options	Gen Z 197 Female and 88 Male (N = 285)	Millennial 501 Female and 517 Male (N = 1018)	Gen X 345 Female and 298 Male (N = 643)	Boomer 191 Female and 197 Male (N = 388)
Q7r14 (I worry about losing job), <i>response</i> : Disagree (either Strongly or Somewhat)	42%	44%	49%	64%
Q7r14 (I worry about losing job), <i>response</i> : Agree (either Strongly or Somewhat)	58%	56%	51%	36%
Q7r20 (I will take any job), <i>response</i> : Disagree (either Strongly or Somewhat)	35%	43%	56%	73%
Q7r20 (I will take any job), <i>response</i> : Agree (either Strongly or Somewhat)	65%	57%	44%	37%
Q7r19 (there is a better job out there), <i>response</i> : Disagree (either Strongly or Somewhat)	24%	32%	38%	54%
Q7r19 (there is a better job out there), <i>response</i> : Agree (either Strongly or Somewhat)	76%	68%	62%	46%
Q13r3 (overwhelmed by debt), <i>response</i> : Disagree (either Strongly or Somewhat)	54%	57%	64%	83%
Q13r3 (overwhelmed by debt), <i>response</i> : Agree (either Strongly or Somewhat)	46%	43%	36%	17%
Q13r2 (I live paycheck to paycheck), <i>response</i> : Disagree (either Strongly or Somewhat)	34%	44%	49%	69%
Q13r2 (I live paycheck to paycheck), <i>response</i> : Agree (either Strongly or Somewhat)	66%	56%	51%	31%
Q15r5 (I am concerned about physical health/fitness), <i>response</i> : Disagree (either Strongly or Somewhat)	27%	29%	28%	36%
Q15r5 (I am concerned about physical health/fitness), <i>response</i> : Agree (either Strongly or Somewhat)	73%	71%	72%	64%
Q48r12 <i>response</i> : NO TO: None of These (participation in political activities)	76%	55%	47%	41%
Q48r12 <i>response</i> : None of These (participation in political activities)	24%	45%	53%	59%

The following are observations based upon a review of the responses included in Table 5. The highest percentage of responses for all the questions included in the comparative analysis came from *Gen Z* and *Boomer* respondents. *Gen Z* responses with the highest percentage (compared to responses from respondents in the other generation categories) were: 58% *agree* with question Q7r14 (I worry about losing my job); 65% *agree* with question Q7r20 (I will take any job); 76% *agree* with question Q7r19 (there is a better job out there); 46% *agree* with question Q13r3 (overwhelmed by debt); 66% *agree* with question Q13r2 (I live paycheck to paycheck); 73% *agree* with question Q15r5 (I am concerned about physical health/fitness); and 76% answered *NO TO: None of these* (participation in political activities) for question Q48r12 (this indicates engagement in political activities). *Boomer* responses with the highest percentage (compared to responses from respondents in the other generation categories) were: 64% *disagree* with question Q7r14 (I worry about losing my job); 73% *disagree* with question Q7r20 (I will take any job); 54% *disagree* with question Q7r19 (there is a better job out there); 83% *disagree* with question Q13r3 (overwhelmed by debt); 69% *disagree* with question Q13r2 (I live paycheck to paycheck); 36% *disagree* with question Q15r5 (I am concerned about physical health/fitness); and 59% answered *None of these* (participation in political activities) for question Q48r12 (this indicates a lack of engagement in political activities). This comparison of responses by generations of respondents illustrates a potential trend that attitudes about career optimism may be informed by the age and the stage in life that the respondent is within. Here is an example, the responses from *Gen Z* respondents had the highest level of “agree” responses to these questions: “I live from paycheck to paycheck” and “overwhelmed by debt” whereas *Boomer* respondents had the highest level of “disagree” responses to these questions. In contrast responses from *Millennial* and *Gen X* responses were in the middle with no high percentages to any of the

questions and also in the midst of their career rather than close to retirement for *Boomers* and early in their career for *Gen Z* respondents.

Hypothesis 2

An ordinal regression analysis was performed to investigate the strength of the relationship of predictor variables (independent variables) to the survey question (dependent variable) and the focus of Hypothesis 2 (H2): There are no statistically significant relationships between the participant responses to this survey question: *I worry that my job skills will become outdated because of advancements in technology (i.e., automation, AI/artificial intelligence, robots) – How much do you agree or disagree with the following statements?* Predictor variables were tested to verify there was no violation of the assumption of no collinearity. The strongest predictor variable (survey question) when tested against the dependent variable for H2 was Q7r20: *I feel like I have to take any job I can get – How much do you agree or disagree with the following statements?* This predictor has a B (coefficient) value of .566, SE (standard error) value of .0457, Wald Chi-Square value of 153.433, Significance level of .000, Exp(B) value of 1.762, recording an odds ratio of 1.762. In Table 6 the proportional odds model shows the positive effect $B = .566$ which is statistically significant ($p=.000$) with Wald test with $sig = .000$. The results of this analysis support the rejection of the null hypothesis for H2 due to the statistically significant relationship of 10 predictor variables (Q7r20, D9, Q15r5, Q7r19, Q13r3, Q13r1, Q13r2, Q47, Q12r1, and Q15r3).

Table 6*Ordinal Regression Testing Hypothesis 2*

Independent Variable	B	SE	Wald	df	ρ	Exp(B)	95% CI for	
						Odds Ratio	Lower	Upper
Q7r20 (take any job)	.566	.0457	153.43	1	.000	1.762	1.611	1.927
D9 (first-generation graduate)	.337	.0797	17.901	1	<.001	.714	.611	.834
Q15r5 (overall health/fitness)	.343	.0463	54.892	1	<.001	1.409	1.287	1.543
Q7r19 (better job out there)	.265	.0474	31.294	1	<.001	1.304	1.188	1.431
Q13r3 (overwhelmed by debt)	.188	.0499	14.185	1	<.001	1.207	1.094	1.331
Q13r1 (satisfied with money)	.182	.0456	15.999	1	<.001	1.200	1.098	1.312
Q13r2 (paycheck to paycheck)	.179	.0494	13.195	1	<.001	1.196	1.086	1.318
Q47 (consumer business news)	-.118	.0286	17.195	1	<.001	.888	.840	.939
Q12r1 (highly employable)	-.211	.0580	13.271	1	<.001	.810	.723	.907
Q15r3 (adapt to new work)	-.231	.0599	14.913	1	<.001	.793	.705	.892

Hypothesis 3

An ordinal regression analysis was performed to investigate the strength of the relationship of predictor variables (independent variables) to the survey question (dependent variable) and the focus of Hypothesis 3 (H3): There are no statistically significant relationships between the participant responses to this survey question: *I worry about losing my job due to the pandemic – How much do you agree or disagree with the following statements?* Predictor variables were tested to verify there was no violation of the assumption of no collinearity. The strongest

predictor variable (survey question) when tested against the dependent variable for H3 was Q7r20: *I feel like I have to take any job I can get – How much do you agree or disagree with the following statements?* This predictor has a B (coefficient) value of .484, SE (standard error) value of .0442, Wald Chi-Square value of 119.835, Significance level of .001, Exp(B) value of 1.623, recording an odds ratio of 1.623. In Table 7 the proportional odds model shows the positive effect $B = .484$ which is statistically significant ($p = .000$) with Wald test with $\text{sig} = .000$. The results of this analysis support the rejection of the null hypothesis for H3 due to the statistically significant relationship of 8 predictor variables (Q7r20, Q7r19, Q13r3, Q15r5, Q13r1, Q13r2, Q12r1, and Q30).

Table 7

Ordinal Regression Testing Hypothesis 3

Independent Variable	B	SE	Wald	df	p	Exp(B)	95% CI for	
						Odds Ratio	Lower	Upper
Q7r20 (take any job)	.484	.0442	119.835	1	.000	1.623	1.488	1.770
Q7r19 (better job out there)	.360	.0468	59.196	1	<.001	1.434	1.308	1.572
Q13r3 (overwhelmed by debt)	.281	.0496	32.176	1	<.001	1.325	1.202	1.460
Q15r5 (overall health/fitness)	.278	.0460	36.459	1	<.001	1.321	1.207	1.445
Q13r1 (satisfied with money)	.236	.0449	27.580	1	<.001	1.266	1.159	1.383
Q13r2 (paycheck to paycheck)	.186	.0486	14.698	1	<.001	1.205	1.095	1.325
Q12r1 (highly employable)	-.178	.0553	10.373	1	.001	.837	.751	.933
Q30 (working from home)	-.377	.0835	20.371	1	<.001	.686	.583	.808

Hypothesis 4

An ordinal regression analysis was performed to investigate the strength of the relationship of predictor variables (independent variables) to the survey question (dependent variable) and the focus of Hypothesis 4 (H4): There are no statistically significant relationships between the participant responses to this survey question: *I worry about being able to afford childcare if I were to lose my job – How much do you agree or disagree with the following statements?*

Predictor variables were tested to verify there was no violation of the assumption of no collinearity. The strongest predictor variable (survey question) when tested against the dependent variable for H4 was D2r1: *Yes, age 12 or under – Do you have children living in your household?* This predictor has a B (coefficient) value of .649, SE (standard error) value of .0893, Wald Chi-Square value of 52.776, Significance level of <.001, Exp(B) value of 1.913, recording an odds ratio of 1.913. In Table 8 the proportional odds model shows the positive effect B = .649 which is statistically significant ($p < .001$) with Wald test with sig = <.001. The results of this analysis support the rejection of the null hypothesis for H4 due to the statistically significant relationship of 9 predictor variables (D2r1, Q7r20, Q7r19, Q13r3, Q15r5, Q27r9, Q27r9, S102, and D9).

Table 8*Ordinal Regression Testing Hypothesis 4*

Independent Variable	B	SE	Wald	df	p	Exp(B)	95% CI for	
						Odds Ratio	Lower	Upper
D2r1 (children age12 or under)	.649	.0893	52.776	1	<.001	1.913	1.606	2.280
Q7r20 (take any job)	.614	.0465	174.683	1	.000	1.848	1.687	2.024
Q7r19 (better job out there)	.258	.0485	28.336	1	<.001	1.295	1.177	1.424
Q13r3 (overwhelmed by debt)	.235	.0427	30.416	1	<.001	1.255	1.164	1.376
Q15r5 (overall health/fitness)	.232	.0488	22.616	1	<.001	1.261	1.146	1.388
Q27r9 (worry about childcare)	-.011	.0011	99.784	1	.000	.989	.987	.991
S102 (age)	-.254	.0320	62.884	1	<.001	.776	.728	.826
D9 (first-generation graduate)	-.337	.0827	16.632	1	<.001	.714	.607	.839

Hypothesis 5

An ordinal regression analysis was performed to investigate the strength of the relationship of predictor variables (independent variables) to the survey question (dependent variable) and the focus of Hypothesis 5 (H5): There are no statistically significant relationships between the participant responses to this survey question: *I worry about losing my job due to jobs moving overseas – How much do you agree or disagree with the following statements?* Predictor variables were tested to verify there was no violation of the assumption of no collinearity. The strongest predictor variable (survey question) when tested against the dependent variable for H5 was Q7r20: *I feel like I have to take any job I can get – How much do you agree or disagree with the following statements?* This predictor has a B (coefficient) value of .650, SE (standard error) value of .0465, Wald Chi-Square value of 195.589, Significance level of .000, Exp(B) value of

1.915, recording an odds ratio of 1.915. In Table 9 the proportional odds model shows the positive effect $B = .650$ which is statistically significant ($p=.000$) with Wald test with $\text{sig} = .000$. The results of this analysis support the rejection of the null hypothesis for H5 due to the statistically significant relationship of 8 predictor variables (Q7r20, Q13r1, Q7r19, Q13r3, Q15r5, S102, Q12r1, and Q48r12).

Table 9

Ordinal Regression Testing Hypothesis 5

Independent Variable	B	SE	Wald	df	p	Exp(B)	95% CI for	
						Odds Ratio	Lower	Upper
Q7r20 (take any job)	.650	.0465	195.589	1	.000	1.915	1.748	2.098
Q13r1 (satisfied with money)	.512	.0474	116.675	1	.000	1.668	1.520	1.830
Q7r19 (better job out there)	.305	.0493	38.374	1	<.001	1.357	1.232	1.494
Q13r3 (overwhelmed by debt)	.355	.0435	66.562	1	<.001	1.427	1.310	1.554
Q15r5 (overall health/fitness)	.168	.0485	12.056	1	<.001	1.183	1.076	1.301
S102 (age)	-.162	.0314	26.712	1	<.001	.850	.800	.904
Q12r1 (highly employable)	-.179	.0572	9.760	1	.002	.836	.747	.936
Q48r12 (political activity part.)	-.447	.0832	28.845	1	<.001	.640	.544	.753

Appendix F includes a visual summary of the independent variables that appear to have statistically significant relationships with the five hypotheses for this study. As indicated in the chart, four independent variables (Q13r3, Q15r5, Q7r19, and Q7r20) appear to have statistically significant relationships with all five hypotheses.

Summary of Analytical Results

The results of the ordinal regression analyses conducted during this study revealed that there are relationships (correlations) between the survey questions included in the five hypotheses and multiple independent variables. These four independent variables (IVs): Q7r20 (I feel like I have to take any job I can get), Q7r19 (I believe there is a job out there that is a better fit for me than my current job), Q13r3 (I am overwhelmed by debt), and Q15r5 (I am concerned about maintaining my overall physical health/fitness) have statistically significant relationships with all five hypotheses. These questions relate to how one views their career prospects (take any job and finding a better fit) as well as concerns regarding health/fitness, and finances (such as debt). Additionally, these two questions (IVs) have strong relationships with four of the five hypotheses: Q13r1 (I am satisfied with the amount of money I am currently making) and Q13r2 (I live paycheck to paycheck), both of these questions relate to financial security as well as job satisfaction from a financial standpoint. One question has a strong relationship with three hypotheses, D9 (Are you a first-generation college graduate?) H2 relates to worries regarding technical advances that may make the respondents job obsolete, H4 relates to worries about being able to afford childcare if the respondent lost their job, and H5 relates to worries about losing one's job due to jobs moving overseas. Additional IVs have strong relationships with one or more hypotheses, for details please refer to Appendix F.

In addition, a comparative analysis was conducted to examine the percentages of individuals included in one of four generational categories (*Gen Z, Millennial, Gen X, and Boomer*) who responded strongly to six different independent variables (those listed above) plus Q48r12 (question asking whether the respondent engaged in a list of political activities) and Q7r14 (the dependent variable featured in Hypothesis 1) that included this concept: *I worry about losing my job due to a bad economy*. The results of this comparative analysis revealed that *Gen Z*

respondents overwhelmingly agreed with the seven questions and that *Boomer* respondents overwhelmingly disagreed with all of the seven questions. These results reveal a potential trend that *Gen Z* participants are less optimistic about their careers, perhaps because they are younger, less experienced in the workplace and financially secure, more politically active, and have not yet established their careers. Whereas *Boomer* participants are approaching retirement, may be more financially stable, less politically active, and not as concerned about their future career prospects.

Significance

The results of the analyses included in this study helped to identify areas of concern for employees such as job security, financial instability, affordable childcare, maintaining health/fitness, and political engagement that may inform one's career optimism. The pandemic impacted many aspects of peoples' lives in the United States and around the world. Not all the survey participants included in this study were impacted by the pandemic in the same way and age as well as life experience might have a strong influence on one's career optimism. The pandemic created a unique situation across generations where workers were impacted by job loss and job changes (Venkatesh, 2020). Workers also found the boundaries between their work and home lives overlapped causing changes in their home lives and perhaps increasing levels of stress and worry.

At the beginning of the pandemic, most states mandated stay-at-home orders, closed schools and childcare centers, and suspended nonessential business, but workers deemed essential could work from home and others were laid off or furloughed (Petts et al., 2021). With over two-thirds of American families headed by single parents or two working parents, work-life balance changed when schools and daycare centers closed (Thomason & Williams, 2020). Workers were

dramatically impacted by the loss of childcare and closed schools. Related to this research (Petts et al, 2021; Thomson & Williams, 2020), results from this study revealed that childcare concerns were strongly correlated with Hypothesis 4 (*I worry about being able to afford childcare if I were to lose my job*) and one of the independent variables (D2r1: *Yes, age 12 or under – Do you have children living in your household?*). It also important to note that early in the pandemic, unemployment rates were higher for women than men, and mothers reduced their work hours more than fathers (U.S. Bureau of Labor Statistics, 2020; Collins, Landivar, Ruppner, & Scarborough, 2020; Petts, et al., 2021). These employment statistics are in alignment with the concerns revealed in this study regarding access to affordable childcare, job insecurity, financial stability and workers' worries about everyday living during uncertain economic times.

An additional area of concern revealed in this study relates to maintaining one's health and fitness which was strongly correlated with multiple hypotheses. Health and fitness could have been "top of mind" for participants as it related to the pandemic (staying healthy) as well as the impact of the pandemic on mental health. Greater job insecurity was related to greater depressive symptoms, greater financial concern was related to greater anxiety symptoms, and greater job insecurity was indirectly related to greater anxiety symptoms due to greater financial concern (Wilson et al., 2020). Disparities among vulnerable populations revealed concerns for supporting households and families. Psychological well-being since the global 2008 Great Recession was even more relevant in the context of Pandemic outbreak (Godinić, 2020). Workers with higher job insecurity identified with poorer psychological and physical health, more negative work attitudes, and less satisfaction about their lives (Chirumbolo, 2021).

Younger adults had concerns about not being able to work, whereas older adults had concerns about accessing medical care (Danzi et al., 2022). Increased mental health problems were found

for younger adults, racial minorities, and women (Danzi et al., 2022). Prior to the pandemic racial and ethnic groups were impacted by mental health concerns, but Pandemic stressors made them more prevalent (Goldmann, 2021).

The study also revealed that some workers worried that technology would replace their jobs as new advances impact how people work. Bhargava et al. (2021) suggested that workers should perceive robotics, artificial intelligence, and automation as opportunities and not threats and that workers may experience a job satisfaction dilemma. Worries about losing jobs to technology crosses over to job losses overseas because of outsourcing, remote work, virtual companies, and platforms. Worries are realistic because U.S. workers who lose jobs to offshoring become unemployed (Kossonou & McMurtrey, 2021). Researchers should consider how remote work could help shift demand within the U.S. to lower cost of living areas that are currently lacking in economic opportunity (Ozimek, 2019).

The impact of the Covid-19 pandemic continues to reveal areas of opportunity for employers who want to encourage employee retention. The ordinal regression analyses results included in this study can help to inform employers' and other stakeholders' perceptions of the worries and stresses experienced by employees. The results of this study are supported by available research such as the importance of providing access to affordable childcare for parents of young children, especially for females from minority groups who experienced difficulties with telework while simultaneously helping children with schooling online or balancing family responsibilities (Feng & Savani, 2020; Kim et al., 2022; Smith & McBride, 2021; Tahlyan et al., 2022); providing flexible work schedule and/or working fewer hours which can create a more enjoyable work experience leading to better health (Bartoll & Ramos, 2020; Bouwhuis et al., 2019); addressing a diversity of concerns that differ among the multiple generations of the current workforce such as

job insecurity mitigated by job satisfaction, the need for professional development, and other generational concerns as addressed by these researchers: Ayalon et al., (2020), Schawbel, (2020), Rudolph, & Zacher, (2020), Mahmoud et al., (2021), Stiller Rikleen, (2020), Sunil & Rooprai, (2009); and offering living wages which could help workers to avoid worrying about working multiple job and taking any job they can get (Asravor, 2021).

Employment uncertainty will continue to be reinforced by daily news coverage and will create a level of anxiety for individuals who worry about their job security (Erebak & Turgut, 2021).

Noting differences in generational career optimism and job insecurity, may help industries design more employee friendly organizational cultures and customized workspaces. *Gen Z* will need employer professional development programs that address skill development, stress management, and emotional intelligence (Stiller Rikleen, 2020; Sunil, & Rooprai., 2009).

Cognizant of intragenerational heterogeneity and individual preferences, for example as Schawbel (2020) points out, a 36-year-old *Millennial* with two children may be interested in paternal leave or flexible hours, whereas a 27-year-old *Millennial* living alone may want more professional development and social networking opportunities, companies who invest in multiple strategies for onboarding and retention will have the advantage.

Future analyses of different demographic categories could provide information to be considered by stakeholders when developing and implementing employee retention initiatives that meet the needs of and engage a multigenerational workforce. It is essential to consider that the pandemic and related issues might reoccur which will require employers to reconsider what a workplace is, where it is located, and how to reframe employer as well as employee expectations. If employers seize this opportunity to reconsider the nature of work, what matters to their employees and remain creative as well as collaborative, career optimism for many could be enhanced.

Limitations

This study relied on survey response data gathered by the University of Phoenix. The primary focus of that survey was to gather participant perceptions of career optimism and interests in pursuing higher education opportunities. In contrast, this study was focused on examining the relationship of career optimism and demographic variables. Because this secondary research utilized survey responses that were developed for a different purpose, some of the survey questions were not aligned with the focus of this study. In addition, the volume of questions that respondents were asked to answer in the original survey might have created survey fatigue and as a result not all the questions examined in this study were answered by all the respondents included in the original sample size of 5000 respondents. As a result, 2646 respondents were eliminated from the original data and the adjusted sample size for this study was 2354 respondents. This reduction of the number of participant responses negatively impacted the distribution of respondents by age and other demographic variables. This challenge could have contributed to a sampling bias due to a larger number of respondents in a particular age and/or demographic group and as a result shifting survey responses in a certain direction.

It is also important to consider question biases that might have influenced the survey question developers when crafting the questions as well as the order and categories of the questions that were asked. Another consideration is the timing of when the survey was conducted (December 12, 2021, through January 6, 2022). During this period of time the news of the day may have influenced participant perceptions of their career optimism. If the survey was conducted two or three months earlier or later, participant perceptions and resulting responses might have been different.

Suggestions for future research could include additional analyses using the supplied survey results. For the purpose of this study, survey questions that included the word “worry” were the focus of the five hypotheses. Many other descriptors were included in the large set of supplied survey questions including many focused on gathering participants’ emotional reactions to the COVID-19 pandemic. This extensive data set could provide future researchers with a myriad of opportunities to contribute to this area of study. Additionally, a follow-up survey conducted during December 2022 and January 2023 could provide guidance regarding a shift in career optimism as the impact of the pandemic evolves and is perhaps less “front of mind” for survey participants. As researchers continue to examine the impact of the pandemic on multiple aspects of peoples’ lives including career optimism, a myriad of paths for future research will certainly become apparent.

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Appendix A

List of Independent Variables Tested

INDEPENDENT VARIABLE	H1 Q7r14: I worry about losing my job due to a bad economy	H2 Q7r9: I worry that my job skills will become outdated because of	H3 Q7r15: I worry about losing my job due to the pandemic	H4 Q7r16: I worry about being able to afford childcare if I were to lose	H5 Q7r13: I worry about losing my job due to jobs moving overseas
S101: NAT REP CONSUMER GENDER					
S102: NAT REP CONSUMER AGE				X	X
S5: Are you of Hispanic or Latino descent?					
S6r2: African or African descent (Black, African-American, Caribbean or Caribbean-American) - Which of the following best describes your racial background or heritage?					
S6r7: Mixed race - Which of the following best describes your racial background or heritage?					
D2r1: Yes, age 12 or under - Do you have children living in your household?				X	
D2r4: No children in the household - Do you have children living in your household?					
D9: Are you a first-generation college graduate? When we say first-generation college graduate, we mean a person who has completed at least a bachelor's degree but does not have a parent who has completed at least a bachelor's degree.		X		X	X
Q12r1: I am highly employable		X	X		
Q13r1: I am satisfied with the amount of money I am currently making		X	X	X	X
Q13r2: I live paycheck to paycheck	X	X	X	X	
Q13r3: I am overwhelmed by debt	X	X	X	X	X
Q15r3: I adapt easily to new work situations		X			
Q15r5: I am concerned about maintaining my overall physical health/fitness	X	X	X	X	X
Q27r5: Hope has helped me get through this past year					
Q27r6: My job has become automated					
Q27r7: My career has been taken off course/derailed					
Q27r8: I fear that my children's school will close due to the pandemic and I will not have childcare					
Q27r9: I worry about not having enough childcare support to be able to work				X	
Q27r11: Remote work options allow me to spend more time with my kids					
Q28: In the current environment, would you describe yourself as a frontline worker?					
Q29: Which of the following best describes your current working environment?				X	
Q30: You mentioned that you currently spend time working from home, was this a result of the COVID-19 pandemic?			X		
Q31: Which of the below best describes the type of work you do?					
Q46: How often do you follow public policy matters?					
Q47: How often do you follow business news and information?		X			
Q48r12: None of these - In the past 12 months, have you participated in any of the activities listed below?	X				X
Q7r19: I believe there is a job out there that is a better fit for me than my current job	X	X	X	X	X
Q7r20: I feel like I have to take any job I can get	X	X	X	X	X

Independent variables statistically significant with all five hypotheses

Independent variables statistically significant with four hypotheses

Independent variables statistically significant with three hypotheses

Independent variables statistically significant with two hypotheses

Independent variables statistically significant with one hypothesis

* Variables were chosen based upon correlation and parameter estimates

Appendix B

Comparative Analysis Tables Testing Gender and Age

Generation (Age)	Response to Questions	Q7r14 (Dependent Variable): I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? (this question is included in Hypothesis 1)				Q13r2 (Independent Variable): I live paycheck to paycheck - How much do you agree or disagree with the following statements about finances? (this question has a statistically significant relationship with Q7r14 per the Ordinal Regression results)				Difference in Female responses by percent from Q7r14 to Q13r2
		Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	
Generation Z (Age: 10-24 - only 18 years or older participated)	1 Strongly Disagree	34	11	45	F: 76%; M: 24%	27	15	42	F: 64%; M: 36%	-12%
	2 Somewhat Disagree	55	21	76	F: 72%; M: 28%	32	23	55	F: 58%; M: 42%	-14%
	3 Somewhat Agree	61	32	93	F: 66%; M: 34%	66	23	89	F: 74%; M: 26%	8%
	4 Strongly Agree	47	24	71	F: 66%; M: 34%	72	27	99	F: 73%; M: 27%	7%
Millennial (Age: 25-41)	1 Strongly Disagree	99	97	196	F: 51%; M: 49%	82	96	178	F: 46%; M: 54%	-5%
	2 Somewhat Disagree	129	121	250	F: 52%; M: 48%	140	128	268	F: 52%; M: 48%	same
	3 Somewhat Agree	177	164	341	F: 52%; M: 48%	142	164	306	F: 46%; M: 54%	-6%
	4 Strongly Agree	96	135	231	F: 42%; M: 58%	137	129	266	F: 52%; M: 48%	10%
Gen X (Age: 42-57)	1 Strongly Disagree	94	54	148	F: 64%; M: 36%	79	73	152	F: 52%; M: 48%	-8%
	2 Somewhat Disagree	88	79	167	F: 53%; M: 47%	82	80	162	F: 51%; M: 49%	-2%
	3 Somewhat Agree	110	108	218	F: 51%; M: 49%	111	82	193	F: 58%; M: 42%	7%
	4 Strongly Agree	53	57	110	F: 48%; M: 52%	73	63	136	F: 54%; M: 46%	6%
Boomer (Age: 58 - 76)	1 Strongly Disagree	76	64	140	F: 54%; M: 46%	60	107	167	F: 36%; M: 64%	-18%
	2 Somewhat Disagree	42	67	109	F: 39%; M: 61%	55	46	101	F: 55%; M: 45%	16%
	3 Somewhat Agree	47	54	101	F: 47%; M: 53%	45	28	73	F: 62%; M: 38%	15%
	4 Strongly Agree	26	12	38	F: 69%; M: 31%	31	16	47	F: 66%; M: 34%	-3%

Note. Total Respondents (N = 2334), Female (N = 1234, 53% of respondents), Male (N = 1100, 47% of respondents)

Q13r3 (IV) I am overwhelmed by debt - How much do you agree or disagree with the following statements about finances? (this question has a statistically significant relationship with Q7r14 per the Ordinal Regression results)				Difference in Female responses by percent from Q7r14 to Q13r2
Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	
60	22	82	F: 73%; M: 27%	-3%
49	24	73	F: 67%; M: 33%	-5%
55	27	82	F: 67%; M: 33%	1%
33	15	48	F: 69%; M: 31%	3%
149	174	323	F: 46%; M: 54%	-5%
136	123	259	F: 52%; M: 48%	same
126	121	247	F: 53%; M: 54%	1%
90	99	189	F: 48%; M: 52%	6%
132	108	240	F: 55%; M: 48%	-9%
88	83	171	F: 52%; M: 49%	-1%
80	62	142	F: 56%; M: 44%	5%
45	45	90	F: 50%; M: 50%	2%
94	137	231	F: 41%; M: 64%	-13%
53	37	90	F: 59%; M: 41%	20%
27	18	45	F: 60%; M: 40%	13%
17	5	22	F: 77%; M: 34%	8%

Q15r5 (IV) I am concerned about maintaining my overall physical health/fitness - How much do you agree or disagree with the following statements about your mental health/ well-being? (this question has a statistically significant relationship with Q7r14 per the Ordinal Regression results)				Difference in Female responses by percent from Q7r14 to Q13r2
Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	
18	9	27	F: 67%; M: 33%	-9%
31	19	50	F: 62%; M: 38%	-10%
79	27	106	F: 75%; M: 25%	9%
69	33	102	F: 68%; M: 32%	2%
52	49	101	F: 52%; M: 48%	1%
98	92	190	F: 52%; M: 48%	same
228	215	443	F: 52%; M: 48%	same
123	161	284	F: 43%; M: 57%	1%
46	31	77	F: 60%; M: 40%	-4%
56	45	101	F: 56%; M: 44%	3%
144	123	267	F: 64%; M: 36%	13%
99	99	198	F: 54%; M: 46%	6%
27	26	53	F: 51%; M: 49%	-3%
40	46	86	F: 47%; M: 53%	8%
75	90	165	F: 46%; M: 54%	-1%
49	35	84	F: 58%; M: 42%	-11%

Q7r20 (IV) I feel like I have to take any job I can get - How much do you agree or disagree with the following statements about job security? (this question has a statistically significant relationship with Q7r14 per the Ordinal Regression results)				Difference in Female responses by percent from Q7r14 to Q13r2
Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	
21	13	34	F: 62%; M: 38%	-14%
45	22	67	F: 67%; M: 33%	-5%
79	28	107	F: 64%; M: 36%	-2%
52	25	77	F: 68%; M: 32%	2%
109	86	195	F: 54%; M: 46%	3%
129	110	239	F: 54%; M: 46%	2%
156	174	330	F: 47%; M: 36%	-5%
107	147	254	F: 42%; M: 58%	same
121	78	199	F: 61%; M: 39%	-3%
95	65	160	F: 59%; M: 41%	6%
82	85	167	F: 49%; M: 51%	-2%
34	43	77	F: 44%; M: 56%	-4%
91	99	190	F: 48%; M: 52%	-6%
51	43	94	F: 54%; M: 46%	15%
47	70	117	F: 40%; M: 60%	-7%
15	12	27	F: 56%; M: 44%	-13%

Q7r19 (IV) I believe there is a job out there that is a better fit for me than my current job - How much do you agree or disagree with the following statements? (this question has a statistically significant relationship with Q7r14 per the Ordinal Regression results)				Difference in Female responses by percent from Q7r14 to Q13r2
Female (N = 1234, 53%)	Male (N = 1100, 47%)	Total Responses	Percent by Gender	
11	9	20	F: 55%; M: 45%	-21%
35	14	49	F: 71%; M: 29%	-1%
81	41	122	F: 64%; M: 36%	-2%
70	24	94	F: 66%; M: 34%	same
48	47	95	F: 51%; M: 49%	same
125	109	234	F: 53%; M: 47%	1%
179	186	365	F: 49%; M: 51%	-3%
149	175	324	F: 46%; M: 54%	4%
59	20	79	F: 75%; M: 25%	11%
84	82	166	F: 51%; M: 49%	-2%
124	108	232	F: 53%; M: 47%	2%
78	88	166	F: 47%; M: 53%	-1%
43	40	83	F: 52%; M: 48%	-2%
68	60	128	F: 53%; M: 47%	14%
49	75	124	F: 40%; M: 60%	-7%
31	22	53	F: 59%; M: 41%	-10%

Appendix C

Frequency tables for each of the Hypotheses survey questions

Q7r9: I worry that my job skills will become outdated because of advancements in technology (i.e., automation, AI/artificial intelligence, robots) – How much do you agree or disagree with the following statements? Please try to think about the majority or
or

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	574	24.4	24.4	24.4
	2 Somewhat Disagree	676	28.7	28.7	53.1
	3 Somewhat Agree	744	31.6	31.6	84.7
	4 Strongly Agree	360	15.3	15.3	100.0
	Total	2354	100.0	100.0	

Q7r13: I worry about losing my job due to jobs moving overseas – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	941	40.0	40.0	40.0
	2 Somewhat Disagree	535	22.7	22.7	62.7
	3 Somewhat Agree	555	23.6	23.6	86.3
	4 Strongly Agree	323	13.7	13.7	100.0
	Total	2354	100.0	100.0	

Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	532	22.6	22.6	22.6
	2 Somewhat Disagree	606	25.7	25.7	48.3
	3 Somewhat Agree	762	32.4	32.4	80.7
	4 Strongly Agree	454	19.3	19.3	100.0
	Total	2354	100.0	100.0	

Q7r15: I worry about losing my job due to the pandemic – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	644	27.4	27.4	27.4
	2 Somewhat Disagree	596	25.3	25.3	52.7
	3 Somewhat Agree	672	28.5	28.5	81.2
	4 Strongly Agree	442	18.8	18.8	100.0
	Total	2354	100.0	100.0	

Q7r16: I worry about being able to afford childcare if I were to lose my job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	873	37.1	37.1	37.1
	2 Somewhat Disagree	408	17.3	17.3	54.4
	3 Somewhat Agree	621	26.4	26.4	80.8
	4 Strongly Agree	452	19.2	19.2	100.0
	Total	2354	100.0	100.0	

Appendix D

Custom Tables created in IBM SPSS software to compare generational responses to survey questions (one dependent variable and six independent variables).

Q714: I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.																	
		1 Strongly Disagree				2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
		S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
		Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:	Generation Z	34	11	1	0	55	21	0	0	61	32	3	1	47	24	0	0
	Millennial	99	97	0	0	129	121	0	1	177	164	2	0	96	135	2	0
	Gen X	94	54	0	0	88	79	0	0	110	108	0	0	53	57	2	0
	Boomer	76	64	0	0	42	67	0	0	47	54	0	1	26	12	0	0
	Greatest	1	1	0	0	2	1	0	0	0	2	0	0	0	0	0	0

Q13r2: I live paycheck to paycheck - How much do you agree or disagree with the following statements about finances?																	
		1 Strongly Disagree				2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
		S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
		Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:	Generation Z	27	15	1	0	32	23	0	0	66	23	1	1	72	27	2	0
	Millennial	82	96	0	1	140	128	1	0	142	164	1	0	137	129	2	0
	Gen X	79	73	0	0	82	80	0	0	111	82	0	0	73	63	2	0
	Boomer	60	107	0	1	55	46	0	0	45	28	0	0	31	16	0	0
	Greatest	1	3	0	0	1	0	0	0	1	1	0	0	0	0	0	0

Q13r3: I am overwhelmed by debt - How much do you agree or disagree with the following statements about finances?																	
		1 Strongly Disagree				2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
		S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
		Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:	Generation Z	60	22	1	1	49	24	1	0	55	27	2	0	33	15	0	0
	Millennial	149	174	1	1	136	123	1	0	126	121	1	0	90	99	1	0
	Gen X	132	108	1	0	88	83	0	0	80	62	1	0	45	45	0	0
	Boomer	94	137	0	1	53	37	0	0	27	18	0	0	17	5	0	0
	Greatest	2	3	0	0	0	1	0	0	1	0	0	0	0	0	0	0

Q15r5: I am concerned about maintaining my overall physical health/fitness - How much do you agree or disagree with the following statements about your mental health/ well-being?																	
		1 Strongly Disagree				2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
		S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
		Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:	Generation Z	18	9	0	0	31	19	0	1	79	27	3	0	69	33	1	0
	Millennial	52	49	0	0	98	92	1	0	228	215	3	1	123	161	0	0
	Gen X	46	31	0	0	56	45	1	0	144	123	1	0	99	99	0	0
	Boomer	27	26	0	0	40	46	0	0	75	90	0	1	49	35	0	0
	Greatest	0	0	0	0	1	1	0	0	2	3	0	0	0	0	0	0

Q719: I believe there is a job out there that is a better fit for me than my current job - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

1 Strongly Disagree					2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
S101: NAT REP CONSUMER GENDER					S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:																
Generation Z	11	9	0	1	35	14	1	0	81	41	2	0	70	24	1	0
Millennial	48	47	0	1	125	109	0	0	179	186	2	0	149	175	2	0
Gen X	59	20	1	0	84	82	0	0	124	108	0	0	78	88	1	0
Boomer	43	40	0	0	68	60	0	0	49	75	0	0	31	22	0	1
Greatest	1	1	0	0	2	1	0	0	0	2	0	0	0	0	0	0

Q720: I feel like I have to take any job I can get - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

1 Strongly Disagree					2 Somewhat Disagree				3 Somewhat Agree				4 Strongly Agree			
S101: NAT REP CONSUMER GENDER					S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER				S101: NAT REP CONSUMER GENDER			
	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:																
Generation Z	21	13	0	0	45	22	2	1	79	28	1	0	52	25	1	0
Millennial	109	86	0	1	129	110	1	0	156	174	1	0	107	147	2	0
Gen X	121	78	0	0	95	65	0	0	82	85	1	0	47	70	1	0
Boomer	91	99	0	0	51	43	0	0	34	43	0	1	15	12	0	0
Greatest	2	3	0	0	1	0	0	0	0	1	0	0	0	0	0	0

Q48r12: None of these - In the past 12 months, have you participated in any of the activities listed below?

NO TO: None of these

S101: NAT REP CONSUMER GENDER					S101: NAT REP CONSUMER GENDER			
	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count	Female Count	Male Count	Non-Binary Count	Prefer not to answer Count
S2b: HIDDEN QUESTION - RECODE INTO THE FOLLOWING GENERATION:								
Generation Z	149	68	4	1	48	20	0	0
Millennial	252	312	4	0	249	205	0	1
Gen X	150	150	1	0	195	148	1	0
Boomer	70	87	0	0	121	110	0	1
Greatest	1	2	0	0	2	2	0	0

Appendix E

Parameter Estimates, one of the tables included in the ordinal regression analysis when using IBM SPSS software.

Parameter Estimates											
Parameter		B	Std. Error	95% Wald Confidence Interval		Hypothesis Test			95% Wald Confidence Interval for Exp(B)		
				Lower	Upper	Wald Chi-Square	df	Sig.	Exp(B)	Lower	Upper
Threshold	[Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.=1]	2.183	.1764	1.838	2.529	153.153	1	.000	8.875	6.281	12.542
	[Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.=2]	3.622	.1855	3.258	3.985	381.375	1	.000	37.412	26.010	53.812
	[Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.=3]	5.484	.2042	5.084	5.885	721.721	1	.000	240.920	161.473	359.456
	Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	.450	.0432	.365	.534	108.409	1	.000	1.568	1.440	1.706
	Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	.292	.0460	.202	.382	40.380	1	<.001	1.339	1.224	1.465
	Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?	.320	.0456	.231	.409	49.279	1	<.001	1.377	1.259	1.506
	Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?	.195	.0497	.097	.292	15.324	1	<.001	1.215	1.102	1.339
	Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?	.251	.0483	.157	.346	27.146	1	<.001	1.286	1.170	1.413
	Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?	-.341	.0782	-.495	-.188	19.042	1	<.001	.711	.610	.829
	(Scale)	1 ^a									

Dependent Variable: Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.
 Model: (Threshold), Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?, Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?, Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?, Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?

a. Fixed at the displayed value.

Appendix F

Visual summary of Independent Variables

HYPOTHESES ANALYZED IN STUDY

INDEPENDENT VARIABLE	H1 Q7r14: I worry about losing my job due to a bad economy	H2 Q7r9: I worry that my job skills will become outdated because of advancements in technology	H3 Q7r15: I worry about losing my job due to the pandemic	H4 Q7r16: I worry about being able to afford childcare if I were to lose my job	H5 Q7r13: I worry about losing my job due to jobs moving overseas
S102: NAT REP CONSUMER AGE				X	X
D2r1: Yes, age 12 or under - Do you have children living in your household?				X	
D9: Are you a first-generation college graduate? When we say first-generation college graduate, we mean a person who has completed at least a bachelor's degree but does not have a parent who has completed at least a bachelor's degree.		X		X	X
Q12r1: I am highly employable		X	X		
Q13r1: I am satisfied with the amount of money I am currently making		X	X	X	X
Q13r2: I live paycheck to paycheck	X	X	X	X	
Q13r3: I am overwhelmed by debt	X	X	X	X	X
Q15r3: I adapt easily to new work situations		X			
Q15r5: I am concerned about maintaining my overall physical health/fitness	X	X	X	X	X
Q27r9: I worry about not having enough childcare support to be able to work				X	
Q29: Which of the following best describes your current working environment?				X	
Q30: You mentioned that you currently spend time working from home, was this a result of the COVID-19 pandemic?			X		
Q47: How often do you follow business news and information?		X			
Q48r12: None of these - In the past 12 months, have you participated in any of the activities listed below?	X				X
Q7r19: I believe there is a job out there that is a better fit for me than my current job	X	X	X	X	X
Q7r20: I feel like I have to take any job I can get	X	X	X	X	X

*List of variables included in analyses based upon correlation and parameter estimates tables.

KEY
Independent variables statistically significant with all five hypotheses
Independent variables statistically significant with four hypotheses
Independent variables statistically significant with three hypotheses
Independent variables statistically significant with two hypotheses
Independent variables statistically significant with one hypothesis

Appendix G

The complete Ordinal Regression analysis for Hypothesis 1 using IBM SPSS software (including the Parameter Estimates table included in Appendix E).

Model Information	
Dependent Variable	Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond. ^a
Probability Distribution	Multinomial
Link Function	Cumulative logit

a. The procedure applies the cumulative link function to the dependent variable values in ascending order.

Case Processing Summary		
	N	Percent
Included	2354	100.0%
Excluded	0	0.0%
Total	2354	100.0%

Categorical Variable Information				
			N	Percent
Dependent Variable	Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	1 Strongly Disagree	532	22.6%
		2 Somewhat Disagree	606	25.7%
		3 Somewhat Agree	762	32.4%
		4 Strongly Agree	454	19.3%
		Total	2354	100.0%

Continuous Variable Information						
		N	Minimum	Maximum	Mean	Std. Deviation
Covariate	Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	2354	1	4	2.43	1.088
	Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?	2354	1	4	2.88	.945
	Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	2354	1	4	2.79	.976
	Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?	2354	1	4	2.52	1.088
	Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?	2354	1	4	2.14	1.083
	Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?	2354	0	1	.47	.499

Goodness of Fit^a			
	Value	df	Value/df
Deviance	2749.575	2517	1.092
Scaled Deviance	2749.575	2517	
Pearson Chi-Square	2982.942	2517	1.185
Scaled Pearson Chi-Square	2982.942	2517	
Log Likelihood ^b	-1850.476		
Akaike's Information Criterion (AIC)	3718.952		
Finite Sample Corrected AIC (AICC)	3719.029		
Bayesian Information Criterion (BIC)	3770.827		
Consistent AIC (CAIC)	3779.827		

Dependent Variable: Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

Model: (Threshold), Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?, Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?, Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?, Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?

a. Information criteria are in smaller-is-better form.

b. The full log likelihood function is displayed and used in computing information criteria.

Omnibus Test^a

Likelihood Ratio Chi- Square	df	Sig.
726.118	6	.000

Dependent Variable: Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.
 Model: (Threshold), Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.,
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 Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?, Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?, Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?

- a. Compares the fitted model against the thresholds-only model.

Tests of Model Effects			
Source	Wald Chi-Square	Type III	
		df	Sig.
Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	108.409	1	.000
Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?	49.279	1	<.001
Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	40.380	1	<.001
Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?	27.146	1	<.001
Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?	15.324	1	<.001
Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?	19.042	1	<.001
<p>Dependent Variable: Q7r14: I worry about losing my job due to a bad economy – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.</p> <p>Model: (Threshold), Q7r20: I feel like I have to take any job I can get – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q15r5: I am concerned about maintaining my overall physical health/fitness – How much do you agree or disagree with the following statements about your mental health/ well-being?, Q7r19: I believe there is a job out there that is a better fit for me than my current job – How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q13r2: I live paycheck to paycheck – How much do you agree or disagree with the following statements about finances?, Q13r3: I am overwhelmed by debt – How much do you agree or disagree with the following statements about finances?, Q48r12: None of these – In the past 12 months, have you participated in any of the activities listed below?</p>			

Parameter Estimates											
Parameter	B	Std. Error	95% Wald Confidence Interval		Hypothesis Test			Exp(B)	95% Wald Confidence Interval for Exp(B)		
			Lower	Upper	Wald Chi-Square	df	Sig.		Lower	Upper	
Threshold	[Q7r14: I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond. =1]	2.183	.1764	1.838	2.529	153.153	1	.000	8.875	6.281	12.542
	[Q7r14: I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond. =2]	3.622	.1855	3.258	3.985	381.375	1	.000	37.412	26.010	53.812
	[Q7r14: I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond. =3]	5.484	.2042	5.084	5.885	721.721	1	.000	240.920	161.473	359.456
	Q7r20: I feel like I have to take any job I can get - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	.450	.0432	.365	.534	108.409	1	.000	1.568	1.440	1.706
	Q15r5: I am concerned about maintaining my overall physical health/fitness - How much do you agree or disagree with the following statements about your mental health/ well-being?	.320	.0456	.231	.409	49.279	1	<.001	1.377	1.259	1.506
	Q7r19: I believe there is a job out there that is a better fit for me than my current job - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.	.292	.0460	.202	.382	40.380	1	<.001	1.339	1.224	1.465
	Q13r2: I live paycheck to paycheck - How much do you agree or disagree with the following statements about finances?	.251	.0483	.157	.346	27.146	1	<.001	1.286	1.170	1.413
	Q13r3: I am overwhelmed by debt - How much do you agree or disagree with the following statements about finances?	.195	.0497	.097	.292	15.324	1	<.001	1.215	1.102	1.339
	Q48r12: None of these - In the past 12 months, have you participated in any of the activities listed below?	-.341	.0782	-.495	-.188	19.042	1	<.001	.711	.610	.829
	(Scale)	1 ^a									

Dependent Variable: Q7r14: I worry about losing my job due to a bad economy - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond.

Model: (Threshold), Q7r20: I feel like I have to take any job I can get - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q15r5: I am concerned about maintaining my overall physical health/fitness - How much do you agree or disagree with the following statements about your mental health/ well-being?, Q7r19: I believe there is a job out there that is a better fit for me than my current job - How much do you agree or disagree with the following statements? Please try to think about the majority or most employees when you respond., Q13r2: I live paycheck to paycheck - How much do you agree or disagree with the following statements about finances?, Q13r3: I am overwhelmed by debt - How much do you agree or disagree with the following statements about finances?, Q48r12: None of these - In the past 12 months, have you participated in any of the activities listed below?

a. Fixed at the displayed value.