“Gendered crisis? Effects of the financial crisis on work-life conflict of working couples”

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Abstract
In this article, we investigate the factors that influence the work-life conflict of working couples. Specifically, we look at differences and commonalities of the relationship between working conditions and work-life conflict between men and women before and after the financial crisis of 2008. We apply multilevel analysis to 18 European countries, using rounds 2 and 5 of the European Social Survey, administered in 2004 and 2010, respectively. We find that the effects of work characteristics on work-life conflicts in working couples are not black-and-white regarding gender. Some women’s work-life conflict increased under the same condition as men’s, especially those who are well-educated and have children. It shows that working women are not a homogenous group but that there exist significant variations in the perception of work-life conflict among various groups of women, depending on age categories, education level, or family status. The same holds true for men. Therefore, policies should not be strictly gendered but rather take different situations into account that complicate reconciliation of work and family for both men and women.

Keywords
Work-Life Conflict, Gender, Financial Crisis, Working Couples

Introduction
Europe recently faced a severe financial crisis that started in late 2007 and has its effects until now. In this paper, we examine the relationship between this crisis, working conditions and work-life conflict of working couples in a gender perspective.

Family organisation has always been linked to the economic situation. While during most of the 20th century, the father worked full-time and the mother stayed at home to care for the children, several economic crises and transformations of the economy created the need for many couples to earn two incomes to live comfortably on, or even cope with, the household income both in the West and in the East in the last decades. Thus, the male breadwinner model is being replaced all over Europe by a new form of familial organisation: the dual earner family. In this form of family organisation, childcare responsibilities and domestic work must be addressed after work, as well as shared between the partners or outsourced altogether. This implies organisational challenges that can lead to work-life conflicts, i.e. “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus and Beuttel, 1985, p. 77).

In this article, we examine the factors that influence the work-life conflict of working couples and investigate whether there are differences in these factors before and during the financial
crisis most European countries have been facing since the second half of 2008. Our previous research showed that besides the usual vulnerable groups like the unemployed and the working poor, there is emerging a new vulnerable group that has been hit by the current crisis: the high stress-level working couples. While they still have jobs, the increasing, heavy duty on work is interfering with their duties in their family lives (Ochsner and Szalma, 2017). This article dives deeper into this issue and focuses on gender differences. We investigate whether men and women are experiencing the same problems reconciling their work and family lives or whether they are facing different problems.

Although there is a lot of research on work-life conflict, the concept is not clearly defined, thus researchers use the term in different ways (Pichler, 2009). We define work-life conflict as a conflict that emerges from pressures arising in the work sphere and having an impact on the life sphere, the so-called work-related work-life conflict (Kinnunen and Mauno, 1998; Pichler, 2009; Steiber, 2009; McGinnity and Russel, 2013). We focus on dual-earner households (or working couples) who experience the highest level of work-life conflict (Crompton and Lyonette, 2006; Forsberg, 2009; Voydanoff, 2005; van der Lippe et al., 2006). We regard work as paid work exclusively and life as everything outside of paid work (van der Lippe et al., 2006; Gallie and Russel, 2009; Steiber, 2009). Finally, we are exploring time-based and strain-based sources of work-life conflict (Greenhaus and Beutell, 1985; Steiber, 2009).

Time-based work-life conflict refers to the conflict that arises when the time devoted to one role makes it difficult for the individual to participate in the other role. Strain-based conflict occurs when strain experienced in one role crosses over and interferes with participation in another role.

In this study, we are particularly interested in the effect of the financial crisis on work-life conflict. Such effects can be of a different nature. Firstly, workers might feel that their jobs are more insecure (Kalleberg, 2009). Simultaneously, they might also become more vulnerable because it is more difficult for unemployed people to find a new job in an economic environment characterized by high unemployment rates (Oesch and Lipps, 2012; Kalleberg 2009). Secondly, the job situation might have become more precarious; work intensity as well as the number of working hours increase, and unconventional work schedules become more frequent (Gash and Inanc, 2013). Thirdly, the crisis can lead to reduction in pay or to the necessity of doing a less interesting job (Bettio, 2013). Consequently, we focus only on the work-related side of the work-life conflict. Most researchers are convinced that examples in this direction of the conflict are more frequent (Kinnunen and Mauno, 1998; Pichler, 2009; Steiber, 2009; McGinnity and Russel, 2013) than conflicts deriving from the family sphere and having negative effects on the work sphere.

The questions we address here are politically relevant: Our previous research (Ochsner and Szalma, 2017) has showed that policy makers should not only pay close attention to those people who are out of the labour market but also to the very vulnerable who work and experience stress on different dimensions such as high pressures at the job (e.g., responsibilities, time schedules, work intensity, flexibility) as well as at home (e.g., having children, having to cut back on household budgets, or having a lack of equipment). This research will investigate whether policies should be tailored to gender-specific needs or whether the needs of vulnerable working couples are gender-neutral.

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1 In this paper, we do not investigate country differences in effects. We are interested in the relation between the financial crisis, working conditions and work-life conflict in general. Of course, the crisis hit the countries to different degrees. But the crisis as such influenced work conditions all over Europe, also in those countries that were less affected economically. The differences of effects between countries will be the subject of further research.
To analyse these questions, we use the second and fifth rounds of the European Social Survey (ESS), which were carried out in 2004 and 2010, respectively. The ESS is a large-scale and highly standardized academically conducted survey and enables us to analyse data on work-life conflicts in 18 European countries before and during the financial crisis that started in 2008.

Our article is structured as follows. The next section will very briefly review the results of previous research on the relation between working conditions and work-life conflict before and after the financial crisis. Please refer to Ochsner and Szalma (2017) for a more detailed description. In section three, we will describe the surveys, the measurement of the key indicators and the methods applied. It will be followed by the empirical results in section four. Section five will conclude with a summary of the findings, a description of the limitations and a short reflection on paths for future research.

Working conditions and work-life conflict before and during the crisis

There are several variables that are repeatedly reported as determinants of work-life conflict, both by research examining work-life conflict during the crisis (Hofacker and König, 2013; Russel and McGunnity, 2013; Bettio et al., 2013) as well as before the crisis (Crompton et al., 1996; Gallie and Russel, 2009; van der Lippe et al., 2006): long working hours, working overtime, unpredictable working hours, working on weekends or evenings all increase work-life conflict. The working schedule is a very important factor of work-life conflict. We differentiate between two dimensions: quantity and quality of the working schedule. Both, a higher amount of working hours and overwork, i.e. the quantity dimension, (Crompton and Lyonett 2006; Grönlund and Öun 2010; van der Lippe et al., 2006; Hofacker and König, 2013; Russel and McGunnity, 2013; Bettio et al., 2013) as well as working at unsocial (such as working on weekends or evenings) or unpredictable times (e.g. working overtime at short notice), i.e. the quality dimension, can increase work-life conflict (Tausing and Fenwick, 2001; Pichler, 2009; Steiber, 2009).

On top of one’s own working schedule, the partner’s working schedule can influence work-life conflict. Especially the irregularity and unpredictability of working hours are shown to increase work-life conflict (Hofacker and König, 2014; Russel and McGunnity, 2013). However, Hofacker and König (2013) found that this relation is gender specific: only women’s work-life conflicts increase due to their partners’ non-standard working hours.

Regarding to further gender differences in work-life conflict, Steiber (2009) found that women tend to experience more strain-based work-life conflict, while men tend to experience time-based work-life conflict. According to the theory of Hochschild (1989), this might be due to the fact that in all European countries men spend more time in paid work than women and it is a widely accepted norm that men work full-time. Thus, men have a higher risk for time-based work-life conflict, while women’s higher risk of strain-based work-life conflict arises often from the dual burden of doing the lion's share of housework and working for pay.

Such gender differences in experience of work-life conflict suggest that traditional attitudes and gender roles, i.e. men being the main breadwinner and women doing care and housework, are still prevalent or are being reactivated in times of economic crisis, even though both partners might work (see also Hofacker and König 2013, Steiber 2009). This raises the question whether the changes in working conditions through the crisis generates different needs for reconciliation of work and family life for men and for women.

Previous research suggests different and sometimes conflicting hypotheses for the crisis’ effect on the work-life conflicts of women and men. First, Bettio et al. (2013) argue that work-life conflict increases for women more than for men. In most European countries there are significant differences in the work patterns of men and women. It appears that men still remain
the main breadwinners in spite of the fact that there has been a decrease in gender specialization since the 1960’s (Hook 2010). At the same time, women still have a higher responsibility for household related duties in almost every European country. According to Bettio et al. (2013), during the recession, the paid work has declined but unpaid work has increased in order to make up for reduced earnings, e.g. by doing housework to save salaries for cleaning personnel, cooking at home instead of going to the restaurant). Therefore, the asymmetric household division can lead to greater work-life conflict among women.

Second, Hofacker and König (2013) suggest that the impact of the crisis on working conditions increases work-life conflict more for men than for women due to gender differences in the working conditions. Steiber (2009) found that job insecurity has a negative impact on men’s work-life conflicts but it has no effects on women’s work-life conflicts. Hofacker and König (2013) showed that the use of short-time work schemes, which was prominent during the crisis, significantly jeopardised men’s role as breadwinners, thus raising their conflict level, while no such effect is observed for women. Hofacker and König (2013) found that men tend to use the flexible arrangements to increase their work commitment while women tend to use it to optimize their working hours. Therefore, flexible arrangements increase work-life conflicts for men but not for women.

Third, the effect of the partner’s workload on the work-life conflicts differs between men and women. Hofacker and König (2013) showed that the partners’ work characteristics have a stronger impact on women’s work-life conflict than men’s because women are more likely to adjust their working hours to suit their partners’ or have to compensate the absence of their partners for family issues more strongly.

Method

Data and Sample
We used data from 18 European countries gathered in the second and fifth round of the European Social Survey (ESS) in the years 2004 and 2010. Both years included the module Family, Work and Well-Being containing a wealth of information to analyse work-life conflict. Because the severe economic crisis broke out between the two rounds and accelerated changes in working conditions, we can analyse the relationships between the financial crisis, working conditions and work-life conflict. The crisis affected all European countries, but to very different degrees. The countries examined in this study are Belgium, Czech Republic, Denmark, Estonia, Finland, Ireland, Germany, Greece, Hungary, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Sweden, Switzerland, and United Kingdom. They were selected according to data availability in both waves. However, while Slovakia, France and Ukraine participated in both rounds, we could not include them in the analysis because of filter errors or different operationalisations of our key variables in these countries.

2 We cannot separate out the effect of the economic crisis as such from other changes over time. This is not the aim of this study (the effect of the crisis on the individual level is measured directly in the model for 2010 while on the country level it is measured by the economic growth, see below). However, even though the financial crisis hit countries to different degrees, it affected the global economy and led to many changes in working conditions all over Europe, such as increased productivity, higher responsibility, more flexibility etc. Additionally, such changes in the (global or European) economic situation have an additional impact on people’s feelings of labour market insecurity, which is independent of the current level of labour market insecurity in a country (Lübke and Erlinghagen, 2014). We are interested in these global changes in working conditions accelerated by the financial crisis on work-life conflict.

3 France’s variable for employment status in 2004 differs in the number of categories from those of the other countries and cannot be recoded. Many variables we used are filtered on this variable. Slovakia and Ukraine are not used because of filter errors or irregularities affecting some variables we use.
Since the focus of this research is on work-life conflict of working couples, we included only those respondents who work and whose partner also works in a paid job. Note, however, that the ESS interviews only one member per household. But the respondent is asked about his or her own as well as about his or her partner’s employment situation. In order to get a homogeneous sample, we limited our analysis to those workers who are aged between 18 and 60. Furthermore, we included only employed persons in our analysis because the effects of working conditions on work-life conflicts are likely to be different for employed than for self-employed or employed in family businesses. The total working sample size was 7,563 in 2004 and 7,151 in 2010. The 18 nations contributed between 251 (Greece, 2004) and 683 respondents (Germany, 2010) to the pooled data set. In most countries, the number of respondents by gender was quite but not perfectly equal (46 – 64 per cent women).

Like any data set, the European Social Survey is affected by item non-response. Because some of the main variables we used are part of the demographic background variables, the amount of missing values is slightly higher than usual in the ESS. The rate of total item nonresponse amounts to 16 per cent in 2004 and 13 per cent in 2010. Thus, if we had used complete case analysis, we would have lost about 15 per cent of the respondents overall. This is well above the 5 per cent threshold that Little and Rubin (2003) advocate as a rule of thumb for using complete case analysis. The amount of missingness in the countries varies between three per cent (Norway, 2010) and 45 per cent (Slovenia, 2004). In seven out of 18 countries, more than 20 per cent of the respondents had a missing value in the variables of our model; thus, we would have lost a lot of respondents using complete case analysis at the expense of power and at the danger of biased estimates. Therefore, we applied multiple imputation (MI) in order to account for the uncertainty introduced in our analysis by item non-response. MI is, along with full information maximum likelihood (FIML), a well-established procedure for the treatment of missing values (see Schafer and Graham, 2002).

Because most of the variables in our model are ordinal variables, we imputed the missing values using multiple imputation by chained equations. We used the ice-framework in Stata 13 that allows for handling perfect prediction by the augmented regression algorithm (White et al., 2010, p. 2271) as well as collinearity of predictor variables. We use ordinal logistic regression to impute ordinal variables and multinomial logistic regression to impute categorical variables. Variables with a seven-point scale or more were imputed using linear regression with predictive mean matching in order to preserve the observed values. We calculated \( m = 10 \) imputations. For the analysis, we used the in-built procedure for analysing multiply imputed data in Stata 13 that implements the Rubin’s Rules to reflect the uncertainty introduced by the missingness of the data (Rubin, 1987, p. 21). We used all variables in the model including the dependent variable following the suggestions of Collins et al. (2001, p. 348), Meng (1994, p. 553), and White et al. (2011, p. 384 – 385). Since we are studying the change between 2004 and 2010 and we suppose that there may be gender and country differences, we imputed the missing data

\(^4\) We chose this upper limit because there are different retirement ages in the countries we examine. The inclusion of those people who already reached the retirement age but are still on the labour market would bias our sample because they represent that portion of retired people who choose to work and, hence, their work-life conflicts are likely to be lower than those of the other workers.

\(^5\) Almost 50% of missing values seems to be quite high. However, in simulation studies, often missing rates of 80% are used and MI proved to be stable even with as small samples as \( n = 50 \) (Schafer and Graham, 2002). Multiple imputation has been developed for situations with a high ratio of missing values. It is often applied in cases where more than 50% missing values occur.

\(^6\) We remind the reader that the goal of MI is not to predict the “true” values of the missing values for the respondents but to find efficient and valid estimators for the relationships between the variables at interest in the population. Thus, the important goal is the optimal use of the joint distribution of the variables in the model (Schafer and Graham, 2002, p. 149).
separately for each year by gender and country, thus preserving the data structure (or in other words modelling possible interactions of year, gender and country with the variables in the models; Graham, 2009, p. 562; von Hippel, 2009, pp. 286 – 287).

**Measurement**

Our measure of work-life conflict is based on four single indicators of work-life conflict; all four were fielded in both rounds. Respondents were asked:

How often do you

1. … keep worrying about work problems when not working?
2. … feel too tired after work to enjoy things one would like to do at home?
3. … find that your job prevents you from giving the time to partner or family?
4. … find that your partner or family gets fed up with the pressure of your job?

Each item is measured on a five-point scale where 1 means never and 5 means always. The measures are concerned with the spill-over of stress from work into life, both in general and into family life (Gallie and Russel, 2009). We built an additive index of all four items ranging from 0 to 16, where 0 indicates an absolute lack of work-life conflict and 16 represents the highest possible level of work-life conflict.

We operationalize the *quantity* of the working schedule by the amount of average working hours using the self-reported information on how many hours the respondent and his or her partner, respectively, normally work a week. These questions include any paid or non-paid overtime, so it is different from weekly contracted hours. We measure the *quality* of the working schedule using the level of unsocial working time of the respondents and their partners using three questions on the frequency of (a) weekend work, (b) evening work and (c) overtime at short notice. The answer categories are situated between 1 (never) and 5 (every week) for variable (a) and between 1 (never) and 7 (every day) for variables (b) and (c). We formed an additive index of the variables’ z-standardised values to account for the differences of the scales. A higher value of the index represents a higher level of the unsocial time commitment.

The *time*-based work intensity we measure by the agreement on a five-point Likert scale with the following statement: “I never seem to have enough time to get everything done in my job.” The *strain*-based side of the work intensity we operationalise with the agreement to the statement: “My job requires that I work very hard”. We collapsed and reversed the scales in order to ease interpretation and to account for too small numbers in the extremes: 1 stands for “disagree”, 2 for “neither nor”, and 3 for “agree”. A third variable measures the freedom in organizing working time, which can compensate for work-life conflict caused by work intensity, in a four-point scale: “I can decide the time I start and finish work”. Of course, these measures are only available for the respondents and not for their partners.

In order to measure the direct effects of the crisis on work on the individual level, we use two variables, one on changes in the job situation, the other on changes in the household situation. Both variables are only available for the 2010 data. We created a dummy variable indicating whether a change occurred in the job situation measured by four dummy variables pointing to the occurrence of the following four situations: the respondent (1) had less security in the job, (2) had to take a reduction in pay, (3) had to work shorter hours, and (4) had to do less interesting work. If the respondent experienced one of the four changes, the dummy variable takes the

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7 We added all variables and subtracted 4 from the total in order to have a scale that is easier to interpret.

8 These questions were elaborated by Gallie et al. to measure the perceived effects of the recession in the person’s job and household situation.
value of 1, if the respondent experienced no changes at all it takes the value of 0. We measured changes in the household situation using three items asking the respondents whether they (1) had to draw savings or get into debt to cover ordinary living expenses, (2) had to cut back expenses for holidays or household equipment or (3) had to manage lower household income. All the three items are measured on a seven-point scale where 0 indicates that the respondents have not experienced it at all and 6 means that the respondents have experienced it a great deal. We added these items and treated the new index as continuous variable.

Furthermore, we included basic demographic and other sociological features as control variables, such as the respondents’ gender and age, their highest level of education, their occupational situation, the presence of a child in the household, and the subjective level of income. Age is measured as a categorical variable: 18-29, 30-39, 40-49 and above 50. The educational level is measured based on ISCED codes by three categories: low, medium and high, where low means lower secondary level, high means tertiary level and medium everything in between. The occupational situation is measured by two variables. First, we created a simplified variable reducing the ISCO codes available in the ESS to three categories: elementary occupations (ISCO codes between 1000 and 4999); service workers, craft, skilled agriculture (ISCO codes 5000-8999); and managers, highly qualified professionals, and clerks (ISCO codes above 9000); second, we use a dummy variable for respondents with a work contract that is limited in time. The presence of (at least) a child in the household has three values: 0 if the couple does not have a child younger than 18 living with them, 1 if the couple has a child between 7 and 18 years old and 2 if the couple has a child younger than 7 years old.

Subjective income is measured by an item asking which description comes closest to how the respondents feel about their household income nowadays: 1 means “living comfortably on present income”, 2 means “coping on present income”, 3 means “finding it difficult on present income” and 4 means “finding it very difficult on present income”. We had to combine levels 3 and 4 because of too few cases in the 4th level. We also inverted the scale for ease of interpretation.

As we use two time points to compare the effects before and after the financial crisis but do not have longitudinal data, we compare two separate models. Of course, the crisis did not hit all countries in the same way economically and also at the first time point (2004) not all countries were benefitting from an economic upturn (yet). Thus, we use several indicators to capture the state of the economy of a country. First, we use the annual percentage growth rate of the gross domestic product per capita (GDP) in Euro, which varies considerably between countries in both years. This is a standard measure of the economic situation in a country and the financial crisis had and is having a dramatic impact on GDP (Papell and Prodan, 2012). As a second measure for the state of the economy of a country, we include the unemployment rate. As a measure of (long-term) crisis, we include the difference in long-term GDP growth (5 years

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9 We also checked whether an additive index ranging from 0 to 4 would give different results. However, the same results were obtained. The main effect was between those respondents who did experience a change and those who did not. Thus, we opted for the more parsimonious model.

10 We decided to apply the subjective income instead of the absolute income because subjective income can have a higher effect on work-life conflict than the absolute income. People feeling rich (or feeling that they earn enough) are less likely to experience stress and, hence, probably work-life conflict. The absolute income doesn’t tell us whether and how much people actually worry about their income. Furthermore, there are more missing values for the absolute than the subjective income.

11 As we are interested in gender differences and model the effect of the economic situation on work-life conflict separately by gender, it might be of relevance to differentiate between the unemployment rate of women and men. We used the data from the World Bank for the male and female unemployment rates to estimate the effect of the female unemployment rate on the work-life conflict of women and the male unemployment rate on the work-life conflict of men. However, the results were almost exactly the same (differences of coefficients of about 0.003). Thus, we report the results of the general unemployment rate.
average) between 2004 and 2010 in the model for 2010. We took the country-level data from the multilevel data set of the ESS; thus the GDP per capita and the unemployment rates are taken from Eurostat.

We applied multilevel – or hierarchical linear – regression models to account for the data’s complex variance structure (Hox, 2010; Snijders and Bosker, 1999) using Stata 13.

Results

In order to address our research questions, we conducted multilevel fixed-effect regression models using Rubin’s Rules (Rubin, 1987) to combine the estimates of the 10 imputations of the missing values. This leads to standard errors that account for the uncertainty due to the missing data. We used the bottom-up multilevel modelling approach advocated by Hox (2010, pp. 56 – 59) starting with a base model for both years, 2004 and 2010, that only decomposes the variance of the dependent variable, work-life conflict, into individual- and country-level variances. Thus, we will get a first indication of whether there are country differences in work-life conflict. Table 1 shows that the intraclass correlation (ICC) amounts to $\rho = 0.03$ to $\rho = 0.06$. This can be considered as small (Hox, 2010, p. 244). We also see that without any control variables, men experience slightly more work-life conflict than women. The variance at country level is higher among men, while at the individual level variance is higher among women.

Table 1. Base Model: Multilevel fixed-effects model for work-life conflict in 2004 and 2010 respectively, no explanatory variables

<table>
<thead>
<tr>
<th></th>
<th>Base Model 2004</th>
<th>Base Model 2004</th>
<th>Base Model 2010</th>
<th>Base Model 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Intercept</td>
<td>6.00***</td>
<td>6.06***</td>
<td>6.32***</td>
<td>6.48***</td>
</tr>
<tr>
<td></td>
<td>(0.16)</td>
<td>(0.18)</td>
<td>(0.15)</td>
<td>(0.17)</td>
</tr>
<tr>
<td>Country level variance ($\sigma^2_u$)</td>
<td>0.37</td>
<td>0.49</td>
<td>0.33</td>
<td>0.47</td>
</tr>
<tr>
<td>Individual level variance ($\sigma^2_\epsilon$)</td>
<td>8.94</td>
<td>8.39</td>
<td>9.06</td>
<td>7.74</td>
</tr>
<tr>
<td>Intraclass correlation ($\rho$)</td>
<td>0.04</td>
<td>0.05</td>
<td>0.03</td>
<td>0.06</td>
</tr>
<tr>
<td>N (respondents)</td>
<td>4076</td>
<td>3487</td>
<td>3833</td>
<td>3318</td>
</tr>
<tr>
<td>G (countries)</td>
<td>18</td>
<td>18</td>
<td>18</td>
<td>18</td>
</tr>
</tbody>
</table>

Notes: *p<0.05; **p<0.01; ***p<0.001

We then include the individual level variables and finally add the variables on the country level. For the sake of parsimony, we only present the final models including individual and country level variables as there are virtually no changes of the coefficients.

Interestingly, we find that women had a higher work-life conflict than men in 2004, controlled for all determinants. In 2010, however, men had a higher work-life conflict, also controlled for all determinants. This is contrary to the finding in our previous research, where we modelled the determinants of work-life conflict for women and men together (Ochsner and Szalma, 2017). There, the dummy-variable for women indicated a small but significant higher work-life conflict for women. This suggests that the variables included in our models affect men’s and women’s work-life conflict to different degrees.

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12 We do not report log-likelihoods and its derivatives (Deviance, BIC, AIC) because they are not interpretable after multiple imputation. However, our goal is not to compare the model fit of different models; thus we can do without log-likelihoods.
Respondents with a tertiary education report a slightly higher level of work-life conflict irrespective of gender. The effect\textsuperscript{13} diminishes in 2010 for both genders, for men it disappears altogether. The relation between age and work-life conflict also varies between the years and between men and women. While in 2004, only the group of 30 – 39 year old men had a higher work-life conflict than the 18 – 29 year old men, in 2010, this effect disappears. Concerning women, there is no effect of age in 2004, but in 2010, the 30-39 year old as well as older than 40 reported a higher work-life conflict. The subjective income is significantly associated with work-life conflict: People who find it difficult on present income have a higher level of work-life conflict than those who report that they can cope with it. Also, people who can live comfortably on present income have a lower work-life conflict. Thus, the higher the subjective income, the lower the work-life conflict. This finding holds for both genders. The size of the effect is slightly higher in 2010. Having at least one child affects work-life conflict differently by gender. While having a child aged 7-17 is not related to women’s work-life conflict neither in 2004 nor in 2010, it is so for men in 2010. Respondents who have a small child aged 0-6, however, report a higher work-life conflict than respondents who do not in 2010. While this effect is stable from 2004 to 2010 for men, there is no effect for women in 2004 but in 2010 it is significant and even higher than the effect for men.

The job-related variables have mostly the expected significant effects. There are differences in effects between 2004 and 2010 when it comes to the kind of work respondents do: Only highly qualified workers report a higher work-life conflict than the others in 2004. In 2010, also the service workers report a higher work-life conflict than elementary workers among women. While the association between work-life conflict and being a service worker or a highly qualified worker is stronger for women in 2010 than in 2004, it is weaker in 2010 than in 2004 for men. Both strain at work (the need to work hard) and time pressure at work are strongly related to work life conflict; time pressure even has the strongest effect of the categorical variables in the model. Interestingly, the effect for working hard decreases for women from 2004 to 2010. Surprisingly, flexibility of the working schedule, i.e. the respondent can decide the starting and ending time of his working schedule, cannot alleviate work-life conflict. Instead, a moderate amount of flexibility is linked with a higher work-life conflict for men in 2010. For women, we found a negative but small association with work life conflict. Looking at the quantity dimension of the working schedule reveals a surprising result: while the number of working hours has the expected significant positive association with work-life conflict, the working hours of the partner are not negatively related to it at all. Hence, respondents whose partners work a lot do not report a higher work-life conflict. The quality dimension of the working schedule is significantly related to work-life conflict: both the respondents’ own as well as their partners’ amount of working at unsocial times are significantly related to the work-life conflict of the respondents in 2004. As expected, the effect of the respondents’ own working at unsocial times is much stronger than that of their partners’. However, in 2010, the partners’ working hours in unsocial time is not significantly associated with women’s work-life conflict.

\textsuperscript{13} The term “effect” is used in the following to describe the coefficients of our models. Technically, it describes an association. Since we do not have longitudinal data, we cannot make statements about causal effects. This is also not the aim of this study. We are not interested in causal effects but in the relation between work characteristics, socio-demographic predispositions and work-life conflict.
Table 2. Multilevel linear regression estimates of the determinants of work-life conflict for women and men in 2004 and 2010 including crisis variables

<table>
<thead>
<tr>
<th>Work-life conflict</th>
<th>Women</th>
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<th>Men</th>
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<td>intercept</td>
<td>4.19***</td>
<td>3.33***</td>
<td>2.64***</td>
<td>3.69***</td>
<td>3.97***</td>
<td>3.28***</td>
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<tr>
<td>Education (Base: middle)</td>
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<tr>
<td>low</td>
<td>-0.16</td>
<td>-0.35</td>
<td>-0.30</td>
<td>-0.09</td>
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<tr>
<td>high</td>
<td>0.45***</td>
<td>0.32*</td>
<td>0.30*</td>
<td>0.36**</td>
<td>0.09</td>
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<td>0.37</td>
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<td>0.43**</td>
<td>0.38*</td>
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<td>0.40*</td>
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<tr>
<td>50+</td>
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<td>0.37***</td>
<td>0.48***</td>
<td>0.17</td>
<td>0.20</td>
<td>0.33</td>
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<td>Income (Base: Coping)</td>
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<td>0.81***</td>
<td>0.57**</td>
<td>0.64**</td>
<td>0.78***</td>
<td>0.52**</td>
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<td>-0.50***</td>
<td>-0.29*</td>
<td>-0.30**</td>
<td>-0.42***</td>
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<td>0.18</td>
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<td>0.29**</td>
<td>0.26**</td>
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<td>Working contract (Base: unlimited)</td>
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<td>0.30</td>
<td>0.06</td>
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<td>0.48*</td>
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<td>0.78***</td>
<td>0.79***</td>
<td>0.59**</td>
<td>0.45*</td>
<td>0.47*</td>
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<tr>
<td>Strain at work (Base: neither nor)</td>
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<tr>
<td>disagree</td>
<td>-0.47**</td>
<td>-0.24</td>
<td>-0.22</td>
<td>-0.63***</td>
<td>-0.37*</td>
<td>-0.33*</td>
</tr>
<tr>
<td>agree</td>
<td>0.52***</td>
<td>0.35***</td>
<td>0.34***</td>
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<td>0.72***</td>
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<td>Time pressure at work (Base: neither nor)</td>
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<td>-0.86***</td>
<td>-0.82***</td>
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<td>-0.79***</td>
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<tr>
<td>agree</td>
<td>0.71***</td>
<td>0.77***</td>
<td>0.76***</td>
<td>0.77***</td>
<td>0.60***</td>
<td>0.56***</td>
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<td>Flexibility of schedule (Base: not at all true)</td>
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<tr>
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<tr>
<td>Quantity of working schedule</td>
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<td>0.04***</td>
<td>0.05***</td>
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<td>Quality of working schedule</td>
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<td></td>
<td></td>
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<tr>
<td>unsocial time</td>
<td>0.37***</td>
<td>0.35***</td>
<td>0.34***</td>
<td>0.36***</td>
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<td>0.30***</td>
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<tr>
<td>partners’ unsocial time</td>
<td>0.05*</td>
<td>0.04</td>
<td>0.04</td>
<td>0.08**</td>
<td>0.06**</td>
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<td>job</td>
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<td></td>
<td>0.46***</td>
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The Model “2010 cr” shows the results including the variables measuring the crisis on the individual level for 2010. Changes in the household, like cutting household budget or holidays, are related to a higher work-life conflict. However, the effect is quite small. Changes in the job, such as doing a less interesting job, has a significant effect, which shows that those people who reported that they were affected directly by the crisis in some way experienced a higher level of work-life conflict. All coefficients from the previous model stay roughly the same with a few exceptions: having a limited working contract does not influence work-life conflict significantly any more, for both women and men. The effect of age is stronger in the model “2010 cr” than in the model “2010”, while the effect of income is weaker for men as well as for women.

Regarding the country-level variables, only the unemployment rate has an effect on work-life conflict, however only in 2004, exclusively for women. In countries with a higher unemployment rate, women reported a higher work-life conflict in 2004. In 2010, however, this effect disappears.

Conclusion

Previous research suggests different and sometimes conflicting hypotheses for the crisis’ effect on the work-life conflicts of women and men. We have pointed out three of them above: First, Bettio et al. (2013) argue that work-life conflict increases for women more than for men due to the higher responsibility of women for household related duties while at the same time they have to work to increase income. Second, Hofacker and König (2013) and Steiber (2009) suggest that the impact of the crisis on working conditions increases work-life conflict more for men than for women due to the fact that men use flexibility to increase their work commitment. Third, Hofacker and König (2013) showed that the partners’ work characteristics have a stronger impact on women’s work-life conflict than men’s because women are more likely to adjust their working hours to suit their partners’ or have to compensate the absence of their men for family issues more strongly.

Our results are in line with Steiber (2009) and Hofacker and König (2013), representing the second hypothesis presented above, but contradict Hook’s (2010) and Bettio et al.’s (2013), first hypothesis: Work-life conflict increased slightly more among men than among women from 2004 to 2010.

The third point, i.e. that the partners’ working hours influence women’s work-life conflict more than men’s, we cannot confirm with our data. There is no association between partners’ working hours and work-life conflict for neither women nor men, and the partners’ working in unsocial
time is significantly associated with men’s work-life conflict in 2010 but not with women’s (the effects are of more or less of the same size).

Thus, we can conclude that the interdependencies of work characteristics and work-life conflicts in working couples are not black-and-white with regard to gender. Some women have a high work-life conflict under the same condition as men, especially those who are well-educated and have children. It shows that working women are not a homogenous group but that there exist significant variations in the perception of work-life conflict among the various categories of women, depending on age group, education level, or family status. The same holds true for men.

Regarding reconciliation policy, our results suggest that policies should not be strictly gendered but rather take different situations into account that complicate reconciliation of work and family for both men and women. A gendered approach to reconciliation policy would very likely not reflect the working couples’ need of managing work and family lives within their couple but rather reinforce stereotyped organisations of family life (see also Szalma and Takács 2013).

This article presents a further step in analysing the relationships between the financial crisis, working conditions and work-life conflict of working couples. As our previous work (Ochsner and Szalma, 2017), it examines the associations in a general way. However, as we are studying couples’ work-life conflicts in different European countries, we have also to take into account that the financial crisis hit not all countries in the same way and that there are different institutional contexts that influence work-life conflict besides individual characteristics and can mediate the effects of the financial crisis on working conditions (Craig and Mullan 2010, Fahlén 2015). Thus, in a next step, we will include differences in the effects between countries or groups of countries to get a clearer idea of the relations between the financial crisis, working conditions and work-life conflict.

References


ESS Round 2: European Social Survey Round 2 Data (2004). Data file edition 3.4. NSD - Norwegian Centre for Research Data, Norway – Data Archive and distributor of ESS data for ESS ERIC.
ESS Round 5: European Social Survey Round 5 Data (2010). Data file edition 3.2. NSD - Norwegian Centre for Research Data, Norway – Data Archive and distributor of ESS data for ESS ERIC.


