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Abstract

In what ways can family policy institutions be linked to women's perceived stress and work-family conflict? This study combines new institutional information, enabling a multi-dimensional analysis of family policy legislation, with micro data on individuals' perceived stress and work-family conflict for 20 welfare democracies from the International Social Survey Program of 2002. By use of multilevel regression, individual- and country-level factors are brought together in simultaneous analyses of their relationships with perceived stress and work-family conflict. Our evaluations do not lend evidence to hypotheses predicting higher stress and role conflicts in countries where family policy design offers extensive support to dual-earner families. Findings are more in line with institutionalist ideas on work-family reconciliation, indicating that family policy institutions supportive of dual-earner families counterbalance stress emanating from multiple roles.

Sammanfattning

På vilket sätt kan olika typer av familjepolitik kopplas till kvinnors upplevda stress och konflikt mellan arbete och familjeliv? Denna studie sammanför information om familjepolitisk lagstiftning med mikrodata över individers upplevda stress och konflikter mellan arbete och familj i 20 välfärdsdemokratier från International Social Survey Program 2002. Analyserna av kopplingen mellan olika individ- och landsnivåfaktorer och de upplevda konflikterna mellan arbete och familj utvärderas genom statistisk flernivåanalys. Resultaten ger inte stöd åt förväntningar om att en utbyggd tvåförsörjarpolitik också genererat högre stress och rollkonflikt. Istället finns stöd för den omvända tolkningen – att en familjepolitik som verkar för mer jämställdhet också kan motverka upplevd stress och konflikter mellan arbete och familj.

Introduction

Family policy design has been found strongly related to a number of socio-economic and demographic outcomes in the advanced welfare democracies: including poverty risks of families with children (Misra, Moller & Budig 2007; Huber et al. 2009), childbearing patterns (Neyer & Andersson 2008; Winegarden & Bracy 1995), the extent of female paid work (Korpi 2000), women's work motivation (Esser 2005) and gender role norms (Sjöberg 2004). Such results have raised increasing interest among policy makers and scholars, not least in relation to the challenge that ageing societies exert on economic and social stability and the ambition to assist both female labour force participation and childbearing. In particular dual-earner family policy models, mainly developed in the Nordic countries, have been shown to combine low poverty with relatively high female labour force participation and fertility levels by facilitating the reconciliation of paid work and family life (Ferrarini 2006; Jaumotte 2003).

Concerns have been raised about a policy priority for the improvement of a work-life balance (Crompton & Lyonette 2006; Gornick & Meyers 2003; 2008). How family policy institutions in general, and dual-earner policies in particular, are related to work-family conflict and a stressful situation at home and at work, has however been less analyzed in a cross-national perspective. From a role-conflict perspective, where the multiple roles of earner/carer are understood to introduce conflicting demands (Griffin et al. 2002; Moen 1992), dual-earner policies may contribute to a stressful life situation where parents, in particular women, end up with double duties of long work hours as well as extensive reproductive work, intensifying the stressful situation at home and at work. If so, the long term sustainability of dual-earner models of family policy needs to be questioned.

On the other hand, from a role enhancement perspective, multiple roles may also increase individual control over the life situation and mitigate demands that emanate from the combination of different roles. In this light, dual-earner policies are frequently seen as 'women-friendly' and supportive of the reconciliation of family and work through extensive transfers and services (Gornick & Meyers 2003; Korpi 2000), thereby potentially alleviating stress emanating from more roles (Ferrarini 2006). Previous comparative studies analysing the perceived stress of parents in the home and around balancing work and family life (work-family conflicts) has so far produced inconclusive and even contradictory evidence in relation to country-differences in perceived work-family conflict (e.g. Crompton & Lyonette 2006;

Edlund 2007; Strandh & Nordenmark 2006).¹ We note several reasons for inconsistent results. Studies are based on a limited number of countries where country-selections differ distinctly. Analyses draw on different comparative survey data studying limited or quite specific aspects of work-family conflict and perceived stress. They also differ in their account for important individual-level factors of family and working conditions. But perhaps most importantly, previous analyses do not include information about the actual set-ups of family policy, thereby veiling the institutional mechanisms that are supposed to structure outcomes related to work-family conflicts.

The purpose of this study is to analyse how family policy institutions may be linked to conflicts between work and family life and the perceived stress in the home of women in twenty welfare democracies. The empirical analyses combine new institutional information on family policy legislation and micro data on individuals' perceived stress along different dimensions from the International Social Survey Program (ISSP) of 2002. Using multilevel modelling, individual- and country-level data are combined in simultaneous analysis for the specification of their relationships on perceived stress. Given diverse underlying motives of family policy institutions it is important to analyse family policy multi-dimensionally (Sainsbury 1996). For this purpose we here distinguish between dual-earner policies that favour female full-time paid work and to some extent also male care work, and traditional family policies that are supportive of traditional family patterns with a highly gendered division of labour (Korpi 2000). Even if interesting differences may be anticipated in relation to individual characteristics at the micro level, the main focus lies with comparing differences across countries that are due to family policy structure, at the macro level. Theory and micro-level results are therefore here only dealt with summarily.

Besides the longstanding Western welfare states, the comparative analyses also include East- and Central European countries which previously have been paid less attention in the comparative social policy literature but nevertheless have highly developed social policy institutions, especially in the area of family policy (Rostgaard 2004). Thereby we may evaluate to what extent theories on links between policy and outcome are valid for the wider policy context including more newly democratized countries. Of our countries, 16 are old welfare state democracies – Australia, Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Japan, the Netherlands, New Zealand, Norway, Sweden, Switzerland, the United Kingdom and the United States –

¹ Definition of work-family life conflict is offered by Roehling et al. (2003:103) as the “the direct result of incompatible pressures from an individual’s work and family roles”.

while the Czech Republic, Hungary, Poland and the Slovak Republic represent the transitional welfare democracies.²

The study is organized as follows. Next, the relationship between family policy, parental stress, role-conflict and consequences of women's work is discussed and previous research on the subject areas is presented. The subsequent section is devoted to discussions on institutional structures of family policy in the 20 countries as well as a presentation of hypotheses. Thereafter individual-level considerations are briefly discussed, after which the data and methodology are described, followed by a presentation of the empirical results and lastly a concluding discussion.

Role conflict and stress in different policy contexts

The central factor in the analysis of work-family conflict and stress is how increased female labour force participation affects experienced stress and perceived difficulties in reconciling family duties with paid work. The pivotal question in comparative analyses is if such experiences are more common in contexts where participation in paid work more often is a full-time commitment and family policies encourage dual-earner families where parents (in particular women) to a greater extent take on double or multiple roles.³

Theories on stress and multiple roles can summarily be divided into two broad groups: first, theories emphasizing negative effects of multiple roles, and second theories on positive effects that also recognize the mediating function of institutional resources on experienced stress. According to role-stress theory an increased number of roles brings negative consequences through role overload since too much responsibilities are given in relation to available time and energy (e.g. Härenstam 2000; Verbrugge 1983; Verbrugge 1986), or role conflict when the individual encounters incompatible demands (Arber, Gilbert & Dale 1985; Moen 1992:53). In both cases the risk of negative health effects in terms of experienced stress, worsened health and well-being is increased. The amount of time spent in paid work is crucial. Part-time employment has been associated with higher levels of well-being among women presumably since it permits an easier coordination of work and family responsibilities (see Moen 1989). The psychological well-being of full-time working

² The choice of included countries has been restricted by the availability of comparable data on the micro- as well as the macro-level. Two countries, Belgium and Germany, are not represented in their entirety. In the case of Germany, only individuals residing in the geographical area of former West Germany have been included since gender role attitudes in the east part of the country are likely to have been produced in a different institutional setting. For Belgium only attitudinal data for Flanders was available in ISSP 2002, which decreases the ability to generalize findings to the country level in these instances.

³ Although most countries encourage women to participate in paid work, the dual-earner model more explicitly encourages full-time paid work, whereas traditional family support to a further extent accommodates 1.5-earner family arrangements.

mothers is also dependent on the time spent on care in the household. Even in dual-earner countries like Norway and Sweden unpaid labour still remains unequally shared between the sexes. High levels of housework among working women has been found to result in lower female psychological well-being (Boye 2008) as well as higher sickness absence (Bratberg, Dahl & Risa 2002).

Role expansion theory (or role accumulation theory) suggests that a person that possesses more roles instead is more likely to accumulate more experiences, greater social integration, better self-confidence and economic independence, which in turn enhances control over one's life situation – in all, something which counterbalances those demands that ensue possession of more roles (Moen 1989; 1992:55-6; Thoits 1983). In one variant of the latter perspective not only individual factors such as education, labour market and employment conditions are recognized to play a role, but also the configuration of welfare state institutions such as the generosity of parental leave and the availability of public day care (Strandh & Nordenmark 2006:5). In those cases where the specific welfare state context facilitates a reconciliation of family and work life, multiple roles may promote health, but only in so far the total strain or stress is not too large (e.g. Griffin et al. 2002; Härenstam 2000; Moen 1989; 1992:56), and the engagement in paid labour is combined with too extensive family commitments (Nordenmark 2004:193).

Cross-national comparisons of countries adhering to different family policy models do not show conclusive results regarding perceived work-family conflicts and stress. Some comparative studies that use ISSP-data from 2002 indicate low levels of role conflict and perceived stress in welfare states with comprehensive dual-earner policies. In a five-country study of Britain, France, Finland, Norway and Portugal, Crompton and Lyonette (2006) find a 'societal level effect' in the dual-earner model countries of Finland and Norway, with significantly lower levels of work-life conflict using a four item index based on questions both on how work affects family life and the other way around. In a cross sectional analysis of 15 longstanding OECD-member countries using the same underlying dependent variables separately, Ferrarini (2006) discerns lower levels of perceived stress in the home and at work (as a consequence of family obligations) among countries supportive of dual-earner families through extensive transfers and services. Similar results are found by Esser and Ferrarini (2007) in a descriptive study of 16 countries drawing upon the same data. Edlund (2007) finds somewhat mixed results when including 29 developed and developing countries to analyze "the work-family time squeeze" in 2002. Countries with dual-earner models of family policy here report low levels of work-family conflict, even though such low levels are also paralleled by some continental

European countries with more traditionalist policies Using the 'Household, Work, and Flexibility' data module, Strandh and Nordenmark (2006) conclude differently in their study of five countries (the Czech Republic, Hungary, the Netherlands, Sweden and the United Kingdom) in 2001. They find higher levels of role-conflict, measured with an index on how work affects family life, among Swedish women than in Eastern European countries, something that is explained by persistent levels of unequally shared unpaid work combined with Swedish dual-earner policies. Although, when the presence of a home-maker in the household is controlled for, no statistical difference is found between countries in perceived role-conflict.

It has been proposed that gender role norms may work as moderating factor when it comes to work-family conflicts and perceived stress. When an individual embraces gender role norms oriented towards traditional values (as opposed to gender-egalitarian ones) perceived conflicts around paid and unpaid work can be expected to decrease (Boye 2008; Strand & Nordenmark 2006). Moreover, the strength of traditional gender role norms in a country has demonstrated close relationships to the type of family policy developed. In a study of 13 countries using ISSP data from the mid 1990s, Sjöberg (2004) shows that advanced support to dual-earner families in terms of earnings-related parental leave and extensive public day care relate to lower prevalence of negative attitudes towards women's combined roles as carers and earners.

Even if the above mentioned studies have made considerable contributions by pointing to the potential effects of national social policy settings on work-family conflicts and perceived stress of parents, the institutional structures shaping such outcomes has not been analyzed. Country differences are often discussed along the lines of broad welfare regime typologies but not analyzed in terms of actual policy design. Since welfare states in reality seldom come in pure types but instead mix different, in several ways contradictory, features it is important to pinpoint the different types of family policy institutions that are relevant for the structuring of work-family conflicts. As this study aims to begin unpacking the institutional black box and analyze links between particular policies and outcomes, institutional structures of family policy are paid closer attention in the below section.

Institutional structures of family policy

Family policy institutions have in recent decades expanded almost continuously in the longstanding welfare democracies (Kamerman & Kahn 2001). Yet, reforms have come to strengthen different dimensions of legislation across countries, thus

increasing cross-national variation rather than creating policy convergence (Sainsbury 1999). The Nordic countries have reinforced dual-earner policies during this time period, by the expansion of earnings-related parental leave benefits and publicly subsidised day care. Other welfare states, of which several Continental European, instead primarily developed traditional family policies supportive of highly gendered divisions of paid and unpaid work, for example through flat rate home care allowances (Morgan & Zippel 2003) or by tax deductions for an economically less dependent spouse (Montanari 2000). In some instances, such as in Finland and France developments towards mixed, or contradictory, family policies have also occurred, entailing simultaneous support to highly gendered divisions of labour and extensive female labour force participation (Ferrarini, 2006).

Even though the family policies in many Central- and East European countries have been subject to major changes during the transitional period they are not as easily categorized (Fodor 2002; Szelewa & Polakowski 2008). Before the transition, family policies were frequently developed with the motives to increase fertility and female labour force participation. Mixed elements of family policy have been enhanced in several of these countries as transfers supportive of traditional family patterns have been bolstered at the same time as the extent of public day care coverage has been curtailed (Rostgard 2004).

The specific underlying aims encoded in different types of family policy legislation makes a multidimensional approach particularly useful for the analysis of policy and outcome links. We here use the two-dimensional family policy index originally developed when Korpi (2000) constructs a gender typology of welfare states. The dimensions of this index indicate the multiple ways in which a country supports a family with two earners and/or a more highly gendered division of labour within families. We here draw on new institutional data that include both family policy transfers and services. Data are part of the Social Citizenship Indicator Program (SCIP) and the Parental Leave Benefit Dataset (PAL), which are ongoing attempts to collect information on the content of social citizenship rights accruing to family policy and parental leave, while overcoming some of the difficulties that emanate from the use of expenditure data in the analysis of specific welfare state programs. Benefits in this dataset are estimated net of taxes and social security contributions related to average earnings to enable a comparison between countries and social policy programs as well as over time (PAL 2009; SCIP 2009).

The inclusion of both transfers and services in the analysis of welfare state set ups is particularly important when it comes to family policy since transfers and services may work as functional equivalents for individuals when it comes to solving

work family conflicts (Rostgaard 2002). Although substitution effects may exist between dual-earner transfers and services in individual countries these policies demonstrate a relatively strong positive relationship in broader cross-national comparisons of Western welfare democracies. The relationship between dual-earner support and day care is somewhat stronger in the longstanding welfare democracies than in the transitional countries, which is likely to reflect the particular historical legacies besides the structural pressures and motives of policy makers during the democratization process in the latter countries (Ferrarini & Sjöberg 2010).

Drawing on comparative institutional information on family policy legislation we may avoid some of the problems that come with the use of expenditure data in analyses of specific welfare state programs. Although the expenditure-based approach has contributed with valuable information on welfare state variation, social expenditures may give a less accurate picture of the institutional structures of social rights since expenditures are affected by factors not directly related to the quality of social protection (Kangas 1991), for example the number of children in different age groups in a country. Furthermore, it is difficult to separate particular types of family benefits on program level using expenditures, which raises obstacles for a multi-dimensional analysis of family policy. The institutional approach that focuses on the very content of such social rights has been developed to overcome several of these problems. An advantage with the data used here is the inclusion of information on family benefits provided via tax legislation. Fiscal benefits constitute an important alternative to cash transfers that is difficult to analyse with extant expenditure data.

Figure 1 shows the two different dimensions of family policy as indicated by the generosity of family policy in 2000, ranked by model of family policy and total family policy generosity. The dual-earner dimension is an index of net earnings-related parental insurance benefits and public daycare coverage for the youngest children, aged under 3. The measure ranges from 0 to 100, where 0 indicates no paid parental leave or public day care for under 3s and a value of 100 indicates that a country has parental leave with full earnings-replacement and that all children after termination of such leave are fully covered by public daycare.⁴ The traditional family policy dimension is constituted by flat-rate or lump-sum benefits including home care allowances, child allowances, maternity grants and tax deductions for a worker with dependent spouse. The measure here also ranges between 0 and 100, where the highest value 100 indicates that a full yearly wage is compensated. All transfers are measured as yearly benefits net of taxation expressed as a proportion of an average

⁴ We refrain from using indicators on public childcare for older children as such data does not discriminate between affordable full-day full-week services that support full-time labour force participation of both parents and services that are provided on a part-time basis, and which sustain more highly gendered divisions of labour.

net production worker's wage for a type case family with two adults and two children where one parent is a full time earner.⁵

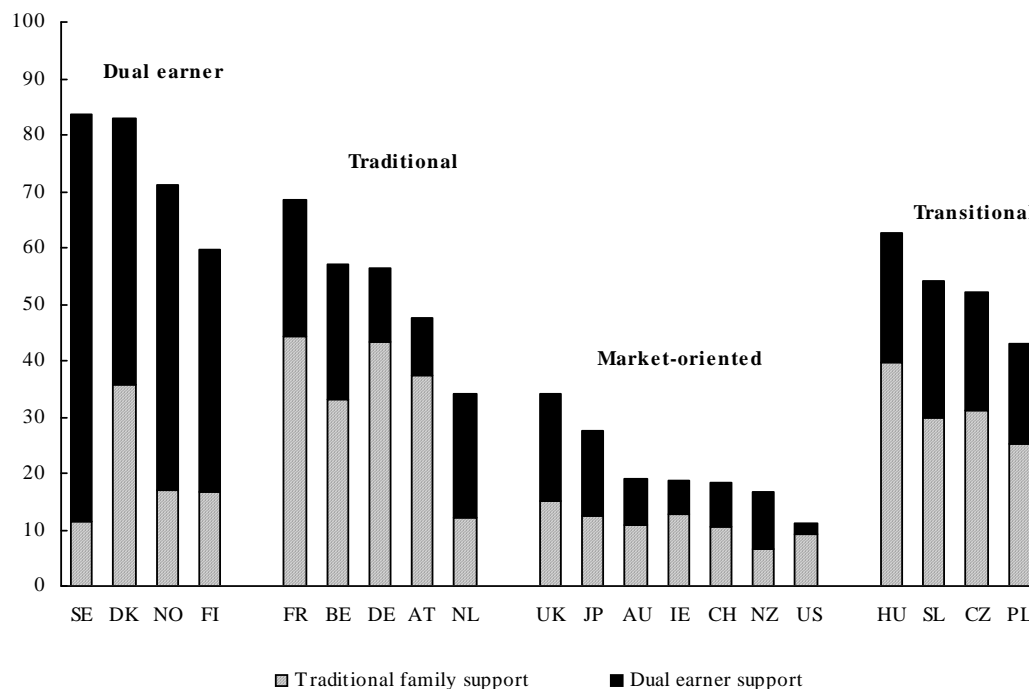


Figure 1. Generosity of traditional and dual-earner family support, ranked by total generosity and family policy model in 20 countries around 2000. Sources: SCIP 2009; PAL 2009.

In line with what could be expected, the Nordic countries, with dual-earner models of family policy, have the highest levels of dual-earner support, as well as high total generosity of family policy. However, Denmark differs somewhat from the other Nordic countries by having a main emphasis on public day care, partly as an effect of less generous parental insurance benefits when it comes to duration as well as earnings-relatedness. Notably, the total generosity of Finnish family support is somewhat lower than, a level comparable to that found in some traditional and transitional European welfare states, although dual-earner support is more emphasized in Finland. Countries with traditional family policy models, above all Western Continental European ones, have medium to high total generosity of family policy benefits, with a main weight on traditional family support. The countries with lowest generosities on both dimensions, primarily English-speaking ones, have

⁵ The main difference between the type cases indicating the generosity of dual-earner and traditional family support is that the mother in the former case has been employed before utilising paid leave while she in the latter case is a full-time homemaker (for further information on data construction, see PAL 2009; SCIP 2009).

developed market-oriented models of family policy, where claim rights are less developed but where legislation that removes obstacles for women's career chances often have been developed in different areas (O'Connor, Orloff & Shaver 1999). The Netherlands here appears to be somewhat of a marginal case between the traditional and the market-oriented models (Korpi 2000:147).

As is evident from Figure 1, the four included transitional welfare states appear to share important similarities with the traditional model of family policy, possibly veering towards a mixed model where support to dual-earner families and traditional family patterns both are highly developed. These welfare states are characterized by medium to high levels of total family support, where the total benefit generosity is slightly higher in Hungary due to a higher level of traditional family support. The Czech Republic and Slovakia have during the 1990s mainly decreased earnings-related dual-earner support, increasing the emphasis on traditional family support. It should be noted that even if these countries have relatively recent democratic histories, they nevertheless had rather well-developed family policy transfers and services before the introduction of capitalist democracy, in several respects more comprehensive than in the present. The particularities of both family policy and labour markets of several transitional countries motivate an evaluation of how the exclusion of these countries from analyses possibly affects overall results.

Hypotheses

From the theoretical discussion above on family policy institutions, work-family conflicts and perceived stress, different hypotheses can be formulated at the macro level. Departing from theories that to different degrees emphasise role incompatibilities, higher levels of stress at home and around family-work reconciliation can be expected in countries where dual-earner policies actively stimulate female labour force participation (principally full-time), thereby increasing role conflicts. With the same view, less perceived stress and work-family conflicts can be expected in countries with extensive traditional family support that sustain higher gendered divisions of labour, which in turn limits role stress and increases women's capabilities to choose unpaid work.

In contexts where social institutions are supportive of work-family reconciliation the experience of multiple roles may not only provoke negative stress and work-family conflict but could also promote experiences and behaviour that counteract perceived stress and conflict. From an institutional perspective, dual-earner policies aiming to improve work-family reconciliation can be expected to have a zero or even negative relationship to perceived stress and work-family conflict depending on the

effectiveness of such policies to counterbalance potential stress emanating from multiple roles. Traditional family support should according to this reconciliatory-institutional perspective be less effective in the reduction of stress than dual-earner support since it provides less support to experiences alternatives to home-making and to less degree involves men in care work than the latter type of support.

At the micro level, several hypotheses can also be formulated. Working part-time or being a home-maker can in accordance with a role conflict perspective be expected to reduce perceived stress in the home, while a role expansion theory predicts higher stress with fewer roles. In terms of civil status, separated or widowed women are expected to have higher rates of stress as compared to married or cohabiting women. Furthermore, the presence of many children and/or pre-school children is hypothesised to intensify the work-family conflict and increase perceived stress. Disagreement around the sharing of unpaid work in the household is expected to exacerbate stress at home and at work. Lastly, the existence of non-traditional gender norms is expected to be related to lower perceived stress that arises from having multiple roles.

Data and methodology

The data on perceived stress and work-family conflict of women are derived from the ISSP module 'Family and Changing Gender Roles III' from 2002 that includes a battery of items on gender role norms and perceived stress at home and around balancing paid and household work. The ISSP is an effort to generate a comparative data-set on attitudes in industrialized countries by coordinating research goals and questionnaires of national surveys. Annual modules are collected on different topics, ranging from national identities and social inequality to gender roles, with the 2002 module used here pertaining to gender roles.⁶

Three dependent variables were chosen for analysis. To the first general question, phrased as a statement: "My life at home is stressful", respondents (notably including not only working persons but also home-makers) ranked their response on a 5-degree scale ranging from strongly agree, agree, neither agree nor disagree, disagree, to strongly disagree. Responses were dichotomized so that respondents agreeing with this statement (strongly or not) were coded as perceiving their life at home as stressful. The second and third dependent variables are composite index-measures

⁶ In ISSP data, the response rates of the countries included typically range between 50 and 60 per cent. More caution must be applied to four countries included in this study where response rates are as low as 20-40 percent: France (19%), the Netherlands (32%), New Zealand (32%) and Switzerland (36%). Sensitivity of results to exclusion of these countries has been checked. Countervailing low response rates for some countries are very low internal non-response rates on the dependent variables in all countries. When available a weighting factor has been used to correct for known data-sampling biases caused by non-responses mainly in relation to age and sex.

each consisting of two questions that capture respondents' perceived role conflict. Construction of valid indices was guided by principal component analyses (by Varimax rotation) conducted for each country separately as well as for the whole sample of countries.

The first role-conflict index measures perceived conflict at work as a consequence of household or family duties through the two statements: "I have arrived at work too tired to function well because of the household work I had done" and "I have found it difficult to concentrate at work because of my family responsibilities". Reversely, the second index measures perceived conflict at home as a consequence of work demands by the two statements: "I have come home from work too tired to do the chores which need to be done" and "It has been difficult for me to fulfil my family responsibilities because of the amount of time I spent on my job". To each of these four statements individuals were asked to rate the degree of conflict on a four-graded scale as several times a week, several times a month, once or twice a year or never.⁷ Responses are dichotomized so that respondents who on any of the items stated that they had stressful difficulties several times a week or month are considered to experience a conflict between family life and paid work.⁸

As role-conflict around paid work and family duties is expected to be more prevalent with extended caring duties, in particular in the early years of childrearing, analyses take into account the number of pre-school children in the household. For the same reason effects in relation to total number of children in the household are accounted for. The analyses also control for the influence of age, civil/cohabiting status, social class, education and whether the woman's main activity is taking care of the household. Measurement of age is straightforward, but to detect a possible non-linear relationship or generation/cohort effects, three age-groups are constructed: 20-29, 30-39 and 40-54 years of age. All models include controls for age, but results are not shown as no age-related effects on stress were found to be significant.

Regarding household composition, individuals not living with a life-partner (including those separated, divorced or widowed) are contrasted against those living with a steady life-partner. Regarding individuals' educational levels, individuals are divided in three categories – those with no or low formal education, those with medium level of education (any kind of secondary schooling) and the highly educated (with a tertiary degree). Social class is measured through a recoding of international occupational class codes (ISCO88) into a six-category EGP-classification scheme (see

⁷ In Ireland alternative phrasings were used for alternative 3 (several times a year) and 4 (less often/rarely).

⁸ Stress at home due to demanding work is (with this dichotomization) is on average twice as frequent as perceived stress at work due to family responsibilities. Initial analyses also evaluated the alternative dichotomizations (restricting the criteria of perceiving stress to several times a week) which however did not alter results presented.

Erikson & Goldthorpe 1992), distinguishing between unskilled workers, skilled workers, routine non-manual employees, service classes I and II (higher- or lower-level controllers and administrators), and the self-employed. Reclassification procedure involves recoding from 4-digit ISCO-codes (international standard classification of occupation) aided by syntax provided by Ganzeboom (2008).

Regarding employment status, women in paid work are distinguished from home-makers, indicated by persons who stated that their main activity during the past week was to take care of the household. In relation to both paid work and unpaid household work, analyses include a continuous measure of the number of hours, as well as squared measures to evaluate the existence of a curve-linear relationship. The question about estimated housework hours was only asked persons currently living with a spouse or steady life-partner.

To evaluate normative differences at the micro-level, women with traditional gender role attitudes are distinguished from persons with distinct dual-earner orientations. This indicator is a dichotomization of the summed index measure across three questions on gender role norms.⁹ Lastly, at the micro level, analyses also include a measure of between-partner conflict around sharing of household work, which has been dichotomized according to whether there is disagreement between partners about the sharing of such work several times per month or more often. Finally, at the macro-level, the influence of institutional factors is measured by the data over the generosity of dual-earner and traditional family support from *Figure 1* above.

For combined analyses of micro- and macro-level data, conventional multivariate regression techniques are not appropriate as individuals are nested within countries and therefore probably are more alike. Standard errors are thereby likely to be underestimated at the higher level if the degrees of freedom are calculated as if they were at the first-level. Therefore in this study all estimated models are multilevel logistic regressions following Snijders and Bosker (1999), where the intercept is allowed to vary between countries. This allows evaluation of effects of institutional factors while simultaneously controlling for individual factors at the micro level as well as other structural macro-level factors. The correlated error terms are not treated as a problem in multi-level regression, but rather as adding information to our understanding of the phenomena in focus. It also facilitates

⁹ From a battery of eight gender role questions, principal component analysis revealed how three questions formed a distinct cluster: (1) A job is alright, but what most women really want is a home and children, (2) Being a housewife is just as fulfilling as working for pay, (3) A man's job is to earn money; a woman's job is to look after the home and family. To these questions the respondent could agree (low values indicating a more traditional gender norm) or disagree (high values indicative of a dual-earner norm) on a 5-point scale. The summed index measure with values between 3 and 15 was dichotomized, separating persons scoring 12 or higher, thus indicating an agreement with each question (35% of all working women and housewives).

calculation of the variance partition coefficient (VPC), an estimate of how large a proportion of the (unexplained) variance is attributable to the second level (country), although the interpretation of the VPC of logistic regressions is only appropriate for the empty model (Goldstein 2003:108-111).¹⁰ Furthermore, due to a relatively limited number of higher-level units the number of simultaneously used macro-level variables is limited (to three when all twenty countries are modelled and to two when only the sixteen longstanding welfare democracies are modelled) if modelling is to be performed with reasonable accuracy in estimates.

Results

Tables 1-3 show results from multi-level regressions in relation to each of the three outcomes – general stress in the home (Table 1), perceived conflict at work due to family obligations (Table 2) and perceived conflict at home due to work demands (Table 3). All models pertain to sub-samples of working women aged 20-54 who are married or cohabiting with steady life-partner, but where the sub-sample for evaluations of stress in the home (Table 1) also includes home-makers.

The VPC estimates for the empty models range from 2 to 12 per cent, indicating how variation in stress across countries varies in relation to each specific outcome.¹¹ Somewhat larger variation across countries is found in the case of conflict at work due to family obligations. As expected the variation is also larger when all twenty countries are compared. As previously described, the particularities of family policy and labour market settings of transitional countries motivate an evaluation of how overall results are affected by their exclusion (models 6-10 in each respective table).

Firstly, an overview of the three tables tells us how macro- as well as micro-level effects tend to differ in relation to which specific outcome is considered. An interesting exception is found regarding the frequency of conflicts around household work is related to higher levels of stress and work-family conflict regardless of which outcome is considered. Secondly, the exclusion of transitional countries does in fact not in general alter either macro- or micro-level results much, although with the distinct exception of institutional macro-level effects in relation to home stress (Table 1). Thirdly, and somewhat surprisingly, all three outcomes seem unrelated to social class of respondents, which is controlled for in each model but due to space

¹⁰ Notably, for models with binary outcomes, e.g. 'stressed or 'not stressed', there is no single VPC measure since the level 1 variance is a function of the mean, which depends on the values of the explanatory variables (Rasbash et al. 2004: 113-4). The VPC measure presented represents a form of a linear threshold model assumed to follow a logistic distribution with variance $\pi^2/3 \approx 3.29$.

¹¹ As a rule of thumb, a VPC of 1, 4, 8 and 14 per cent corresponds to a standardised effect sizes in general viewed as small, medium, large and very large respectively (Duncan & Raudenbusch 1999).

considerations not shown in tables. Neither are any of the dependent variables related to whether the woman is working in the public sector as compared to working in the private sector. While this indicator entails high internal non-response rates it was however excluded from analyses.

TABLE 1 Perceived stress at home logistic regression: odds ratios from logistic regression of macro- and micro-level determinants, women 20-54 years of age who are married, live as married/with steady life-partner across 20 welfare democracies 2002.

Model	ALL COUNTRIES (n=20)					OLD WELFARE DEMOCRACIES (n=16)				
	1	2	3	4	5	6	7	8	9	10
VARIABLES (<i>ref cat within parenthesis</i>)										
Constant	0.74(*)	0.12***	0.11***	0.14**	0.13**	1.05*	0.11***	0.11**	0.13**	0.12**
MACRO-LEVEL										
Traditional family support	1.05	1.28	1.16	1.36	1.21	1.38	1.92	1.72	1.89	1.74
Dual-earner support	0.39**	0.53	0.53	0.50(*)	0.51	0.37**	0.49(*)	0.50(*)	0.47(*)	0.48(*)
MICRO-LEVEL										
Age: 20-29 (<i>ref.</i>)										
30-39		1.24***	1.27***	1.23**	1.27**		1.25*	1.29*	1.24*	1.29(*)
40-54		1.24*	1.34***	1.29**	1.32**		1.29*	1.40**	1.35*	1.47**
Pre-school child in hh (<i>ref. no child</i>)		1.49***	1.45***	1.54***	1.52***		1.53***	1.51	1.58***	1.54***
No. of children in household		1.30***	1.31***	1.31***	1.32***		1.34***	1.35***	1.35***	1.35***
Education:										
Primary/incompl. secondary (<i>ref.</i>)										
Secondary		1.00	1.01	0.99	1.00		0.92	0.92***	0.91	0.92
Tertiary		1.16	1.12	1.11	1.08		1.12	1.08	1.06	1.04
Home-maker (<i>ref.</i> <i>working</i>)		1.12	1.19	0.98	1.06		1.01	1.04	0.91	0.95
Hours paid work		1.01	1.01	1.01	1.01		1.02(*)	1.01	1.01	1.01
Hours paid work, ln		1.01	1.05	0.95	1.00		0.95	0.97	0.92	0.95
Hours household work		1.01*	1.01*	1.01*	1.01**		1.01*	1.01**	1.01*	1.01*
Hours household work, ln		1.24**	1.19*	1.20*	1.13(*)		1.27**	1.21*	1.23*	1.15(*)
Disagr. household work			1.94***		2.02***			1.96***		1.17**
Dual-earner norm (<i>ref. traditional norm</i>)				1.20***	1.18**				1.19**	2.05***
VARIANCE COUNTRY LEVEL										
VPC (empty null model)	3.04					2.55				
No. observations	5898	4966	4745	4680	4477	4932	4239	4056	3983	3815

(*) $p < 0.10$; * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$. All models include (not shown) non-significant indicators of social class and interaction betw hours paid and household work. The empty model (null model) includes no variable, i.e. excludes also macro-level variables of model 1 and 6 in table. *Source:* ISSP 2002.

Looking more closely at results on general perceived stress in the home presented in *Table 1*, we firstly note how the risk for this type of stress is higher,

although estimates are non-significant, with more generous traditional family support, while more generous dual-earner support is related to lower stress. Effects are consistently significant when the sixteen older welfare states are compared, but less so in comparisons including all twenty countries.

Important micro-level indicators across all models are the age of respondents and the presence of young children in the household: role conflict and perceived stress increase with age and the presence of a pre-school child as well as with the number of children in the household. The effects related to having one or many children on this type of stress are rather expected and straight-forward. In relation to how education or social class do not off-set the effects of the respondents' age, it seems most reasonable to interpret this as a generation/cohort effect. Another expected result is the increased risk for stress in relation to disagreement about household work. It turns out that women with a strong dual-earner norm are at higher risk of perceiving stress at home – i.e. in the micro-level perspective, as compared to women with more traditional gender role attitudes, although these differences do not translate to the country level – where in general stress is lower in countries with generous dual-earner policies. Lastly, the number of paid working hours does not have any bearing on stress in the home, neither as measured directly by indicators of paid working hours or in relation to home-makers (with no paid working hours) who are not less stressed than their working women counter-parts, although home stress increases with more hours of household work in general, and does so in a curve-linear fashion. Notably, the significant micro-level factors in very few instances cancel out country-differences in perceived stress.

When we turn to the analyses of conflict at work due to family obligations, institutional effects are partly repeated (Table 2). The risk of perceived conflict is consistently lower with more generous dual-earner family policies, except in the models that control for both disagreement about household work as well as and the respondent's gender-role attitude, which brings estimates just out of range of the 10 percent significance level (both country selections considered, i.e. model 5 and 10). Also, in relation to this kind of conflict more generous traditional family support can in some instances be related to lower stress risks, although effects are statistically non-significant in all models but one (Model 8). The great difference in VPC across country selections is due to distinctly higher work-family conflict in Poland and Slovakia, although the exclusion of these countries as well as the two remaining new democracies does not alter the overall findings.¹²

¹² This conclusion is supported when residuals from the regressions are analyzed, where Poland and Slovakia report the clearly highest conflict. This exercise otherwise show little variation that can be explained by organisation of family policy.

TABLE 2 Conflict at work due to family obligations: odds ratios from logistic regression of macro- and micro-level determinants, women 20-54 years of age who are married, live as married/with steady life-partner across 20 welfare democracies 2002.

Model	ALL COUNTRIES (n=20)					OLD WELFARE DEMOCRACIES (n=16)				
	1	2	3	4	5	6	7	8	9	10
VARIABLES										
<i>(ref cat within parenthesis)</i>										
Constant	0.134** *	0.03***	0.03***	0.02***	0.03***	0.134** *	0.03***	0.04***	0.03***	0.04***
MACRO-LEVEL										
Traditional family support	1.94	1.09	0.81	1.01	0.77	0.44	0.31	0.26(*)	0.33	0.30
Dual-earner support	0.36(*)	0.32*	0.30*	0.35(*)	0.32	0.40	0.35*	0.33(*)	0.39(*)	0.36
MICRO-LEVEL										
Age: 20-29 (<i>ref.</i>)										
30-39		0.91	0.94	0.97	1.00		0.94	1.00	0.99	1.08
40-54		0.78*	0.80(*)	0.79*	0.82		0.69**	0.73*	0.69*	0.74(*)
Pre-school child in hh (<i>no child</i>)		1.47**	1.40**	1.45**	1.35**		1.56***	1.55***	1.52***	1.45**
No. of children in household		1.10(*)	1.09(*)	1.10(*)	1.08		1.10	1.08	1.10	1.09
Education:										
Primary/incompl. secondary (<i>ref.</i>)										
Secondary		0.75*	0.71*	0.77(*)	0.73(*)		0.57***	0.52***	0.58***	0.53***
Tertiary		0.90	0.84	0.95	1.08		0.83	0.77	0.87	0.81
Hours paid work		1.01	1.01	1.00	1.01		0.99	1.00	0.99	0.99
Hours paid work, ln		2.65**	2.29(*)	3.06**	2.67*		3.05**	2.70*	3.58**	3.11**
Hours household work		1.03**	1.04*	1.03*	1.04*		1.02	1.03	1.02	1.03
Hours household work, ln		1.17	1.09	1.15	1.07		1.09	0.98	1.07	0.96
Disagr. household work Dual-earner norm (<i>ref. traditional norm</i>)			2.85***		3.03***			2.50***		2.64***
				0.65**	0.65**				0.62**	0.61**
VARIANCE COUNTRY LEVEL										
VPC (empty null model)	12.5					4.55				
Number of observations	4691	4020	3833	3790	3619	3840	3408	3255	3208	3068

(*) p < 0.10; * p < 0.05; ** p < 0.01; *** p < 0.001. All models also include (not shown) non-significant indicators of social class and interaction betw hours paid and household work. The empty model (null model) includes no variable, i.e. excludes also macro-level variables of model 1 and 6 in table. *Source:* ISSP 2002.

At the micro level a different picture may be discerned – where some effects are in fact turned around as compared to their effects on stress at home. The risk of perceived conflict at work due to family obligations is lower with higher age, yet not offset by neither education nor social class, thus again implying a generation/cohort effect, where women in older cohorts generally perceive less conflict. In this case, the risk of conflict at work is in fact related to education, where the highest risk for such conflict is found among women with secondary education, although not differing

significantly from highly educated women. As expected, the risk of perceived conflict at work due to family life is again higher with a pre-school child as well as with the number of children in the household – although effects are inconsistent in the latter case.

In relation to paid and unpaid working hours there are no direct effects of the number of paid working hours while the squared variable implies increased work-family conflict with extensive hours of paid work. Household work hours also seem to heighten risks for conflicts at work due to family responsibilities, although effects are only significant when all 20 countries are compared. Again we note distinctly increased risk of such conflict in relation to disagreement about sharing of household work. Women adhering to a strong dual-earner norm stand a decreased risk of perceiving role-conflict at work due to family obligations – i.e. opposite in relation to the findings in relation to general stress in the home.

As we turn to *Table 3* and the results in relation to conflict at home due to work demands, another picture turns up when it comes to potential institutional effects. For this type of conflict neither family policy orientation (at the macro-level) offers an explanation to the observed country differences. Odds ratios indicate decreased risks both in relation to generosity of traditional family policy and dual-earner policies, but estimates are non-significant. At the micro-level neither are the presence of a pre-school child or the number of children in the household related to the level of role-conflict at home due to paid work. Again the risk of this type of role conflict is lower with higher age. At the same time the risk for conflicts are higher among highly educated, which is not very surprising as these women are expected to experience higher work demands further encroaching on household work obligations. It is also in this respect that the number of working hours – paid and unpaid – are most influential, especially paid working hours, with exponentially increased risk for role-conflict with increasing work hours. In line with what could be expected we note that the experience of within-household disagreement about household work increases the perceived role-conflict. How the woman adheres to a strong dual-earner norm does not seem to decreased risks for perceived role conflicts (with the exception of model 5 including all countries).

In sum, the results presented in tables 1-3 do not lend evidence to the hypothesis of higher perceived stress and work-family conflict in countries with extensive dual-earner family policies. Neither is the idea that family policies maintaining highly gendered divisions of labour decrease work-family conflict and stress supported. Instead there is substantial evidence for the opposite relationship. The risk of perceived stress in the home and perceived conflict at work due to family obligations

prove to be lower with more extensive dual-earner support, with some inconsistencies in relation to home stress when the transitional countries Hungary, Poland, Slovakia and the Czech Republic are included in analysis. Yet, overall, effects of institutional macro-level indicators do not seem to be all that sensitive to whether the transitional countries are included in analyses or not. Neither are results sensitive to micro-level compositional differences across countries, as controlling for important individual-level factors do not alter basic effects of institutional-level indicators.

TABLE 3 Conflict at home due to work: odds ratios from logistic regression of macro- and micro-level determinants, women 20-54 years of age who are married, live as married/with steady life-partner across 20 welfare democracies 2002.

Model	ALL COUNTRIES (n=20)					OLD WELFARE DEMOCRACIES (n=16)				
	1	2	3	4	5	6	7	8	9	10
VARIABLES										
<i>(ref cat within parenthesis)</i>										
Constant	1.04	0.04***	0.04***	0.04***	0.04***	1.02	0.04***	0.04***	0.03***	0.03***
MACRO-LEVEL										
Traditional family support	1.27	0.81	0.71	0.73	0.64	0.73	0.53	0.50	0.47	0.45
Dual-earner support	1.09	0.86	0.76	0.85	0.75	1.19	0.92	0.82	0.91	0.80
MICRO-LEVEL										
Age: 20-29 (<i>ref.</i>)										
30-39		0.93	0.99	0.90	0.96		0.92	0.98	0.87(*)	0.94
40-54		0.84*	0.89	0.81*	0.86(*)		0.81**	0.88	0.76**	0.83*
Pre-school child in hh (<i>no child</i>)										
No. of children in household		1.08	0.97	1.08	0.95		1.06	0.96	1.04	0.93
Education:										
Primary/incompl. secondary (<i>ref.</i>)										
Secondary		1.10	1.11	1.12	1.15		1.02	1.04	1.03	1.07
Tertiary		1.88***	1.39**	1.48**	1.44**		1.34*	1.31*	1.36**	1.35**
Hours paid work, ln		1.83**	1.82**	1.91**	1.95**		1.93**	1.97**	2.01**	2.10**
Hours household work		1.02*	1.02(*)	1.02**	1.02*		1.02*	1.02(*)	1.02*	1.02*
Hours household work, ln		1.12	1.09	1.12	1.08		1.14	1.10	1.15	1.11
Disagr. household work										
Dual-earner norm (<i>traditional norm</i>)			2.24***		2.31***			2.06***		2.12***
				0.93	0.90(*)				0.94	0.90
VARIANCE COUNTRY LEVEL										
VPC, empty null model	4.25					2.08				
Number of observations	4684	4015	3826	3783	3611	3831	3396	3244	3196	3054

(*) p < 0.10; * p < 0.05; ** p < 0.01; *** p < 0.001. All models also include (not shown) non-significant indicators of social class and interaction betw hours paid and household work. The empty model (null model) includes no variable, i.e. excludes also macro-level variables of model 1 and 6 in table *Sources*: ISSP 2002; PAL 2009.

The analyses in this study point to rather complex relationships between family policy design and perceived stress and work-family conflict. How dual-earner family support, including generous earnings-related parental leave benefits and extensive public daycare, is related to certain types of perceived role-conflicts and stress but not others, needs to be paid further attention in the future. It should here be pointed out that home-makers, for obvious reasons, are not included in the analysis on conflict emanating from paid work on family life and vice versa. At the same time, the proportion of housewives in a country is also likely to be strongly related to the type of family policy developed, where countries with extensive traditional family policies supportive of women's unpaid work at home consequently have larger numbers of women outside the formal labour market.

Conclusion

The simultaneous need for female labour and high fertility considered necessary in many modern welfare democracies with rapidly aging populations is sometimes thought to be achieved by family policy institutions that facilitate the reconciliation of paid and unpaid work. Dual-earner policies, characterized by generous earnings-related parental leave benefits and extensive public day care services for the youngest children, have been held to maintain a desirable combination of high levels of female labour force participation, fertility, and individual work motivation as well as low incidence of poverty. Thereby, gender equality ideals have seemed to be consistent with aims to create sustainable social and economic developments. However, the conflict originating from women's multiple roles is sometimes thought to increase work-family conflict and stress in particular among women –raising questions on the long-term sustainability of dual-earner policies.

The present study aimed to analyse the ways in which family policy institutions are related to perceived stress and work-family conflict of women around paid work and family life. Using multilevel modelling, macro-to-micro relationships between family policy institutions and different types of individual stress are analysed. Two major hypotheses on the role of dual-earner policies were posed. In line with a role-stress perspective, it was expected that such policies should be linked to an increased burden of women and higher levels of individual conflict. From a perspective emphasizing institutional context it was instead hypothesised that dual-earner policies would show a zero or negative relationship to perceived stress and work-family conflict depending on their effectiveness to counterbalance potential stress generated by multiple roles. Evaluations do not in any instance lend evidence to the ideas that dual-earner policies are related to higher degrees of stress and work-family

conflicts increasing the double burden of working women. Rather, findings are more in line with institutionalist ideas on work-family reconciliation, indicating that family policy legislation supportive of dual-earner families neutralize potential negative consequences stemming from multiple roles. When it comes to the two first items evaluated here– general perceived stress in the home and conflict at work due to family obligations – dual-earner support has a statistically significant relationship, indicating a lower levels of stress with such policies. Regarding the third outcome, conflict at home due to work obligations a similar correlation is found, but it is not statistically significant. The hypothesis that traditional family policies, sustaining women’s unpaid work at home, should be associated with lower stress and work-family conflict is not supported. Including transitional countries or not in the analyses does not produce remarkably different results which may support ideas that similar mechanisms often operate between policy and outcomes related to behaviour and well-being in old and new welfare democracies (see Ferrarini and Sjöberg 2010).

The empirical analyses were facilitated by reasonably rich attitudinal data. Yet analyses are preliminary and a number of refinements as for accounting for potentially important individual-level factors remain in order to evaluate macro-level effects. For example, the surprising non-effects of individuals’ education may be due to poor measurement. Also, there is a need for better specification of the ages and number of dependent children in the household. The analyses of this study are only a first step towards the untangling of links between family policy legislation and perceived stress. The ways in which family policies shapes the capabilities to reconcile paid and unpaid work need to be further analyzed. The multidimensional perspective on family policies is likely to be useful also for future comparative analyses of well-being and work family conflicts.

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