SUBJECTIVE SUCCESS IN AN ENTREPRENEURIAL CAREER – THE CASE OF WORK-LIFE-BALANCE:
RESULTS FROM A LARGE SCALE SURVEY IN GERMANY

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ABSTRACT

The career literature has clearly acknowledged the dichotomy of objective and subjective career success while studies in Entrepreneurship have rather adopted a limited view of success, focusing on objective success criteria. Work-life balance – one aspect of subjective success – has become a focal point of interest in today’s economic environment. The Entrepreneurship and career literature alike, however, has not been sufficiently concerned with work-life balance in entrepreneurial careers. Thus, the present study among 2,347 individuals seeks to address the following gaps: How do entrepreneurs score when it comes to work-life balance compared to employees? Which specific aspects lead to a high work-life conflict and to what type of conflict? Distinguishing between work-to-family and family-to-work conflict, both on a time-based and strain-based level our linear regression results indicate that high workload leads to higher work-to-family conflict but to lower family-to-work conflict regarding time restrictions. Concerning the amount of household work, we find contrary results. Stressful work characteristics increase conflict at home while tedious household characteristics increase conflict at work. The presence of children increases the conflict in most aspects which indicates that reconciliation becomes more burdensome when family responsibilities increase. Compared to employees self-employed are more often preoccupied about their professional obligations at home. Thus, our results might mirror paradoxical effects of flexibility and the dilemma to delimitate individual roles. While higher flexibility allows time for family and decreases time conflicts at home, it increases interference of family time with their professional work. Hence, the family sphere benefits from self-employment’s time flexibility but is interfered by the mental strain of responsibilities as an entrepreneur. Our results clearly show the importance of a more distinguished perspective on careers including all four aspects of work-life conflict, especially with regard to self-employment.

INTRODUCTION

Although research in career success has been substantial in Psychology and Social Sciences (e.g., Abele & Spurk, 2009a; Judge, Thoresen, Bono, & Patton, 2001) it has largely ignored entrepreneurial behaviour (Dyer, 1994; Carroll & Mosakowski, 1987). While the career literature has clearly acknowledged the dichotomy of objective and subjective career success (e.g., Abele & Spurk, 2009b; Greenhaus & Callanan, 1994) studies in Entrepreneurship have rather adopted a limited view of success, focusing mostly on business success and firm performance thereof (e.g., Chaganti & Schnee, 1994; Kalleberg & Leicht, 1991). Given Hisrich’s (1998) definition of Entrepreneurship highlighting “resulting rewards of monetary and personal satisfaction” (p. 9) and
the growing international attention to work-life balance issues in the public debate and academia (e.g., Warhurst, Eikhof, & Haunschild, 2008; Felstead, Jewson, & Walters, 2005) this overall limited perspective of entrepreneurial success must be seen as a serious omission in the literature.

Among other indicators subjective career success is concerned with work-life balance (Milkie & Peltola, 1999), usually distinguished between work-to-family and family-to-work conflict (Greenhaus & Beutell, 1985), both on a time-based and a strain-based level (Voydanoff, 2008; Greenhaus & Beutell, 1985). In the context of self-employment Greenhaus & Callanan (1994) summarize that the relationship between work-life balance and entrepreneurship must be assumed to be paradoxical. While self-employment might encompass a lower work-life conflict due to higher flexibility, business demands might limit the time to fulfill partnership and family responsibilities and provoke role conflicts respectively.

Thus, the present study seeks to address the following gaps: How do entrepreneurs score when it comes to work-life balance compared to employees? Which aspects lead to a high work-life conflict and in particular to what type of conflict?

For this purpose the paper proceeds as following: in Section 2 we will lay the theoretical background for career success, work-life balance and entrepreneurial careers before developing our hypotheses. In Section 3 we describe the instrument used and measures applied. Section 4 presents our empirical results. Our paper concludes with possible avenues for further research and limitations of the present study.

THEORETICAL BACKGROUND AND DEVELOPMENT OF HYPOTHESES

Careers: more than moving up the ladder

Traditionally, careers were closely linked to hierarchies and promotions in organizations (e.g., Rosenbaum, 1979; Wilensky, 1961; Whyte, 1956). Compared to the past, today organizational and environmental systems are more dynamic and fluid making careers more unpredictable, vulnerable, and multidirectional within (Baruch, 2006). Careers in this context are often connoted as boundaryless (Ashkenas, Ulrich, Jick, & Kerr, 1995) or post-corporate careers (Peiperl & Baruch, 1997) both characterized by higher levels of uncertainty, complexity, and flexibility (Baruch, 2006). Although many Western societies still view high professional achievement as a key factor for a successful life (Wiese, Freund, & Baltes, 2002) individuals have also changed their norms, values and attitudes towards their private life and work (Baruch, 2006; Polach, 2004). As a result careers and success thereof are today defined and formed more individually (Gunz & Heslin, 2005; Derr, 1986) instead of being limited to moving up the ladder (Carlson & Rotondo, 2001). In that careers are comprised of a lifelong sequence of role-related experiences of individuals (e.g., Arnold & Cohen, 2008; Hall, 2002) and encompass the personal, family, and work roles and dilemmas that one encounters over a lifetime (e.g., Schein, 1978). Consequently careers are comprised of objective and subjective elements.

The career literature has scarcely addressed self-employment or Entrepreneurship as a distinct career option (Dyer, 1994; Carroll & Mosakowski, 1987; Scanlan, 1980) but mainly focused on career success and career patterns within and across organizations. Given the discourse how careers have changed from linear to post-corporate careers characterized by employment changes, flexibility, uncertainty, and self-responsibility, entrepreneurial careers essentially reflect these new careers. Against the background of established career theories research in Entrepreneurship has mostly focused on the transition to self-employment per se and reasons behind (Dyer, 1994; Carroll
& Mosakowski, 1987). As a primary motivation opting for self-employment for both sexes autonomy and flexibility have been pointed out (e.g., Barnett & Bradley, 2007; Bowen & Hisrich, 1986; Waddell, 1983). Motivated by dissatisfaction with their organizational careers and hitting the glass ceiling specifically women are appealed by entrepreneurship as a means of achieving work-life balance due to the freedom and flexibility offered by self-employment (e.g., Leicht & Lauxen-Ulbrich, 2005; Mattis, 2004; Orhan & Scott, 2001; Buttner & Moore, 1997; McKenna, 1997; Fierman, 1990; Hisrich & Brush, 1985).

Career success: a multifaceted construct

Judge, Higgins, Thoresen, & Barrick (1999) define career success as “the real or perceived achievements individuals have accumulated as a result of their work experiences” (p. 621). Thus, career success is clearly concerned with subjective criteria, such as self-fulfilment and satisfaction of oneself from his or her own career (Baruch, 2006) and objective measures (for discussions see: Abele & Spurk, 2009b; Abele-Brehm & Stief, 2004; Dette, Abele, & Renner, 2004).

Despite the fact that the literature on careers has not found common ground to operationalize career success (e.g., Abele-Brehm & Stief, 2004; Dette, et al., 2004) objective career success “is mostly concerned with observable, measurable and verifiable attainments such as pay, promotion and occupational status” (Dries, Pepermans, & Carlier, 2008, p. 254). Subjective career success “refers to factors that are inherent in the job or occupation itself and is dependent on the incumbent’s subjective evaluation relative to his or her own goals and expectations” (Seibert & Kraimer 2001, p. 2). It is usually measured as career satisfaction or job satisfaction (e.g. Ng, Eby, Sorensen, & Feldman, 2005; Heslin, 2003; Boudreau, Boswell, & Judge, 2001; Seibert & Kraimer, 2001). While job satisfaction is rather confined to the present job (Heslin, 2005), subjective career success also includes a long-time perspective and wider range of outcomes, such as sense of purpose and work-life balance (Heslin, 2005; Stief, 2001).

Work-life balance

Work-life balance as one aspect of subjective career success has not only become a focal point of interest and debate in academia but also in policy debate (Organization for Economic Co-operation and Development, 2004). While Marks & MacDermid (1996) – among other authors – highlight that work-life balance is concerned with positive role balance and experiences thereof, Pocock (2005) adds individual control over the situation to the definition of work-life balance: “about people having a measure of control over when, where and how they work” (p. 201). The importance of individual control or aspects of autonomy are also confirmed by Parasuraman, Purohit, Godshalk, & Beutell (1996) and Parasuraman, Greenhaus, Rabinowitz, Bedeian, & Mossholder (1989). In essence, work-life balance is concerned with positive experiences in the work and the private sphere because personal resources, commitment, time, and energy are successfully reconciled. Contrary, a negative balance is considered as a work-life-conflict or a work-family conflict. In the following we use both terms equivalent (for a detailed discussion regarding denominations and measures of work-life issue see Carlson & Grzywacz, 2008).

Greenhaus & Beutell (1985) defined work-family conflict as “simultaneous pressures from both work and family which are mutually incompatible in some respect” (p.77), implying that intense involvement in one role results in interference of the other (Greenhaus & Parasuraman, 1999). The so called scarcity hypothesis (Goode, 1960) highlights the limited available resources for multiple roles. Given this bi-directional perspective a finer differentiation of work-life conflict is fundamental. The literature commonly distinguishes between work-to-family conflict, i.e. the
interference of work to the family sphere and family-to-work conflict, i.e. the interference of family responsibilities to the work sphere (Carlson & Frone, 2003; Frone, Russell, & Cooper, 1992; Greenhaus & Beutell, 1985). Accordingly, aspects from both spheres increase the risk for a conflict when an individual is overly involved in one role or does not have control over equally devoting resources to one or the other.

The reconciliation of work and family has become especially challenging in post corporate careers. More irregular and volatile working hours, casual and contract work not only create pressure but also dilemmas and conflicts trying to balance professional and private responsibilities and obligations (Pocock, 2003; Feldman & Bolino, 2000; Jurik, 1998). The amount of working hours is the most often discussed work related aspects influencing work-life balance, causing a work-life conflict respectively. Self-evidently, higher working hours limit the time resources for one’s private life (Golden & Wiens-Tuers, 2006; Jacobs & Gerson, 2004; Tausig & Fenwick, 2001), while lower working hours and part-time employment might contribute to a better work-life balance (Crompton & Lyonette, 2008). Thus, we expect working hours to have a particular impact on the time-based work-to family conflict and propose:

**H1a:** Higher working hours increase the time-based work-to-family conflict.

Following Greenhaus & Beutell (1985) one must assume that long and inflexible working schedules also produce a strain-based conflict. Thus, we propose:

**H1b:** Higher working hours increase the strain-based work-to-family conflict.

Beside the amount of working hours, other work related aspects are found to have an effect on the reconciliation conflict. In their study about work-family conflict in the UK, Crompton & Lyonette (2008) found that men and women with a professional or managerial occupation perceive a higher conflict compared to less ambitious positions. This complies with findings from Tausig & Fenwick (2001) revealing that professionals in high demanding jobs are found to have a worse work-life balance compared to blue collar, technical, sales, and clerical workers. Closely related to occupational status Jacobs & Gerson (2004) found that a high educational level has an indirect impact on the conflict through higher job-related demands, both in time and mentally. Therefore, we include the educational level as a control variable in our analysis as a proxy for high demanding jobs.

With regard to the family sphere, gender arrangements play an important role for the reconciliation of work and family. Across nations and occupations, it is still mainly women who are responsible for child and elderly care, household chores and other family-related issues. Typically, regardless of hours worked in paid employment, women work a *second shift* at home (e.g., Asher, 2011; Burnett, Gatrell, Copper, & Sparrow, 2011; Broadbridge, 2008; Hochschild, 2003). According to Craig & Powell (2011) women do not only take over the bigger share of household chores but also arrange their paid working hours around family responsibilities. Milkie & Peltola (1999) found out, that men take the responsibility for more flexible chores at home like repairs, while women have the responsibility for daily chores that are less flexible like preparing and meals and child care. Similar to our hypothesis of paid working hours, we also expect unpaid working hours at the household to have an effect on work-life conflict. Following Greenhaus and Parasuraman (1999) a high involvement in unpaid work leads to a high conflict at paid work and we propose:
H2a: A high share of household tasks increases the family-to-work time-based conflict.

According to Voydanoff (2008) unfairness in household work leads to a higher strain-based conflict. The share of household tasks among partners is hereby more important than the actual time spent with household work because it reflects the (un)equal distribution of chores.

H2b: A high share of household tasks increases the family-to-work strain-based conflict.

Additionally to the gender arrangement, family structure can have an impact on work-life balance. Previous research revealed that children in the household are associated with a higher conflict (Crompton & Lyonette, 2008; Greenhaus & Parasuraman, 1999). Thus, we control for the presence of children in the household in our study.

When it comes to gender differences in perceived work-life conflict, there are mixed results. Without differentiating between different types of conflict, Byron (2005) found no gender differences in his meta-analysis of 61 studies. Eagle, Miles, & Icenogle (1997) show that men have a higher family-to-work strain-based conflict, a higher work-to-family strain-based and time-based. Partly contrary results were presented by Carlson, Kacmar, & Williams (2000): women have a higher work-to-family strain-based conflict and a higher family-to-work time-based and strain-based conflict. Accordingly we include gender as a control variable into our model.

Work-Life Balance in an entrepreneurial career

Given Hisrich and Brush’s (1985) definition of entrepreneurship as ‘[…] the process of creating something different with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction” (p. 15) organizational and entrepreneurial careers alike entail subjective and objective success criteria. In that they also encompass the personal, family, and work dilemmas that one encounters over a lifetime (Schein, 1978). As the Entrepreneurship literature has focused on performance outcomes of the respective ventures (Dyer, 1994) the subjective facet of success among entrepreneurs has been largely ignored (DeMartino, Barbato, & Jacques, 2006).

Regarding entrepreneurs’ work-life balance as one element of subjective career success, limited empirical findings exist. Results from Perrons (2003), McManus (2001), and Dyer (1992) indicate that entrepreneurs – female and male alike – experience severe role conflicts within their entrepreneurial career. Parasuraman & Simmers (2001) show that self-employed have a higher work-life conflict compared to employees. Harris, Saltstone, & Fraboni (1999) also found that the level of perceived work-life conflict is higher for entrepreneurs of new ventures compared to white-collar, blue-collar or professional employees.

Despite these apparently consistent results, stating a higher conflict for entrepreneurs, they enjoy greater personal freedom than organizational employees, and have the flexibility to modify their work schedules to fulfill family commitments (Loscocco, 1997). Thus, from a theoretical perspective entrepreneurs should experience a lower conflict. Time flexibility in fact plays an important role in dealing with work-life conflicts. Several studies found a negative spillover of rigid time and space structures on family life (Barnett, 1994; Williams & Alliger, 1994) and a positive effect of flexibility on work-life balance (White, Hill, McGovern, Mills, & Smeaton, 2003; Hill, Hawkins, Ferris, & Weitzman, 2001; Parasuraman, et al., 1996; Greenhaus, Parasuraman, Granrose, & Rabinowitz, 1989).
Nevertheless, in the entrepreneurial context flexibility is bounded by the responsibility for the survival and economic success of the enterprise. I.e. success usually is accompanied by business demands that can diminish the time to fulfil family role responsibilities (e.g., Greenhaus & Callanan, 1994; Loscocco & Robinson, 1991; Mannheim & Schiffrin, 1984). White, et al. (2003) found evidence that men with flexible working hours worked longer hours, which has a negative effect on work-life balance. Concluding, from a demand sight flexibility might not always lead to a lower time-based conflict, when working hours increase. Taking all aspects into consideration, we propose:

H3a: Controlling for working hours, self-employed have a lower work-to-family time-based conflict.

According to Greenhaus & Parasuraman (1999), active participation in one role can be restricted by intense involvement in the other role. This involvement does not only include time aspects but also mental involvement and work role identification. Baron (1998) argues that given the inherent aspects of innovativeness, uncertainty, and ambiguity entrepreneurs engage in careful and constructive thinking more often than others. Thus, on the strain-based conflict level entrepreneurs often exhibit a greater identification with their work and put high investments to their work role (Parasuraman & Simmers, 2001). In this context Perrons (2003) shows that the vast majority of entrepreneurs in her sample from the media sector still think about work when not being there. Findings from Markman, Baron, & Balkin (2005) indicate that entrepreneurs exhibit stronger regretful thinking about their work than professionals. Hence, entrepreneurs not only devote actual working time to their venture, but also have a high responsibility for their enterprise thus also being constantly mentally engaged with their work. Consequently, we expect a higher strain-based work-to-family conflict among entrepreneurs and propose:

H3b: Self-employed have a higher work-to-family strain-based conflict.

METHODOLOGY

Instrument

Data was gathered by an online and additional Computer Assisted Telephone Interview (CATI) survey in Germany. A total of 2,347 respondents (38.1% male) completed the questionnaire. Participants aged 18-76 years (mean=43, SD=10) were of high educational level (63.7% hold a university degree). 54.2% are self-employed. The online sample was collected through different career networks to reach highly career oriented individuals. The CATI sample was a random sample including a booster for self-employed individuals. Both samples were matched and a control variable for the sample category was later included in the estimations.

Measures

Following Greenhaus and Beutell (1985) we differentiated between work-to-family and family-to-work conflict (both time-based and strain-based). These four types of conflict were administered with one item each on a 5-point Likert scale reaching from “very often” to “never”. The questions were “How often does your job or career keep you from spending the amount of time that you would like to spend with your family?” (w-f time-based), How often does your private-life keep you from spending the amount of time you would like to spend on job or career-related activities?” (f-w time-based), “When you are at home, how often do you think about things you need to accomplish at work?” (w-f strain-based), “When you are at work, how often do you think about
things you need to accomplish at home?” (f-w strain-based). These four types of conflict are the dependent variables in our regression analyses.

As independent variables we included the actual amount of working hours (x1), the share of household responsibilities (x2), and occupational status (x3) in our model. We differentiated between self-employed and employed as occupational status. To apply a comparable standard regarding working hours for employees and self-employed we chose the average amount of hours worked per week instead of contract working hours. The share of household tasks was asked as percentage of all tasks that the individual was responsible for compared to the partner. Therefore, the share of both partners always results in 100%, excluding external housekeeping.

Additionally, we control for the presence of children in the household (x4), gender (x5), the educational level distinguishing between individuals with and without academic degrees (x6) and age of respondent (x7). Due to methodological reasons we finally control for the samples since the method of collecting data was different and the online sample was specifically targeted at career oriented individuals.

RESULTS

Results from our linear regression analysis reveal that self-employed perceive a higher work-to-family strain-based conflict ($\beta_{x3} = .515^{***}$), which gives proof to our hypothesis H3b. After controlling for the amount of working hours, our hypothesis H3a was also confirmed: self-employed perceive indeed a lower work-to-family time-based conflict ($\beta_{x3} = -.128^*$). In addition, we found a positive effect for self-employment on the family-to-work time-based conflict ($\beta_{x3} = .293^{***}$). Family time and responsibilities interfere with work more often for self-employed compared to employed individual. Supporting our hypotheses H1a and H1b, our results indicate that the amount of working hours has a positive effect (strain-based: $\beta_{x1} = .0194^{***}$; time-based: $\beta_{x1} = .0345^{***}$) on work-to-family-conflict. Additionally, we find a negative effect on the time-based level ($\beta_{x1} = -.0152^{***}$). Thus, high working hours increase the work-to-family conflict and decrease the family-to-work conflict. Contrary, the amount of household responsibilities only has a positive effect (strain-based: $\beta_{x2} = .00648^{***}$ time-based: $\beta_{x2} = .00368^*$) on family-to-work-conflict, which confirms our hypotheses H2a and H2b. Beside work-to-family strain-based conflict the presence of children significantly raises the conflicts (work-to-family time-based: $\beta_{x4} = .171^*$; family-to-work strain-based: $\beta_{x4} = .203^{**}$; family-to-work time-based: $\beta_{x4} = .670^{***}$). Overall, high family and household demands increase the family-to-work conflict.

[[Please insert Table 1 about here]]

Concerning gender, we cannot report consistent effects. Being female has a positive effect on strain-based ($\beta_{x5} = .246^{**}$) and time-based ($\beta_{x5} = 0.141+$) work-to-family conflict and a slightly
negative effect on time-based family-to-work conflict ($\beta_{5} = -0.144^+$. Therefore, women’s work sphere interferes more with their family responsibilities compared to men. Having an academic degree, which can be seen as a proxy for high demanding jobs, leads to a higher work-to-family strain-based conflict ($\beta_{6} = 0.223^{**}$). Highly educated individuals tend to think more often about work when they are at home. Age had a negative effect on all types of conflict, significantly for the work-to-family strain-based conflict ($\beta_{7} = -0.0105^{**}$), and the family-to-work time ($\beta_{7} = -0.00817^*$) and strain-based conflict ($\beta_{7} = -0.0131^{***}$). The conflict perception therefore decreases with higher age of respondents especially on the strain-based level.

DISCUSSION AND CONCLUSION

The results for working hours indicate that high workload leads to higher work-to-family conflict but to lower family-to-work conflict when it comes to time restrictions. Additionally, a high educational level leads to a higher strain-based work-to-family conflict. This implies that high demanding jobs, typically held by individuals with academic degrees, increase the conflict at home. Regarding household work, the positive relation between a high share of household tasks and increasing family-to-work conflict, both on a time and strain-based level, confirms Voydanoff’s (2008) suggestion that perceived unfairness leads to a higher strain-based conflict. Paralleling the results on household work, the presence of children also augments the work-life conflict in most aspects indicating overall that the burden of reconciliation increases with higher family responsibilities. Thus, we conclude that incriminating work characteristics increase the conflict at home while incriminating household characteristics increase the conflict at work. This complies with Greenhaus and Parasuraman’s (1999) definition of work-life conflict as an intense involvement in one sphere that interferes with the other sphere.

As shown from our results, self-employed in fact perceive various facets of work-life conflict. Self-employed are more often preoccupied about their professional obligations at home than employees which affirms previous results by Perrons (2003). Probably due to the higher work flexibility among self-employed, time demands at work actually interfere less with their family life than among employees. On the other hand, while higher flexibility at work allows time for family and therefore decreases the time conflict at home, it increases the time interference of family with work. Self-employed might benefit from flexibility to fulfill their family responsibilities, but at the same time, they mentally take their work home. In addition, the high work flexibility of self-employed seems to be connected to a higher interference of the family sphere with work, indicating a flexibility trap concerning household responsibilities.

Given these results we believe that our findings clarify the puzzled picture of previous empirical findings on entrepreneurs’ work-life conflict and theoretical arguments thereof. I.e. while earlier studies showed that entrepreneurs perceive a higher work-life conflict despite their high autonomy at work, theoretical considerations highlight facilitating effects of flexibility in self-employment with regard to work-life balance. Consequently, flexibility in the context of self-employment and work-life conflict might be interrelated in a paradoxical way not per se alleviating the dilemma to delimitate individual roles. Hence, following Dyer’s (1994) call for a deeper theoretical and empirical understanding of entrepreneurial careers, our study sheds light on one aspect of subjective success and the complexity of experienced conflicts.

Nevertheless, this study is impaired by several limitations. Since we matched two samples, the sample served as a control variable. Respondents from the CATI in fact experience a lower work-family conflict in all four models. Beside effects stemming from the method of data collection, this might result from a higher career orientation among probands in our online sample. Therefore, as
Crompton & Lyonette (2008) pointed out, having a high career orientation seems to increase the perceived conflict on almost all levels. Thus, further research should include measures of career commitment to investigate our indications for a higher work-to-family time-based and strain-based conflict and a higher family-to-work strain-based conflict for career oriented individuals. Additionally, as results do not reveal in as far perceived conflicts do have an influence on the performance of the venture and vice versa we encourage further research to shed light on these interrelations. Although our quantitative approach could not capture procedural aspects of individual careers we believe to mitigate this limitation by future results from 37 additional qualitative interviews in our project.

However, to capture role conflicts and career success in all its facets as well as changes in perception we encourage future research to apply longitudinal designs. In this context we would like to accentuate for further research that it is imperative to differentiate between different types of conflict when it comes to self-employment. Thus, to draw a holistic picture on entrepreneurial (career) success objective measures and subjective success should be taken into consideration.

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ACKNOWLEDGEMENTS: Funding for this study – part of the research project Dual-careers through self-employment? – was provided by the German Federal Ministry of Education and Research and the European Social Fund.

REFERENCES


Development and determinants of female entrepreneurship in Germany - the influence of work and family]


Table 1: Regression for work-life conflicts

<table>
<thead>
<tr>
<th></th>
<th>(1) W-F-Time</th>
<th>(2) F-W-Time</th>
<th>(3) W-F-Strain</th>
<th>(4) F-W-Strain</th>
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<td>-0.0152***</td>
<td>0.0194***</td>
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<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.638)</td>
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<td>Share of household tasks (0-100%)</td>
<td>0.00166</td>
<td>0.00368*</td>
<td>-0.00124</td>
<td>0.00648***</td>
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<td>(0.302)</td>
<td>(0.019)</td>
<td>(0.453)</td>
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<td>Self-employed</td>
<td>-0.128*</td>
<td>0.293***</td>
<td>0.515***</td>
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<td>-0.144</td>
<td>0.246**</td>
<td>-0.0292</td>
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<td>(0.079)</td>
<td>(0.069)</td>
<td>(0.003)</td>
<td>(0.717)</td>
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<td>University degree</td>
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<td>0.0896</td>
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<td>(0.199)</td>
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<td>Age</td>
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<td>(0.002)</td>
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<td>2.565***</td>
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Observations: 1385 1383 1380 1381
$R^2$: 0.160 0.140 0.147 0.031
Adjusted $R^2$: 0.155 0.135 0.142 0.025

*p-values in parentheses, robust inference (Huber/White sandwich estimator)
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$