Work-Family Conflict, Stress, and Satisfaction among Dual-Earning Couples

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The study examined the work-family conflict, stress and satisfaction, and social support among dual-earning couples. It extends Parasuraman, Greenhaus, and Granrose's Model of Work-Life Conflict (1992) by expanding the concept of social support to include support from family and friends apart from support from work and spouse. Surveys with 162 working parents show that work-related stress predicts work-family conflict. Work-related stress is correlated with job satisfaction whereas home-related stress is correlated with marital satisfaction. Both work-related and home-related stress are correlated with life satisfaction. Personal social support moderates the relationship between home-related stress and marital satisfaction but also has direct relationships with life and job satisfaction. Likewise, organization support is associated with job and life satisfaction.

Keywords: Work-family conflict, stress and satisfactions among dual-earning couples

Work and family are the two most important aspects of one's life. Unfortunately, these two domains may sometimes conflict with one another especially when one has to juggle a career and raise a family

In the 1960s, less than a third of Filipinas worked. Today, one of two women in the Philippines work and more than a third of Filipino families

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are composed of dual-career couples (Hechanova, Uy, & Presbitero, 2005). Traditionally, gender roles were clear and distinct, the father was the breadwinner and the mother maintained the home and cared for the children. The emergence of dual-career couples challenge these traditional roles.

As parents take on multiple roles, achieving the balance of work demands and family responsibilities becomes a difficult ordeal. This is especially true given the increasing demands on workers. According to the Bureau of Labor and Employment Statistics in 2003, over 8 million Filipinos are over-employed." This means 5 out of every 20 Filipinos are working longer, rendering more than 48 hours a week of work just to earn more. Moreover, it was reported that those who opt to work longer hours are young, married women.

Both work and family roles are potential sources of stress. In addition, there are occasions when workers may also experience conflict between these two roles. The spillover theory suggests that problems and stress in one domain are carried over to the other domains of life leading to increased stress and strain, and eventually negative outcomes in these domains (Edwards & Rothbard, 2000; Parasaruman et al., 1992). Moreover, spillover is exacerbated when both husband and wife juggle multiple roles (Barnett, Del Campo, & Steiner, 2003).

There are a number of models that seek to explain the antecedents and outcomes of work-family conflict. This study builds on Parasuraman et al's Model of Work-Family Conflict (1992) by expanding the concept of social support to include support from family and friends apart from support from work and spouse.

REVIEW OF RELATED LITERATURE

Work-Family Conflict

Work-family conflict has been defined as a form of inter-role conflict in which work and family role demands are mutually incompatible so that meeting demands in one domain makes it difficult to meet demands in the other domains (Edwards & Rothbard, 2000; Higgins & Duxbury, 1992). One of the most cited models to describe the antecedents and outcomes of work-family conflict and the moderating role of social support is Parasuraman et al.'s Model of Work-Family Conflict (1992). In their model, they suggest that work-family conflict is affected by work and family role stressors. Moreover, work-family conflict, along with work and family role stressors, affect one's well-being as manifested in job satisfaction, family

satisfaction, and life stress. Their model also proposes that the relationship between the antecedents and work-family conflict with well-being is buffered by social support from work and from the spouse. There is some empirical support for the model. Research shows that high levels of stress in one domain can already bring about negative outcomes on its own, such as low levels of job and marital satisfaction, respectively (Parasaruman et al., 1992) and an interaction between the stresses in two domains may even worsen the situation.

Outcomes of Work-Family Conflict

The increasing attention to the concept of work-family conflict has been fueled by empirical evidence that it is associated with well-being. Parasuraman et al. (1992) identified two indicators of well-being: stress and satisfaction.

Stress. A number of studies have shown the negative effects of work-family conflict on one's psychological health and well-being (Barnett et al., 2003; Bedeian, Burke, & Moffet,1988; Greenhaus & Beutell, 1985). A study conducted by Hechanova (2005) revealed that stress of Filipino working parents mainly stems from work and family-related responsibilities and obligations. The most common work-related sources of stress are difficulty with boss and coworkers, demotion, not earning enough, office politics, and starting a new job or business. On the other hand, home-related sources of stress are marriage, pregnancy, death in the family, sickness, housing issues, marital problems, and relationship problems with the children. As explained by Parasuraman et al. (1992), high levels of stress in one domain can already bring about negative outcomes on its own, such as low levels of job and marital satisfaction. Further, an interaction between the stresses in two domains can worsen the situation.

Job satisfaction. A meta-analysis conducted by Kossek and Ozeki (1998) revealed a negative relationship between work-family conflict and job satisfaction. In fact, in their sample of dual-career families, work-family conflict had the strongest correlation with job satisfaction.

Marital satisfaction. Role stress and strain is found to be a major contributor to discord among dual-career couples (Leiter & Durup, 1996). A meta-analysis conducted by Allen, Herst, Bruck, and Sutton (2000) revealed a negative relationship between work-family conflict and marital satisfaction. Those experiencing high levels of work-family conflict are more likely to feel dissatisfied with their marital relationships.

Life satisfaction. Life satisfaction is a global indicator of how one cognitively assesses his or her life. The meta-analysis by Kossek and Ozeki (1998) also looked into the relationship between work-family conflict and life satisfaction and found a negative relationship between the two. This implies that people who experience work-family conflict are more likely to be dissatisfied with how they are living their life.

Social Support as a Moderator

In models of stress, social support has been found to be an important resource or coping mechanism that can reduce the negative effects of stressors (Thomas & Ganster, 1995). Social support may come from a number of sources. One may be distinct social networks for each of the life domains. Another may be in the form of support from the workplace and also in the form of one's personal support system that may consist of his or her partner, family, and friends.

Perceived organization support. Evidence suggests that organizations that provide work-family balance programs and policies or those considered "family-friendly" has reduced work-family conflict and associated negative consequences (White, Buckley, Rose, Hunt, & Ayers, 2007). A study conducted among 214 Filipino employees found that employees who have work-life balance programs in their organization and are satisfied with it reported less stress (Cementina, Pangan & Yabut, 2005). Another local study found that satisfaction with work-life initiatives positively and significantly correlated with life satisfaction (Aguirre-Mateo & the Petron HRM Department, 2005). Moreover, in a study carried out with rank-and-file employees, it was found that social support provided by the organization through its coworkers was a buffer or a moderator in the stress-strain relationship (Fried & Tiegs, 1993).

Perceived personal social support. Just as organizational support can reduce the negative impact of work-family conflict, personal social support systems also play an important role in reducing work-family conflict. A study on work-family conflict and two-career couples revealed that spouse support was associated with greater family satisfaction (Parasuraman et al., 1992). Husband support, in particular, has a stress-buffering role in the relationship of parental demands and family-work conflict of working mothers. When husbands help in child-care and other domestic duties, the wives perceive and experience lower role conflict (Matsui, Ohsawa, & Onglatco, 1995).

Expanding the Concept of Social Support

Although social support has been typically described as emanating from the organization and one's spouse, family members, and friends may also be important sources of social support especially in a culture such as the one in the Philippines. The Philippine culture has been described as family-oriented (Jocano, 1999). Filipinos draw primary social, economic and emotional support, and security from their family. However, for Filipinos the concept of family goes beyond the nuclear family and consists of those people who are related by blood, marriage, and adoption. This extended family may consist of aunts, uncles, cousins, grandparents, in-laws, and so forth. In the Filipino culture, it is common for relatives to help each other in the form of financial assistance, help in household chores, assistance in times of emergency and illness, assistance in sending children to school, etc. (Go, 1993).

In addition to support from family, we suggest that social support can also come from colleagues and peers. Jocano (1999) suggests that after next to kin, the peer group or *barkada* is the most important unit in the Filipino social organization because it is from this unit that one derives social support outside of the family.

Research Problem

The present study's conceptual framework is summarized in Figure 1. It tests as well as builds on Parasuraman et al's Model (1993) by expanding the concept of social support to include support from peers and extended family members. Specifically, it tests the following hypotheses:

1) Work-related and home-related stress predicts work-family conflict.
2) Work-related stress, home-related stress and work-family conflict predict job, marital and life satisfaction.
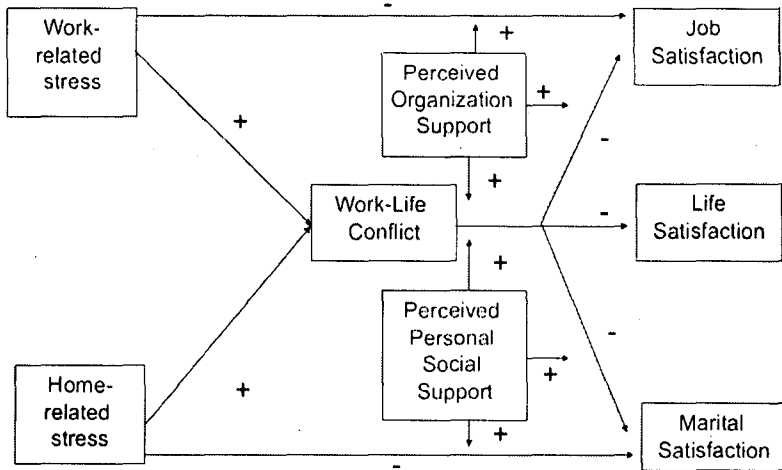3) Organization and personal social support moderates the relationship of stress and work-family conflict.

Figure 1. Conceptual framework of the study.

METHOD

Sample

This research studied individuals from dual-earning families. Participants of this study met the following criteria: (a) must be employed; (b) married or cohabiting with a partner who is also employed; and (c) has at least one child still studying. A total of 162 Filipino workers, residing and working in Metro Manila and nearby cities responded to the survey. Respondents came from various occupations from different industries. 58% of the respondents were female. In terms of age, 44 % were in their 30's and 36 % were in their 40's. Participants were from middle-income families and had white-collared jobs.

Measures

Work-Family Conflict. Work-family conflict, also referred to as work-nonwork conflict (Rice, Frone, & McFarlin, 1992) and work-life conflict (Bonebright, Clay, & Ankenmann, 2000; Mauno & Kinnunen, 1999) reflect the interference of work with family activities (Mauno & Kinnunen, 1999). It was measured using Work-Family Conflict Scale developed by Kopelman, Greenhaus and Conolly (1983). The scale was an 8-item questionnaire using a 5-point Likert-type scale (with a higher score indicating greater work-family conflict). The scale has an internal consistency reliability of $\alpha = 0.84$.

Work-Related Stress. This variable pertains to the extent to which an individual experiences incompatible pressures within work. It was measured using an 11-item scale used by Higgins and Duxbury (1992). Respondents rated how often they are bothered by the different workplace stressors, such as difficulty with relating with the boss and coworkers, and not having enough resources to complete the job from a scale of 1 (never) to 5 (always). A high score implied high levels of work-related stress. The scale has an internal consistency reliability of $\alpha = 0.83$.

Home-Related Stress. Home-related stress pertains to stress that emanates from roles as parents and spouses. It was measured using a 9-item scale that measured how often one is bothered by different home-related-related stressors such as problems with spouse, children and other difficulties outside of work (Klitzman, House, Israel, 7 Mero, 1990). Items used a 5-point Likert-type scale, where 5 is always and 1 is never. The internal consistency reliability of the scale was $\alpha = 0.86$.

Job Satisfaction. Job Satisfaction is the degree to which an individual is satisfied with his or her work. It was measured using the Overall Job Satisfaction Scale (Cammann, Fichman, Jenkins, & Klesh, 1983). The 3-item questionnaire used a 7-point Likert-type scale and the response alternatives for each item range from 7 which is strongly agree to 1 which is strongly disagree. This scale was found to have an internal consistency reliability of $\alpha = 0.81$.

Life Satisfaction. Life Satisfaction, also sometimes referred to as Quality of Life, is conceptualized as having satisfaction and effective functioning in major aspects of one's life (Kline & Cowan, 1989 as cited in Higgins & Duxbury, 1992). It was measured using the Satisfaction with Life Scale (Diener, Emmons, Larsen, & Griffin, 1985). This 4-item scale used a 7-point Likert-type with a higher score indicating greater life satisfaction. This scale has an internal consistency reliability of $\alpha = 0.83$.

Marital Satisfaction. Marital Satisfaction refers to the perceived quality of interaction and relationship between married couples. It was measured using the 3-item Kansas Marital Satisfaction Scale (Schumm et al., 1986 as cited in Corcoran & Fisher, 2000). Respondents indicated the extent to which they are satisfied or dissatisfied with their marriage using a 7-point Likert-type scale (7 is extremely satisfied and 1 is extremely dissatisfied). The Cronbach's index of internal consistency reliability was $\alpha = 0.95$.

Perceived Organization Support. Perceived organization support is the perception of the presence of emotional and instrumental aid in the work environment (Parasuraman et al., 1992). The short version of the Perceived

Organization Support scale by Eisenberg, Huntington, Hutchison, & Sowa (1986) was used to operationally define the concept. It has nine items and is a 7-point Likert-type scale where 7 stands for very strongly agree and 1 for very strongly disagree. A high total score meant that the respondent has a perception of high organization support. The internal consistency reliability of the scale was $\alpha = 0.87$.

Perceived Personal Social Support. Perceived social support is the perception of the presence of emotional and instrumental aid from one's spouse, family, or friends. It was measured using the Multidimensional Scale of Perceived Social Support by G. Zimet, Dahlem, S. Zimet, & Farley (1988). The 12 items utilized a 7-point Likert-type scale with a higher score indicating greater social support. The internal consistency reliability for the total score was $\alpha = 0.91$. For the subparts, the internal consistency reliability were 0.84 (for family), 0.86 (for friends), and 0.87 (for spouse).

PROCEDURE

The questionnaires were first piloted to 33 respondents to check for reliability. Upon finalizing the scale, they were then distributed to target participants of the study, members of dual-earning couples, who satisfy the criteria set by the researcher. Purposive sampling was utilized to gather respondents. Hypothesis testing was conducted through correlations and multiple regression.

RESULTS

Hypothesis 1: Work-related and home-related stress predicts work-family conflict.

Work-related ($r = .25, p < .001$) and home-related stress ($r = .16, p < .05$) were positively and significantly correlated with work-family conflict. Parents who experience stress at work, are more likely to experience work-family conflict. Likewise, those who experience greater home-related stress (such problems with the marriage, children and finances), are more likely to report more work-family conflict (see Table 1).

Regression analysis was conducted to test the predictors of work-family conflict (see Table 2). Results indicate that when taken together, it is work-related stress (and not home-related stress) that significantly predicts work-family conflict ($F = 5.86, p < .05$ Adjusted R^2 of .057).

TABLE 1
Means, Standard Deviations and Correlations for All Variables

Factors	M	SD	N	2	3	4	5	6	7	8
1. Work related stress	2.77	.64	162	.44**	.25**	-.26**	-.24**	-0.04	-.25**	-.18*
2. Home related stress	2.38	.75	162		.19*	-.21**	-.37**	-.24**	-.22**	-.20*
3. Work family conflict	2.92	.72	162			-.28*	-0.14	-0.07	-.19*	-.17*
4. Job satisfaction	5.14	1.22	161				.48**	.19*	.59**	.30**
5. Life satisfaction	4.60	1.23	161					.18*	.51**	.25**
6. Marriage satisfaction	5.30	1.29	160						.24**	.38**
7. Org support	3.56	.90	161							.38**
8. Personal social support	5.51	.90	162							

* $p < .05$. ** $p < .001$.

TABLE 2
Predictors of Work-Family Conflict

Independent Variables	Coefficients			
	B	β	t	Sig.
(Constant)	2.07		28.13	.000**
Work-related stress	.23	.12	2.57	.018*
Home-related stress	.09	.10	1.13	.259

* $p < .05$. ** $p < .001$.

Hypothesis 2: Work-related stress, home-related stress and work-family conflict predict job, marital and life satisfaction.

There was partial support for Hypothesis 2. Work-related stress is significantly correlated with work-family conflict and job satisfaction. In addition, work-family conflict was found to significantly predict job satisfaction.

Home-related stress was likewise negatively associated with marital satisfaction. This means that the higher the home-related stress, the less satisfied one feels about his/her marriage. Further, home-related stress was found to significantly predict marital satisfaction.

Both work-related and home-related stress were negatively correlated with life satisfaction. The higher the stress level one experiences in either work or home, the less likely he/she feels satisfied with his/her life, in general. However, regression results show that when all these factors are taken together it is only home-related stress that significantly predicts life satisfaction.

TABLE 3

Regression of Stress and Work-Family Conflict and Satisfactions

	Dependent Variables								
	Job Satisfaction			Marital Satisfaction			Life Satisfaction		
F	7.34			3.49			9.05		
Sig.	.000			.017			.000		
R	.35			.25			.38		
Adjusted R^2	.11			.05			.13		
Independent Variables	ß	t	Sig	ß	t	Sig	ß	t	Sig
Work related stress	-.16	-1.86	.06	.09	.98	.33	-.07	-.86	.39
Home rekated stress	-.09	-1.04	.30	-.27	-3.07	.00**	-.33	-3.30	.00**
Work family conflict	-.23	-2.92	.00**	-.05	-.56	.57	-.06	-.79	.43

$**p < .001$.

Hypothesis 3: Organization and personal social support moderates the relationship of stress and work-family conflict.

Hierarchical regression was employed to determine whether social support moderates the relationship of stress, work-family conflict, and satisfaction . Work-related stress, home-related stress, work-family conflict, organization support, and personal social support were first transformed into Z scores. The product of the Z score of the work-related stress and the Z score of organization support were obtained to create new variables (i.e., ZWS x ZOS). In the regression, the Z scores of work-related stress

and organization support were entered as independent variables in the first step. The product of the Z score of work-related stress and the Z score of organization support were then entered in the second step with job satisfaction as the dependent variable to find out whether organization support moderates the relationship of work-related stress and job satisfaction. A similar procedure was followed for the rest of the variables. The beta coefficients and its significant values were also obtained.

Results show that personal social support significantly moderates the relationship of home-related stress and marital satisfaction (see Table 4). However, personal social support is not a moderating factor of the relationship of work-family conflict with marital and life satisfaction. Rather, personal social support directly predicts marital and life satisfaction.

Contrary to hypothesis, findings reveal that organization support does not moderate the relationship of work-related stress and satisfaction with job satisfaction. Likewise, organization support does not have a moderating effect on the relationship of work-family conflict and satisfaction with job and life. Rather, results show that organization support directly predicts job and life satisfaction.

TABLE 4
Moderating Effects of Personal Social Support
to Home-related Stress and Marital Satisfaction

	β	t	Sig	R^2 Change	Change Statistics	
					F Change	Sig F Change
Step 1						
ZPS						
ZNWS	-.17	-2.27	.03			
ZPS, ZNWS[a]				.17	16.13	.00
Step 2						
ZPS x ZNWS[a]	-.20	-2.77	.00**	.04	7.64	.00**

Note [a]Dependent Variable: marital satisfaction. Home-related stress (NWS), Personal Social Support (PS).
*p < .05. **p < .001.

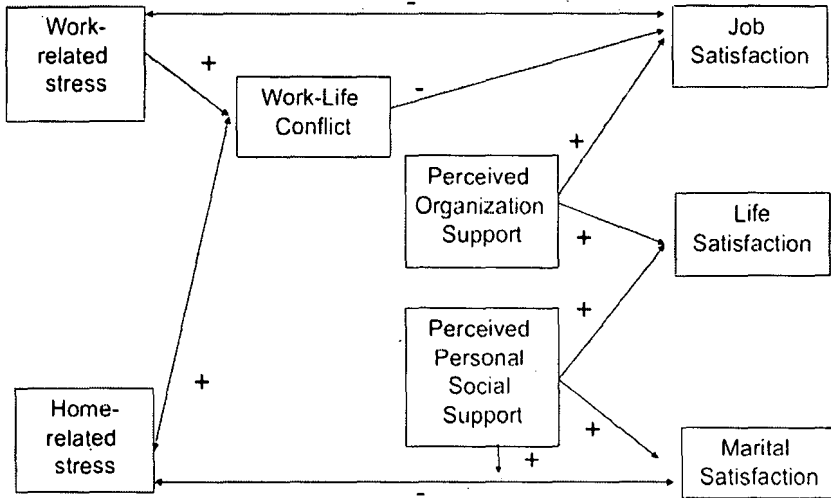The revised framework of the study is presented in Figure 2.

Figure 2. Revised framework of the study.

DISCUSSION

Predictor of Work-Family Conflict

Results of this study reveal that although work-related stress and home-related stress are both significantly correlated with work-family conflict, it is work-related stress that predicts work-family conflict. The findings validate the results in a previous study that Filipino working parents report work as the predominant source of stress (Hechanova, 2005). More stress to deal with at work implies less time with family that very likely explains the experienced work-family conflict. In Hechanova's (2005) study, working parents identified spending more time with family as their primary concern. The study also reveals that some working mothers in particular, appear to have a sense of guilt. As one mother in her study recounted, "more than anything what is difficult to shake is the ever-present feeling of guilt that I'm not being a good mom because I have a career" (p. 32).

Stress, Work-Family Conflict, and Satisfaction

Results of the study provide evidence that home-related stress and work-family conflict are negatively correlated with job, marital, and life

satisfaction. It also shows that home-related stress and work-family conflict predict job, marital and life satisfaction validating previous studies (Allen et al., 2000; Bedeian et al., 1988; Kossek & Ozeki, 1998; Parasuraman et al., 1992). Those who experience greater work-family conflict are likely the ones who feel less satisfied with their job. Dissatisfaction with one's job may be a result if one is not happy and feels burdened by the work he or she does. Also, given the importance of family to Filipinos (Medina, 2001), it is certainly understandable that they are more satisfied with jobs that allow them to perform their responsibilities as a parent.

The Moderating Role of Social Support

No support was found for the moderating role of organizational social support. Rather, it appears that organizational support has a direct relationship with satisfaction. Organization support, in particular, predicts both job and life satisfaction. However, we did find that personal social support significantly moderated the relationship of home-related stress and marital satisfaction as expected. The results validate previous research showing that having good communication and relationships with a significant others helps one cope with the stresses that work and family life brings Matsui et al., 1995; Parasuraman et al., 1992).

Given the nature of kinship of Filipinos (Jocano, 1999) it is not surprising that the support coming from one's significant other, family, and friends buffers the experience of home-related stress and life satisfaction. In addition to one's significant other, immediate family, and friends, Filipino working parents derive personal social support from their children's grandparents and household help like maids and drivers. Household help and grandparents have been very instrumental to working parents by providing the extra hands to perform household responsibilities and childcare.

Limitations of the Study and Implications for Future Research

The results of this study should be interpreted with the limitations in terms of its focus, sample size, sample profile and location, methodology, and the use of a self-assessment scale. Due to limited time and cost constraints, the study only involved members of dual-earning couples working and residing in Metro Manila and nearby cities. All respondents were from the middle-class and have white-collared jobs and there were slightly more women who responded to the survey compared to men. Other

researchers may wish to expand the sample examining differences by location, type of job, and socio-economic class.

All respondents were members of dual-earning couples, this does not necessarily mean that both members of the couple completed the survey questionnaire. It might be more interesting if both members of the dual-earning couples are required to complete the questionnaire so that their responses can be correlated.

The researcher also made use of self-report questionnaires. Although all the measures were reliable, because the measures were combined in one set of questionnaire for all respondents, results may be vulnerable to common method variance. Future researchers may want to conduct the scales separately or use other methods for gathering data.

Beyond the variable studied, future researchers may want to examine other factors such as number of household help, job position, and economic class and nature of child support. Related to this, it will also be interesting to find out how single parents and overseas Filipino workers experience work-family conflict.

Implications for Practice

The study reveals that the work-family conflict of working parents is predicted by the amount of stress they experience at work. This suggests that first and foremost, employers should recognize and support the needs of this specific group of employees. For example, research suggests that employees who have work-life balance programs in their organization and are satisfied with it reported less stress (Cementina et al., 2005). Other researchers have found that employees who participate in work-life programs experienced less family conflict as well (Gebhardt & Crump, 1990; Goff, Mount, & Jamison, as cited in Cementina et al., 2005). A study by Aguirre-Mateo (2005) showed a positive relationship between Filipino employees' satisfaction with their company's work-life initiatives and life satisfaction. Thus, family-friendly benefits and programs may be an important means to empower especially dual-career couples to juggle their roles. Organizations can also provide stress and time management workshops to help their employees better manage and balance their work and family life.

The study highlights the role of personal social support. Interestingly, it is personal social support that moderates the relationship between home-related stress and marital satisfaction. Perhaps personal support frees up time for working parents to not just focus on their role as workers and parents but also on strengthening their bond as a couple. Or at the very least, adequate support may mean less conflict among working parents.

As more and more women enter the workforce, the issue of work-family conflict will become more important. Juggling work and family is difficult and it becomes even more challenging when both spouses are doing this. Yet the reality is that dual-incomes are becoming a necessity given our difficult times. The challenge then is how employers, families and other social networks support working parents. Hilary Clinton (1996) once said that it takes a village to raise a child. In the modern world, it appears that is certainly true.

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