



*"Busyness around the Business"*

● Anne Annink





## **Busyness around the Business**

**A cross-national comparative research of the  
work-life balance of self-employed workers**

Anne Annink



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**Busyness around the Business**

A cross-national comparative research of the  
work-life balance of self-employed workers

***Bedrijvigheid rondom het bedrijf***

*Een internationaal vergelijkend onderzoek naar  
de work-life balance van zelfstandig ondernemers*

**Thesis**

to obtain the degree of Doctor from the  
Erasmus University Rotterdam  
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## **WHAT'S THE BUZZ ABOUT BUSINESS AND BALANCE?**

Plenty of free food, an indoor slide, and a games room. We did not have those at the Utrecht University School of Governance University, but large multinationals such as Google did. I could not imagine working in such a fun office, especially not in no-nonsense Holland. I wondered whether American multinationals would create work-life balance-stimulating offices around the world. I thought: "Maybe I should leave the world of academia, emigrate, and have more fun!"

It was the beginning of 2010, just before the full force of the financial crisis was felt in Holland, when I started thinking about my Master's thesis. At that time, the number one priority of most companies was to attract and maintain highly educated employees. Work had to be "fun" and a good work-life balance should keep employees from hopping to another job. Instead of traveling to a fun office, I wrote a research proposal, contacted my brother in Singapore, and was on the verge of starting my comparative research. I thought that improving my own work-life balance by spending some time with my brother would be a pleasant side effect.

However, the project was called off last minute. It was a shame, but I was not the only worker without an organization. In fact, the number of self-employed workers in the Netherlands and other European countries was, and still is, steadily increasing. I wondered: "How would the self-employed balance work and other life domains?"

I graduated successfully on this topic in 2011. My supervisor Laura den Dulk asked me to apply for a research talent grant from the Netherlands Organisation for Scientific Research (NWO) with her. Laura arranged a job for me as a lecturer at Erasmus University

Rotterdam. So I moved house and started teaching. A year later we received good news: we got the grant! That grant allowed me to work on a strong research design. I was able to conduct quantitative and qualitative research by using existing data bases and my own data, which was collected by interviewing self-employed workers in and outside the Netherlands. Furthermore, the grant enabled me to travel, starting with a summer school program on work-life balance in Vienna in 2012.

**“The only source of knowledge is experience” - Albert Einstein**

With screaming sirens and flashing emergency lights the ambulance arrived at my hotel. Halfway through the summer school course I fainted. When I recovered I immediately slid back from my chair again. That night in bed, the distinction between sleep, wake and unconsciousness became so vague that I called the hotel receptionist. The paramedics came in a hurry because my blood pressure was very low.

During the ride to the hospital, they tried to keep me conscious by asking me questions. Maybe because I could not answer them, they assumed that I fainted because I was pregnant. Alone, weak, and scared I was brought to the maternity department in the hospital to take a pregnancy test. It turned out I was not pregnant. In the following days, I underwent a series of tests but no causes could be identified. Still dizzy, I was sent home. “Try working less”, was the only thing they said.

From there, I went straight to the office to catch up on my work. I already counted my working hours, which were exactly 40 each week, so I thought I should be fine. The day I was lying on the floor with my legs vertically resting on the wall, my roommate tentatively suggested that maybe I needed to go home to rest. From this moment, I began to realize that health is a prerequisite for work. I began to really understand the theory in my dissertation.

During the months of recovery that followed, I learned that work-life balance goes beyond the question of “How satisfied are you with your time division between work and private life?”. You will find out the meaning of work-life balance and its consequences while reading this dissertation. Even if you are not self-employed, it will still be relevant. After all, we are all busy managing our own businesses.

**ACKNOWLEDGEMENTS**

Besides balancing work and life, I also learned how to conduct rigorous research. Laura den Dulk, I have learned the most from you. You are the expert in the field and you got

me familiarized with everything I needed to know. I am grateful for the opportunity you offered me after my graduation to start a PhD. Thank you for taking me to conferences and introducing me to colleagues in the field from the very beginning. It often felt like it was just the two of us at the department of public administration. Our work and personal life domains overlapped, which made our collaboration even more intense. We have experienced conflict and enrichment, which were both necessary to achieve great results together. You taught me how to slow down and adapt to the pace of science. I know now, great ideas develop over time and do not always meet deadlines. Bram Steijn, thank you for your honesty. You taught me how to stick to the academic rule of conciseness by telling me to write it over again... and again. But you also taught me when to just act and ask for permission later. Thank you for keeping an eye on the big picture.

Independent professionals, thank you for your valuable time and sharing your experiences with me. I am inspired by our open conversations, your creativity and passion for your work. You showed me that having fun in work is not related to location or office. Collecting data among you was the most fun part of my work.

While writing this PhD dissertation, the boundaries between work and private life were often blurred. Colleagues, thank you for sharing your (non) work-related experiences. Having a short coffee break together would for me be the main reason not to become self-employed. Danny, thank you for sending me home that day I had my legs up against the wall. Susan and Anna, my paranymphs, I am so happy you are involved in all my life domains! Thank you for your encouraging reflections, for your support when processing disappointments and for celebrating successes together.

Hugo, family, and friends, thank you for your social support. In line with theory, your instrumental and emotional support increased my capabilities for work-life balance. You indirectly contributed to this dissertation in so many ways. You were often amazed by how things work in academics, which put things back into perspective for me. You listened to me (over and over) when I was practicing for presentations and workshops. You were there to comfort me when I was sad, fight with me when I was angry, and celebrate with me when I was happy. All you need to know is that I am grateful.

Anne Annink  
*Rotterdam, december 2016.*



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# 1

## INTRODUCTION





Bart and Lina are self-employed workers.<sup>1</sup> Bart is a highly skilled Dutch professional who works solo as a graphic designer. He is not really a morning person. He scans his email during breakfast and if there is nothing urgent to attend to, he lingers over his meal and takes a few moments to reflect. He then goes to his office, in a building that he shares with friends. Bart does not employ others because he values his freedom. He only accepts assignments that he finds inspiring and from people that he trusts. As a graphic designer, he sees his life as a design process.

*'I'm here to learn,' Bart says. 'Being rich doesn't matter to me. I can make my own decisions. Whether I go left or right, it doesn't matter. I can design my own life in accordance with my own preferences. I set goals for what I want to achieve, but there are several ways to get there. Just start, try out new things, and do something you like.'*

Lina is an independent Swedish professional. She is a language editor who works for several clients simultaneously. She has two children and works from home. She often wonders whether it's all worth it.

*'I work really hard. Every night, every day,' Lina says. 'My husband works at an office from 9 to 5. When he comes home, I've picked up the kids, done homework with them, made dinner. While the kids are at school, I go shopping, run errands, go to the post office, this and that, you know, birthdays, the laundry. At the end of the day, I'm exhausted but I haven't even started on my work. So when my husband is watching*

1 Bart and Lina are fictitious names, but their work-life experiences are real. The quotes are taken from interviews that were conducted to collect data for this dissertation.

*television, laughing with a beer, I'm working to make up for the hours that I lost during the day when I had to do all that extra stuff. It gets really stressful when the kids won't go to bed. I feel like I've been doing everything for them all day long and now I have to sit and work, not even sit and enjoy a movie. I have to sit and work! I shout, "What do you want now?!" I always have to be available and accommodating. For clients as well, because they can recommend me to other people. So if they cut the deadline by a month, I have to act like it's no problem but it's basically killing my personal life. Ah... I feel like I'm being pushed and pulled in every direction!*

These cases illustrate that self-employment can facilitate work-life balance, but it is not a solution for everyone. Why are some self-employed workers, like Bart, successful at achieving a satisfying work-life balance and others, like Lina, not? Is it because Bart is a single male and Lina is a mother of two children with financial responsibilities? Is it because Bart is a designer, working in an open office surrounded by other self-employed persons, and Lina is a home-based freelancer? Or is it because Bart lives and works in the Netherlands and Lina in Sweden?

Bart and Lina are just two examples of European workers who became self-employed with the idea of combining work with family or personal interests. In a European survey, 45% of those sampled reported a preference for self-employment over employment (Hatfield, 2015). This preference is based on a combination of push and pull factors and the opportunity to create a more balanced lifestyle (Hilbrecht and Lero, 2014). In difficult economic times, it is assumed that many workers become self-employed because they have no other option ('necessity entrepreneurs'). However, research shows that 77% of self-employed adults (aged 35-64) in Europe are driven by the opportunities offered by self-employment, including the desire for flexibility, autonomy, and a satisfying work-life balance. This percentage is even higher (83%) for the young self-employed (Bosma and Amorós, 2013; Xavier et al., 2013).

Workers may see self-employment as a strategy to achieve greater autonomy than would be available to them as employees and/or to avoid the negative effects of the conflicting demands of work and personal life (Johansson Sevä and Öun, 2015). For example, autonomy allows self-employed parents to shift part of their paid work responsibilities to the evening when their spouse is available to care for the children (Gimenez-Nadal et al., 2012). Furthermore, the self-employed are free from imposed norms, values, and assumptions about how work is done in an organization. Workplace culture and unsupportive line managers may create barriers to achieving a satisfying work-life balance owing to the prevailing image of the 'ideal worker': an employee who works full time, is available to work all year, and does not allow non-work commitments to interfere with

work (Den Dulk et al., 2016; Lewis et al., 2009). The self-employed experience greater flexibility and control over work compared with those in standard organizational jobs, factors associated with greater satisfaction with work-life balance (Davis et al., 2014).

Lina's case illustrates that self-employment is not a panacea for all, however (Johansson Sevä and Öun, 2015; König and Cesinger, 2015). It appears that the higher degree of autonomy associated with self-employment cannot always offset heavy work demands, such as long hours, job pressure, and insecurity (Johansson Sevä and Öun, 2015; König and Cesinger, 2015; Parasuraman and Simmers, 2001; Prottas and Thompson, 2006). Prottas and Thompson (2006) argue that being self-employed is a double-edged sword: being responsible for one's own business brings greater pressure that detracts from the autonomy to decide when and where to work. Working autonomously may have its drawbacks, such as a lack of support networks, loneliness, and lack of feedback from peers. This may eventually result in feelings of isolation and stress (Grant and Ferris, 2012).

The actual degree of autonomy that self-employed workers experience may depend on work characteristics, like the nature of the work, the prevailing work time regime, and clients' expectations (Annink and Den Dulk, 2012). Research indicates that the national context may also affect the degree of autonomy that they experience. For example, uncertainty about whether there will be enough work in the future may affect their ability to choose the types of job to take on (Clinton et al., 2006). Policies, such as regulatory protection and social benefits, may limit autonomy and choices in work and private life (Vosko and Zukewich, 2006).

In short, the self-employed experience tension between autonomy and (financial) insecurity. This tension is shaped by specific work characteristics and national context. These are important to take into account, because the self-employed's work situation differs in many respects from that of employees: they tend to work longer and more irregular hours, have more flexibility and autonomy (control over when, where, and how they work), report more job insecurity, and experience lower levels of social support compared with employed workers (Taris et al., 2008; Tuttle and Garr, 2009). It is therefore unlikely that research findings on the work-life balance of employees can be generalized to the self-employed. Although researchers acknowledge differences across employment relationships, most studies in the field of work-life balance have examined how employees, and not the self-employed, pursue balance (Ugwu et al., 2016). Studies that address heterogeneity among the self-employed and make a distinction between different types of self-employed persons when investigating their work-life experiences are even rarer (Bosma and Amorós, 2014; Pedersini and Coletto, 2010).

The aim of this dissertation is to explain the work-life balance experiences of different types of self-employed individuals from a cross-national perspective. Besides gender roles, the examples of Bart and Lina at the beginning of this chapter illustrate that achieving a satisfying work-life balance may depend on the type of self-employment, the work characteristics, and the national context. This introductory chapter elaborates on work-life issues (1.1.), different types of self-employment (1.2.), the influence of work characteristics (1.3.), and the national context (1.4.). The overall research question will be introduced in 1.5. This chapter further provides an outline of the thesis (1.6.) and identifies its main concepts (1.7), theoretical approach (1.8.), methodological approach (1.9.), and relevance (1.10.).

## **1.1. WORK-LIFE ISSUES**

Work-life balance became an important issue (including for researchers) because of a number of developments in society. The 1960s saw women beginning to enter the workforce. This increased the number of dual-career couples and the need to balance family and work responsibilities. Researchers became interested in work-family relationships among employees (Lewis et al., 2007). In the 1980s, single parenthood was on the rise, the birth rate fell, and the population began to age. These developments increased stress and burnout among workers (European Social Survey, 2015). Researchers became interested in work-to-family conflict, which arises when an individual's different roles (such as at work and in the family) are mutually incompatible in some way (Greenhaus and Beutell, 1985). Later, researchers started to acknowledge that combining work and family roles might also have positive effects owing to additive, moderating, and spill-over mechanisms from one role to the other (Greenhaus and Powell, 2006).

From the 1990s onward, workers increasingly had to combine caring for children and elderly parents with paid work (Lewis et al., 2007). This eroded the breadwinner model, in which the wage earner works outside the home to provide the family with income and the non-earner stays at home to take care of the children and the elderly (European Social Survey, 2015). National governments and organizations began to implement policies such as maternity leave, flexible scheduling, and telecommuting (Sullivan, 2014). Researchers started to distinguish 'work-family' and 'family-friendly policies,' with their implicit focus on women and mothers, from 'work-life balance.' The latter was assumed to be an important issue for both managers and employees (Lewis et al., 2007).

Research on the work-life balance of self-employed workers is much more recent. For the self-employed in particular, it can be increasingly difficult to draw boundaries between

work and personal life, resulting in various work-life issues (Allen, 2015). In comparison to employees, the self-employed have to maintain and negotiate their own temporal and physical boundaries. For employees, work is often determined by a fixed location and work hours. The self-employed, by contrast, have to delineate their own flexible and irregular work domain, which involves management and time management skills (Mustafa and Gold, 2013). The self-employed do not necessarily work longer hours, but they do work more in the evenings and weekends, leaving less space for their personal life (Allen, 2015).

The work-life balance of the self-employed also became interesting to researchers due to advances in information technology, information load, the pace of change, and the pressure to respond instantly to others in the global economy. The need to be constantly available intensifies work pressure (Guest, 2002).

Another recent development in society is that workers are expected to add value to themselves – to be entrepreneurial and productive (Williams et al., 2016). Most workers have enhanced their quality of life but are adding to their stress levels at the same time by taking on more work and personal interests than they have resources to handle. Having to meet their own and others' expectations regarding their performance in work and other life domains might also lead to disappointment and conflict (Wyn et al., 2015).

## **1.2. DIFFERENT TYPES OF SELF-EMPLOYED WORKERS**

Not only have work methods and patterns changed, but so has the nature of the work itself. In just a few decades, what constituted 'work' in the industrialized world was transformed from an assembly line to 'knowledge work' (Allen, 2015). Before the 1970s, self-employment used to be common among farmers and craftsmen. However, the rise of information technology and the growth of the service sector resulted in an increasing number of self-employed persons (Conen et al., 2016). These changes in the labour market have led to greater variety in types of employment and among the self-employed.

Looking back over the past 15 years, Bögenhold et al. (2015) have identified five interdependent trends among the self-employed in the labour market: 1) the rise of solo self-employment, 2) increased unsteadiness and changes between waged employment and unemployment, 3) destandardisation of working hours and mobility, 4) hybridization of labour market activities (being employed and self-employed at the same time), and 5) precarisation of labour due to low wages and unstable positions. As a consequence of these trends, work can no longer be defined simply in terms of working for a big corpora-

tion or public-sector employer, running a small to medium-sized enterprise (SME), or self-employment (Bögenhold et al., 2015). The ability to be flexible and innovative, which is related to new ways of working, results in new types of self-employment, such as independent professionals. Independent professionals are highly skilled and are most likely to benefit from using mobile devices in remote and shared office spaces to streamline documents and prevent redundancy and operating costs (Olsen and McDarby, 2015). However, independent professionals are virtually invisible in the academic literature and official statistics because they are subsumed in either self-employment or SME data (Leighton and Brown, 2013).

In current research, there are two common types of definitions of the self-employed: legal and behavioural. Legal definitions are important because they determine the scope of the legislative and regulatory context in which the self-employed can operate (Leighton and Wynn, 2011; Stanworth and Purdy, 2008). The European Union defines the self-employed as 'all persons pursuing a gainful activity for their own account, under the conditions laid down by national law' (European Parliament, 2010). Legal definitions of self-employment are most often used for operationalizing entrepreneurship in labour market studies. Legal business forms can be used to distinguish the self-employed from employees and to divide the self-employed into several categories. The number of self-employed in each category can be systematically counted and compared (Carter, 2011).

The second type of definition refers to behavioural aspects. Self-employment is sometimes distinguished from entrepreneurship; whereas self-employment is generally associated with running one's own business, professional practice, or farm, entrepreneurship is assumed to involve risk-taking behaviour. Entrepreneurs are assumed to be innovative individuals who actively renew and reshape the economy (Henrekson and Stenkula, 2009). Thus, being an entrepreneur does not necessarily require self-employment and not all of the self-employed are entrepreneurs per se. Some researchers claim that self-employment actually has less to do with entrepreneurial activity, as becoming self-employed is merely 'a second-best response to unfavourable institutions' (Henrekson and Stenkula, 2009).

According to the OECD (2010) 'self-employment may be seen either as a survival strategy for those who cannot find any other means of earning an income, or as evidence of entrepreneurial spirit and a desire to be one's own boss.' This definition refers to the motives for self-employment, which can be 'opportunity based' or 'necessity-driven' (Bosma and Amorós, 2014). In the academic literature, the goals and start-up motives of the individual are often used to distinguish between different types of self-employment.



Self-employment can be categorized as necessity-driven, social entrepreneurship, family or high-growth businesses, for example.

The distinction between specific types of businesses is an emerging and underexplored theme (Gorgievski and Stephan, 2016). In most panel studies, the self-employed are sampled as a separate 'occupational category'. This means that workers can check a box to indicate whether they are an 'employee' or 'self-employed'. This is a popular strategy because it is relatively easy to sample the self-employed in this way (Gorgievski and Stephan, 2016). Research that applies this strategy does not acknowledge the heterogeneity among the self-employed, however.

There are four important issues concerning the heterogeneity of the self-employed that must be acknowledged in this dissertation. First, new categories of self-employment do not correspond entirely to the traditional categories of dependent employment or self-employment (such as farmers and independent contractors hired by large contracting companies) (Casale, 2011). Second, legal categories of self-employment are referred to by different terms. Self-employment, business ownership, and entrepreneurship are used interchangeably to define people working for their own account and risk or who are assisted by employees or by unpaid family members (Stephan and Roesler, 2010). The self-employed without employees, for example, are also described as 'nano-businesses', 'sole traders', 'own account workers', 'freelancers', and 'independent contractors' (McKeown, 2015). Third, there is a growing trend among employing firms in many countries to subcontract own account workers. They often do this to increase their flexibility and scale efficiency, and 'to reduce wages and other financial obligations such as continued wage payment during slack, illness and maternity leave as well as employers' contributions to social security' (Wennekers et al., 2010: 206). This means that they fire some of their employees and subsequently hire them again as self-employed. While these workers continue to work under the same conditions, their legal status has changed. Fourth, the different national legal definitions of self-employment make it difficult to compare the self-employed across countries.

The sample of self-employed persons discussed in this dissertation is based on both legal and behavioural definitions and varies across the chapters, depending on its specific aim and the countries included in the study. For example, legal definitions from the European Parliament (2010) are used to map work-family state support across Europe. In existing datasets, the definition of self-employed is restricted to a type of employment relationship (as opposed to being an employee). In the relevant chapters, the self-employed include workers who checked the box 'self-employed' in the European Social Survey (2004, 2010) and the Global Entrepreneurship Monitor (2013). Qualitative

data collection made it possible to focus on behavioural aspects, defining a specific type of self-employment. Independent professionals were sampled because they are the fastest-growing group in the European labour market (Leighton and Brown, 2013). They offer their skills, know-how and work to a range of different organizations, mainly in the service sector (Rapelli, 2012).

The following section elaborates on the importance of taking work characteristics into account while studying the work-life balance of self-employed workers.

### **1.3. WORK CHARACTERISTICS**

So far, work-life balance experiences among the self-employed have been explained mainly by individual variables and preferences. In psychological research, it is known that work-life balance is influenced by individual processes (Leitner and Wroblewski 2006; Valcour, 2007). A recent review of Gorgievski and Stephan (2016) shows that research on the psychology of entrepreneurship generally focuses on five broad areas (in order of frequency): careers perspective, personal differences, health and well-being, cognition and behaviour, and entrepreneurial leadership. Although articles in the field of occupational health discuss how entrepreneurs' working conditions related to their health and well-being, these studies mainly focus on motivational processes and energy depleting processes (Gorgievski and Stephan, 2016).

In work-life research among employees, the phenomenon of balance is often studied from the job demands and resources perspective (Demerouti et al., 2001). The Job Demands and Resources model assumes that employee health and well-being results from a balance between positive (resources) and negative (demands) job characteristics. It is generally assumed that heavy demands in one life domain contribute to problems performing roles and tasks in personal domains, while resources can help to achieve a satisfactory work-life balance. Voydanoff (2005) divides job demands that are often included in work-life research among employees into: 1) time-based (e.g. work hours, extra work hours without notice, work schedule, and overnight travel), 2) strain-based (e.g. job insecurity, time pressure, and workload pressure), or 3) boundary-spanning (e.g. unsupportive work-family culture, bringing work home, and commuting time).

Although it is common to include them in research among employees, work characteristics are seldom taken into account as an explanatory variable for the work-life balance of the self-employed (Sevä et al., 2016). An exception is the distinction between those who do and do not employ others (Bögenhold et al., 2015; Bunk et al., 2012; Johansson

Sevà and Öun, 2015; Prottas and Thompson, 2006). On the one hand, these studies show that the self-employed with employees have more responsibilities than the solo self-employed and that they are also more likely to multitask, increasing the risk of work-to-family conflict (Bunk et al., 2012; Johansson Sevà and Öun, 2015; Prottas and Thompson, 2006). On the other hand, they may have more opportunities to benefit from flexibility because they can delegate tasks (Craig et al., 2012; Schieman and Young, 2015). As a consequence, they may have a relatively high level of autonomy, shorter work hours, and the least work-to-family conflict (Johansson Sevà and Öun, 2015).

It is important to take work characteristics into account because they influence how family life and business are organized (Craig et al., 2012; Johansson Sevà and Öun, 2015; Prottas and Thompson, 2006). Bunk et al. (2012) noticed that the different work arrangements of the self-employed are likely to have implications for their occupational experiences and personal well-being (Bunk et al., 2012). Furthermore, research results are more robust when several work characteristics are included simultaneously. The reported work-life balance of different types of self-employment most likely represents the 'net' results (Prottas and Thomson, 2006). For example, if Bart and Lina were to represent the category of self-employed workers, the work-life balance of self-employed workers in total would be 'average' because Bart is very satisfied and Lina is very unsatisfied. In order to acknowledge heterogeneity among the self-employed, Prottas and Thomson (2006) argue that work characteristics should be taken into account when studying work-life balance.

It is unclear why certain work characteristics, such as having or not having employees, are perceived differentially as either resources or demands (Taris and Geurts, 2014). This might be related to the static nature of the job demands and resources approach. Bakker and Demerouti (2014) suggest that different job resources may prevail and/or certain demands be less prevalent in certain occupations. However, besides occupations, a different employment relationship, such as self-employment, might also influence the relationship between work characteristics and work-life balance. Schaufeli and Taris (2014) provided an overview of job demands and resources that are commonly included in research and argued that demands and resources should be reconceptualised as positively and negatively valued work characteristics. So far, this approach has not been extended to the context of self-employment. This dissertation therefore differentiates between types of self-employment by examining the effect of various traditional and specific self-employment work characteristics.

## 1.4. NATIONAL CONTEXT

Besides types of self-employment and work characteristics, national context may also explain the work-life balance experiences of self-employed workers. Although the self-employed are assumed to be independent and autonomous, work-life balance is an individual experience. It is therefore also a product of the relationship between the self-employed as persons and their social and physical environment.

We know from work-life research among employees that the national and international context influences work-life policies, practices, processes, and outcomes for individuals, families, businesses, and society (Hobson, 2011; Ollier-Malaterre et al., 2013). A recent meta-review by Allen et al. (2014) concluded that caution must be exercised when drawing conclusions about work-life balance from any single country study. This is because work-life balance occurs in a dynamic system in which governments, organizations, and individuals interact and depend on one other (Munn et al., 2011).

Researchers who study entrepreneurship also acknowledge that opportunities for work-life balance are both made possible and limited by the context in which the self-employed live and work (Gorgievski and Stephan, 2016). However, the link between self-employment outcomes and context has been largely ignored, and there is no coherent theoretical framework that makes sense of the different levels and types of contexts. According to the authors, fruitful opportunities for understanding context lie in a triple 'fit' of the individual, business type, and context (Gorgievski and Stephan, 2016). This dissertation therefore maintains a cross-national comparative perspective throughout all empirical chapters. It addresses several aspects of the national context as a means of understanding the work-life balance of self-employed workers, namely the policy context, the economic context, and the cultural context. These aspects will be explained briefly below.

The policy context is included because, unlike employees, the self-employed are not always covered by the social security system in their country and often do not have equal or any access to public work-life policies that support a satisfying work-life balance (Pedersini and Coletto, 2010). Research concerning the influence of the policy context on employees' work-life balance is increasing, but is still rare. So far, it has been suggested that work-life policies are beneficial for combining work and family life, but are less effective at reducing work-to-family conflict or time pressure (Den Dulk and Peper, 2016). Neergaard and Thrane (2011) argue that policy models favour employment over entrepreneurship not only in terms of coverage but also in terms of their design. It might be that the needs of the self-employed differ from those of employees. So far, we

do not know whether national policies affect the work-life balance of the self-employed and employees in similar ways. This dissertation therefore charts and tests the effects of work-family state support, for example maternity, paternity, and parental leave and formal childcare allowances, on the work-life balance of self-employed workers across countries, since policies are likely to vary according to welfare state regime (European Social Survey, 2015). Another aspect of the policy context addressed in this dissertation is the ease of doing business in a country. The index used is based on a study of laws and regulations and meant to measure regulations that affect businesses directly. A high ranking on this index means that the regulatory environment is more conducive to starting and operating a firm (World Bank Database, 2014). It is likely that greater ease of doing business has a positive influence on the work-life balance of self-employed workers, but this has never been tested.

The economic context is determined by the national economy and by the sector or industry. This may explain why, in the Netherlands for example, most self-employed workers fall into both the highest and lowest income categories (Mateboer et al., 2014). The highest incomes can be found in financial services, healthcare, and specialist business services. The lowest incomes are in the hospitality, cultural, sports, and recreation sectors. In the Netherlands, the personal income of self-employed workers decreased by 3% between 2011 and 2014 (CBS, 2016). This may be because financial insecurity tends to rise when economic times are difficult. In work-life research on employees, heavy workloads have been central to the discussion (Wood et al., 2013), but in the context of self-employment, fluctuations in work demand may be an important factor because of their likeliness and their spillover effects on non-work and well-being (Wood et al., 2013). Colin, Totterdell, and Wood (2006) show how high levels of uncertainty about the demand for work can reduce the amount of autonomy that the self-employed experience, resulting in longer working hours. Insecurity about the amount of work available makes it harder to turn work down, which in turn affects workload and control over the type of work taken on. This may eventually result in an unsatisfactory work-life balance. Besides financial hardship, this dissertation studies the effect of labour market conditions such as the unemployment rate, unemployment allowances, and the self-employment rate.

In addition to the policy and economic context, the cultural context influences individual behaviour regarding work-life balance (Williams et al., 2016). Research among employees shows that cultural norms and expectations affect the way existing policies are used, indirectly influencing the division of domestic work, care for children, and paid work (Budig et al., 2012). It has been suggested that individuals from different cultures are likely to think differently about the meaning of work-life balance, resulting in different assumptions, expectations, and experiences (Allen et al., 2014). In this dissertation,

cross-national comparative, qualitative data is collected in three countries in order to examine how the cultural context influences the self-employed's work-life balance.

This dissertation extends current research by taking work characteristics and national context into account in explaining the work-life balance experiences of different types of self-employed workers across countries. The next section presents the overall research question, which is divided into three subsidiary questions.

## **1.5. OVERALL RESEARCH QUESTION**

The overall research question of this dissertation is: 'How can we explain the work-life balance experiences of different types of self-employed workers across countries?'

This main question will be addressed by three subsidiary questions:

- a. How do different types of self-employed workers experience work-life balance?
- b. How do work characteristics influence the work-life balance of self-employed workers?
- c. How does context shape the work-life balance of self-employed workers?

## **1.6. OUTLINE OF THE THESIS**

The three subsidiary research questions will be addressed in six empirical chapters, summarized in the table below. The columns refer to the chapter in this dissertation and the specific research question to which it relates. Following the table, I will elaborate on how each chapter addresses the relevant research question. The table itself provides an overview of the dependent and independent variables under study, the nature of the definition of self-employment, the theoretical approach, the data source, and the methods applied. These aspects are explained in more detail in the relevant chapters. The empirical chapters of this dissertation were originally written as independent journal articles and can therefore be read separately.

**Table 1.1.** Overview of the chapters

Chapter	Research question	Dependent variable	Independent variable	Type of self-employment definition	Theoretical approach	Data source	Method	Published
2	A, B, C	Work-life balance	Employment status and type of self-employment	Legal and behavioural	Meta study	Quantitative and qualitative, peer-reviewed English-language journal articles (1975-2016)	Integrative research review	Under review
3	C	Work-family state support	Welfare state regimes	Legal: All persons pursuing a gainful activity for their own account, under the conditions laid down by national law' (European Parliament, 2010)	Welfare state regimes	European Union (2012), local government websites, local experts' country notes (Moss, 2012), and the OECD Family database (2010)	Social policy analysis	08-2015
4	B, C	Work-to-family conflict	Employment status	Self-identified: self-employed, aged 15–65 who normally worked at least 12 hours per week, with children living at home	Job Demands and Resources	European Social Survey year 2010	Two-level regression analysis in STATA	03-2016
5	A, B, C	Work-life balance satisfaction	Work characteristics	Self-identified: self-employed, aged 18 years or older, with 10 or fewer employees	Job Demands and Resources	Global Entrepreneurship Monitor year 2013	Two-level regression analysis in STATA	09-2016
6	C	Subjective well-being	Financial hardship	Self-identified: self-employed, aged 15 or older, who normally worked at least 12 hours per week	Conservation of Resources	European Social Survey years 2004 and 2010	Three-level regression analysis in SPSS	03-2016
7	A, C	Work-life balance capabilities	Social support	Behavioural: Independent professionals	Capability Approach	Face-to-face interview data from 50 independent professionals in the Netherlands, Spain and Sweden (2014 and 2015)	Cross-national comparative interview study	10-2016

### **Re A. How do different types of self-employed workers experience work-life balance?**

The first research question (A) is addressed in chapters two, five and seven. Chapter two is an integrative research review that examines what we know so far about the work-life balance of the self-employed and conditions affecting their experiences. Chapter five distinguishes between types of self-employed based on a number of work characteristics and examines work-life balance satisfaction among these self-employed. Chapter seven studies in-depth capabilities for work-life balance among independent professionals (a specific type of self-employed worker) in three European countries (the Netherlands, Spain, and Sweden).

### **Re B. How do work characteristics influence the work-life balance of self-employed workers?**

The second research question (B) is addressed in chapters two, four, and five. Chapter two examines quantitative and qualitative research to understand what conditions shape the work-life balance experiences of the self-employed. Chapter four defines work characteristics in terms of job demands and resources that may either increase or decrease work-to-family conflict. This chapter is based on a European sample and has a multi-level design to clarify the underlying mechanisms of work-to-family conflict among the self-employed compared with employees. Examining the effect of work characteristics on work-to-family conflict in terms of job demands and resources helps us to understand how work-to-family conflict arises in different employment relationships. Chapter five applies the Job Demands and Resources approach to a large international sample of self-employed workers. The aim of this chapter is to test whether the self-employed evaluate a number of traditional and non-traditional work characteristics either as job demands or job resources in their work-life balance, because this conceptual division is not as clear cut as it may seem (Schaufeli and Taris, 2014).

### **Re C. How does context shape the work-life balance of self-employed workers?**

The third research question (C) is addressed in all of the chapters of this dissertation, and focuses specifically on the influence of the policy, economic, and cultural context on work-life balance. Chapter two reviews what we already know about the conditions that shape the work-life balance experiences of the self-employed. Chapter three explains how work-life balance relates to the national context in terms of work-family support by European welfare states. It provides an overview of public childcare as well as maternity, paternity, and parental leave arrangements across European countries. Differences and similarities across countries are explained from a welfare state regime perspective. Chapter four tests the effect of work-family state support and the unemployment rate on work-to-family conflict. Chapter five examines the effect of the Human Development



Index (HDI), Gender Inequality Index (GII), self-employment rates, and the ease of doing business on work-life balance satisfaction. Chapter six investigates the effect of financial hardship on subjective well-being among the self-employed, the assumption being that both income and wealth enhance individuals' well-being. This in turn gives them more freedom to live the life of their choosing, which is likely to result in a satisfying work-life balance (OECD, 2013). Finally, the qualitative study in chapter seven shows that the institutional and societal context may hinder or reinforce social support for work-life balance, resulting in different work-life balance experiences across countries. National contexts studied in-depth in this chapter are the institutional context (ease of doing business and formal childcare) and the societal context (financial hardship and familialism).

## 1.7. DEFINING WORK-LIFE BALANCE

Work-life issues have changed over time in response to trends in the labour market and society, as explained in section 1.1. As a consequence, our understanding of work-life balance has evolved over time (Lewis et al., 2003). Researchers first started to use the term 'work-life balance' (instead of 'work-family relationships') in the 1990s. Work-life balance is now a popular concept in academic, political, professional, and popular literature (Lewis et al., 2007). Regardless of its popularity and widespread use, academic researchers employ various concepts to study work-life phenomena, the most common being work-to-family conflict or interference, work-family fit or interaction, and work-life balance.

'Balance' refers to a global evaluation of the interplay between work and life domains (e.g. Valcour, 2007; Voydanoff, 2005). 'Work' normally includes paid employment, while 'life' includes activities outside work such as health, leisure, friends, and family (Guest, 2002). Work-life balance is more comprehensive than the term work-family balance, which specifically refers to the domains of work and family (Rantanen et al., 2011). Work-life balance is often measured in terms of satisfaction, an attitude that reflects one's opinion that his/her resources are adequate to meet demands across different roles (Valcour, 2007). Work-life balance is therefore a subjective evaluation, and does not presume that there is an optimal division of work and personal domains that would suit all working individuals (Leitner and Wroblewski, 2006). Work-life balance does not consider direction (from work to life or from life to work), but involves an overall appraisal of the combination of work and other life roles.

By contrast, work-life 'conflict' or 'interference' are concepts that consider direction. Some researchers define work-life balance as the absence of work-non-work conflict or stress. Others, however, argue that conflict spilling over from work to life (or the other way around) is a distinct process underlying work-life balance (Frone, 2003). Work-family conflict, which is used most often, refers to 'a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect' (Greenhaus and Beutell, 1985: 77). This may take the form of work-to-family conflict or family-to-work conflict, although research shows that work tends to conflict more with family life than vice versa (Frone, 2003). Different types of conflict can be distinguished: time-based, strain-based, and behaviour-based (Greenhaus and Beutell, 1985). Time-based conflict refers to someone's physical or psychological inability to meet the demands of her role in one domain due to the demands of her role in the other domain. Strain-based conflict in one domain affects performance in another domain. Behaviour-based strain refers to the specific patterns of in-role behaviour being incompatible with expectations regarding another role (Greenhaus and Beutell, 1985).

Recent research shows that it may be important to take specific types of conflict into account because each one may influence the self-employed's work-life balance evaluation differently. Because they have more flexibility, self-employed workers perceive the level of time-based conflict as slightly lower than employees. Strain-based conflict, on the other hand, is higher for the self-employed than for employees, possibly because there are higher expectations of their availability (König and Cesinger, 2015). Work and personal roles may also enrich each other. Enrichment, or facilitation, occurs when positive experiences in one role result in positive experiences in the other or buffer the strain experienced in another (Greenhaus and Powell, 2006; Grzywacz and Marks, 2000).

In order to gain a comprehensive understanding of the phenomenon, this dissertation studies various conceptualizations of work-life balance. The integrative research review in chapter two elaborates on the issues briefly addressed here and shows the many different definitions of work-life balance used by researchers in the field.

Chapter three examines work-family support policies, i.e. policies that support the combination of work and family care responsibilities (such as maternity, paternity, and parental leave arrangements as well as childcare allowances). The emphasis here is on work-family, rather than work-life, because governments tend to support only the care responsibilities of self-employed workers with a family.

In chapter four, the dependent variable is work-to-family conflict, which was the most reliable multidimensional scale available in the European Social Survey (2004; 2010).

Chapter five examines work-life balance in line with Valcour's definition (2007: 1512): 'an overall level of contentment resulting from an assessment of one's degree of success at meeting work and personal role demands.' It is measured according to the three-item work-life balance satisfaction scale created by Abendroth and Den Dulk (2011).

Chapter six examines subjective well-being, which is measured in terms of one's life satisfaction, happiness, and health. This dependent variable was chosen for theoretical reasons. Many qualitative articles have assumed that financial hardship affects the well-being of the self-employed. In order to connect and contribute to the field, I have tested this assumed relationship empirically. Work-life balance is an important component of subjective well-being. The OECD (2013) argues that well-being means that various needs are met and includes the ability to pursue one's goals, to thrive, and to feel satisfied with life as a whole.

Chapter seven examines work-life balance from a qualitative perspective. In line with the aim of this study, work-life balance is understood in terms of agency and capabilities. Its approach is based on Hobson (2014), who adjusted the capability approach to work-life balance and explains it as a process rather than an outcome.

Finally, in chapter eight, the concluding chapter of this dissertation, I will offer a conceptual and methodological reflection on studying the work-life balance of self-employed workers from a cross-national comparative perspective. The relevance of various conceptualizations also depends on the specific theoretical approach taken to work-life balance. The next section elaborates on the theoretical approaches to work-life balance applied in this dissertation.

## **1.8. THEORETICAL APPROACH**

Three theoretical frameworks are applied to explain the work-life balance experiences of different types of self-employed workers across countries: the Job Demands and Resources model, Conservation of Resources, and the Capability Approach. To compare and understand work-family state support for the self-employed across countries, I also apply the Welfare State Regimes approach. This section briefly introduces these theoretical approaches and explains why they are suitable for studying the work-life balance of self-employed workers in Europe.

## **Welfare state regimes**

Titmuss (1974), and subsequently Esping-Andersen (1990, 2002), constructed typologies of welfare states based on historical and cultural differences between them. Esping-Andersen (1990, 2002) divided 18 OECD countries into welfare state regimes based on their degree of de-commodification, which refers to social protection against free market risks. These welfare state regimes resemble the typical ways in which welfare production is allocated between state, market, and households.

In this dissertation, the welfare state regime perspective is applied to understand differences in work-family state support for the self-employed across European countries. The welfare state regime is commonly used in research on the work-life balance of employees to understand cross-national differences and to explain how countries' decisions are based on path dependency (see for example Den Dulk, 2001; Bettio and Plantenga, 2004; Schulze Buschoff and Schmidt, 2009). Path dependency means that decisions follow on from prior decisions, even though past circumstances may no longer be relevant. Historical trends, therefore, influence the eligibility for and the arrangement of work-life state support. This dissertation distinguishes five welfare states: the social democratic, corporatist, liberal, Mediterranean, and former socialist regimes (Drobnič and Blossfeld, 2004).

## **Job Demands and Resources**

In the literature, the most prominent approach to studying the work-life balance of employees and the self-employed is the Job Demands and Resources model (Bakker and Demerouti, 2007; Davis et al., 2014; Demerouti et al., 2001; Nordenmark et al., 2012). The basic assumption of the Job Demands and Resources approach is that heavy demands in one life domain cause problems in performing roles and tasks in personal domains, while resources can help to find a satisfactory work-life balance (Voydanoff, 2005).

The Job Demands and Resources model is often used in work-life balance research on employees to shed light on the specific occupational conditions that either cause problems (i.e. job demands that conflict with family life) or help solve them (i.e. resources that support a good work-family balance) (Bakker and Demerouti, 2007; Bianchi and Milkie, 2010; Voydanoff, 2005). The Job Demands and Resources model has been applied to a wide set of job and personal characteristics in attempts to explain a large set of outcomes (Schaufeli and Taris, 2014). The Job Demands and Resources model is also not restricted to specific job demands or job resources; any demand and any resource may affect any type of outcome. The Job Demands and Resources model is heuristic in nature and applicable in different occupational settings. Altogether, this makes it suitable to

explain how work characteristics influence the work-life balance of self-employed workers in this dissertation.

### **Conservation of Resources**

The Conservation of Resources theory states that people strive to protect, obtain, or retain their resources (Hobfoll, 1989; 2001). Resources are defined as those objects (e.g. housing), personal characteristics (social trust, social networks, and self-efficacy), conditions (roles that define one's identity), or energies (time and money) 'that are valued by the individual or that serve as a means for attainment of other valued resources' (Hobfoll, 1989). People must invest in their resources to protect against further resource loss, to recover from losses, and to gain resources. People who lack resources will therefore be more vulnerable to resource loss. Initial loss begets future loss, resulting in loss cycles of increasing strength and speed (Hobfoll, 2001). This implies that the self-employed who experience heavy job demands in one domain may deplete their resources trying to cope with these demands, thereby making them less effective at coping with another job demand. If resources are threatened or lost, stress increases, leading to impaired well-being and work-life balance.

The Conservation of Resources theory is useful for studying work-life balance from a cross-national comparative perspective because it is an integrative theory that considers both environmental and internal processes (Hobfoll, 2001). It recognizes that individuals are nested in families that are in turn nested in communities (Hobfoll, 1989). This implies that peoples' well-being and their work-life balance experiences are situated in a social context and that responses to stressful circumstances depend not only on the individual, but also on the environment. The Conservation of Resources theory makes it possible to specify moderating variables and may explain how resources influence work-life balance.

### **Capability Approach**

The Capability Approach was inspired by the political economist and philosopher Amartya Sen (1985). Hobson (2011) tailored his capabilities and agency approach to studying work-life balance. The Capability Approach constitutes a normative and evaluative framework for individual welfare. Central to this approach is not the level of work-life balance that the self-employed achieve, but the choices that they would make if they had the capabilities to lead the kind of lives that they want to lead. Agency freedom, in this dissertation, refers to the self-employed's possibility of achieving a satisfactory work-life balance, depending on the available resources and the 'conversion factors'. Resources consist of the entitlements and commodities available to individuals (Sen, 1985).

Sen's point is that individuals facing the same kind of contingencies (i.e. stress from not having enough customers) and having access to the same set of resources (i.e. unemployment benefits, maternity leave, or social support) will have an identical ability to overcome their situation and achieve a satisfying work-life balance. The Capability Approach states that resources are only a means to achieve a satisfying work-life balance if they increase a person's specific capabilities. The extent to which a person can generate capabilities from resources depends on how smoothly this conversion can be made. How conversion factors either promote or impede capabilities is referred to as the conversion process. Viewed from the Capability Approach, the main question is whether individuals can convert entitlements into capabilities for a satisfying work-life balance and, alternatively, whether there are barriers (individual, institutional, and societal) that limit their work-life balance possibilities.

The Capability Approach is appropriate because it helps us understand that different types of self-employed workers, such as independent professionals, value work-life balance differently and have diverse social support needs. Furthermore, this theoretical framework clarifies that the effect of social support on work-life balance depends on each independent professionals' specific abilities and experiences and the institutional context in which they are situated. In short, this contextual approach shifts the focus from measuring work-life balance outcomes (chapters four, five, and six) to understanding situated agency in a complex and multi-layered universe of constraints and possibilities (chapter seven).

In this dissertation, the self-employed's work-life balance experiences are explained by work characteristics and national contexts. The cross-national comparison requires analysis on different levels. The four theoretical approaches were chosen because they allow the analysis and interpretation of the work-life balance of self-employed workers (as opposed to employees) across countries. Each framework has a different focus and complements the others, allowing for a more comprehensive understanding. Each of the four theoretical approaches has strengths and weaknesses, which I will discuss in the concluding chapter of this dissertation.

## **1.9. METHODOLOGY**

This dissertation applies a cross-national comparative design in all individual chapters. It uses quantitative and qualitative approaches to study the work-life balance of self-employed workers. Scholars and researchers have grown more interested in using qualitative and quantitative methods to study the same phenomenon in recent years,

and use different terms to refer to this approach: multi-strategy, multi-methods, mixed methodology, mixed methods, and triangulation (Hussein, 2015).

This dissertation uses multiple data sources, theories, and methodologies. More specifically, it uses 'between-method triangulation' or across-method triangulation, which involves combining and utilizing both qualitative and quantitative methods to study a single phenomenon (Hussein, 2015). Triangulation is used mainly to ensure completeness. The qualitative data collection in chapter seven, for example, aims to deepen our understanding of the work-life balance of a specific type of self-employed worker. The following paragraphs discuss the methodology of each chapter briefly.

The integrative research review covered in chapter two was conducted in line with Prisma-P, a protocol for preferred reporting items for systematic review and meta-analysis. This protocol consists of a 17-item checklist covering administrative information, the introduction, and methods. The protocol is intended to facilitate the preparation and reporting of the systematic review (Moher et al., 2015).

Chapter three describes secondary data analyses intended to compare support for the self-employed with support for employees and across countries. Typological analysis, a strategy for descriptive qualitative (or quantitative) data analysis (Ayres and Knafl, 2008), was applied to understand cross-national differences in work-family state support for the self-employed compared with employees. The roots of this approach can be found in Weber's (1949) ideal type methodology. Ideal types, such as Esping-Andersen's welfare states (1990; 2002), are used to seek generalizable systemic regularities while still treating countries as holistic social entities that cannot be reduced to a finite set of variables.

Chapters four, five, and six are based on existing data collected in a large number of countries by the European Social Survey (2004 and 2010) and the Global Entrepreneurship Monitor (2013). Multi-level regression analysis in STATA and SPSS software were conducted for quantitative testing of the (direct and indirect) effect of specific work characteristics and national context variables on work-life balance outcomes.

Chapter seven complements this data and studies the conversion processes of social support for the work-life balance of independent professionals. Data for chapter seven was collected by designing an inductive explorative comparative case study (Boeije, 2009). The data collection method consisted of audio-recorded, semi-structured interviews based on the literature with 50 independent professionals in the Netherlands, Spain, and Sweden. The variation in their individual, institutional, and societal contexts

helps us understand the conversion processes of social support into real resources for work-life balance.

Appendix A includes a reflection on the data collection of chapter seven. This published article shows how a research journal can be used as a tool to reflect on issues arising during the phase of data collection. Especially in crosscultural comparative research, unexpected cultural issues are likely to arise. The most critical is the phase of data collection, where decisions have to be made quickly. This article demonstrates how to establish and maintain a research journal during cross-cultural face-to-face interviewing with self-employed workers. Based on research journal entries, it provides ten suggestions for “what” and “why” to take notes on during five phases of data collection. Furthermore, the article elaborates on how a research journal could be used to deal with emotions as well as methodological and ethical issues that may arise.

## **1.10. RELEVANCE**

This section stresses the most important contributions of this dissertation, both for science and society.

### **Scientific relevance**

This dissertation is scientifically relevant because it considers different types of self-employed workers in relation to work-life balance. It takes the immediate and wider (national) context into account and applies several theoretical frameworks to explain the work-life balance of the self-employed from different perspectives.

Although researchers have recently started to acknowledge the heterogeneous nature of the self-employed and the consequences of this for generalizability (Pedersini and Coletto, 2010; Bosma and Amorós, 2014), few studies make a distinction between different types of self-employed workers when investigating their work-life experiences. Research that does allow for diversity among the self-employed merely makes a distinction between self-employed with and without personnel (Bunk et al., 2012; Johansson Sevà and Öun, 2015; Prottas and Thompson, 2006). This dissertation studies the work-life balance of self-employed workers in relation to their specific work characteristics and national context variables. As a result, it offers a deeper understanding of work-life balance experiences among different types of self-employed workers.

Research on the work-life balance of employees shows that the national and international context influences work-life policies, practices, processes, and outcomes for



individuals, families, businesses, and society (Ollier-Malaterre et al., 2013). Opportunities to achieve a satisfactory work-life balance are made possible but also limited by the context in which the self-employed work and live (Hobson, 2011). Even so, research on the work-life balance of the self-employed has consisted mainly of single country studies (Gorgievski and Stephan, 2016). By including several contexts, this dissertation responds to the call for multi-level work-life research that considers macro, meso, and individual level factors (Allen et al., 2014). In line with the suggestion arising from the review study by Gorgievski and Stephan (2016), this dissertation studies the self-employed embedded in their work and national context.

This dissertation contributes to scientific theory by using several theoretical frameworks to study the work-life balance of the self-employed. Researchers have used the welfare state regime typologies to explain cross-national differences in the work-life balance of (and support for) employees (see Den Dulk, 2001; Bettio and Plantenga, 2004; Schulze Buschoff and Schmidt, 2009), but not of the self-employed. This dissertation extends current research by mapping that support and then applying the welfare state regime typologies to explain differences in work-family state support for the self-employed across countries. The Job Demands and Resources model is considered applicable in various occupational contexts (Bakker and Demerouti, 2007), but we do not know whether the Job Demands and Resources model operates in a similar or different manner for employees and the self-employed. The Conservation of Resources theory (Hobfoll, 1989) offers a more dynamic perspective on the influence of context. Finally, the Capability Approach is more philosophical in nature. It was adjusted by Hobson (2011) to allow for research on the work-life balance, but not in the context of self-employment. One important conversion factor in the model, for example, is the firm level, which refers to the social quality of jobs and the organizational or firm culture. This dissertation expands on current research by applying that approach to the context of self-employment. Most importantly, by applying these different approaches, this dissertation offers a more comprehensive understanding of the work-life balance experiences of self-employed workers across countries than would have been possible using only one theoretical approach.

### **Societal relevance**

The societal relevance of this dissertation is that it can help increase the self-employed's capabilities for work-life balance as an investment in their own health as well as their families and their businesses. This in turn will influence European and other labour markets and societies.

First, self-employed workers have a limited awareness and understanding of their own well-being (Volery and Pullich, 2010). In the Netherlands, for example, 92% of solo self-employed workers are aware of the risk of burn-out, but two-thirds are not insured against sickness, mainly due to the high cost of disability insurance. Many self-employed persons who fall ill, especially in the service sector, suffer psychological complaints resulting from burn-out (ZZP Barometer, 2016).

Self-employed workers tend to continue working stressful, long, and labour-intensive hours in the hope of yielding productive outcomes, despite the personal health risks involved (Cardon and Patel, 2015). Awareness is important because conflicts and tensions between life domains have an increasingly negative effect on well-being. Stress increases the risk of health problems that could lead to insomnia, fatigue, and an inability to focus on the job, putting their well-being, future health, and survival at risk (AIHW, 2008; Allen et al., 2000; Davis-Street et al., 2016; OECD, 2001). Higher work-to-family conflict is associated with lower life satisfaction, especially for the self-employed (Yucel, 2016). Furthermore, work-life balance is important for the self-employed because satisfaction with life in general increases when the source of the satisfaction derives from multiple life domains rather than a single domain (Sirgy and Wu, 2013). This implies that the self-employed, who often tend to focus on the work domain, cannot compensate for dissatisfaction in their personal life domains with the success of their business. Finally, awareness of work-life balance is important to the self-employed because family members are often embedded in the process of starting and maintaining a small business, even when they are not formal employees or shareholders (Aldrich and Cliff, 2003). The self-employed may therefore derive particular benefits from a better understanding of the relationship between work and other life domains (Prottas and Thompson, 2006).

Second, work-life related stress may increase the likelihood of poor performance in the work domain, a desire to quit the business, and the objective financial situation (Gorjievski et al., 2010b; Shelton, 2006; Williams, 2004). In turn, it not only influences the performance and success of the business itself, but also general economic prosperity and growth (Allen et al., 2000; Davis-Street et al., 2016; OECD, 2001; OECD, 2011; Shelton, 2006; Williams, 2004). The self-employed are considered important to economies because they contribute to job creation, productivity, and economic growth (Van Praag and Versloot, 2008).

Third, this dissertation is of key importance for European and other social policymakers who design work-life related measures. If the self-employed could be supported in maintaining an effective work-life balance, they would feel healthier and flourish in both their work and life domains. Research has shown that opportunities for work-life

balance are both facilitated and limited by the context in which the self-employed work (Gorgievski and Stephan, 2016; Hobson, 2011). Policymakers might have an important role to play in supporting their work-life balance.

The role of the self-employed in contributing to the future prosperity of the EU is recognized in the Europe 2020 strategy, which calls on Member States to remove measures that discourage self-employment (Holthuis and Pratt, 2010). Policymakers could actively support the work-life balance of self-employed. This dissertation investigates the influence of work-family state support on work-life balance. That support is likely to be different for the self-employed than for employees and is also likely to differ across countries (Holthuis and Pratt, 2010). In addition, state support might not always have the desired effects. For example, Neergaard and Thane (2011) argue that maternity leave might not be as effective as it was designed to be. This is because it is difficult to go on leave and run a business, since the self-employed risk losing customers if they are away for an extended period of time. This dissertation will examine the conditions that enable the self-employed to achieve a satisfying work-life balance and whether existing policies have the desired outcomes. Chapter eight makes specific recommendations for national and international policymakers, local governments, the self-employed, and their relatives.



# 2

## **THE WORK-LIFE BALANCE OF SELF-EMPLOYED WORKERS: AN INTEGRATIVE RESEARCH REVIEW AND AGENDA**



This article is currently under review at an internationally peer-reviewed journal





## 2.1. INTRODUCTION

Self-employment is sometimes seen as an option for dealing with the competing demands of work and personal or family life (Johansson Sevä and Öun, 2015). However, existing research offers conflicting results on whether this is indeed a successful strategy for all workers. On the one hand, the self-employed generally experience more autonomy and flexibility in their work than employees, which is associated with greater satisfaction with work-life balance (Davis et al., 2014). Unlike employees, the self-employed may not need to deal with unsupportive workplace cultures that make it more difficult to manage the work-life interface. Workplace culture such as norms, values, and assumptions about how work is done in the organization, is often predicated on an image of the ideal worker who is always fully available without non-work commitments (Kossek et al., 2010). On the other hand, the self-employed face higher levels of job insecurity and lower levels of on-the-job social support (Taris et al., 2008; Tuttle and Garr, 2009). In comparison to employees, the self-employed have no co-workers or supervisors who support them in case of work-family conflict (Matthews et al., 2010; Taris et al., 2008; Tuttle and Garr, 2009). Furthermore, they are not always covered by the social security system in their country and often do not have (equal) access to work-life state support such as leave and childcare (Annink et al., 2016a). Prottas and Thompson (2006) refer to being self-employed as a double-edged sword: the greater pressure of being responsible for the success of their business detracts from the advantages of having autonomy over when, where, and the number of working hours.

The findings above indicate that the self-employed working conditions differ significantly from employees. However, it is unclear whether these working conditions are likely to result in more or less work-life balance and work-family conflict in comparison

to employees. Research in this field is inconclusive. The aim of this integrative research review is to critically examine what is known so far on the work-life balance and work-family conflict of the self-employed and the conditions affecting their experiences. It does so by reviewing published quantitative and qualitative articles in international peer-reviewed journals between 1975 and 2016. In the concluding section, an agenda for future research will be discussed.

At the backdrop of the fundamental changes in the organization of work and the work-family interface, scholars increasingly acknowledge the importance of examining work-life experiences of the self-employed. The transformation to a knowledge-based society and increasing globalization change expectations around when and where work is done, employment relations, and the way people work together. Due to enhanced communication technologies, work can increasingly be done at any place and any time, making it difficult to define the boundaries between work and personal life (Allen, 2015). In addition, these developments urge us to view self-employment with a new perspective and to acknowledge new categories of employment that do not entirely correspond to the traditional distinction between dependent employment and self-employment (such as freelancers and multiple jobholders) (Casale, 2011; Pedersini and Coletto, 2010).

The self-employed are commonly categorized as a separate employment relation and are often compared to employees as the reference category. Employees are workers who are assigned, monitored, and sanctioned by employers (Casale, 2011). The self-employed are "all persons pursuing a gainful activity for their own account, under the conditions laid down by national law" (European Parliament, 2010). In academic journal articles, the term 'self-employment' is used for a large variety of independent workers. In reality, however, these self-employed workers vary in terms of legal and behavioral aspects, for which they cannot be subsumed as 'the self-employed'. In this review, we used various synonyms for 'self-employment' in our search query to capture the heterogeneity among this type of worker. This is important, because different types of self-employed might have different work-life experiences.

Besides heterogeneity in business characteristics, also gender may contribute to different work-life balance experiences among the self-employed. The review of Argarwal and Lenka (2015) shows that women have involved themselves in entrepreneurship in order to overcome gender-related biases at work and tensions within the work-life interface. The authors explain that some working women prefer to run their own business from home in order to control work and personal life. However, even in countries where gender equality is valued, social and cultural expectations of women as the main caregiver persist, hindering their work-life balance experiences (Hagqvist et al., 2016).



To summarize, it is assumed that the self-employed experience better work-life balance than employees, although they might also experience more conflict from work spilling over into their private life. Whether the self-employed experience balance or conflict may depend upon the type of business they run and gender differences. This integrative research review first identifies all the available empirical research on the work-life balance and work-family conflict of the self-employed in comparison to employees to examine whether they experience more or less work-life balance and work-family conflict. Second, this article examines quantitative and qualitative research to understand by which conditions the self-employed's work-life balance and work-family conflict experiences are affected. The main research question to be answered in this integrative research review article is: "What do we know so far about how different types of self-employed experience work-life balance and work-family conflict in comparison to employees?"

This question will be answered by conducting an integrative research review, which refers to the review of both quantitative and qualitative articles. The purpose of an integrative research review is to identify and discuss research trends in the field (Garson, 2013). The main question in this article will be answered in two parts. First, comparative studies on the work-life balance and work-family conflict of self-employed workers will be reviewed to analyze outcomes on work-life balance. Included are studies that compare the self-employed with employees, but also studies that compare work-life balance and work-family conflict among different types of self-employed. Second, the conditions that shape work-life balance and work-family conflict experiences of the self-employed as identified in existing studies will be discussed.

Included in the review are peer-reviewed empirical journal articles published to date in the English language that aim to explain work-life balance and work-family conflict of self-employed workers. Not included are those articles that study the moderating or mediating role of work-life balance and work-family conflict variables and theoretical articles. The systematic research review uses a replicable, scientific, and transparent process that aims to minimize bias through exhaustive literature searches (De Menezes and Kelliher, 2011). The review results in meta-analytic tables that summarize the research review in tabular charts. Its purpose is to: identify and discuss research trends in the field, identify and list theoretical and methodological issues, and to generate research questions for future research (Garson, 2013). This article continues with a background section on work-life balance and work-family conflict and theoretical approaches to study these concepts, followed by a discussion of the review methodology. Next, the findings and a discussion of the results are presented. The last section addresses the gaps in the literature and outlines a research agenda.

## 2.2. BACKGROUND: CONCEPTS AND THEORETICAL APPROACHES

There is a large variation in concepts that are used to study the relationship between work and life. 'Work' normally defines paid employment, while 'life' defines activities outside of work such as health, leisure, and care for friends and family (Guest 2002). In our search, we included all articles that studied work-life balance or work-family conflict as the dependent variable. Most commonly used is the concept of work-family conflict, which refers to 'a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect' (Greenhaus and Beutell, 1985: 77). This may take the form of work-to-family conflict or family-to-work conflict, although research shows that work tends to conflict more with family life than vice versa (Frone, 2003). In addition, a distinction is made between different types of conflict: time-based, strain-based, and behavior-based conflict. The first type of conflict refers to someone's physical or psychological impossibility to meet the demands of one's role in one domain due to the demands of one's role in another domain. Strain-based conflict, however, refers to one domain affecting one's performance in another domain. Behaviour-based conflict refers to the specific patterns of in-role behaviour being incompatible with expectations regarding another role (Greenhaus and Beutell, 1985).

Studies that look at positive interdependencies between work and family life use concepts, such as work-family enrichment and work-family facilitation, to stress that work can also benefit private life and vice versa (Greenhaus and Powell, 2006; Grzywacz and Marks, 2000).

Although the term 'work-life balance' is not without criticism, it broadens the focus to balancing work and all the activities and responsibilities that people have outside their work. 'Life' goes beyond the domain of 'family' and includes workers irrespective of marital or parental status or care responsibilities. 'Balance' refers to an individual's general assessment concerning the entirety of his or her life situation (Rantanen et al., 2011). Work-life balance does not consider direction (i.e. from work to life or from life to work), but it involves an overall appraisal of combining work and other life roles. Therefore, it does not replace the concepts of work-family conflict and enrichment. Within the current literature, conflict and enrichment are assumed to be underlying processes. A lack of work-family conflict is often negatively related to work-life balance, while work-family enrichment is assumed to have a positive impact on work-life balance (Greenhaus and Powell, 2006; Grzywacz and Marks, 2000).

To explain work-life balance and work-family conflict experiences among the self-employed compared to employees, scholars often draw on the Job Demands–Resources

model (Annink et al., 2015; Johansson Sevà and Öun, 2015; Glavin and Schieman, 2012; Taris et al., 2008; Wood and Michealides, 2015). According to the Job Demands–Resources model, work characteristics can be experienced either as demands that require effort and energy, or as resources that help to achieve work-life balance and to diminish work-family conflict (Bakker and Demerouti, 2007; Voydanoff, 2005). Based on the Job Demands–Resources model, it can be argued that the self-employed run a higher risk of work-family conflict than employees because they face more job demands, such as higher workloads, longer working hours and insecurity. However, these work demands may also have a positive effect on work-life balance if they are experienced as challenges with potential gains (running a successful business), raising work engagement and feelings of enthusiasm (Wood and Michealides, 2015). Hence, despite facing high work demands, the self-employed may still be more satisfied with their overall work-life balance. Furthermore, self-employment increases job resources such as autonomy and flexibility. This may help to mitigate work-family conflict since it enables to allocate time and energy among life domains in a more efficient way and in accordance to individual preferences.

However, autonomy also increases the choices and decisions that have to be made regarding when, where, and how much to work. This requires effort and skills such as the capacity of self-control (Allen et al., 2013). In addition, flexibility in combination with enhanced communication technology may lead to blurred and permeable boundaries between work and personal life (Kirkwood and Tootell, 2008; Schieman and Glavin 2015). Permeable boundaries can facilitate positive transitions between life domains but also stressful spill overs like work-family conflict (Asforth et al., 2000).

Campbell Clark (2000) argues that most workplaces and homes are separated and shaped by boundaries based on different cultures, purposes and expectations. The central idea of the border theory (Campbell Clark 2000) is that the interaction between these domains is determined by the strength of the borders. Nippert-Eng (1996) describes the way individuals deal with boundaries between life domains as a continuum, ranging from 'integration' to 'segmentation'. Integration facilitates transitions between domains and is likely to occur when boundaries are flexible and permeable. Segmentation or separation, by contrast, limits role blurring and spill-over. So far, research indicates that workers experience less work-family conflict and more work-life balance when segmenting work and family life (Allen et al., 2014). Overall, due to communication technology and changes in the organization of work, boundaries between life become more permeable. This may be in particular true for some types of self-employed, such as freelancers and independent professionals working in knowledge sectors, or for those working from home. How this affects their work-life balance and work-family conflict is unknown, but

likely to vary because of individual boundary management strategies and specific work and business characteristics.

## 2.3. METHODOLOGY

### Method

This review was conducted in-line with the guidelines of Prisma-P, a protocol used for reporting items for systematic review and meta-analysis (Moher et al., 2015). This protocol consists of a 17-item checklist regarding administrative information, the introduction, and methods. The protocol<sup>2</sup> is intended to facilitate the preparation and reporting of the systematic review.

Regarding the methods of this review, first the main criteria for selecting data sources were defined. With regard to the *type of study*, we only included English-language empirical studies, with either a quantitative or qualitative comparative design. The comparative design was considered to be an important selection criteria. Most work-life research is conducted among employees and they serve as a reference category in this article to investigate whether the self-employed report different outcomes compared to employees and whether they work under different conditions influencing their experiences.

Regarding the type of participants, the sample had to consist of self-employed workers and employees, and/or specific type(s) of self-employed. We only included articles with work-life concepts as a dependent variable, not as moderating or mediating variables. Regarding the *type of publication*, we limited ourselves to studies published in peer-reviewed journals, which serves as an extra quality check. The time span covered in each search was from 1975 to 2016. Keyword searches were then undertaken using the databases: 1) Scopus; 2) Web of Science; 3) PsychInfo; and 4) Business Source Premier. Keyword searches involved: 1) work-life interface related terms and 2) self-employed synonyms.

### Search queries

In each database we applied the same search strategy. We used the search query: TOPIC: ("Work life\*" OR "work famil\*") AND TOPIC: ("self employ\*" OR "portfolio work\*" OR "type employment\*" OR "solo work\*" OR entrepreneur\* OR "business own\*" OR "famil\* busi-

2 Readers may request the Prisma-P protocol of this article from the corresponding author.

ness\*" OR "small business\*" OR "free lanc\*" OR "independent professional\*") in Web of Science, for example.

### Sorting of sample

The selection of quantitative and qualitative peer-reviewed journal articles in the English language with comparative design published 1975-2016 in combination with the search queries resulted in 748 hits from the four search engines.

Based on the abstracts, 69 quantitative articles and 29 qualitative articles were selected on the selection criteria. All overlapping articles were removed (32 respectively 3). After reading the remaining articles, 20 respectively 8 articles appeared to not to meet the criteria of a comparative design, a self-employed sample, or a work-life balance and work-family conflict related dependent variable, and were therefore removed from the sample. Table 2.1 shows how this left us with a database of 17 quantitative articles and 18 qualitative articles to be included in this review. The final lists of quantitative and qualitative publications can be found in the appendices.

**Table 2.1.** Search results

	Scopus	Web of Science	Psych-INFO	Business Source Premier	Total	Over-Lapping	Not meeting the criteria after reading	Total included
Total hits	170	235	115	228	748			
Selected articles based on the selection criteria								
Quantitative	13	16	19	21	69	-32	-20	17
Qualitative	5	13	8	3	29	-3	-8	18

### Data analysis

Regarding the first aim of this review, analyzing the self-employed's work-life balance and work-family conflict in comparison to employees and among specific types of self-employed, we found that the studies varied greatly in analysis techniques, measurement of work-life balance and work-family conflict, and effect sizes. For this reason, we could not perform a meta-analysis on the quantitative articles but we used the conventional vote-counting procedure (Bushman and Wang, 1994).

In order to compare work-life balance and work-family conflict of the self-employed to employees and among specific types of self-employed, we defined three possible outcomes for the tested relationship between self-employment and work-life balance and work-family conflict based on regression estimates: 'positive relationship', 'no association' and 'negative relationship'. For the comparison between types of self-employed,

for example between the self-employed without and with employees, we formulated one group as a reference category. The number of relationships that fell into each of these three categories were tabulated and the category with the highest number was declared 'the winner' (Light and Smith, 1971).

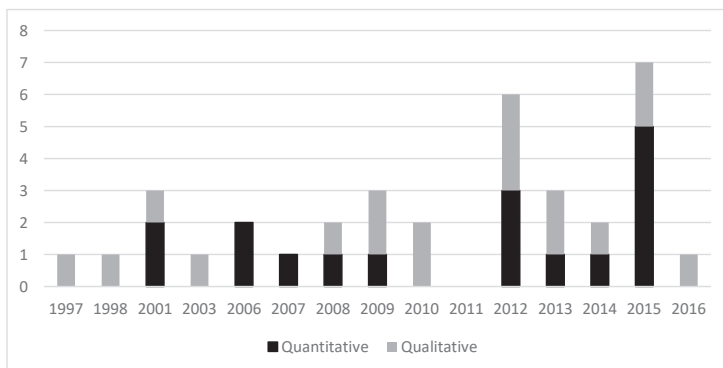
To meet the second aim, examining what is known so far on the conditions affecting the self-employed's work-life balance and work-family conflict experiences, findings from quantitative and qualitative articles were analyzed to identify these conditions.

## 2.4. FINDINGS

In this paragraph, we will first report on the general findings of the integrative research review regarding trends, conceptualization of work-life balance and work-family conflict, samples, and theoretical approaches. This is followed by a presentation of the main findings of this research review that relate to: 1) outcomes on whether the self-employed experience more or less work-life balance and work-family conflict than employees and/or differences between specific types of self-employed and 2) the conditions that shape the self-employed's experience of work-life balance and work-family conflict.

### Trends

The figure below shows the development of research on work-life balance and work-family conflict of self-employed workers over time. The first article, which was published in 1997, studied work-family linkages among self-employed women and men (Loscocco, 1997). After 2000, the number of articles on the work-life balance and work-family conflict of self-employed workers has shown to increase.



**Figure 2.1.** Number of included quantitative and qualitative articles on the work-life interface of self-employed workers by year (35 in total)

The combination of paid work and other life domains among employees has been the focus of research for several decades. Lewis et al. (2007) argue that research on this topic has reflected social, economic, and workplace developments and concerns. Work-life issues started to emerge in the 1960s, as the numbers of women entering the labour force grew (Lewis et al., 2007). In the 1980s, several factors increased the awareness of work-life issues, such as the growing numbers of dual-career couples, rise of lone parenthood due to increasing divorce rates, falling fertility rates, and an aging population resulting in increasing pressure to combine paid work and care. This is reflected in researchers' interest in work-family conflict among employees (Lewis et al., 2007).

From a historical perspective, the rise of (various types of) self-employment is a relatively new phenomenon. In the 19th century, self-employment was commonly found among farmers and craftsmen. In the industrial era, dependent work significantly increased in line with large scale production. Only since the 1970s, self-employment increased primarily due to changes in the industrial composition, government policies, and changes in labour supply. Since the 1980s, researchers became interested in possible underlying mechanisms and growth of self-employment (Conen et al., 2016). Recent societal trends at the labor market changed the nature of work and ways of working. This has increased the variety at the labour market and among the self-employed (Bögenhold et al., 2015). The variation in the proportion of self-employed workers across countries is (partly) related to the prevalence of different occupations and industries in each country (Hatfield, 2015). Based on the Eurostat Labour Market Database (Eurostat 2014), Hatfield (2015) concludes that 45% of citizens expressed a preference for self-employment over being an employee. Among the current European adult entrepreneurs (aged 35-64), 77% are driven by opportunities, including the desire for flexibility, autonomy, and work-life balance. For young entrepreneurs, this percentage is 83%. These trends increased researchers' interest in the work-life balance and work-family conflict of self-employed workers. Figure 2.1 illustrates the short history and limited number of articles published on this topic.

### **Conceptualization of work-life balance**

Analysis shows that most quantitative articles examine work-family conflict as an outcome, whereas most qualitative articles study work-life balance. Although work-family conflict is a bi-directional construct, most authors focus on work-to-family conflict. In general, the quantitative articles are more specific about the operationalization of the concept under study than the qualitative articles. In many qualitative articles, the dependent variables are not clearly defined (e.g. Dempsey and Sanders, 2010; Hilbrecht and Lero, 2014; Loscocco, 1997). The qualitative articles mainly aim to explore and describe the process of balance and often limit their definitions to the balance between work

and family rather than personal life. For instance, Gherardi (2015:651) describes it as: “a life course along a single dimension of flow in which boundaries and connections are flexibly drawn and various forms of connection between work and family life become possible and produce different consequences”. Ugwu et al. (2016) define balance as how self-employed women navigate overlapping business and life roles, and cope with the daily challenges of combining business with their other roles.

To summarize, the difference between work-life balance and work-family conflict is not clear cut, however, since some authors use variations such as ‘work-home’ and ‘business-life’ or define ‘balance’ as a lack of conflict (see for example: Nordenmark et al., 2012; Tuttle and Garr, 2009; Ugwu et al., 2016). For reasons of comparability, we decided to present the findings of the articles included by the dependent concepts (work-life balance and work-family conflict), rather than by the definition of that concept.

### **Samples of self-employed**

Except for two articles on B&B innkeepers (Li et al., 2013) and IT workers (Tremblay and Genin, 2008), the quantitative articles do not specify the occupation of the self-employed included in their sample. Instead, samples are mainly based on cross-sectional data from large surveys such as the European Social Survey (Annink et al., 2016b; Nordenmark et al., 2012) and the US National Study of the Changing Workforce (Beutell, 2007; Beutell et al., 2015, Prottas and Thompson, 2006; Schieman and Young, 2015; Tuttle and Garr, 2009). This implies that the findings of the articles are limited to only a few data sources. Three quantitative articles distinguish between types of self-employed in terms of employees (Prottas and Thompson, 2006), family business ownership (Carr and Hmielski, 2015), and gender (Eddleston and Powell, 2012).

The qualitative studies, on the contrary, are mainly based on convenience samples. A few focus on specific occupations such as horse farmers (Cederholm, 2015) or craftswomen (Gherardi, 2015). One study examines information and communications technology (ICT)-based self-employed, including freelance editors, illustrators, and translators (Gold and Mustafa, 2013). Another one focuses on social entrepreneurs as a subcategory (Dempsey and Sanders, 2010). The samples of the other qualitative articles are diverse. Over half of the qualitative studies are based on a sample of female self-employed in different occupations. We found that the qualitative articles, compared to the quantitative articles, specifically sampled gender, family care responsibilities and/or the presence of children.

Most quantitative and qualitative studies included in this review were conducted in European and English speaking countries such as the United States, Canada, Ireland,



Australia, and New Zealand. Strikingly, a quarter of the quantitative articles are based on the US National Study of the Changing Workforce. Only three quantitative articles are cross-national comparative, of which two are based on the European Social Survey. There is more geographical variety among the qualitative articles. Although most are conducted in western countries, three articles examine the work-life situation in Nigeria and South-Africa. Only one of the qualitative articles is cross-national comparative.

In short, few articles distinguish between types of self-employed. Most quantitative studies are based on cross-sectional data. Qualitative studies are mainly based on convenience samples. Furthermore, cross-national comparisons are scarce.

### **Theoretical approaches**

A third of the quantitative articles studies work-life balance and work-family conflict from a Job Demands and Resources approach. Other approaches are role strain hypotheses, border theory, human ecology theory, (push and pull) motivations, and gender perspectives. Four articles test their hypothesis without an explicit theoretical approach. Among the qualitative articles, boundary theory is the most common theoretical approach to study work-life balance of the self-employed. Also the Job Demands and Resources approach and role theory are repeatedly applied. Other approaches focus on theoretical concepts such as social location, coping capacity, culture, motivations, expectations, work-life fit, ambiguity work, entrepreneurial processes, gender, life stage, and cognitive appraisal.

### **Main findings (1) comparative outcomes**

Table 2.2. and 2.3. show the (tentative) evidence from articles that compare the self-employed with employees and types of self-employed in relation to work-family conflict and work-life balance respectively. It should be noted that even the conventional vote-counting procedure (Bushman and Wang, 1994) does not allow the reader to draw sound conclusions based on this table, because the articles included differ in terms of their definitions, measures, samples, and methods. A prime example is the article of König and Cesinger (2015) which has been included in the "no association" column in table 2.2. The authors explain that due to greater flexibility, self-employed people perceive a slightly lower time-based work-to-family conflict while their strain-based work-to-family conflict is higher than among employees. Based on this explanation, we could not determine whether the self-employed experience more or less work-to-family conflict than employees. This example shows that the way work-life balance and work-family conflict are measured is highly relevant and impacts the outcomes of studies.

**Table 2.2.** Summary of the evidence related to the work-family conflict of self-employed in comparison to employees and/or specific types of self-employed

Comparison	Dependent variable	Number of studies	Less work-family conflict	No association	More work-family conflict	References (in chronological order)
Self-employed vs. employees	Work-family conflict	8 (47%)	1	3	4	Parasuraman and Simmers (2001); Brink and De la Rey (2001); Beutell (2007); Tremblay and Genin (2008); Annink et al. (2016); Beutell et al. (2015); Johansson Seva and Öun (2015); König and Cesinger (2015)
Self-employed without employees vs. self-employed with employees	Work-family conflict	1 (6%)	-	-	1	Protas and Thompson (2006)
Non-family businesses owners vs. family businesses owners.	Work-family conflict	1 (6%)	-	-	1	Carr and Hmieleski (2015)

**Table 2.3.** Summary of the evidence related to the work-life balance of self-employed in comparison to employees and/or specific types of self-employed

Comparison	Dependent variable	Number of studies	More work-life balance	No association	Less work-life balance	References (in chronological order)
Self-employed vs. employees	Work-life balance	6 (35%)	3	-	3	Tuttle and Garr (2009); Jamal (2009); Duncan and Pettigrew (2012); Nordenmark et al. (2012); Li et al. (2013); Davis et al. (2014);
Female self-employed vs. male self-employed	Work-family balance	1 (6%)	-	1	-	Eddleston and Powell (2012)

However, the tables do serve as a starting point to examine the outcomes of comparative quantitative articles on work-life balance and work-family conflict. The first column shows the type of comparison. The first row shows a comparison between the self-employed and employees. The rows below show a comparison between specific types of self-employed (with/without employees, (non) family business owners, and female/male self-employed). The columns show the dependent variable, (which in table 2.2. is work-family conflict and in table 2.3. work-life balance) show the number of studies, the outcomes and references to the articles.

First, we can observe that most comparisons are made between employees and the self-employed (above the grey bar), and not among types of self-employed. Most studies have examined work-family conflict rather than work-life balance. From the 17 quantitative articles included in this review, table 2.2. shows that eight studies compared the level of work-family conflict of the self-employed versus employees. Four of them reported that the self-employed experience more conflict than employees. One article reported more work-family conflict among employees and three articles reported no significant association. Table 2.3. shows that six articles compared the work-life balance of the self-employed and employees. Half of them report that the self-employed experience a better work-life balance than employees, while the other half found evidence against this hypothesis.

Second, only three articles (below the grey bars) have examined differences among the self-employed, in terms of number of employees, (non) family business ownership, and gender. Prottas and Thompson (2006) show that independent contractors appear to reap the benefits of greater autonomy as well as lower levels of job pressure and report less work-family conflict than business owners. Carr and Hmieleski (2015) found that work-family conflict exerts more negative effects on founders of non-family businesses than for those running family businesses. Conversely, founders of family businesses experience greater work tension from family-to-work conflict compared to founders of non-family businesses. In table 2.3., Eddleston and Powell (2012) report that the total effect of gender on work-family balance was not significant. As an explanation, they show that female entrepreneurs tend to nurture satisfaction with work-family balance by creating work-family synergies, whereas male entrepreneurs tend to nurture satisfaction with work-family balance by obtaining family support at home.

Third, the comparative tables shows that the quantitative articles included in this review are mainly based on cross-sectional data from large surveys such as the European Social Survey (Annink et al., 2016b; Nordenmark et al., 2012) and the US National Study of the Changing Workforce (Beutell et al., 2007; Beutell et al., 2015; Schieman and Young, 2015;

Tuttle and Garr, 2009). Unfortunately, the authors use different items to measure work-life balance and work-family conflict, which makes comparison difficult.

To conclude, these articles once again show how difficult it is to draw conclusions based on articles comparing the self-employed and employees regarding work-life balance and work-family conflict. However, this review based on the conventional vote-counting procedure (Bushman and Wang, 1994) provides an overview of the articles that have tested differences between the self-employed and employees and among specific types of self-employed regarding work-life balance and work-family conflict. In short, current research findings on this topic are inconclusive. The self-employed might experience more work-family conflict as well as work-life balance in comparison to employees.

Furthermore, the three articles that compare differences between specific types of self-employment hint at the importance of taking into account the conditions that shape how the self-employed experience work-life balance and work-family conflict, such as type of business and gender. The second aim of this integrative review is to identify in more detail the conditions that shape the work-life balance and work-family conflict experiences of the self-employed. The findings will be discussed next.

### **Main findings (2) conditions that shape the work-life balance experiences of the self-employed**

The analysis of quantitative and qualitative empirical articles provided insights on the negative and positive conditions that influence work-life balance and work-family conflict of the self-employed. The quantitative studies often took control variables into account when testing work-life balance and work-family conflict of self-employed workers in comparison to employees and/or among specific types of self-employed. These control variables are often related to individual characteristics, family situation, and sometimes, work characteristics in terms of job demands and resources. The qualitative studies were often based on a specific sample of self-employed and focused more on conditions. Findings are reported according to the type of condition: 1) individual characteristics; 2) family situation; 3) business characteristics; 4) boundary management; and 5) coping strategies.

#### **Individual characteristics**

The individual background variables that significantly influence work-life balance and work-family conflict of self-employed workers are: education, mental and physical health, and age. Educational attainment beyond a high school degree is negatively linked to work-family balance (Duncan and Pettigrew, 2012) and holding an academic degree is positively related to work-family conflict (König and Cesinger, 2015). A pos-

sible explanation that the authors suggest is that higher educated self-employed are likely to have jobs that are more demanding on one's time, hold more responsibility, and perhaps, require more personal investment. This implies higher work demands, which increases strain-based conflict (König and Cesinger, 2015).

Related to education is perceived professional mastery which, in contrast, leads to greater satisfaction with work-life balance (Davis et al., 2014). Although further research is needed, the authors suggest that, in general, freelancers constantly face new challenges, are typically engaged in technologically advanced and rapid changing industries, for which they need to acquire new knowledge. Their job does not necessarily become less difficult with more job experience, for which perceived professional mastery seems to be an important resource (and not job experience or tenure).

Regarding health, mental health appears to be a stronger predictor for work-family synergy than physical health (Beutell, 2007). A qualitative study of Ugwu et al. (2016) shows that motivational reasons, such as personal satisfaction, kept women in Nigeria committed to pursuing simultaneous roles. Lastly, a study by Jamal (2009) shows that self-employed under 40 years of age experienced significantly more job stress than self-employed who were over 40 years of age. This showed a negative effect on their quality of work and non-work life. Nordenmark et al. (2012) later demonstrate that age has a curvilinear effect on work-life balance. This might be explained by life course stages and the family situation, which will be discussed next.

### **Family situation**

The family situation influences work-life balance and work-family conflict of self-employed workers in terms of marital status, the presence of children, other care responsibilities, and being the breadwinner. First, research shows that cohabiting or married self-employed workers have a lower level of work-life balance than do singles (Nordenmark et al., 2012). This might be explained by the presence of (small) children, which in general increases demands, such as housework, and lowers work-life balance (Loscocoo, 1997; Parasuraman and Simmers, 2001; Davis et al., 2014; König and Cesinger, 2015). However, Tremblay and Germin (2006) show that having dependent children may also indirectly increase work-life balance. Having one or more child under the age of 12 appears to moderate the feeling of isolation in self-employment, which can be one of the disadvantages of self-employment that influences work-life balance. For the self-employed for whom work-life balance is not the principal motivation, the advantage of combining work with taking care of family responsibilities increases their experience of work-life balance (Loscocoo, 1997). Furthermore, the same author found that the degree

of attachment to the parental role, and one's view of what children need from parents, affects how much a self-employed parent feels that work must accommodate family.

Besides childcare, excessive expectations of family members resulted in physical fatigue among female self-employed (Ufuk and Özgen, 2001). According to the same study, elder care also impacted the ability of the self-employed to organize their roles and activities. Bourke et al. (2010) found that self-employed women with elder care responsibilities felt forced into reactive behavior in all domains, not only influencing their individual identity and emotions, but also their firm performance.

Lastly, work-family balance is negatively influenced by the profit requirements of doing business (Jurik, 1998). Annink et al. (2016) found that a low household income increases work-family conflict. However, income might have a curvilinear effect, because Davis et al. (2014) found that the association between income and work-life balance became negative at a certain point, possibly because those with more income felt pressured to maintain their standard of living and are not as happy with their work-life balance. Tuttle and Garr (2009) report that being part of a dual-earning couple does not necessarily cease financial pressure, possibly because of the conflicting family (time) demands. The same authors found that conflict is stronger for those part of a dual-earning couple compared to those being part of a single earning couple.

## **Gender**

Of the 18 qualitative studies included, nine are based on a sample of female self-employed. All these studies note that gender differences should be taken into account while interpreting the findings because of a number of mechanisms that result from gender roles: traditional role expectations, guilt, time commitment to the family, and support preferences.

A study among parents shows that the self-employed mostly followed traditional gender role patterns that expect women to invest in the family domain while their husbands invest in the work domain (Eddleston and Powell, 2012). This statement is illustrated by research showing that children in the household increase conflict for men and women, but the effect for women is significantly higher (Johansson Sevä and Öun, 2015). A study of Ufuk and Özgen (2001) shows that Turkish women think that being entrepreneurs affects their roles in family life negatively, with the role of an entrepreneur mostly conflicting with the role of being a housewife. On the contrary, their entrepreneurship positively affects their roles in social, economic, and individual life. Some fathers, however, resist traditional arrangements and see self-employment as a way to participate more actively in family life (Hilbrecht and Lero, 2014). Furthermore, self-employed females may experi-

ence better work-family balance if they enjoy domestic work (Duncan and Pettigrew, 2012) and a better work-life balance when they have fewer care responsibilities (Davis et al., 2014). Many women entrepreneurs experienced conflict because of guilt (Kirkwood and Tootell, 2008), especially about 'short-changing' their family (McGowan et al., 2012). In turn, this perceived guilt may influence their effectiveness both at work and at home (McLellan and Uys, 2009).

With regard to work demands, high working hours increase family-to-work time conflict for women, while the effect is insignificant for men (König and Cesinger, 2015). According to the same authors, younger women – probably with younger children at home – have more strain-based conflict because they must organize childcare for young children. This is in line with Parasuraman and Simmers (2001), who found that women are encouraged to attend to their family role, which explains their greater time commitment to the family.

The quantitative studies are inconclusive on the effect of gender on the work-life balance of self-employed workers. This might be because of different mechanisms and preferences for work-family balance (Eddleston and Powell, 2012). Furthermore, work-life balance is difficult to compare among self-employed women and men, because research shows that family intrudes more on work among women, and work intrudes more on family among men (Loscocco, 1997).

### **Business characteristics**

The heterogeneity among the self-employed in terms of business characteristics is seldom included in comparative studies, although studies confirm that it is not plausible to treat the self-employed as one homogeneous group regarding their working conditions (Johansson Sevä and Öun, 2015). Existing research shows that work and business characteristics, such as working times, job insecurity, job autonomy, clients, employees, and market conditions influence the work-life balance of self-employed workers.

Quantitative studies that include work characteristics, often conceptualize those as job demands or resources similar as those of employees. Job demands that influence work-life balance and work-family conflict negatively are job pressure, work hours, working on evenings, working on weekends, working on short notice, and job insecurity (Protta and Thompson, 2006; Beutell, 2007; Tuttle and Garr, 2009; Nordenmark et al., 2012; Davis et al., 2014; Annink et al., 2016). Job resources that have a positive effect on work-life balance and work-family conflict are job control, flexibility and control over own time, the freedom to make decisions and choices, and job satisfaction (Protta and Thompson, 2006; Tuttle and Garr, 2009; McGowan et al., 2012). McGowan et al. (2012) found that

the self-employed women in their sample valued the greater flexibility and control over their own time and their freedom to make their decisions and choices. According to McGowan et al. (2012), autonomy allows self-employed women to combine their work more easily with childcare, household duties, social and personal life. A study of Annink and Den Dulk (2012), however, shows that the degree and nature of that autonomy varied among the self-employed owing to work-related factors such as sector, work location, employees, and years of experience.

From the qualitative studies, it appears that dealing with clients and employees is especially demanding on the work-life balance of self-employed workers (Annink and Den Dulk, 2012; Kirkwood and Tootel, 2008; Gold and Mustafa, 2013; Mustafa and Gold, 2013; Hilbrecht and Lero, 2014). According to Gold and Mustafa (2013), the role of a clients' demands is crucial in understanding the contours of freelancers' temporal boundaries and may lead to a form of 'client colonization' that dominates both their work and home lives. Self-employed parents expected to be readily accessible to both children and clients, while continually pursuing income opportunities. This may contribute to time pressure, although some viewed participation in volunteer and their children's activities as a form of business networking (Hilbrecht and Lero, 2014).

Regarding employees, Schieman and Young (2015) found that business owners that employ other people as well as solo self-employed are more likely to multitask compared to wage and salaried employees. Compared to employees, business owners and independents report greater job satisfaction and lower stress. However, independents, but not business owners, report less work-family conflict than employees (Prottas and Thompson, 2006).

Furthermore, specific market conditions may be demanding to work-life balance. For example, the self-employed may experience financial stress due to insufficient demand or unfavorable labor market conditions (Ufuk and Özgen, 2001; Trembly and Genin, 2006). Also unpaid and underpaid work may trouble work-life balance (Dempsey and Sanders, 2010). These financial conditions might result in the self-employed taking on a second job as an employee in an organization. Davis et al. (2014) show that having a second job in addition to freelancing is negatively associated with work-life balance satisfaction. The authors suggest that this is likely because of a lack of autonomy, but further research is needed.

### **Boundary management**

From the 18 qualitative articles included in this integrative review, 8 articles are based on boundary management theories. Gherardi (2015) shows how boundaries and connec-



tions are flexibly drawn by female entrepreneurs. The author argues that various forms of connection between work and family life become possible and produce different consequences for work-life issues. Gold and Mustafa (2013) mention continually thinking about current and future projects on which their livelihoods depends as a threat to work-home balance for the self-employed. Their principal challenge is to develop ways to 'switch off' from work, as a study among ICT dependent home-based self-employed shows (Gold and Mustafa, 2013). The same authors found that attempts of boundary management were often undermined by the respondents' sense that they had to be continually available for work.

In order to achieve balance, self-employed female consultants in a study of Berke (2003) negotiate work and family using spatial, behavioral, temporal, social, and psychological strategies to manage internal and external temporal and spatial boundaries. The domains of work and family need to have some boundaries or structure in order for the domains to succeed (Berke, 2003). This is in line with Demsey and Sanders (2010), who found that a complete dissolution of a work-life boundary, may result in a troubling account of work-life balance centered on self-sacrifice (Dempsey and Sanders, 2010).

According to Mustafa and Gold (2013), for self-employed teleworkers, the solution to achieving satisfactory work-home balance appears to lie in exactly how boundaries are *managed*. The authors argue that successful temporal boundary management depends, to a large extent, on the maintenance of effective physical boundaries. Using 'equipment', 'activity', and 'ambiance' were important elements of boundary tactics. Also, self-employed home-based workers use both conceptual and physical barriers to create and manage the boundaries between home and work. Myrie and Daly (2009) found that these boundaries were reinforced by rules.

Not all self-employed benefit from clear boundaries, however. Self-employed horse farmers perform an ongoing balancing act between family interests, individual leisure, and paid work. The author suggests that this balancing act does not strive for demarcations, but rather to stay between social spheres. It is argued that lifestyle enterprising is enacted and confirmed through ongoing boundary negotiations, or ambiguity work, that sustains tension between keeping and blurring social boundaries (Cederholm, 2015). Boundary tactics are also affected by the skills involved, such as time management (Mustafa and Gold, 2013).

### **Coping strategies**

The qualitative articles included in this integrative review show that self-employed may use several coping strategies in stressful situations in order to achieve work-life balance

and avoid conflict. Lazarus and Folkman (1984) suggest that coping has two major functions: the regulation of distressing emotions (emotion-focused coping) and doing something to positively change the problem causing the distress (problem-focused coping).

Annink and Den Dulk (2012) found that women who were aware of their goals and priorities at work and in their personal lives were more capable of using job and time/spatial autonomy to achieve work-life balance. The ability to define and reflect on personal goals in work and other life domains was considered as an important resource for work-life balance. This is in line with Ugwu et al. (2016), who found that placing the family first, time management, and prioritizing were important measures of ensuring balance and wellbeing. McLellan and Uys (2009) found that structure and planning, besides quality time with their children and families, support structures and self-reliance. In turn, this facilitated effective functioning of the self-employed mothers both at work and at home.

As described in a survey study conducted by Brink and De la Rey (2001), successful South African women reported both emotional and problem focused coping strategies to deal with the hypothetical work-family interaction strain situation. These strategies were positive reappraisal, planned problem solving, self-control, and seeking social support. Gender, family status, resources, race, ethnicity, as well as local and regional economic conditions varied the self-employed's strategies for confronting dilemmas (Jurik, 1998). The latter finding illustrates that although we have identified and listed several conditions, these conditions are interdependent. Next, conclusions will be drawn regarding these findings.

## **2.5. CONCLUSION**

This integrative research reviewed 17 quantitative and 18 qualitative articles that were published between 1975 and 2016 with a comparative design to answer the question: "What do we know so far about how different types of self-employed experience work-life balance and work-family conflict in comparison to employees?". The conventional vote-counting procedure (Bushman and Wang, 1994) was applied to the outcomes of the quantitative articles to determine whether self-employed report more or less work-life balance and work-family conflict than employees and whether there are differences among types of self-employed. Next, the review of quantitative and qualitative articles revealed conditions that shape the self-employed's experience of work-life balance and

work-family conflict. Based on this integrative research, three important conclusions can be drawn.

First, research on the work-life balance and work-family conflict of self-employed workers is very nascent and seems to be rising. The first article included in this review was published in 1997. Work-life issues started to emerge in the 1960, when an increase of women entered the labour force (Lewis et al., 2007). Research on the work-life balance and work-family conflict of employees developed over the years and is in line with social, economic, and workplace developments on the labour market (Lewis et al., 2007).

Second, research findings on whether the self-employed experience more or less work-life balance and work-family conflict than employees are inconclusive. Regarding work-life balance, half of the articles (3) concludes that the self-employed experience more work-life balance than employees, whereas the other half (3) concludes the other way around. Regarding work-family conflict, half of the articles (4) included in this review report that the self-employed experience more conflict than employees. The other half reports no association (3) or less work-family conflict (1) in comparison to employees. In comparing the self-employed to employees, most studies have examined the amount and nature of work-family conflict as an indicator for work-life balance. Findings are diverse and hardly comparable because of the variation in concepts and definitions of work-life balance and work-family conflict as well as the variation in samples the studies draws upon.

Third, this integrative research review concludes that few studies address the heterogeneity between the self-employed nor do they make a distinction between different types of self-employment when investigating their work-life experiences. Quantitative research that does take into account the diversity among self-employed is restricted to the distinction between self-employed with and without personnel, (non) family business owners, and gender differences. It suggests that self-employed without employees as well as family business owners experience more work-family conflict than those with employees, respectively non-family business owners (Carr and Hmieleski, 2015; Prottas and Thompson, 2006). No significant differences in work-family balance between female and male self-employed (Eddleston and Powell, 2012).

These findings hint at the importance of taking into account the conditions that shape the self-employed's experience of work-life balance and work-family conflict. Prottas and Thompson (2006) argue that work characteristics should be taken into account while studying work-life balance and work-family conflict because these are more predictive than the employment relationship itself. The review of quantitative and qualitative

articles indicates the relevance of individual characteristics, family situation, business characteristics, boundary management, and coping strategies in relation to the work-life balance and work-family conflict experiences of self-employed workers. Furthermore, analysis shows that these conditions often interact with each other and are interrelated. Based on the research findings regarding the work-life balance and work-family conflict of self-employed workers and the issues we encountered, this review will conclude with a research agenda.

## **2.6. RESEARCH AGENDA**

After examining the state-of-the-art literature regarding the work-life balance and work-family conflict of self-employed workers, we conclude that there is a clear need for further qualitative and quantitative research. One of the inclusion criteria for the articles in this integrative research review was a comparative design, since most research on work-life balance and work-family conflict is conducted among employees. This section reflects on the findings of this review in comparison to what is already known from research on employees. Based on this reflection, a number of conceptual, theoretical, and methodological suggestions are provided for future research.

First, our analysis showed that a substantive number of quantitative articles examined the concept of work-family conflict, whereas qualitative articles tended to focus on work-family balance. Both constructs are problematic, because they exclude self-employed without family. In a study among employees, Leitner and Wroblewski (2006) encountered the same issue and suggested to define work-life balance as a subjective evaluation that does not presume that there is an optimal division of work and personal domains. In this way, it could suit all working individuals. 'Balance' refers to a global evaluation of the interplay between work and life domains (e.g. Valcour, 2007; Voydanoff, 2005). 'Conflict' could be studied as a mechanism underlying work-life balance and can be used as a bi-directional concept which may take the form of work-to-family conflict or family-to-work conflict (Frone, 2003; Greenhaus and Beutell, 1985).

Two avenues for future research regarding work-life balance and work-family conflict concepts are suggested. First, the field would benefit from studying work-life balance because a personal overall evaluation allows for comparison between employees, self-employed, and types of self-employed. Second, researchers could deepen the understanding of the aspects and mechanisms underlying balance, such as conflict and enrichment. A specific suggestion for future work-life research among the self-employed would be to study the interplay between work and life domains. Prottas and

Thompson (2006) argue that the extent of which work and family (or other life domains) can be conceptualized as distinct domains, is likely to be qualitatively different for the self-employed when compared to the employed. The self-employed are likely to experience more blurring between the two, although this might also relate to preferences for integrating or segmenting. Furthermore, König and Cesinger (2015) found that due to greater flexibility, self-employed people perceive a slightly lower time-based work-to-family conflict than employees. However, their strain-based work-to-family conflict is higher than among employees, possibly because of higher expectations regarding availability.

Apart from more research on types of conflict, future research could benefit from clarifying the relationship between autonomy and work-life balance and work-family conflict among self-employed workers. Research on employees shows that the direction of work-family conflict (work-to-family or the other way around) and the specific form of flexibility makes a difference on the effects found (Allen et al., 2013). The same authors found that it made a difference whether flexibility referred to flextime vs. flexplace, or to use vs. availability for example. Future research should explore the meaning of flexibility, or autonomy, in relation to the work-life balance and work-family conflict of the self-employed and its different effects. In short, regarding conceptual issues, it is suggested that future research includes more details on the definition, operationalization, and measurement of the work-life concepts under study.

Second, other theoretical approaches could contribute to understanding current non-significant and contradictory findings. This systematic review shows that, in line with research on the work-life balance and work-family conflict of employees, the most dominant approach among quantitative comparative articles is the Job Demands and Resources model. Although applicable in multiple employment relationships, such as employment and self-employment, the Job Demands and Resources model does not include the broader context. This is problematic because recently, researchers have acknowledged that work-life balance and work-family conflict occurs in a dynamic system where individuals, their work, and the national context interact with each other (Allen et al., 2015; Gorgievski and Stephan, 2016; Ollier-Malaterre et al., 2013). Indirectly, these contexts might hinder or reinforce demands and recourses for work-life balance and work-family conflict (Hobson, 2011). Future research on self-employed workers could explore how various context aspects, such as institutional, economic and cultural aspects, influence work-life balance and work-family conflict because these might be different from employees.

A framework that includes institutional and cultural context is the Capability Approach, which was recently applied to study work-life balance among employees by Hobson (2011). According to this approach, it does not matter what individuals do, but also what their opportunities are and what choices they would make if they had the capabilities to lead the kind of lives they desired (Hobson, 2011; Ollier-Malaterre et al., 2013). This approach takes into account situated agency and could be especially relevant to study the work-life balance of self-employed workers, because self-employment implies human agency and choice (Caproni, 2004). The Capability Approach is also suitable to study gender differences, which is another important avenue for future research because it recognizes that the power of norms in family and society circumscribes the agency and work-life balance choices for women (Hobson, 2014). A difficulty of this approach, both in the context of employment and self-employment, is to operationalize it (Hobson, 2014).

Third, when reviewing existing studies, we encountered common methodological issues, such as large variations in sample size, homogeneity in sample composition, a lack of consistent reporting of sample information, issues associated with the levels of analysis, and an over-reliance on cross sectional data. We address three methodological issues that made systematic comparison between the self-employed, employees, and types of self-employed difficult: limited geographical representation, a lack of multi-level analysis, and homogeneity in sample composition. We noticed the limited geographical representation and a lack of cross-national comparative design of current studies. The work-life balance and work-family conflict of self-employed workers in continents such as Asia and South America appears to be understudied. The value of cross-national research is increasingly emphasized in work-life research on employees (Allen et al., 2014; Ollier-Malaterre et al., 2013) and the self-employed (Gorgievski and Stephan, 2016).

Another methodological suggestion for future research is to conduct multi-level analysis which will allow inclusion of individual variables, business characteristics, and national context variables - preferably in a cross national comparative design. Multi-level analysis becomes even more important as this systematic review shows that the work-life balance and work-family conflict of self-employed workers is influenced by interrelated and interacting conditions on various levels. Furthermore, multi-level analysis allows authors to explore different mediators and moderators in the context of self-employment compared to employees. A study of Annink et al. (2016b) points out that job demands and resources in relation to work-family conflict operates differently for employees and the self-employed. It is suggested that, in order to understand whether self-employment contributes to work-life balance and work-family conflict, mechanisms rather than separate variables should be considered.

Lastly, we suggest that future research should address the heterogeneity among the self-employed and make a distinction between different types of self-employed when investigating their work-life experiences. Future research should include work and business characteristics, since these are likely to have different implications for work-life balance and work-family conflict (Craig et al., 2012; Johansson Sevä and Öun, 2015; Prottas and Thompson, 2006). Prottas and Thompson (2006) note that specific work characteristics explained substantially more variance in respect to work-family conflict than did employment relation and demographics. It might be, however, that the net effect of work arrangements and demographics is not significant, because there are underlying mechanisms that may have a positive effect on work-life balance and work-family conflict for some and a negative effect for others (e.g. Eddleston and Powell, 2012; König and Cesinger, 2015). This finding stresses the importance for quantitative studies to include interactions and for qualitative studies to understand underlying mechanisms.

To present date, the inclusion of self-employed business characteristics appears to be limited and should be expanded in future research. This requires that large datasets should include work characteristics as variables by adjusting items so that they can be answered by both employees and self-employed workers. Samples need to be large enough to allow comparison among different types of self-employed and to analyse the impact of work and business characteristics. It is time that researchers not only acknowledge the heterogeneity among the self-employed and its consequences for generalizability, but to act upon it as well.





# 3



## WORK-FAMILY STATE SUPPORT FOR THE SELF-EMPLOYED

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### 3.1. INTRODUCTION

The integration of work and private life is an issue for many workers today, whether employed or self-employed (Kossek et al., 2010). In 2013, 17.3% of EU labour market participants were self-employed (OECD, 2013a). Self-employment is valued because it offers autonomy and flexibility, both spatially and temporally (Arenius and Kovalainen, 2006; Verheul et al., 2006), improving workers' ability to balance work and personal/family life (Benz and Frey, 2003; Blanchflower, 2000; Prottas and Thompson, 2006). However, the long hours and work insecurity associated with self-employment may also create tensions and conflict (Parasuraman and Simmer, 2001). Conflicts between life domains increase the risk of health problems and negatively impact wellbeing, performance and quality of life (Allen et al., 2000; OECD, 2001). Because of these effects, the inability of finding a satisfactory work-life balance might even impact the duration of self-employment (Blanchflower, 2000; Williams, 2004).

National governments increasingly support workers in combining work with family life. Work-family state support includes maternity, paternity, parental leave arrangements and childcare allowances. Leave arrangements enable parents to take care of a child or to make arrangements for the child's welfare by offering them paid or unpaid time off from work. Childcare allowance is meant as a compensation for the costs of formal childcare. While leave arrangements offer the possibility for parental care at home by reducing time at work, childcare allows to outsource care during working hours. In work-family research and policies, the focus is on employees. The nature and extent of work-family supportive policies for employees are mapped yearly (Moss, 2014). In these yearly reports, little attention is paid to the entitlements for the self-employed.

However, European policymakers increasingly acknowledge the importance of work-family state support for self-employed workers, because these workers do not benefit from family-friendly arrangements offered by companies. In 2010, the right to maternity leave for the self-employed was introduced, which should allow self-employed women to interrupt their occupational activity for at least 14 weeks during pregnancy or motherhood. According to the European Parliament, the economic and physical vulnerability of pregnant self-employed workers and pregnant spouses makes this necessary. It is unknown whether the self-employed agree on this. It might be that leave and childcare in its current form are undesirable for them. Most of the self-employed parents are able to creatively building business around the routines of daily childcare (Ekinsmyth, 2013). Leave and childcare offered by the government could bind them. Furthermore, Davies (2013) argues that creating a safety net for the self-employed, similar to that for employees, would need to be paid for by social contributions or taxes. This might reduce the returns and hence the motivation to become self-employed.

Entrepreneurial characteristics, ambitions and skills are not criteria for social support. Therefore, in this article we refer to 'the self-employed' rather than 'entrepreneurs' because this includes all own-account workers eligible for social support (Urwin, 2011). Before being able to develop a work-family support system for the self-employed, it is useful to know what countries offer and how this differs from the employees system. In addition, the question might rise whether the self-employed need (similar types of) work-family support.

Research on work-family state support for employees shows that work-family support differs considerably across European countries. Welfare state regime typologies are commonly used to understand these differences (Bettio and Plantenga, 2004; Den Dulk, 2001; Engster and Olofsdotter Stensöta, 2011; Ferrarini and Sjöberg, 2010; Korpi, 2000; Buschoff and Schmidt, 2009). Welfare states regimes are clusters of countries with similar systems of protecting the health and well-being of its citizens, especially those in financial or social need. These systems are based on assumptions about the role of the government in providing social security for individuals in society. Furthermore, assumptions about the social roles of men, women, and families influence how policies are shaped. This has implications for the type and extensiveness of work-family state support they offer (Den Dulk et al., 1999).

The purpose of this article is to map and understand work-family state support for the self-employed across European countries. The employees serve as a reference category in this comparison, to understand and to interpret the nature and extent of work-family support for the self-employed. Similar to research on work-family support for employees,

we will maintain an institutional perspective by using the welfare state regime typology framework. A welfare state framework emphasizes the path dependencies impacting current choices regarding whether, how and to what extent the state should support employees and the self-employed with respect to their work-life balance. Researchers conclude that this typology works reasonably well, with some exceptions, in the context of employees (Bettio and Plantenga, 2004; Den Dulk, 2001; Buschoff and Schmidt, 2009). In this article it will be examined whether the welfare state regime typology is applicable in the context of self-employment too.

This article will contribute to current research in four ways. First, whereas other researchers tend to focus on employees, in this article work-family state support for the self-employed across European countries will be mapped. Second, understanding differences in work-family support across countries from an institutional perspective helps future researchers to contextualise and to increase our understanding of work-family experiences of the self-employed in different societies. Third, following the suggestion of other researchers, multiple former socialist countries are included in this study since they have been shown to be a special case (Ferrarini and Sjöberg, 2010). Lastly, on a practical level, this article may contribute to answer the question whether, and why, European guidelines on this issue are desirable for countries.

The next section provides background information about self-employment across countries and the welfare state typology, followed by a section on the methods applied. We then map work-family support for the self-employed compared to employees. We continue by analysing differences across Europe using the welfare state regime framework. The final part consists of a conclusion and discussion.

### **3.2. BACKGROUND: DEFINITIONS OF SELF-EMPLOYMENT**

Current research on work-family state support focusses on the extensiveness of statutory measures such as maternity, paternity, and parental leave, family benefits and child support for employees (Moss, 2012; OECD, 2010a). Traditionally, employees are workers who are assigned, monitored and sanctioned by employers (Casale, 2011). The European Union defines the self-employed as 'all persons pursuing a gainful activity for their own account, under the conditions laid down by national law' (European Parliament, 2010). The final part of the sentence suggests that definitions may differ across countries.

Furthermore, the growing use of information technology and new activities in the service sector result into various new legal categories of employment that do not entirely

correspond to the traditional category of dependent employment or self-employment (such as farmers and independent contractors hired in by large contracting companies) (Casale, 2011). In the literature, the term ‘new self-employed’ is often used for liberal professionals and freelancers. Liberal professionals do not have a trade license and no well-defined tasks, are subcontracted by third parties, and use their own tools and equipment. Freelancers, or ‘semi-entrepreneurs’, are contracted by one or more companies for a specific assignment (e.g., accounting, training, and consulting). They often work part time or on multiple assignments, usually as a ‘one-person business’ (Felfe et al., 2008). It is important to bear the various definitions of self-employment in mind because, as we will later see, some countries exclude certain categories from work-family state support.

Looking at the composition of the self-employed across countries more closely, we use data from the period 2000-2010 because new forms of self-employment have only recently emerged (Pedersini and Coletto, 2010) and work-family balance and related policies have only risen to prominence in recent decades (Kossek et al., 2010). Whenever possible, we report the most recent data.

It is noteworthy that self-employment rates in the European workforce fell from 18.3% in 2000 to 17.3% in 2013 (OECD, 2013a). Striking exceptions are the Netherlands (+3.8%) and the Slovak Republic (+7.9%), where the trend is upward. Although the percentage of self-employed workers in the service sector has grown across Europe, self-employment is still more common in industry. The Mediterranean countries have stronger agricultural sectors (Holthuis and Pratt, 2010).

**Table 3.1.** Share own-account and employers by gender and welfare state regime, 2010

	Country	Total own account <sup>a</sup>	Female own-account	Male own-account	Total employers <sup>b</sup>	Female employer	Male employer
Social-democratic	Finland	17,2	6,4	10,8	8,2	2,1	6,1
	Norway	10,5	3,0	7,4	4,2	1,1	3,1
	Sweden	13,2	4,4	8,8	7,7	1,8	5,9
	Denmark	9,8	3,3	6,5	7,0	1,6	5,4
Conservative	Austria	13,6	6,2	7,3	9,3	2,7	6,6
	Belgium	12,8	4,6	8,2	8,7	2,1	6,6
	France	17,4	6,6	10,8	8,6	2,4	6,2
	Germany	20,7	8,5	12,2	7,5	1,9	5,5
	Luxembourg	9,0	4,3	4,7	6,1	1,8	4,3
	Netherlands	12,1	5,0	7,2	9,4	2,6	6,8
	Switzerland	14,4	7,1	7,3	11,9	3,4	8,6

**Table 3.1.** Share own-account and employers by gender and welfare state regime, 2010 (continued)

	Country	Total own accounts	Female		Total employers <sup>b</sup>	Male	
			own- account	own- account		employer	employer
Mediterranean	Greece	32,4	12,6	19,8	12,3	3,6	8,7
	Italy	33,2	16,0	17,2	10,0	2,9	7,1
	Portugal	43,2	18,0	25,2	14,7	4,1	10,6
	Spain	20,3	7,8	12,5	10,7	3,5	7,2
Libe-ral	Ireland	21,5	7,2	14,3	5,1	1,5	3,7
	UK	21,4	4,5	16,9	10,1	2,4	7,7
Former socialist	Bulgaria	12,7	4,9	7,8	10,7	3,4	7,2
	Czech Republic	28,9	11,7	17,2	8,2	2,7	5,4
	Estonia	25,9	9,3	16,6	6,8	1,8	5,0
	Hungary	15,8	6,5	9,2	7,4	2,4	5,0
	Lithuania	14,2	6,1	8,1	4,5	1,1	3,4
	Poland	9,5	3,8	5,7	6,7	1,3	5,4
	Slovenia	16,8	5,7	11,0	7,3	2,1	5,2
	EU-27	21,0	7,8	13,2	8,6	2,4	6,2

Source: OECD.Stat (2012). Author's own calculations.

<sup>a</sup> Own-account workers are those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job, and have not engaged on a continuous basis any employees to work for them during the reference period. <sup>b</sup> Employers are those workers who, working on their own account or with one or a few partners, hold the type of job defined as a self-employed job, and in this capacity, on a continuous basis (including the reference period) have engaged one or more persons to work for them in their business as employees.

In 2010, most of the self-employed work on their own account. Compared to employers (self-employed persons with employees), the share of own-account workers in Europe increased between 2000 and 2010. Furthermore, the percentage male self-employed is larger than the percentage female self-employed in all European countries. Female self-employment within the European labour force has declined each year on average from 14.8% in 2000 to 12.4% in 2011. However, from 2009 onward this percentage is increasing. Across countries, the percentage of self-employment is relatively high in Mediterranean countries (43,2% in Portugal) The Mediterranean countries have always had a strong tradition of independent work, even when agriculture is excluded (Müller and Arum, 2004). Self-employment rates are also relatively high in eastern European countries, and relatively low in Scandinavian countries (9,8 % in Denmark), as shown in the table.

Policymakers are particularly worried about self-employed persons with low earnings, discontinuous work, low skills, low social security, and asymmetrical relationships with

customers and employers rather than self-employment rates (Pedersini and Coletto, 2010). Westerveld (2012) suggests that it might be useful to consider the vulnerability of certain self-employed persons, for example by designing categorical arrangements addressing the need for protection in specific sectors. This raises the question: 'Who is eligible for social protection against free market risks and who should receive parental leave and childcare support?'

### **3.3. THEORETICAL FRAMEWORK**

The former question can be answered from a welfare state regimes perspective. This perspective is useful since it explains how countries' decisions are influenced by decisions made in the past, even though past circumstances may no longer be relevant. These decisions, based on path dependence, influence eligibility for work-family support, but also how these systems are financed, for example by taxes, (voluntary) insurance and/or contributions by the state, employer, employees, or self-employed. Second, the welfare state regime perspective is commonly used in research on work-family state support for employees and contributes in understanding cross-country differences (Bettio and Plantenga, 2004; Den Dulk, 2001; Buschoff and Schmidt, 2009).

Typologies of welfare states were constructed by Titmuss (1974) and later Esping-Andersen (1990; 2002) according to historical and cultural differences between these states. Based on the degree of de-commodification (i.e. social protection against free market risks), Esping-Andersen divided 18 OECD countries into Social Democratic, Corporatist, and Liberal regimes, resembling the typical ways in which welfare production is allocated between state, market, and households. In 1999, he added the Mediterranean regime. Later, researchers have also added former socialist countries as a separate cluster (Drobnič and Blossfeld, 2004).

Earlier research on employees shows that work-family state support for employees differs across welfare state regimes. These differences can be summarized as follows: the social democratic welfare states have come to represent a modern variant of family policy, in which social rights are designed early on to encourage parents' employment and the sharing of unpaid care work (Korpi et al., 2013). In this earner-carer orientation of policy, most benefits are universal and the state is committed to comprehensive risk coverage and generous benefit levels for both employees and the self-employed. The conservative welfare state regime is a modified traditional model, in which the family has a large care taking responsibility. Women are primarily seen as caretakers and, as a consequence, economic dependent on their husbands. Public work-family policies are



relatively new and policies assure the male-breadwinner wage (Ferrarini and Sjöberg, 2010). The insurance based schemes are administrated by trade unions and employers organized into private corporations. This excludes the self-employed, who are appointed to social insurance. The concept of social insurance is that individuals contribute to a central fund managed by governments, and this fund is then used to provide income to individuals when they become unable to support themselves through their own labors (DeWitt, 2010). The Mediterranean countries are very “familialistic” and offer few public provisions for children in general (Esping-Andersen, 1999). It is assumed that children can be taken care of in the family (Drobnič and Blossfeld, 2004). The liberal welfare states also offer little public work-family support, but for a different reason: the principle of individual freedom means that the market mainly provides work-family support. Ideally, the state only provides basic needs. Being self-employed is considered to be an individual, risk-taking event with the consequence of little government support.

The former socialist countries have a common political background that sets them apart from Western Europe. During the communist era, their ideology promoted equality of conditions. As a consequence, women’s labour participation rate was higher than in Western Europe and supported by statutory leaves and public childcare (Ferge, 1992). After the transition to a market economy, however, many countries cut back on public family policies (Boye, 2011). The extent to which the self-employed are included in work-family state support now varies across former socialist countries; in some countries the ideology of equality of conditions remained, while other countries are moving towards family policy models similar to either the traditional or the dual-earner models (Ferrarini and Sjöberg, 2010). This makes it difficult to include former socialist countries as one cluster in the welfare state regime typology.

So far, research on employees shows that the welfare state regime typology helps to understand differences in work-family support across countries (Bettio and Plantenga, 2004; Den Dulk, 2001; Buschoff and Schmidt, 2009). Can the same patterns be found in the context of self-employment? First, we expect that social democratic countries based on their principle of *universalism*, granting access to benefits and services based on citizenship, will offer the most extensive support for the self-employed. The conservative welfare state regime is a modified traditional model, in which the family still has a large care taking responsibility. Women are primarily seen as caretakers. The conservative welfare state regime is denominated as corporatist, in which there are separate schemes for different occupational classes. Because work-family support is mainly an arrangement between employer and employee, support for the self-employed is expected to be relatively low. Also the Mediterranean countries are expected to offer relatively low support to the self-employed, given the importance of the role of the family in taking

care of each other. The liberal, or market oriented, regime is expected to offer least support, since support is mainly provided by the market. Only basic support is available to both employees and the self-employed for combining work with a family. Due to historical developments after communism in Eastern Europe, the former socialist regime is expected to show variance. In some countries the role of the government is reduced, while in other countries it is not. Ideologies might have shifted from equality of conditions to traditional or dual-earner models. This might result in countries ranging from offering very little support to offering high support for the self-employed.

Differences in work-family state support might recently be reduced by one of the aims of the EU directive on maternity leave for the self-employed, which is the principle of equal treatment between men and women. The European Parliament (2010) stimulates countries to ensure full equality in practice between men and women in working life in order to promote entrepreneurship initiatives among women. However, research shows that implementation of EU law in the member states often concerns long-term affairs. Effective reforms, especially regarding equal treatment policies, are often difficult to achieve because of issues at the level of the economy, the administrations, the legal systems and the interest group set-ups (Falkner, 2010).

In this article we will map the state work-family support for the self-employed in Europe compared to that of employees. Differences between countries are analyzed by examining the welfare states path dependencies. We are not able to determine causal relationships between welfare state regime and work-family state support in a country, since countries operate in the context of European politics and are also influenced by the economic situation. However, welfare state regimes are used to understand differences and similarities between countries.

### **3.4. METHODOLOGY**

The examination of differences across countries starts with a mapping of work-family state support for the self-employed in comparison to employees. Although more family-support policies can be identified, the focus here is on those policies that support combining work with family care responsibilities: maternity, paternity, parental leave arrangements and childcare allowances. The total full rate equivalent (FRE) was calculated to compare leave arrangements across countries, which are ranked according to the welfare state regime they belong to. A variable indicating the self-employed FRE as a percentage of the employee FRE is used to analyse differences between both employment groups. All variables will be explained below.

To map state work-family support policies for the self-employed compared to employees, we created an overview of maternity, paternity, and parental leave arrangements for the self-employed across European countries by analysing the European Union (2012) online database on Social Protection and Social Inclusion, local government websites, local experts' country notes of the International Network on Leave Policies and Research (Moss, 2012), and the OECD Family database (2010). *Maternity leave*, usually intended to protect the health of the mother and new-born, is taken just before, during, and immediately after childbirth. *Paternity leave* enables fathers to spend time with their partners, new child, and older children, and is usually taken soon after the birth of a child. *Parental leave* is available to both mothers and fathers, allowing parents to spend time caring for a young child after the end of maternity leave. It may be granted to parents as an individual right (possibly transferable to the other parent), or as a family right, to be divided as parents choose (Moss, 2012). In some countries, the law does not distinguish between maternity, paternity, and parental leave but defines all as parental leave. To get a better view of cross-national comparisons of systems with different payment rates and durations of paid leave periods, the entitlement to paid leave is presented as the full-rate equivalent (FRE), which is defined as the number of weeks with fully paid leave (OECD, 2010a). For example, an 8 for employees maternity leave in Sweden means 10 weeks of leave \* 80% payment rate = FRE 8. An asterisk \* behind the rate means that workers are obliged to take up the leave. For the self-employed, payment is often based on their average income, mean pensionable income, or the official minimum wage. If this were the case, we calculated this amount as a percentage of the average wage earnings in a particular country.

The FRE scores on maternity, paternity, and parental leave are added up, resulting in a *FRE total leave score*. Countries are clustered into the welfare state regime they belong to. Following Esping-Andersen (2002) and Drobnič and Blossfeld (2004) five welfare state regimes are distinguished: (1) the 'social democratic' welfare state, i.e. Denmark, Finland, Norway, and Sweden, (2) 'conservative' welfare states, i.e. Austria, Belgium, France, Germany, the Netherlands, Luxembourg, and Switzerland, (3) Mediterranean welfare states, i.e. Greece, Italy, Portugal, and Spain, (4) 'liberal' welfare states, i.e. Ireland and the United Kingdom, and (5) former socialist welfare states, i.e. Bulgaria, Croatia, the Czech Republic, Estonia, Hungary, Lithuania, Poland, and Slovenia. In order to make a comparison between employees and the self-employed, the *self-employed FRE leave* is shown as a percentage of the employees FRE. The column *financing principle* provides information on how leave is financed across countries for both employees and the self-employed.

To map *public childcare support*, we examined childcare allowance, meant to help cover the childcare costs (OECD Family Database, 2010). In most countries, the childcare allowance is provided on a per child basis, whereby an allowance is determined and provided for each child. The amount of the childcare allowance mostly depends on both the childcare costs and the family's income situation. Childcare allowance is indicated as a dummy variable, with a '•' as present, and with an 'x' as not present.

**Table 3.2.** Maternity, paternity, and parental leave, childcare allowance and financing principles for the self-employed and employees across welfare states

	Country	Maternity leave FRE		Paternity leave FRE		Parental leave FRE		Total leave FRE	
		Employees	Self-employed	Employees	Self-employed	Employees	Self-employed	Employees	Self-employed
Social-democratic	Finland	11,7•	3,9	4,9	0,67	32,8	5,85	49,4	10,42
	Norway	9•	9•	12	X	28,8	28,8	49,8	37,8
	Sweden	8•	1,6	8	1,6	38,6	38,6	54,6	41,8
	Denmark	9,6	9,2•	1,1	1,0	17,1	16,3	27,8	26,5
Conservative	Austria	16•	3,47 <sup>a</sup>	0,4	X	41,6	X	58	3,47
	France	16	2,97•	2	0,75	29,5	X	47,5	3,72
	Belgium	11,5•	5,12•	1,2	X	11	X	23,7	5,12
	Netherlands	16•	8,8•	0,4	X	4,9	X	21,3	8,8
	Luxembourg	16•	16	0,4	X	10,3	X	35,1	16
	Germany	14*	X	5,4	X	34,8	32,16	54,2	32,2
	Switzerland	11,2*	11,2	X	X	X	X	11,2	11,2
Mediterranean	Portugal	12,5*	4,6	6*	3,6*	9	3	27,5	11,2
	Greece	17	11,9*	0,4	X	X	X	17,4	11,9
	Italy	16*	16*	X	X	7,2	3,6	23,2	19,6
	Spain	16*	16	3	2,6	X	X	19	18,6
Liberal	United Kingdom	24,4*	10,8*	0,4	X	X	X	24,8	10,8
	Ireland	10,8*	9,6*	X	X	X	X	10,8	9,6
Former socialist	Hungary	16,8	19,9*	1	XX	79,6	X	97,4	19,9
	Estonia	28*	28	X	X	79,9	10,8	107,9	38,8
	Poland	18*	20	2	2	19,4	X	39,4	22
	Bulgaria	56,7*	47,7*	X	X	X	X	56,7	47,7
	Lithuania	21	18*	4	4	57,2	48	82,2	70
	Czech Republic	19,3*	19,3*	X	X	39,4	39,4	58,7	58,7
	Slovenia	15*	15*	3,5	3,5	37	37	55,5	55,5

Sources: European Commission (2012), Moss (2012), OECD Family Database (2010), local government websites.

<sup>a</sup> Different for freelance workers, marginally employed self-insured women, and self-employed women who pursue a trade and farmers.

### 3.5. FINDINGS

#### Work-family support policies for the self-employed

Table 3.2. shows maternity, paternity, and parental leave for employees and self-employed persons across countries represented by the FRE score (the number of weeks with fully paid leave received by the claimant).

Self-employed FRE as % of employee FRE	Financing principle		
	Employees	Self-employed	Childcare allowance
21	Employer and employees contributions and taxes	Compulsory insurance	•
76	General taxes	Compulsory insurance and taxes	•
77	Employer contributions (government meets shortfall)	Compulsory insurance	•
95	General taxes and municipalities (first 8 weeks)	Compulsory insurance	•
6	Employer contributions and public health insurance	Compulsory insurance (30%) + family compensation fund (70%)	X
8	Employer and employees contributions	Compulsory insurance	•
22	Employer and employee contributions and taxes	Compulsory insurance (63.3%) and taxes (35.7%)	•
41	Contributions, insurance and state contribution	Contributions and taxes	•
46	General taxes	Compulsory insurance	X
59	Employer contributions and health insurance	Eterngeld financed by taxes	X
100	Contributions	Compulsory insurance (in some cantons partly financed)	X
41	Employers and employees contributions and taxes	Compulsory insurance	X
68	Employer and employees contributions	Compulsory insurance	X
85	Employer and employees contributions	Compulsory insurance	X
98	Employer and employees contributions	Compulsory insurance	X
44	Employer and employees contributions	Insurance (compulsory/ voluntary based on income)	•
88	Employer and employees contributions	Compulsory insurance	X
20	Employer and employees contributions	Compulsory insurance	X
36	Contributions	Taxes	X
56	Employer and employees and state contributions	Voluntary insurance	X
84	Contributions and taxes	Voluntary insurance	X
85	Contributions and taxes	Compulsory insurance	X
100	Employer and employee contributions	Compulsory insurance	X
100	Employer and employee contributions	Compulsory insurance	•

## **Maternity leave**

The first column shows that the self-employed qualify for maternity leave in most European countries in 2010, except for Germany (Moss, 2012). In Germany, parents do receive *Elterngeld*, which replaced the parenting allowance from 2007 onwards. *Elterngeld* is funded by the federal tax system. Across European countries, in general the self-employed receive less support than employees. Their leave allowance is a fixed amount or based on a percentage of the minimum wage, rather than on real earnings. For example, in the Netherlands the self-employed receive 100% of the statutory minimum wage and employees 100% of earnings. This means that a self-employed woman with an income similar to the average wage, will only receive 55% of this amount for maternity leave. In almost all countries maternity leave is obliged for employees (indicated by an \*). For the self-employed this is less likely to be the case.

Most countries do not distinguish between self-employment categories when it comes to eligibility. Austria does distinguish between freelancers (who receive an income-based maternity benefit, but only if voluntarily health-insured), marginally employed self-insured women (who receive a flat-rate payment of €8.22 a day), and self-employed women who pursue a trade and farmers (eligible for 'operational support' to maintain their business). Some countries impose additional eligibility requirements on the self-employed, such as a minimum period of residence or a break in their professional activities (European Commission, 2012).

## **Paternity leave**

Sweden, Finland, Denmark, France, Portugal, Spain, Lithuania, Slovenia, and Poland offer paternity leave to self-employed fathers. In most of these countries, the self-employed fathers receive much less than employees. The former socialist countries are exceptions; in these countries employed and self-employed fathers receive the same amount of paternity leave. Only in Portugal paternity leave is obliged for both employees and the self-employed.

## **Parental leave**

The EU entitles all workers, men and women to parental leave who care for a young child (Eur-Lex, 2012), irrespective of type of employment contract (open-ended, fixed-term, part-time or temporary). It does not include the self-employed in its definition of 'all workers', however. Parental leave is less common for the self-employed because it often involves a voluntary arrangement between employee and employer. In countries in which the self-employed receive the same parental leave as employees, mainly in the Scandinavian and Eastern European countries, work-family support is either unrelated

to type of employment but allocated per family, or parental leave is paid by social insurance contributions (which self-employed persons also pay).

### **Differences between employees and the self-employed**

The next column shows the difference in total FRE leave between employees and the self-employed within a country, with the self-employed's total FRE as a percentage of the employees' total FRE. In Switzerland, Czech Republic and Slovenia this is 100%, meaning there are no differences between the FRE employees and the self-employed receive. However, the self-employed might need to contribute more in order to get the same amount of support, as explained before. From a welfare state perspective, differences between support for employees and self-employed are relatively small in social democratic countries (except for Finland), liberal countries and some formerly socialist countries, and relatively large in conservative countries (except for Switzerland, which offers little work-family support anyway) and Mediterranean countries.

### **Financing principle**

In most European countries, paid leave for employees is financed through payroll taxes. The overall taxation rates, and the relative shares contributed by employers and employees, vary across countries. In general, individual employers are not asked to pay the replaced wages of their own workers during periods of paid leave, but benefits are funded through social insurance schemes. Social insurance financing means that cost are distributed throughout society, which minimizes the burden on individual employers (Ray et al., 2010). For the self-employed, social security is also paid from social insurance and taxes. The contributions by the self-employed vary across countries but are relatively high in social democratic countries (Davies, 2013).

### **Childcare**

We analyse childcare support for the self-employed and employees by looking at the last column in the table. *Childcare allowances* are mainly paid in the Scandinavian and in some central European countries. Most countries do not differentiate between employees and the self-employed in the allowance amount or duration. In the UK, however, childcare support for employees is provided by childcare vouchers, directly contracted childcare arranged by the employer, and workplace nurseries. The self-employed may receive childcare assistance under the Working Tax Credit (which tops up the earnings of working people on low incomes). In the Netherlands, the state, parents and employers together pay the costs of childcare outside the home during parents' working hours. The self-employed receive the same state allowance, based on the hours spent on their business. In some countries, such as Germany, the level of childcare allowances is dependent

on earnings, or there are functional equivalents such as tax exemptions for dependent children.

Cross-national data on childcare uptake makes no distinction between employees and the self-employed. However, Belle and La Valle (2003) found in a survey of UK workers that self-employed mothers without employees (55%), who are most likely to work part time, made less use of any type of childcare than self-employed mothers with employees (64%) and employed mothers (66%). They are more likely to rely on informal childcare, which tends to be available on a part-time basis. Self-employed mothers with employees in the UK made greater use of formal childcare than others, which may be due to their relatively long working hours. Furthermore, they are more likely to be able to afford formal childcare because they tend to work in professional and managerial occupations. The self-employed with employees make above average use of child-minders, indicating their preference for flexible business hours (Mooney and Statham, 2003).

In short, our analyses show that the self-employed generally receive less support than employees. Differences between employees and the self-employed are relatively small in social democratic countries and some formerly socialist countries, and relatively large in conservative countries. In the next section we will look at differences in work-family state support across European countries.

### **Differences across European countries**

We expected to find similar patterns across countries as have been found in earlier research for employees. This means relatively high support in the universalistic social democratic and conservative regimes, relatively low support in Mediterranean and liberal regimes, and variation between former socialist countries.

To identify patterns and explain differences in support across countries from an institutional perspective, table 3.3. shows the mean FRE total leave and standard deviations for employees and the self-employed according to the welfare state regime categorization.

Analyses of variances show, in line with our expectations, that for employees the social democratic countries offer more support than conservative, Mediterranean, and liberal countries. The FRE total leave score for employees is highest in the former socialist countries. The regime ranking is slightly different for the self-employed; Mediterranean countries offer more support for the self-employed than the conservative countries. We will shortly discuss these findings.



**Table 3.3.** Average FRE total leave scores and standard deviations for employees and the self-employed by welfare state regime

Welfare state regimes	Employees		Self-employed	
	Total FRE leaves	Standard deviation	Total FRE leaves	Standard deviation
Former socialist	71,8	9,9	44,7	18,8
Social democratic	45,4	12,0	29,1	14,1
Conservative	35,9	17,9	11,5	10,2
Mediterranean	21,8	4,5	15,3	4,4
Liberal	17,8	9,9	10,2	0,9

Sources: Drobnič and Blossfeld (2004), Ferrarini and Sjöberg (2010), averages are author's own calculations.

Most prominently is the high FRE leave mean of the former socialist countries. Leaves are generous and sometimes compulsory for the self-employed, for example in Estonia, Poland and Croatia. The reason may lie in their history as former socialist regimes, where private self-employment was illegal and the state allocated resources, set prices, owned enterprises, and financed economic activity with subsidies and transfers. The process of EU accession has reduced the role of the state. Developments after 1989 help explain variation within this welfare state regime. Poland and Estonia, for example, were passive because the spontaneous explosion of new business activity made it seemingly unnecessary to promote and support entrepreneurship. There were also more immediate policy priorities, including macro-economic stabilization, the privatization and restructuring of state-owned industries, and banking reform (Arendarski et al., 1994). The former socialist ideology is characterized by equal social welfare. This ideology is reflected in work-family state support in the Czech Republic, and Slovenia, where employees and the self-employed are receiving comparable work-family support. However, in Slovenia, the self-employed face higher costs than employees since they must pay both employee and employer pension contribution as well as insurance for invalidity, sickness and maternity benefits (Davies, 2013).

Despite of the high mean of number of weeks with fully paid leave (FRE) in former socialist countries, analysis of variances show that the standard deviation is also high. In practice, FRE leave for the self-employed ranges from 19,9 in Hungary to 70,0 in Slovenia. These findings confirm the impossibility of grouping the former socialist countries into one regime. Ferrarini and Sjöberg (2010) coin the term "contradictory" and argue that Slovenia is moving towards the dual earner model, which is known for its comprehensive social security system. The Czech Republic is moving towards the traditional model, which considers women as the main caretakers. We will return to this issue of clustering the former socialist countries as one group in the discussion section.

The social democratic countries are next in offering relatively extensive leave for both employees and the self-employed. Despite their relatively universalistic ideologies, the self-employed receive less than employees but differences between support for employees and the self-employed are relatively small. However, the self-employed make relatively high financial contributions.

In the conservative countries, maternity leave is common for the self-employed, in contrast paternity and parental leave are exceptional. In general, self-employed persons are allowed less leave than employees, largely because work-family support is financed by contributions of employers and employees. The self-employed are compulsory insured. In the Netherlands, for example, there are numerous collective agreements between employers and employees. These are not available for the self-employed. Switzerland stands out because it does not differentiate between the self-employed and employees in its maternity, paternity, and parental leave.

The liberal regime maintains the principle of individual freedom, with individual risk-taking and limited state support as a result. In Ireland, the self-employed are covered within the general system (Davies, 2013). This results in the same (limited) maternity leave as employees receive. In the UK maternity leave is longer, but the self-employed receive only half of what employees receive. In the UK, proposals have been put forward to make leave for employees more flexible by reducing the length of maternity leave for employees and reclassifying the remainder as parental leave (Moss, 2012). It is unclear whether this parental leave will also be available to the self-employed.

Interestingly, the Mediterranean countries do not distinguish between the employees and the self-employed as much as other welfare state regimes. This might be because the family is seen as an important care taker, irrespective of being employee or self-employed. Also the variance in leave for the self-employed among Mediterranean countries is relatively low. The data shows that Portugal is an exception in obliging fathers to take 10 of their 20 days of leave in the first month after birth, which supports researchers who see Portugal as an exception within the Mediterranean regime. Portuguese women have long replaced men, for example while they were away in the colonies (Wall, 2007). Political changes in 1974 led to strong support for women's employment and later to the development of childcare services, resulting in a relatively high percentage of mothers with young children working full time (Bettio and Plantenga, 2004). By contrast, state support in Spain and the other Southern European countries has lagged behind married women's employment: paid leaves are short and childcare services have only been consistently developed over the last decade in some regions.

The mapping of work-family state support for employees and the self-employed across European countries resulted in interesting findings which were interpreted from an institutional perspective. In the next paragraph we will reflect on these findings and their implications for (European) policy makers and researchers.

### 3.6. CONCLUSION AND DISCUSSION

This article started by stressing the importance of examining how European countries support the self-employed's work-family life. Current research focuses on the position of employees, although 17.3% of the European labour force is self-employed (OECD, 2013a). Especially the share of female self-employed is increasing, which emphasizes the importance of work-family state support such as parental leave and childcare allowance. The aim of this article was to map work-family state support for the self-employed in comparison to employees across European countries and to analyse differences and similarities between countries. The welfare state regime perspective, often used in research on employees, is applied in the context of self-employment.

The results of this study point out that work-family support differs between the self-employed and employees, and across countries. Our results show that the welfare state regime pattern of support for employees is similar for the self-employed. This implies that the institutional perspective can also be used in the context of self-employment. We see that the liberal countries offer the least support, for both employees and the self-employed, which is in line with their principle of individual freedom and individual risk-taking. We also found that the social democratic countries offer relatively extensive leave and childcare allowances to the self-employed, as they do for employees, in line with their universalistic character and system of social insurance contributions. The conservative countries offer less support to the self-employed because support is generally financed by contributions and or arranged in collective agreements between employers and employees. For the self-employed, support is often based on insurance. The Mediterranean regime was ranked differently in the self-employed context; our results show that they offer more support for the self-employed than the conservative countries. Within the Mediterranean regime, we found Portugal to be an exception, similar to research findings on employees (Wall, 2007). The former socialist countries are a special case in the welfare state regime framework. Our results show that these countries offer the most support on average, but there is a large variance among countries. This confirms earlier research of (Ferrarini and Sjöberg, 2010) that referred to these countries as 'contradictory', meaning that some countries are moving towards one of the other welfare state regimes. From our results we conclude that welfare state contexts need to

be taken into account when analysing and interpreting work-family related outcomes for employees and the self-employed.

### **Limitations**

Naturally, we acknowledge that there is no one-to-one relationship between countries and the model. Within the clusters, there are ambiguous cases of countries that fit the typology less well. However, the exceptions we found are similar in the employee and the self-employment context. This underscores the general applicability of the typology. For example, Portugal provides more work-family support for both employees and the self-employed than other Mediterranean countries, perhaps due to the relatively high percentage of mothers with young children working full time (Bettio and Plantenga, 2004). Another example is Slovenia, where women make up about half of the workforce and are on average better qualified than men. Part-time work is rare amongst Slovenian women. In 2011, the employment rate of Slovenian mothers with children under six was the highest in the EU at 78.7%, which might relate to their extensive work-family public policies (European Union, 2013).

By maintaining an institutional, explorative perspective we cannot make statements about causality. We cannot answer the question whether the extensiveness of leave is caused by the welfare state regime. Such research would require longitudinal analyses. Furthermore, policy measures are influenced by the (European) political and economic climate as well. It could be, for example, that the more (female) self-employed in a country, the more support would be available. Although not the focus of this article, the results of this study in table 3.1. do not indicate a (strong) correlation. This suggestion is supported by Torrini (2005), who shows that there is no robust relationship between self-employment rates and employment protection legislation.

After analyzing new country-specific proposals for more extensive leave, we found that they were more focused on gender equality than on including self-employed workers. Cross-country variation may be related to countries' efforts to strengthen female entrepreneurship and increase gender equality, which is a side goal of the EU maternity leave for self-employed workers directive (European Parliament, 2010).

Furthermore, we looked at the varying pace of policy compliance in Europe. Our analysis of Moss's yearly country reports (2012) shows that little has changed since the July 2010 EU directive on maternity leave came into force. Only Norway (2008), the Netherlands (2009), and Belgium (2009) have recently introduced maternity leave for self-employed workers. Estonia and Iceland (2009), and Greece, Lithuania, Slovenia, and Spain (2011) cut back on leave allowances because of the economic crisis. Countries that are slow to

comply with policy may not have transposed the EU directive yet, and therefore offer little work-family support to the self-employed.

### **Contributions**

Irrespective of the causality issue, this article contributes to current research in several ways. First, whereas other researchers focus on employees, we have for the first time mapped work-family state support for the self-employed across European countries. Second, our findings support the usefulness of welfare state regime typologies within the context of self-employment. Following the suggestion of other researchers, multiple former socialist countries were included in this study (Ferrarini and Sjöberg, 2010). Third, we found that, in most countries, entitlements for the self-employed are limited. This is in line with former comparative research on national social security legislation in general (Buschoff and Schmidt, 2009). This relates to the practical implications of this research.

### **Practical implications**

First, a relevant remark is that the self-employed cannot take maternity leave and receive a state income allowance while also keeping their business going (Neergaard and Thane, 2011). For example, in Denmark a sole proprietor may not work while on maternity leave, and if she does, her maternity allowance will be reduced. This may be tantamount to closing the business down. The results of this study showing that the self-employed receive less work-family support than employees do not necessarily mean that this should change. The European Commission has recently proposed the Entrepreneurship 2020 Action Plan, which suggests making social benefits for the self-employed comparable to those for employees. This could provide a safety net that makes it easier for people to become self-employed. However, this safety net would need to be paid for by social contributions or taxes, reducing the returns and hence the motivation to become self-employed (Davies, 2013).

It could be that the self-employed have different needs than employees. For example, they may benefit more from a flexible system than from longer leave because it allows them to combine and alternate childcare duties and running a business when necessary or when an assignment crosses their path. Instead of putting the self-employed into the same system as employees, it might be better to develop a system that suits their flexible working patterns.

Second, we found that childcare allowances were still uncommon for both employees and the self-employed across Europe, with the exception of Scandinavia and some conservative and former socialist countries. Childcare allowance is only available to employees in six countries, mostly unpaid (Moss, 2012). This is remarkable, because the

EWCO (2010) recognizes high-quality childcare as an opportunity to improve quality of life and help reconcile working, private, and family life for all family members. Third, European and other policymakers should monitor policy compliance among European Member States. Our research shows that the maternity leave directive of July 2010 has not been implemented in all countries. Lastly, before being able to formulate or improve current policies at the European level, an overview of what countries already offer to the self-employed is needed. This article offers a starting point.

### **Future research**

For researchers, this article could help inform the broader literature that has attempted to explain cross-national differences in entrepreneurship. Based on this study, four points for further research are suggested. First, it is necessary to develop databases that distinguish between various self-employment categories. Statistical analysis of such categories as 'employed' and 'unemployed' is inadequate. The category 'self-employed' does not permit any analysis of trends within this diverse category because of the (legal) diversity among this group. Unfortunately, we were unable to consider all the different types of (new) self-employed in specific, as because they are not specified in databases, national resources or websites.

Differences in definitions of self-employment make it difficult to compare available data. Eurostat's European Union Labour Force Survey defines self-employed people as 'those who work in their own business, professional practice or farm for the purpose of earning a profit, and who employ no other persons' (Eurofound, 2009). For the OECD, this category includes self-employed persons with employees, own-account workers, members of producers' co-operatives, and unpaid family workers (OECD library, 2012). The Global Entrepreneurship Monitor (GEM, 2015) uses the term 'business ownership', meaning the percentage of the 18-64 population who currently own and manage a business paying salaries or wages. This study shows that eligibility within some countries differs according to the type of self-employment (e.g. freelancers, traders, and farmers). Exceptions and extra conditions laid down in national laws for various self-employed categories shows the increasing importance of distinguishing between them. This research has also shown that the category of 'contra dictionary countries' is very diverse. It is recommended to analyse former socialist countries separately in future research.

Second, research should also include the self-employed without children who combine their work with other personal life domains than a family, for example self-employed persons who combine work with taking care of a sick relative. To conclude, it will be interesting to keep track of trends in work-family support for the self-employed. Will differences in work-family state support across European countries remain in line with

their welfare state regimes? Or will they disappear as a consequence of EU legislation? A focus on the self-employed is worthwhile, as this is a growing category of workers and the importance of reconciling work with a family or other life domains is an increasingly urgent issue for *all* workers.





# 4



## **WORK–FAMILY CONFLICT AMONG EMPLOYEES AND THE SELF-EMPLOYED**

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#### 4.1. INTRODUCTION

Combining work and family responsibilities is an issue for many workers today, whether employed or self-employed. Workers perform different roles in the work and family domains. When these roles are mutually incompatible in some way, a form of inter-role conflict arises (Greenhaus and Beutell, 1985: 77). This may take the form of work-to-family conflict or family-to-work conflict. This article focuses on work-to-family conflict, since research shows that work tends to conflict more with family life than vice versa (Frone, 2003).

Workers – especially women and/or parents – often believe that self-employment will ease the pressure of combining work and family (Eurofound, 2007). Self-employment enables workers to combine income, flexibility and control over their work and child-care (Sullivan and Meek, 2012). Research shows that the self-employed may have job resources that improve their ability to balance work and family life, such as autonomy, flexibility, skill utilization and job security derived from the feeling that their future is in their own hands (Parasuraman and Simmers, 2001). Job autonomy in particular is related to lower stress and work-to-family conflict (Prottas and Thompson, 2006).

Despite the benefits of self-employment, the associated job demands – long working hours, work intensity, demanding and stressful work, insecurity and precariousness – may also create tensions and lead to work-to-family conflict (Parasuraman and Simmers, 2001). In addition, stress arising from the present economic crisis may negatively impact employees' ability to reconcile family life and paid employment (Gregory et al., 2013).

In short, work-to-family conflict is an important issue because it is an indicator for health, well-being, quality of life performance and duration of self-employment (OECD, 2011; Williams, 2004). Research findings on the self-employed's work-to-family conflict are inconclusive, however. Some studies show that the self-employed experience more work-to-family conflict than employees (Frone, 2000; Nordenmark et al., 2012; Parasuraman and Simmers, 2001), while others argue the other way around (Craig et al., 2012; Prottas and Thomson, 2006).

Available job resources may not offset the job demands self-employed persons face in combining work and family. To shed light on previous contradictory results regarding the work-to-family conflict of the self-employed, this article compares their work-to-family conflict to that of employees from a cross-national perspective. The aim is to identify and explicate the multilevel mechanism underlying the relationship between employment type and work-to-family conflict. It uses the Job Demands and Resources model to examine differences in work-to-family conflict between employees and the self-employed. This model assumes that although every occupation may have its own job-stress risk factors, these factors can be grouped into two general categories (i.e. job demands and job resources). The Job Demands and Resources model is thus overarching and can be applied to various occupational settings, such as employment or self-employment (Bakker and Demerouti, 2007). This study extends earlier research on work-to-family conflict by answering the following research questions: (a) do job demands and resources mediate the relationship between employment type and work-to-family conflict? (b) do job demands and resources operate differently for employees and the self-employed? and (c) do the work-to-family conflict of employees and the work-to-family conflict of the self-employed differ across European countries?

The present study answers these questions by analysing data on employees and the self-employed in 17 European countries using a multilevel design. First, a combined model is estimated in order to examine whether job demands and resources mediate the relationship between employment type and work-to-family conflict. Next, two separate analyses for employees and the self-employed enable comparison of the coefficients of job demands and job resources, indicating whether each one works out differently for the two employment groups.

This study advances the existing literature on work-to-family conflict in three ways. First, most earlier research on work-to-family conflict was conducted among employees working in large organizations within single countries. This article adds to current (contradictory) research findings by examining how and why the work-to-family conflict of employees and the self-employed differ, making it possible to investigate and compare

the underlying mechanisms of the Job Demands and Resources model for both employees and the self-employed (see also Nordenmark et al., 2012; Prottas and Thompson, 2006; Parasuraman and Simmers, 2001).

Second, this article maintains a cross-national perspective. Previous studies using a multi-country dataset, such as Nordenmark et al. (2012), have not looked at differences between employees and the self-employed across countries. Although governments are giving increasingly attention to reconciling paid employment and parenting, research shows that arrangements for the self-employed lag behind those for employees and that they differ across European countries (Pedersini and Coletto, 2010), warranting international comparison.

Third, recently researchers on work-to-family conflict of employees have started to include work-family state support (i.e. leave and childcare) in their research models, but the results on the effectiveness of these policies are inconclusive across countries. Cross-national research of Budig, Misra and Boeckmann (2012) shows that the extent to which employees can benefit from work-family state support is related to cultural attitudes. Mothers living in egalitarian countries, which are supportive of maternal employment, appear to benefit most from leave and childcare for example. This is in contrast by mothers living in more conservative countries.

Until now, state support has not been taken into account in research on work-to-family conflict of the self-employed and we do not know whether this is beneficial for them or not. Although the European Union intends to protect the self-employed and their spouses by introducing maternity leave, this may be counterproductive, since it is very difficult to combine maternity leave with running a business (Neergaard and Thane, 2011). Including state support at the country level allows us to examine variance in work-to-family conflict across European countries.

The research model and hypotheses in this study result from the theoretical framework discussed in the next section. This is followed by the methods applied, after which the multi-level results are presented. The article ends with the conclusion and a discussion part.

## **4.2. THEORETICAL FRAMEWORK AND HYPOTHESES**

Two models that are often used to study the relationship between psychosocial job characteristics and health, well-being and work-to-family conflict are the Job Demand-

Control model (Karasek, 1979) and the Job Demand-Resources model (Demerouti et al., 2001). In a recent study on the wellbeing and work-life balance of the self-employed, Nordenmark et al. (2012) used the former model. They found that high levels of job control and job demands create conflict between work and family and are negatively related to work-life balance. However, they also showed that the level of job control hardly varies among the self-employed. This is not unexpected, as job control is related to individual responsibility and effort, which can be seen as inherent to self-employment (Beugelsdijk and Noorderhaven, 2005). One of the conclusions of Nordenmark et al. (2012) is that if the self-employed had the same relatively low level of control and demands in their work as do the employed, there would not be a difference between the self-employed and employees' level of work-life balance.

The aim of this article is to identify mechanism underlying the relationship between employment type and work-to-family conflict. We are interested in the specific functioning of work related resources and demands which are available to both employees and the self-employed, but might work out differently for both employment types. We therefore do not use the Job Demand-Control model, but return to the Job Demand-Resources (Job Demands and Resources) model, which is often used in work-family conflict research on employees to shed light on the specific occupational conditions that either cause problems (i.e., job demands that conflict with family life) or help solve them (i.e., resources that support a good work-family balance) (Bianchi and Milkie, 2010).

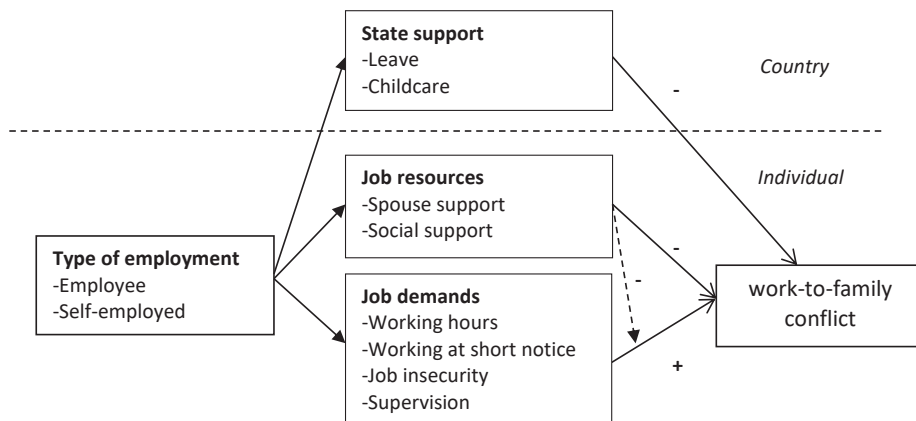
*Job resources*, such as support, are enriching and lead to work engagement and commitment; they enable workers to meet goals that reduce work-to-family conflict directly and indirectly (Xanthopoulou et al., 2007). According to the Job Demands and Resources model, job resources are important in their own right for achieving work-related goals and by stimulating personal growth and development, but they are also important in dealing with job demands. A job resource can become a buffer and reduce the stressor or the perceptions and cognitions evoked by such stressors (Bakker and Demerouti, 2007).

*Job demands*, such as working hours, working at short notice, job insecurity and being a supervisor, are "those physical, social, or organizational aspects of the job that require sustained physical and/or psychological effort" (Bakker and Demerouti, 2007: 312). High job demands may exhaust employees' resources and cause the work domain to have a negative impact on the family domain (i.e. work-to-family conflict).

So far, the Job Demands and Resources approach has focused mainly on individual job characteristics and less on the way the broader environmental and national context im-

pacts people’s resources and demands. Only recently researchers have started to include work family state support, such as leave and childcare, as a resource into their research models (see also: Den Dulk, 2001; Stier et al., 2012; Ruppanner, 2013).

The model below shows that job demands and job resources at the individual level and state support at the country level are expected to mediate the relationship between employment type (being employee or self-employed) and work-to-family conflict. The model seeks to identify the mechanism that underlies the relation between employment type and work-to-family conflict, via the inclusion of job demands and resources. As explained in the introduction, the self-employed have different job demands and resources and work-family state support than employees, which may explain differences in work-to-family conflict.



**Figure 4.1.** The connections between employment relationship, job demands and resources and state support and work-to-family conflict

Research on employees shows that many resources are negatively associated with work-to-family conflict, but especially social support appears to be an important job resource. A meta-analysis of Kossek et al. (2011) shows that both the type and the source of social support an employee receives matters for work-to-family conflict. Social support can be general or work-family specific and it may be offered by the supervisor or by the organization. In this article we focus on social support that might be beneficial to reduce work-to-family conflict. Ayman and Antani (2008) argue that it is important that people who are active in multiple life domains (such as work and family) also have large and diverse support networks which can provide them with support. Demerouti et al. (2004) show that low social support in the home situation increases work-to-family

conflict. According to Adams et al. (1996), family members and spouses have a unique opportunity to provide both emotional and instrumental support to the worker outside of the work environment. Selvarajan, Cloninger and Singh (2013) show that emotional support provided by the spouse has the beneficial effect of promoting overall emotional well-being which may have helped in dealing with conflict originating in both family and work domains.

Based on these findings and the Job Demands and Resources model, we expect that type of employment influences the degree of spousal and social support, which in turn influences the level of work-to-family conflict. The first hypothesis tests whether spousal and social supports have a mediating effect on work-to-family conflict. We will explore differences between both types of employment and the underlying mechanisms further from hypothesis two onwards.

*H1a: Job resources (spousal and social support) mediate the effect of employment type on work-to-family conflict.*

Several job demands contribute to work-to-family conflict in the context of employment. Especially long work hours, a heavy workload and work pressure have been found to be important predictors for work-to-family conflict (Greenhaus and Beutell, 1985; Grzywacz and Marks, 2000; Frone, 2003). Furthermore, there is strong evidence that workers who regard their current employment as insecure are more likely to experience physical problems and psychological distress and less vigor at work, less job satisfaction, and less work-family enrichment (Burgard et al., 2009; Cheng et al., 2013). The relationship between being a supervisor and work-to-family conflict is less clear. Prottas and Thompson (2006) show that small business ownership is a double-edged sword: the greater pressure associated with ownership of a small business detracts from the advantages of having autonomy. Those working as independent contractors appear to reap the benefits of greater autonomy. Being a supervisor might be experienced as a resource due to more autonomy, but is also associated with more work-to-family conflict (Voydanoff, 2005). Hypothesis 1b tests whether job demands play an important role in governing the relationship between employment type and work-to-family conflict.

*H1b: Job demands (working hours, working at short notice, job insecurity and supervision) mediate the effect of employment type on work-to-family conflict.*

Previous research shows that national policies and institutional arrangements make a difference and reduce employed women's and men's sense of conflict (Stier et al., 2012; Rupanner, 2013). In order to reduce work-to-family conflict, research on employees in-



dicates leave and childcare as important resources. Childcare for children under the age of three is explicitly recognized as helping families reconciling care and employment (Gornick and Meyers, 2003). However, indices for work scheduling, school scheduling, and early childhood education and care showed no clear effects on work-to-family conflict for working parents (Rupanner, 2013). The same author therefore suggests that research should explicitly focus on leave, since it plays an important role in explaining parent's conflict between work and family. Leave is meant to support caregiving while allowing parents to remain in employment. At the country level, *state support*, i.e. leave and childcare, are thus expected to reduce work-to-family conflict. The next hypothesis tests whether state support explicates the process that underlies the relationship between employment type and work-to-family conflict.

*H1c: State support (leave and childcare) mediates the effect of employment type on work-to-family conflict.*

Next, assuming that job demands and resources and state support do have a mediating effect, certain job demands, job resources and state support might have a different (stronger or weaker) effect on work-to-family conflict for the self-employed, due to their specific work characteristics. It is important to compare those effects, because the specific work characteristics of the two employment groups might make certain job demands, job resources and state support more or less important and make their effect on work-to-family conflict stronger or weaker.

An example of such a work characteristic is job autonomy, which has been reported as important job resources (Bakker and Demerouti, 2007). However, it was impossible to include job autonomy in this study, since almost all self-employed persons decide how their daily work is organized, make their own policy decisions and choose the pace of work. These are in fact job characteristics of self-employment.

Other job resources might work out differently for both employment groups. Regarding social support, research shows that the self-employed report lower levels of social support than employed workers because they lack co-worker support (Taris et al., 2008; Tuttle and Garr, 2009), although they can compensate by joining professional networks (Koster and De Vries, 2011). The self-employed also lack supervisor support, which is negatively related to work-to-family conflict (Matthews et al., 2010). Because of this relatively lonely work situation, the impact on work-to-family conflict of social support outside work is expected to be stronger for the self-employed. Gunnarsson and Josephson (2011) demonstrated an association between an active social life and good health

for entrepreneurs, which might reduce stress. In figure 4.1, the dotted arrow therefore visualizes the expected buffer effect of social support.

*H2a: Social support has a stronger negative effect on work-to-family conflict for the self-employed than for employees.*

Spousal support is also indicated as an important resource for the self-employed (Md-Sidin and Sambasivan, 2008). Eddleston and Powell (2012) show in their study that male entrepreneurs appear to be experience less conflict between work and family when their spouse takes care of the family and household. Due to their lack of co-worker and supervisor support, spousal support is expected to have a stronger negative effect for the self-employed.

*H2b: Spousal support has a stronger negative effect on work-to-family conflict for the self-employed than for employees.*

Among the job demands, long working hours are often mentioned as causing conflict. Working long hours might be incompatible with other life domains and may lead to work-to-family conflict (Parasuraman and Simmers, 2001; Tuttle and Garr, 2009). However, the self-employed report more “passion for work” and higher work engagement (Gorgievski et al., 2010a). One explanation might be that they experience working long hours as less demanding than employees because they see working as an investment in their business or extended hobby. Another job demand is working overtime at short notice. Since the self-employed determine their own working hours, they are more flexible than employees about planning and rearranging their work schedule at short notice.

*H3a: Working long hours and working at short notice have a stronger positive effect on work-to-family conflict for employees than for the self-employed.*

Cheng et al. (2013) found that negative effects of job insecurity on work-family enrichment are not buffered by job control, which is a characteristic of self-employment. Therefore, job insecurity is likely to have a greater impact on the work-to-family conflict of the self-employed, since they are solely responsible for their income and more vulnerable to precariousness. Supervising other employees may also be more demanding for the self-employed because they are fully responsible for them. Supervisors in an organization might have smaller teams or departments to manage and share their responsibilities with co-workers, which may be experienced as less demanding.

*H3b: Job insecurity and supervision have a stronger positive effect on work-to-family conflict for the self-employed than for employees.*

Regarding state support, countries differ in the extent to which they offer childcare and leave to employees and the self-employed. Stier et al. (2012) found that the widespread availability of day care centres for young children allowed employed parents to better balance their work and family demands. Many organizations offer corporate childcare as an employee benefit or as part of their CSR policy. Because the self-employed have no employer support, the effect of state childcare support on work-to-family conflict is expected to be stronger for the self-employed. Nordenmark et al. (2012) suggests that childcare may mitigate the negative job control-related effects of self-employment on reconciling work and family.

*H4a: Childcare support has a stronger negative effect on work-to-family conflict for the self-employed than for employees.*

The effect of leave on work-to-family conflict is more complicated. Ruppanner (2013) demonstrates that mothers report less work-to-family conflict in countries with more expansive family leave policies. Pedersini and Coletto (2010) show that leave arrangements are generally less extensive for the self-employed and vary across European countries. In contrast to Ruppanner (2013), Neergaard and Thane (2011) argue that the effects of maternity leave may be different for employees and the self-employed because the latter cannot take maternity leave and receive a state income allowance while keeping their business going. This means that being a new mother is irreconcilable with owning a business. Therefore, our last hypothesis is:

*H4b: Leave has a stronger negative effect on work-to-family conflict for employees than for the self-employed.*

### **4.3. METHODOLOGY**

#### **Data and design**

This study uses two data sources. First, extensive desk research resulted in a scored overview of state support, i.e. leave and childcare, for employees and the self-employed across Europe (see appendix C). Second, data from the European Social Survey (ESS) was used to investigate differences in work-to-family conflict between employed and self-employed persons. Round 5 of the ESS was conducted in 2010 and included a module

on work, family and well-being. It also made it possible to examine the impact of state support and variance in work-to-family conflict across 17 selected European countries.

### **Sample**

In this study, the labour force includes all persons aged 15 to 65 who normally worked at least twelve hours per week, overtime included, and selected either “employee” or “self-employed” as their main activity. In the rotating module Work, Family and Well-being, the questions only concerned respondents living with a spouse or partner. In testing the impact of leave arrangements and childcare on work-to-family conflict, the present study looked only at employees and the self-employed with children living at home, since these arrangements are only relevant for and used by parents. People working in a family business are not considered self-employed in this study. Unlike other businesses, a family business is built to pass on to the children; planning and strategic decisions are thus negotiated with family members (Astrachan and Shanker, 2003).

All variables were box-plotted, after which outliers were removed. This left a total sample of 6192 respondents, divided into employee (N=5399) or self-employed (N=793). The distribution of the sample across countries is shown in appendix C.

The employees (87%) in this sample worked 40 hours a week (overtime included) on average in sectors such as education, public administration and defence, education and human health services. 32% were supervisors; 52% were male and 48% female. Their average age was 42. The self-employed (13%) in this sample worked 49 hours a week on average. They worked in retail, personal services and crop and animal production. 44% were supervisors; 66% were male and 34% female. Their average age was 44.

### **Measurement**

*Dependent variable.* *Work-to-family conflict* was composed of four questions (Cronbach’s alpha 0.73) on a scale of 1 (never) to 5 (always). The questions were: how often do you “...find that your partner or family gets fed up with the pressure of your job?”, “...keep worrying about work problems when you are not working?”, “... feel too tired after work to enjoy the things you would like to do at home?” and “... find that your job prevents you from spending time with your partner or family?”.

*Job demands.* Based on the theoretical framework, working hours, working at short notice, job insecurity and supervising employees were included as job demands. *Working hours* is defined as the number of hours a respondent normally works a week (in his or her main job), including overtime. *Working at short notice* is measured by how often the respondent has to work overtime at short notice on a scale of 1 to 7. *Job insecurity*

measures how often the respondent had to do less interesting work, accept a pay cut, work shorter hours and was less secure in his or her job in the past three years, on a scale of 1 to 5 (Cronbach's alpha 0.64). Respondents could work in a *supervisory position* (1) or not (0).

*Job resources.* *Spousal support* and *social support* were indicated as important job resources. *Spousal support* indicates the number of hours the respondent's partner spends doing household chores. *Social support* is measured by how often respondents participate in social activities compared to other people of their age, on a scale of 0 to 7.

*State support.* *Leave* and *childcare* were included as resources for handling family demands in the Job Demands and Resources model. *Leave* refers to maternity and paternity leave, which are birth-related leaves available to mothers or fathers and often accompanied by wage-related benefits, and parental leave, which refers to longer leave periods that enable parents to care for young children at home, either immediately after birth or in the subsequent period (Misra et al., 2011). *Leave* (0-9) is the sum of maternity, paternity and parental leave, based on duration and payment as recorded in the country notes of local experts (Moss, 2010). For each type of leave, 0 was assigned to countries offering no leave, 1 to entitlement but unpaid, 2 to entitlement either at a low flat rate or at less than 66 per cent of earnings, and 3 to entitlement paid to all parents at more than 66 per cent of earnings for some or all of the leave. The score concerns the minimum statutory entitlements, irrespective of payment ceilings. For comparison purposes, the study did not take into account whether leave is transferable or whether it is a family or individual entitlement. The scores for the self-employed are based on Moss (2010), the European Commission (2010) online database on Social Protection and Social Inclusion, and local government websites. The leave variable represents the situation in April 2010. The ESS round 5 fieldwork was gathered between October 2010 and May 2011, which made it possible to analyse representative relationships between leave arrangements and respondents' answers. Analysis of the effect of *childcare* on work-to-family conflict was based on the *enrolment rates*, which indicate the country's percentage of children aged 0 to 2 in formal care, such as childcare centres and registered child-minders. Governments offer childcare to both employees and the self-employed.

Data issues make cross-country comparison difficult. Enrolment rates may be underestimated in countries where a significant proportion of childcare is private (e.g. Ireland). Overestimation may occur in countries where young children may be enrolled in several part-time programmes and counted twice (OECD, 2009). Enrolment rates fluctuate over time due to amendments in compulsory employers' contributions, for example.

Enrolment rates may also be influenced by leave; they may be lower in countries with extensive leave arrangements.

Nevertheless, the enrolment rate is the best measure for this study. Research shows that workers' experience of conflict is related to childcare responsibilities. People with children under age three are especially prone to work-to-family conflict (Steiber, 2009). Cross-country variation in enrolment rates further reflects variation in the public provision of childcare, in parental leave systems, in other incentives for women to work, and in culture and family structures (OECD, 2009). Since this article compares countries, it is interested in the childcare measure with the most variation. Lastly, research on childcare in Eastern Europe is limited (Szelewa and Polakowski, 2008), but the availability of enrolment rates for children aged 0 to 2 made it possible to include them.

*Control variables.* The individual-level control variables considered are *gender*, *age*, *sector* and *feelings about household income* (scale 1-4). Based on gendered work and family roles, resources and demands are assumed to work out differently for women than for men. Earlier studies found that the male and female self-employed experience work-to-family conflict differently (Eddleston and Powell, 2012; Rupanner, 2013). Nordenmark et al. (2012) have shown that the self-employed experience a poorer work-life balance than the employed, but this outcome is more prominent among men. However, when control and demands at work are held constant for the self-employed and the employed, self-employed women experience a significantly better work-life balance than employed women, and self-employed men experience a similar work-life balance to employed men. Since these mechanisms have been explored elsewhere, gender differences lie beyond the scope of this study. The study controlled for household income, since respondents who have difficulty managing their household budget are likely to experience more work-to-family conflict. At the country level, the study controlled for unemployment rate as a percentage of the labour force, since the economic situation and job opportunities could influence the employment type.

### **Descriptive statistics**

In table 4.1, the asterisks (\*) in the self-employed's mean column resulting from t-tests indicate whether the self-employed's scores differ significantly on these variables from the employees'. The descriptive statistics show that the self-employed are more likely than employees to be male and older. On the one hand, they earn a higher household income, but on the other their unemployment rate is also higher. They work longer hours, more often at short notice, do more supervisory work and experience more job insecurity, but also receive more spousal and social support. The state allows them

less leave than employees. In sum, the self-employed experience more work-to-family conflict than employees.

**Table 4.1.** Mean scores and differences between employees and self-employed on dependent and independent variables (job demands, job resources and state support).

Variable	Employees					Self-employed			All		
	Min	Max	N	M	SD	N	M	SD	N	M	SD
<b>Dependent</b>											
Work-to-family conflict	1	5	5341	2.30	0.75	788	2.56***	0.75	6129	2.33	0.75
<b>Job demands</b>											
Working hours	12	130	5399	40.48	9.42	793	48.8***	14.88	6129	41.54	10.64
Working at short notice	1	7	5355	2.68	1.54	778	3.72***	1.82	6133	2.82	1.61
Job insecurity	1	5	5399	1.35	1.49	768	1.82***	1.60	6086	1.41	1.51
Supervision	0 (no)	1 (yes)	5399	0.32	0.47	793	0.44***	0.50	6192	0.34	0.47
<b>Job resources</b>											
Spousal support	0	100	5110	14.40	13.10	758	17.56***	14.46	5868	14.80	13.31
Social support	0	7	5399	4.79	1.47	793	4.94**	1.45	6192	4.81	1.46
<b>State support</b>											
Leave	0	9	5399	6.47	1.61	793	4.76***	2.77	6192	6.10	1.96
Enrolment rates	2.2	65.7	5399	32.58	18.66	793	32.84	18.46	6192	32.61	18.63
<b>Control variables</b>											
Gender	0 (m)	1 (f)	5399	0.48	0.50	793	0.34***	0.47	6192	0.46	0.50
Age	19	65	5399	42.33	8.50	793	44.14***	8.18	6192	42.57	8.44
Household income	1	4	5383	3.12	0.78	792	3.24***	0.68	6175	3.14	0.77
Unemployment rate	3.2	18	5399	8.27	3.42	793	8.90***	3.83	6192	8.35	3.46



**Figure 4.2.** Work-to-family conflict for self-employed and employees across European countries. Note: e = employee, s-e = self-employed.

The dot plot in figure 4.2 shows that there are differences in work-to-family conflict between employees and the self-employed, but also across countries.

In some countries, such as Poland and Slovenia, the differences between employees and the self-employed are relatively large, while in other countries, such as Germany, they are relatively small. The work-to-family conflict levels vary from 2.75 (“experience work-to-family conflict sometimes”) in France to 2.23 (“hardly ever experience work-to-family conflict”) in Portugal. In all countries, the self-employed experience more work-to-family conflict than employees.

## **Method**

The study tested the hypotheses by means of both descriptive and explanatory analyses. Stata 12 was used to estimate multilevel analyses. First, a combined two-level model was estimated in which individuals (1) were clustered hierarchically within countries (2). This made it possible to examine whether the Job Demands and Resources model mediates the relationship between employment type and work-to-family conflict. Second, two multilevel models for employees and the self-employed were estimated. To see whether the effect of job demands, job resources and state support on work-to-family conflict varies by employment group, the B coefficients and the confidence interval were compared per variable. Regression coefficients (B), standard errors (S.E.), levels 1 and 2 variance explained by the models, and the -2 Log likelihood as an indicator of model fit are reported for each of the models.

## **4.4. RESULTS**

### **The mediating effect of the Job Demands and Resources model**

To examine whether the Job Demands and Resources model mediates the relationship between employment type and work-to-family conflict, Table 4.2 presents a two-level model that combines the employee and self-employed samples. In models 1 to 7, individual characteristics, job resources, job demands, state support, country characteristics and interaction effects were added one by one to examine when differences between employees and the self-employed would become non-significant. The main variable of interest is the dummy variable employment relationship (1= self-employment).



**Table 4.2.** Results of multilevel linear regression of work-to-family conflict on employees' and the self-employed's job resources and demands and state support

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE
Constant	2.331***	.033	2.710***	.074	2.860***	.085	1.707***	.089	1.726***	.110	1.727	.018	1.80	.171
<b>Individual characteristics</b>														
Employment relationship (1= self-employed)	.254***	.028	.247***	.029	.247***	.029	-.008	.028	-.006	.031	-.006	.031	-.007	.031
Gender (female = 1)	-.057**	.020	-.031	.023	-.031	.023	.152***	.022	.151***	.022	.151***	.022	.151***	.022
Age	-.002	.001	-.002	.001	-.002	.001	-.001	.001	-.008	.001	-.001	.001	-.001	.001
Sector	.000	.000	.001	.000	.001	.000	.009*	.000	.001*	.000	.001*	.000	.001*	.000
Household income	-.110***	.014	-.010***	.015	-.010***	.015	-.120***	.014	-.116***	.014	-.116***	.014	-.115***	.014
<b>Job resources</b>														
Spousal support	.002**	.001	.001	.001	.002**	.001	.001	.001	.001	.001	.001	.001	.001	.001
Social support	-.042***	.007	-.036***	.007	-.042***	.007	-.036***	.007	-.035***	.007	-.035***	.007	-.051*	.025
<b>Job demands</b>														
Working hours							.014***	.001	0.14***	.001	.014***	.001	.012***	.003
Working at short notice							.128***	.006	.128***	.006	.129***	.006	.117***	.021
Job insecurity							.053***	.006	.053***	.006	.053***	.006	.089***	.020
Supervision (1=yes)							.123***	.020	.124***	.020	.124***	.020	.095	.070
<b>State support</b>														
Leave							.001	.008	.001	.001	.001	.001	.001	.009
Enrolment rates							-.001	.001	-.001	.001	-.001	.001	-.001	.001

**Table 4.2.** Results of multilevel linear regression of work-to-family conflict on employees' and the self-employed's job resources and demands and state support (continued)

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE
Country characteristic														
Unemployment rate														
Buffering effect of job resources														
Social support * working hours														
Social support * working at short notice														
Social support * job insecurity														
Social support * supervision														
Individual variance	.74	.01	.73	.01	.73	.01	.66	.01	.66	.01	.66	.006	.667	.006
Country variance	.13	.025	.13	.02	.11	.02	.09	.02	.09	.02	.09	.02	.09	.02
-2*Log likelihood		13770.6		13460.6		12790.7		11444.7		11444.2		11444.2		11438.9

In models 2 and 3, this employment relationship dummy differs significantly between employees and the self-employed in terms of work-to-family conflict. However, after controlling for job demands in model 4, this difference is no longer significant ( $B = -.008$ ). Models 5 to 7 also include state support, country characteristics and interaction effects, none of which are significant. Model 4 is the best fitting model. These results imply that hypothesis 1a is unsupported; differences between employees and the self-employed remain after controlling for job resources. Regarding the interaction effects, job resources also have no buffering effects on job demands. Model 4 shows that work-to-family conflict differences between employees and the self-employed can be explained by job demands. Hypothesis 1b is therefore supported: job demands (working hours, working at short notice, job insecurity and supervision) mediate the effect of employment type on work-to-family conflict. At the country level, state support and childcare cannot explain work-to-family conflict differences between employees and the self-employed.

### **Effects of job demands and resources**

To answer the second research question “Do job demands and resources operate differently for employees and the self-employed?”, the study estimated two separate models for employees and the self-employed. In Table 4.3, models 1 to 5 represent the employee models and in Table 4.4, models A to E represent the self-employed models. In these models, the main interest lies in the B’s of the independent variables (i.e. the differences between them).

**Table 4.3.** Results of multilevel linear regressions of work-to-family conflict on employees' job demands, job resources and state support

	Employees									
	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	SE	B	SE	B	SE	B	SE	B	SE
Constant	2.30***	0.03	2.64***	.078	2.78***	.090	1.60***	.097	1.65***	.143
Individual characteristics										
Gender (female =1)			-.040	.020	-.010	.024	.176***	.024	.175***	.024
Age			-.002	.001	-.002	.001	-.001	.001	-.000	.001
Sector			.006	.000	.001	.000	.001*	.000	.001*	.000
Household income			-.091***	.015	-.082***	.015	-.110***	.015	-.107***	.015
Job resources										
Spousal support					.002**	.001	.001	.001	.001	.001
Social support					-.039***	.008	-.032***	.007	-.031***	.007
Job demands										
Working hours							.015***	.001	.015***	.001
Working at short notice							.132***	.007	.132***	.007
Job insecurity							.049***	.007	.049***	.007
Supervision (1=yes)							.144***	.021	.144***	.022
State support										
Leave									-.005	.016
Enrolment rates									-.001	.001
Individual variance	0.73	0.01	.73	.007	.73	.000	.67	.007	.67	.007
Country variance	0.13	.03	.13	.03	.13	.020	.10	.020	.09	.02
-2 Log likelihood			11918.7		11715.8		11135.2		10049.9	10024.4

\*p<.05; \*\*p<.01; \*\*\*p<.001.

**Table 4.4.** Results of multilevel linear regressions of work-to-family conflict on the self-employed's job demands, job resources and state support

	Self Employed									
	Model A		Model B		Model C		Model D		Model E	
	B	SE	B	SE	B	SE	B	SE	B	SE
Constant	2.55***	.035	3.54***	.205	3.80***	.230	2.47***	.232	2.48***	.234
Individual characteristics										
Gender (female =1)			-.217***	.057	-.223***	.063	-.020	.059	-.021	.059
Age			-.002	.003	-.004	.003	-.004	.003	-.004	.003
Sector			.000	.001	.000	.001	.001	.001	.001	.001
Household income			-.256***	.040	-.231***	.040	-.202***	.038	-.190***	.039
Job resources										
Spousal support					.002	.002	.000	.001	.000	.002
Social support					-.058**	.019	-.059***	.017	-.060**	.017
Job demands										
Working hours							.020***	.002	.013***	.002
Working at short notice							.107***	.015	.109***	.015
Job insecurity							.066***	.015	.067***	.015
Supervision (1=yes)							-.014	.051	-.015	.050
State support										
Leave									-.004	.009
Enrolment rates									-.002	.001
Individual variance	.75	.019	.72	.018	.71	.019	.63	.017	.63	.017
Country variance	.10	.040	.10	.04	.08	.047	.05	.052	.02	.113
-2 Log likelihood		1782.1		1724.1		1629.6		1381.9		1380.4

\*p<.05; \*\*p<.01; \*\*\*p<.001.

## **Job resources**

Model 1 and A are the empty models. Model 2 and B show that the control variables gender and household income are negatively related to work-to-family conflict for both employees and the self-employed. Self-employed persons who have negative feelings about their household income are especially prone to work-to-family conflict. Female workers experience more work-to-family conflict than male workers. In model 3 and C, work-to-family conflict was regressed for the job resources social support and spousal support. Social support appears to have a negative effect on work-to-family conflict for both employees and the self-employed. This means that the more often individuals participate in social activities, the less work-to-family conflict they experience. The B's and the confidence intervals (not shown) of social support do not differ substantially between employees and the self-employed. Hypothesis 2a is therefore unsupported.

Contrary to hypothesis 2b, spousal support has a positive effect on employee work-to-family conflict. This means that the more hours the employee's partner works in the household, the more work-to-family conflict he or she experiences. Contrary to the findings of Eddleston and Powell (2012), spousal support has no significant effect on work-to-family conflict for either the male or female self-employed.

## **Job demands**

Regarding job demands, the results in model 4 and D show that all job demands have a significant positive effect on work-to-family conflict for both employees and the self-employed, except for supervision for the self-employed. Comparing the effects between the two employment groups, working at short notice and being a supervisor both have a stronger effect on work-to-family conflict for employees than for the self-employed. Hypothesis 3a is supported regarding working at short notice. To illustrate the strength of the relationship between working hours and work-to-family conflict: an employee who "never" experiences work-to-family conflict would have to work 14 hours more in order to experience work-to-family conflict "sometimes". For a self-employed person this is 17 hours.

Hypothesis 3b is confirmed regarding job insecurity; both employees and the self-employed experience more work-to-family conflict if they had to do less interesting work, take a pay cut, work shorter hours and had less security in their job in the past three years. This effect is stronger for the self-employed. On the other hand, being a supervisor has a significantly positive impact on work-to-family conflict only for employees. This means that employees with supervisory tasks experience more work-to-family conflict than non-supervisory employees. Being a supervisor has no significant effect on work-to-family conflict for the self-employed.

### State support

As expected from the analysis in Table 4.2, state support and childcare show no significant effects on the work-to-family conflict of employees and the self-employed. Hypothesis 4a and 4b are therefore unsupported.

### Differences across countries

The descriptive statistics in figure 4.2 show the variation of employee and self-employed work-to-family conflict across countries. The empty models (model 1 and A) show to what extent there is significant within-country and between-country variation in work-to-family conflict. According to model 1 for employees, the individual-level variance is 0.733 and the country-level variance is 0.131. The intra-class correlation is  $0.131/(0.131 + 0.733) = 0.152$ . Model A for the self-employed has an intra-class correlation of  $0.108/(0.108 + 0.754) = 0.125$ . This means that there is not only substantial variation in work-to-family conflict between individuals but also between countries. However, the results show that leave, childcare and the unemployment rate cannot explain these differences.

## 4.5. CONCLUSION AND DISCUSSION

In this study, the European Social Survey is used to compare the work-to-family conflict of self-employed persons and employees across 17 European countries. This final section summarizes and discusses the results of the study.

First, we found that the self-employed experience more work-to-family conflict than employees. The Job Demands and Resources model developed by Demerouti and Bakker (2007), which has been shown to be overarching and applicable to various occupational settings, was used to examine whether this difference could be explained by job demands and resources. It appeared that the relationship between employment type (i.e. employee or self-employed) and work-to-family conflict is mainly mediated by job demands such as working hours, working at short notice, job insecurity and being a supervisor. Our results support Nordenmark et al. (2012), who found that high levels of job demands are negatively related to work-life balance. Job resources (i.e. spousal and social support) did not mediate the relationship between employment type and work-to-family conflict, either directly or indirectly. This article followed the suggestion of Ruppanner (2013) by including widely available state support as a resource. However, state support was not found to have any mediating effect, perhaps because the amount of leave and childcare support for parents is relatively small. The employees and self-employed parents could have saved the money themselves if they had needed to. The non-significance could also be related to the definition of state support used in this

article. In this study, it refers to leave and childcare available to parents with children under age three, while the sample is composed of parents with children up to age 18. Beliefs about care, gender roles and family obligations and the strength of family networks and solidarity are also expected to play an important role (Sarceno, 2011).

Second, this article goes beyond Nordenmark et al. (2012) and unravels the underlying mechanism of work-to-family conflict by showing how the effects of job demands and resources differ for employees and the self-employed. Social support appeared to be an important resource for the self-employed, perhaps because they lack supervisor and co-worker support (Matthews et al., 2010; Taris et al., 2008; Tuttle and Garr, 2009). This finding suggests that it might be worthwhile for the self-employed to take part in social activities more often. Contrary to expectations, spousal support had a positive effect on the work-to-family conflict of employees. It may be that the spouse working at home instead of in a paid job puts pressure on the spouse who earns the main household income. It could also be that employees find it important to do household chores themselves, and that they feel less competent and powerful as a result of their spouse's assistance (Martire et al., 2002).

The positive effect of spousal support on work-to-family conflict could also be related to gender stereotypes. Research shows that people who agree that "men should take as much responsibility as women for the home and children" are less likely to feel conflict (Steiber, 2009). Future research could test whether the self-employed maintain more egalitarian attitudes than employees. Job demands showed the largest effects on work-to-family conflict for both employment groups, especially working at short notice. However, it might be a little easier for the self-employed to reschedule their tasks at short notice, perhaps preventing conflict. Job insecurity had a large effect on the work-to-family conflict of the self-employed. The employees in this sample experienced being a supervisor as the heaviest demand, while it had no effect on the work-to-family conflict of the self-employed. This implies that the results of this study might be relevant for small business owners as well.

Third, this article contributes to current research by showing work-to-family conflict variance among employees and the self-employed across European countries. This implies that effects of resources and demands may also vary cross-nationally. Earlier research suggests that countries with high levels of work-to-family conflict are comparatively affluent, have high rates of unemployment, a good childcare infrastructure and an egalitarian gender culture. This article shows that differences in work-to-family conflict cannot be explained by leave, childcare and the unemployment rate. However, the results do demonstrate that a more complete understanding of the causes of work-to-



family conflict can be achieved when individual and country characteristics are studied in cross-level combinations. Explanations might be found in the culture or the economic situation.

### **Limitations and future research**

First, job autonomy could not be included as a resource in this study due to its limited measurement in the European Social Survey. Scholars have different theories about the relationship between job autonomy and work-to-family conflict for employees and the self-employed. On the one hand, job autonomy offers more opportunities to cope with stressful situations, which is crucial for health and wellbeing (Karasek, 1998). On the other hand, individuals with autonomous work often experience more time pressure (Voydanoff, 2005). In short, the high level of job autonomy in self-employment does not necessarily lead to less work-to-family conflict (Drobnič and Guillén Rodríguez, 2011).

Second, the European Social Survey excluded the self-employed from questions about work pressure, social support at work and flexibility, for example.

Third, prior research argues that the actual characteristics of the work performed might have a more important effect on work-to-family conflict than the employment status as such (Hytti et al., 2013). Although we acknowledge the wide variance in self-employment contexts, no distinction could be made between categories of self-employed due to their small number per country. Another important distinction for future research would be between opportunity-driven and necessity-driven self-employment. Binder and Coad (2010) found that only opportunity-driven individuals who move voluntarily from regular employment into self-employment experience an increase in life satisfaction. It might be that the opportunity-driven self-employed experience less work-to-family conflict than the necessity-driven self-employed. The finding that the self-employed experience more work-to-family conflict than employees could be related to the timing of this survey, which was conducted in 2010 at the height of the economic crisis. The crisis has been stressful for many self-employed persons, which could increase their work-to-family conflict. It would be interesting to examine the effect of the economic crisis on the work-to-family conflict of the self-employed. Now that this study has made the differences between employees and the self-employed somewhat clearer, research into the work-family issues of the self-employed can become a world in itself.



# 5

## THE IMPACT OF HETEROGENEITY IN WORK CHARACTERISTICS AND COUNTRY CONTEXTS ON WORK-LIFE BALANCE



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## 5.1. INTRODUCTION

Many workers see self-employment, rather than dependent employment, as a way of achieving a better balance between work and personal life domains (Kirkwood and Tootell, 2008). In a European survey, 45% of citizens expressed a preference for self-employment over being an employee (Hatfield, 2015). Individuals may have multiple motivations to become self-employed, which can include a combination of push and pull factors, including the desire to find a balance between work and personal life (Hilbrecht and Lero, 2014). In difficult economic times, it is assumed that many workers become self-employed because they have no other employment options ('necessity entrepreneurship'). However, research shows that 77% of adult European self-employed (aged 35-64), and 83% of young self-employed, are driven by opportunities. The desire for flexibility, autonomy, and work-life balance is an important reason for many workers to become self-employed (Xavier et al., 2013). In turn, work-life balance is an important indicator for health, well-being, and quality of life (OECD, 2011; Williams, 2004), and is related to the duration of self-employment and venture growth (OECD, 2011; Shelton, 2006).

A number of researchers have tried to answer the question: "Is self-employment the panacea to achieving work-life balance?" On the one hand, research shows that self-employment can sometimes be a strategy for dealing with competing demands of work and family life (Johansson Sevä and Öun, 2015). This is mainly because self-employment offers resources like autonomy and flexibility, which increases the ability to combine paid work and personal/family life (Prattas and Thompson, 2006). On the other hand, the self-employed have higher job demands such as working hours, working at short notice, job insecurity and being a supervisor, which are negatively related to work-life balance

(Annink et al., 2016; Nordenmark et al., 2012). Furthermore, the pressure and insecurity related to being (solely) responsible for their own business may result in longer work hours and may detract from having autonomy over when and where to work (Prottas and Thompson, 2006).

The aim of this article is to explore why some self-employed experience a better work-life balance than others by looking at specific work characteristics (consumer orientation, innovativeness, number of employees, motivation, and entrepreneurial phase). The main question to be answered is: "What is the effect of various self-employed work characteristics on work-life balance satisfaction?" The Job Demands-Resources model may shed light on whether specific work characteristics are experienced as problematic job demands or helpful resources that support finding a satisfactory work-life balance (Bakker and Demerouti, 2007).

Within the group of self-employed workers, we see a growing variation in work characteristics. The increasing use of information technology and new activities in the service sector result in various new legal categories of self-employment. These new categories, which often do not entirely correspond to employment or self-employment, did not exist before and are different from traditional self-employment such as farming and independent contracting (Casale, 2011). Various work characteristics result in different job demands and resources. Researchers have recently started to acknowledge the heterogeneity among the self-employed and its consequences for generalizability (Pedersini and Coletto, 2010; Bosma and Amorós, 2014). Nevertheless, how different types of self-employed experience work-life balance is seldom studied. Research which attempts to shed light on this issue is limited to comparisons between self-employed with and without personnel (Annink et al., 2016; Nordenmark et al., 2012), other relevant work characteristics are rarely taken into account.

Until now, it remains unclear why certain work characteristics are differentially perceived as resources or demands (Drobnič and Guillén-Rodríguez, 2011). Gorgievski et al. (2010), for example, show that long working hours might not be experienced as a job demand, because the self-employed report more "passion for work" and higher work engagement. The self-employed's work is also influenced by the country context, as cultural expectations and institutional settings vary among the self-employed across societies. The value of cross-national research is increasingly emphasized in work-life research (Ollier-Malaterre et al., 2013).

The Global Entrepreneurship Monitor (GEM) 2013 data from 51 countries (N=11,458) is used to conduct multilevel analyses. Although not exhaustive, the GEM (2013) produces

the largest dataset with the most detailed variables of the self-employed's work context available to date. In the GEM dataset (2013), self-employment is equated with entrepreneurship, which is defined as "any attempt at new business or venture creation, such as self-employment, or the expansion of an existing business by an individual, teams of individuals, or established businesses" (Reynold et al., 1999). The self-employed are "those who provide employment for themselves as business owners rather than seeking a paid job" (Naudé and Havenga, 2005: 102). The self-employed in this study include solo self-employed and owners of small enterprises (SMEs). To be able to compare results across countries, the OECD definition of SMSs is maintained, which refers to "non-subsidary, independent firms with at most 10 employees" (OECD, 2005:17).

Two main contributions are made, empirically as well as theoretically. First, the large dataset of the GEM (2013) offers an unique opportunity to differentiate between the self-employed with various work characteristics across a large number of countries. Whereas other large datasets force researchers to subsume the self-employed as one category of workers (see for example Annink et al., 2016; Nordenmark et al., 2012), this dataset allows us to acknowledge heterogeneity in terms of (non) consumer orientation, innovativeness, number of employees, start-up motivation, and entrepreneurial phase. The inclusion of 51 countries allows us to respond to the call for multilevel research on work-life balance that takes into account macro, meso, and individual factors (Allen et al., 2015; Forson, 2013). Variables at the macro level are included to explore whether they constitute heterogeneity among the self-employed and affect work-life balance satisfaction. Secondly, a theoretical contribution is made by exploring whether various work characteristics are evaluated as job demands or resources in relation to the work-life balance of self-employed individuals. Schaufeli and Taris (2014) provided an overview of commonly included job demands and resources and argue that for future development and practical application of the model, it is necessary to reconceptualise demands and resources in terms of positively and negatively valued work characteristics, which so far has not been done in the context of self-employment. The following section will elaborate on work-life balance and the Job Demands-Resources approach.

## **5.2. THEORETICAL FRAMEWORK AND HYPOTHESES**

### **Work-life balance**

Increasing numbers of workers attempt to integrate family and work within the confines of their homes. The permeability and blurring of boundaries in the different spheres of life is becoming more common in the life of both self-employed and employees (Allen, 2015; Myrie and Daly, 2009). Still, people have different roles in these spheres of life and

related role demands. Work-life balance in this article is defined as “an overall level of contentment resulting from an assessment of one’s degree of success at meeting work and personal role demands” (Valcour, 2007: 1512). This definition does not presume that there is an optimal division of work, home, and leisure that would suit all working individuals (Leitner and Wroblewski, 2006). Furthermore, “balance” might mean different things to different self-employed due to the variation in how they construct and manage their lives (Kossek and Lautsch, 2012). Lastly, work-life balance is distinct from two often studied processes underlying work-life balance, work-family conflict and enrichment, which are bidirectional and refer to “the extent to which experiences in one role deteriorate or improve the quality of life in the other role” (Greenhaus and Powell, 2006: 73).

### **The Job Demands and Resources model**

A prominent approach to study work-life balance is the Job Demands and Resources model (Bakker and Demerouti, 2007). The Job Demands-Resources model is applied in this article too, because it assumes that although every occupation may have its own job-stress risk factors, these factors can be grouped into two general categories (i.e. job demands and job resources). The Job Demands and Resources model is thus overarching and can be applied to various occupational settings, such as employment or self-employment (Bakker and Demerouti, 2007). The basic assumption of the job demands and resources approach is that high demands in one life domain contribute to problems in performing roles and tasks in personal domains, while resources can help to find a satisfactory work-life balance (Voydanoff, 2005). Job resources, such as autonomy and support, are important in their own right, but also in dealing with job demands. A job resource can become a buffer and reduce the stressor or the perceptions and cognitions evoked by such stressors (Bakker and Demerouti, 2007). In short, this means that job demands make resources more salient and that resources may buffer the negative impact of demands.

The Job Demands and Resources model is applied to a wide set of job and personal characteristics, trying to explain a large set of outcomes. Furthermore, the Job Demands and Resources model does not restrict itself to specific job demands or job resources; any demand and any resource may effect work-life balance. Instead, the Job Demands and Resources model is heuristic in nature and represents a way of thinking about how job characteristics may influence work-life balance. However, Schaufeli and Taris (2014) argue that the conceptual difference between job demands and job resources is not as clear cut as it may seem. Job characteristics can be labeled as demands or resources based on a person’s evaluation. Because all sorts of demands, resources, and outcomes can be included in the model, additional explanatory theoretical frameworks are usually needed to argue why particular demands interact with particular resources.



Therefore, the definitions of job demands and resources are based on individual evaluation. Accordingly, job demands could be defined as “negatively valued physical, social, or organizational aspects of the job that require sustained physical or psychological effort and are therefore associated with certain physiological and psychological costs” (Demerouti et al., 2001: 501). Job resources then are “positively valued physical, social, or organizational aspects of the job that are functional in achieving work goals, reduce job demands, or stimulate personal growth and development” (Schaufeli and Taris, 2014: 56).

Also in comparative studies among employees and the self-employed, problems arise. The commonly defined demands and resources included in current studies hardly show variation within a sample of self-employed workers. The most obvious example is job autonomy, which is related to individual responsibility and effort and is inherent to being self-employed (Annink et al., 2016). Including all sorts of demands, resources and outcomes can be a strength and a weakness. It comes at the cost of generalizability, but allows to explore variation in work-life balance satisfaction among a heterogeneous sample of self-employed workers because of its flexibility. The next section will further elaborate on this study.

### **This study**

The present study is designed to do justice to the heterogeneity of self-employed workers and explore variation in work-life balance satisfaction among different types of self-employed workers. It applies the Job Demands and Resources model to explore the effect of self-employed work characteristics on work-life balance. This article makes two major contributions to literature. First, it explores whether self-employed work characteristics such as consumer orientation, innovativeness, number of employees, motivation, and entrepreneurial phase are experienced as demands or resources (Drobnič and Guillén-Rodríguez, 2011). The heterogeneity among the self-employed is seldom acknowledged in work-life research and, to our knowledge, these specific work characteristics have never been included as job demands and resources for work-life balance.

Second, in addition to differences in individual work characteristics, national contexts are likely to explain variation in work-life balance satisfaction. Research shows that the (inter)national context influences work-life policies, practices, processes, and outcomes for individuals, families, businesses, and society (Ollier-Malaterre et al., 2013). Opportunities for work-life balance are both made possible and limited by the context in which the self-employed are working and living (Gorgievski and Stephan, 2016; Hobson, 2011). Since we are interested in the impact of work characteristics on work-life balance, this

study includes several country level variables to control for country context: human development (HDI), gender inequality (GII), self-employment rates, and the ease of doing business.

## **Hypotheses**

The first work characteristic concerns the business sector. In this study, a distinction is made between non-consumer oriented and consumer oriented self-employed. The former are working in extractive industries such as oil, gas, mining, and resources, while the latter provide services to end users or professional services to other businesses. Current research often excludes the agricultural self-employed and subsumes all non-agricultural self-employed in one category, disregarding sector. However, research has shown that work-life balance satisfaction might be negatively influenced by emotionally demanding interactions with clients in consumer oriented sectors like retail (Bakker et al., 2003; Hilbrecht and Lero, 2014). Annink and Den Dulk (2012) described in a qualitative study on the work-life balance of self-employed women in the Netherlands how participants in the service sector experienced job demands such as last-minute client expectations, specific requirements, or deadlines. Grant and Ferris (2012) mention conflicts with customers, complaints, and meeting customer expectations as sources of occupational stress for the self-employed. Based on literature, running a consumer-oriented business is likely to be evaluated as demanding and therefore will impede work-life balance:

*H1: The consumer oriented self-employed are less satisfied with their work-life balance than the non-consumer oriented self-employed.*

Secondly, the pursuit of market expansion and the utilization of new technologies are likely to result in lower work-life balance among the self-employed for two reasons. First, the more innovative self-employed are likely to benefit from the use of technology to break into established markets, notably by using mobile devices in remote and shared office spaces, streamlining documents and systems to prevent redundancy, and decreasing operating and switching costs (Olsen and McDarby, 2015). However, due to advances in information technology and information load, the pace of change and the need for speed of response to others, the self-employed have to be constantly available. A study among ICT dependent home-based self-employed shows that the principal challenge is to develop ways to 'switch off' from work (Gold and Mustafa, 2013). A complete dissolution of a work-life boundary may result in a troubling account of work-life balance centered on self-sacrifice (Dempsey and Sanders, 2010).

Second, innovativeness requires an additional effort and time investment from the self-employed at the expense of fulfilling one's responsibilities in personal life domains. The more innovative self-employed typically operate in highly competitive sectors, in which there is considerable risk and uncertainty (Kariv, 2008). For many self-employed, innovativeness is accompanied by intensive use and exploitation of technology. The use, creation, and application of technology requires skills, effort, and investment in order to create specific advantages and capabilities (Peltier et al., 2012). A practical example to illustrate this could be given in the context of the agricultural sector where workers experience increasing regulations concerning the use of chemicals. A self-employed worker who introduces an innovative product such as ultra-violet lighting instead of chemical sprays, needs to convince his market (farmers) to buy his product over the long used chemicals. Furthermore, he needs to apply for a patent and register his products, which may take a long time and much effort. Gundry and Welsch (2001) found that the self-employed who hold a greater focus on market expansion and new technologies were more ambitious and high-growth-oriented. The entrepreneurs in this sample exhibited greater intensity towards business ownership ("my business is the most important activity in my life"). Based on these findings, running an innovative business is expected to be evaluated as a demand to work-life balance:

*H2: The more innovative the self-employed are, the lower their satisfaction with work-life balance.*

An important work characteristic, often included in definitions of self-employment, is the number of employees which are employed. Heterogeneity is acknowledged by comparing solo or own account workers versus small and medium businesses (SMEs) or micro enterprises with 10 or less employees (OECD 2005:17). From one perspective, it could be expected that the solo self-employed, without the responsibilities for taking care of employees, would experience more autonomy, which is an important resource of work-life balance. Autonomy, the ability to decide how one goes about doing his or her work, is associated with work-life balance because it enables workers to work in accordance to personal preferences. This in turn increases their ability to meet responsibilities in work and personal life (Voydanoff, 2005). From this reasoning, employing others could be evaluated as a job demand.

Alternatively, employees could be evaluated as a job resource because they are able to deal with paperwork and share the pressure of promoting the business, financial responsibility, personal risk, and role conflict (Grant and Ferris, 2012; Toivanen et al., 2015). Furthermore, self-employed with employees can assimilate all of the beneficial aspects of being self-employed while at the same time making valuable social contacts

with their employees (Sevä et al., 2016). Support from social contacts is considered to be one of the most important “resources” contributing to work-life balance (Schieman et al., 2009). Lastly, Bell and La Valle (2003) found that small business owners (who have children) more often are highly career oriented and work long and atypical hours. Bunk et al. (2012) found that these increased work hours are related to an increase in reported work-to-family conflict. However, because of their flexibility and ability to outsource tasks, small business owners are also more likely to have access to informal childcare which allows them to ‘have it all’ (Bell and La Valle, 2003). Therefore, it is hypothesized that having employees is evaluated as a resource for work-life balance:

*H3: The more employees the self-employed have, the higher their satisfaction with work-life balance.*

Another often discussed work characteristic creating heterogeneity among the self-employed is the motivation which brought them to become self-employed, which can be necessity-driven or opportunity-based. ‘Necessity entrepreneurship’ was introduced in the GEM studies in 2001 to refer to individuals who “are pushed into entrepreneurship because all other options for work are either absent or unsatisfactory” (Bosma and Harding, 2007:15). In general, the necessity to become self-employed is related to high levels of stress due to increased levels of risk, insecurity, and workload, associated with lower levels of job satisfaction (Block and Koellinger, 2009) as well as overall life satisfaction (Binder and Coad, 2013). Necessity driven self-employment does not necessarily have severe implications on the individuals’ well-being, however. Kautonen et al. (2010) argue, given that the individual earns a satisfactory livelihood from her or his business activities. Whereas a necessity-driven motivation in general is hypothesized as a demand to work-life balance, an opportunity-based motivation is likely to be evaluated as a resource. Opportunities for professional development are often included as job resources in research on the work-life balance of employees (Schaufeli and Taris, 2014). Based on these findings, this article hypothesizes that:

*H4: The opportunity-based self-employed are more satisfied with their work-life balance than the necessity-driven self-employed.*

Lastly, research on employees shows that work-life balance differs marginally across various career stages. This indicates that, for employees, work-life balance is a concern at all career stages (Darcy et al., 2012). However, for the self-employed, work-life balance satisfaction might vary according to the entrepreneurial phase. Qualitative research shows that the longer self-employed had run their own business, the more problems they had faced and the more they had learned. Their experience had brought them skills such as

delegating, communicating, maintaining boundaries, flexibility, acceptance, and reflection. This gave them the confidence and the ability to maintain a balance between work and life (Annink and Den Dulk, 2012). This article hypothesizes that the self-employed in the early stages of their entrepreneurial career are more likely to be busy with setting up their business, making (administrative) arrangements, and finding clients, which is likely to be more stressful and time consuming than running a business once everything has “settled”. The start-up phased is likely to be evaluated as a demand for work-life balance. On the contrary, the more experienced and established self-employed are likely to achieve higher perceived professional mastery, which leads to greater satisfaction with work-life balance (Davis et al., 2014). Therefore, experience is expected to be evaluated as a resource for work-life balance:

*H5: Established self-employed are more satisfied with their work-life balance than start-ups.*

### 5.3. METHODOLOGY

#### Sample

Hypotheses were tested by analysing a dataset drawn from the GEM (2013). In this, each participating country conducted a standardized questionnaire of a random representative sample of at least 2,000 adults (over 18 years old). All individuals in this dataset participated in the special module on well-being (Bosma and Amorós, 2014). The sample consists of respondents who indicated to be self-employed who both own and manage their business by themselves. According to GEM (2013) these individuals can be classified as nascent entrepreneurs (0 to 3 months), baby business owners (4 to 42 months), or established business owners (more than 42 months). Solo entrepreneurs and owners of micro enterprises with 10 or less employees were selected (OECD, 2005:17).

The final sample consists of 11,458 self-employed respondents from 51 countries. The distribution of our sample with an unequal division of respondents across countries is shown in appendix D. This does not need to be problematic, as methodological research has shown that only a small sample size at level two leads to biased estimates of the second-level standard errors. A minimum of 30 units per level is often cited as a rule of thumb for a multilevel design. In all of the other conditions, the estimates of the regression coefficients, the variance components, and the standard errors are unbiased and accurate (Maas and Hox, 2015).

## **Data**

The GEM (2013) has compared the frequency distribution for all key indicators to that for other countries and to previous years, to see if there are any possible anomalies. The continuous variables were centred before including them in the regression analysis. In this study, all variables are included as country means. Robustness checks in STATA detected influential observations, which were dropped or reweighted. An observation is said to be influential if removing it substantially changes the estimate of the regression coefficients. This might be caused by leverage (how far an independent variable deviates from its mean) or outliers (observation whose work-life balance value is unusual given its value on the predictor variables, i.e. observations with large residuals).

## **Method**

The study tested the hypotheses by means of both descriptive and explanatory analyses. Stata 12 was used to estimate multilevel analyses. Multi-level – or hierarchical - regression analysis allows for testing models which take into account the fact that individuals are nested within countries. A two-level model was estimated in which individuals (1) were clustered hierarchically within countries (2). A stepwise strategy of analysis was applied and simpler models were compared to more complex ones. The change in log-likelihood fit index was calculated to investigate if the more complex model fitted significantly better to the data. If this was the case, the more complex model was adopted. Regression coefficients (B), standard errors (S.E.), levels 1 and 2 variance explained by the models, and the -2 Log likelihood as an indicator of model fit are reported.

## **Dependent variable**

Work-life balance is defined as “an overall level of contentment resulting from an assessment of one’s degree of success at meeting work and personal role demands” (Valcour, 2007: 1512) work-life balance is measured by three items, based on the original five-item work-life balance satisfaction scale developed by Valcour (2007). The three items state “I am satisfied with the way my time is divided between work and private life”, “I am satisfied with my ability to balance the needs of my work with those of my personal or family life” and “I am satisfied with the opportunity to perform well at work and to substantially contribute to home-related responsibilities at the same time” (1-5) (Cronbach’s alpha 0.867). Principal Component Analysis (extraction matrix values multiplied by each question values and divided by the sum of each extraction matrix value) resulted in a more accurate and reliable variable than the mean values from 1 to 5. Because the work-life balance variable appeared to be left skewed, The square root was taken and included the transformed variable in the regression analysis.

## Independent variables

*Consumer orientation* is a dummy variable, with 0 being “non-consumer oriented” (extractive sectors such as oil and gas) and 1 being “consumer or business service oriented”.

*Innovativeness* is a construct variable, which was labelled as “market expansion and use of technology” in the original dataset. It consists of three questions: “how many (potential) customers consider your products new/ unfamiliar?”, “how many business offer the same products?”; and “were the technologies or procedures available more than a year ago?”. Values range from 1 to 4: with 1 being “no market expansion”, 2 being “some market expansion, no new technologies”; 3 being “some market expansion, new technologies”; and 4 being “profound market expansion”. Because this construct refers to market expansion as well as the use of technology, the self-employed who score high on this item are labelled as innovative. According to Schumpeter (1942:132), their function is “to reform or revolutionize the pattern of production by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new outlet for products.”

*Number of employees* is the log of a continuous variable from 0 to 10, measuring the number of employees a self-employed has working for them. The question respondents had to answer was: “not counting the owners, how many people are currently working for this business? Please include all exclusive subcontractors, meaning people or firms working only for this business and not working for others as well”. Because 44% of the self-employed in this sample are solo entrepreneurs, the variable number of employees has a skewed distribution. Therefore, a log of employees was included in the regression analysis.

*Motivation to become self-employed* is included as a dummy variable, and coded as 0 “motivated out of necessity” and 1 as “motivated out of opportunity”. Respondents were asked: “did you become involved in this firm to take advantage of a business opportunity or because you had no better choices for work?”.

*Entrepreneurial phase*<sup>3</sup> is a dummy variable and coded 0 as “0-42 months; start-ups and new business owners” and 1 as “42 or more months; established businesses”.

*Control variables at the individual level* which will be taken into account on the individual level are: age, gender, education, household size, household income, and exposure to

3 In the original dataset start-ups and new businesses are separate categories. However, only 1% in this dataset concerns a start-up.

stress. Individual variables are important to take into account as research shows that entrepreneurial activity and role behaviour is intertwined with personal and social life (Chasserio et al., 2014).

*Age* is included as a continuous variable from 18 to 86. Age may be a personal demand to work-life balance, because older self-employed seem to find lifestyle issues such as work-life balance more important than younger self-employed (Dawson et al., 2009).

*Gender* is included as a dummy variable and coded 0 as “male” and 1 as “female”. Being a self-employed female might be evaluated as a demand, since women are much more likely to report lifestyle and family reasons for choosing self-employment than men. Differences in work-life balance satisfaction between male and female self-employed have been explained by several authors in terms of preferences (see for example: Eddleston and Powell, 2012; Jennings and McDougald, 2007; Powell and Eddleston, 2013). Furthermore, self-employed females have coping behaviors which might increase the risk of illness and might encounter greater difficulties in relaxing outside of work when compared to self-employed males (Bernin, 2002).

*Education* ranges from 0 to 4, with 0 as “none”, 1 as “some secondary”, 2 as “secondary degree”, 3 as “post-secondary” and 4 as “graduate”. Participants were asked “What is the highest level of education you have completed?”. Education is likely to function as a resource for work-life balance. Higher educated individuals are more likely to view self-employment in positive terms such as offering independence, financial reward, and better working conditions.

*Household size* is counted by the number of members making up the permanent household and ranges from 1 to 6. Unfortunately, the GEM (2013) does not include a question about whether the self-employed have children living at home, because research shows that the family can be a greedy institution; children increase demands and time bind (Tausig and Fenwick, 2001) This study controls for caring responsibilities by including the household size. This serves as an indicator for the number of people the self-employed are responsible for. The definition of work-life balance maintained suggests that satisfaction is the result of meeting work and personal role demands, whatever they may be. By including parents and non-parents, the valuable heterogeneous character of the sample is maintained. Unfortunately, the dataset does not provide information of the respondents role in the household, for example, being a caregiver or dependent. In any case, research shows that engagement in work and family roles leads to identification with those roles. The more (family) roles, the more difficult it becomes to achieve work-life balance (Bielby and Bielby, 1989).



*Household income* is an interval variable that divides the participants household income into three categories: 1) the lowest 33%, 2) middle 33%, and 3) highest 33% of national GDP per capita. Participants were asked: "Which of these ranges best describes the total annual income of all the members of your household, including your income, as one combined figure?" The final household income variable is calculated by GEM (2013) to allow for international comparison. There was no question about individual income in the GEM (2013), but the household income might be an even better indicator to control the individual financial situation functioning as a resource, since a spouse might contribute to (feelings of) financial security. Research has shown that financial hardship is associated with individuals' well-being and conflict between the family and work domain (Schieman and Young, 2011).

*Exposure to stress* is a variable based on the statement: "at my work, I am not exposed to excessive stress". Answers were reversed coded from 1 being "strongly agree" to 5 being "strongly disagree". Occupational stress has been identified as ongoing, chronic, and a salient issue for the self-employed (Kariv, 2008). Grant and Ferris (2012) identified 10 categories of occupational stressors for the self-employed, which are possible sources of stress emanating from the work environment: administration issues, establishing/ maintaining the business, financial, interpersonal, public image/ selling yourself, responsibility, uncontrollable factors, and workload. This study controls for exposure to stress at work, because the aim of this article is to test the effect of specific work characteristics on work-life balance satisfaction and not the "traditional" job demands and resources resulting from those work characteristics.

*Control variables at the country level* include HDI, GII, the ease of doing business, and self-employment rate. *HDI* is a summary measure of average achievement in a long and healthy life (life expectancy at birth), being knowledgeable ((expected) years of schooling), and have a decent standard of living (gross national income per capita) (UNDP, 2014). The HDI is included in this research to test whether the development level of a country, and not economic growth alone, is positively related to work-life balance. The HDI is framed in terms of capabilities and measures whether people are able to "be" and "do" desirable things in their life and achieve work-life balance.

*GII* measures how gender equal a country's policies are in three important aspects of human development: reproductive health which is measured by maternal mortality ratio and adolescent birth rates; empowerment which is measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and economic status expressed as labour market participation and measured by labour force participation

rate of female and male populations aged 15 years and older<sup>4</sup> (UNDP, 2014). The value of GII range between 0 to 1, with 0 being 0% inequality. Across societies, working parents are expected to care, to be able to participate in (self) employment and to have more time for leisure, friends, and family. This is especially the case for working mothers. Policies, norms, rights, and entitlements aimed at equality are likely to support the self-employed, for example by the provision of social protection, maternity leave, and childcare (Annink et al., 2015).

*Ease of doing business* (World Bank, 2013b) is based on ten topics: starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. The ease of doing business is measured by a ranking score - the lower the score, the easier it is to do business.

*Share of self-employment* as a percentage of total employment (World Bank, 2013a) is included as an indicator for an entrepreneurial culture. If a self-employed worker is living in a country with a large number of business owners, the context is likely to be 'designed to facilitate the creation and commercialization of knowledge through entrepreneurial activity' (Audretsch and Thurik, 2010: 2).

### **Descriptive statistics**

Table 5.1 shows the descriptive statistics of the variables in this study. From Table 5.1, it can be seen that 61% of the sample is male and 39% is female. The average self-employed in this sample is 40 years old, have attained secondary education, and lives in a household with an average of four members. The average household income lies in the second category, which means that the self-employed have a household income within the middle 33% of national GDP per capita. Exposure to stress is medium. Regarding the work context variables, Table 5.1 indicates that 65% of the firms is consumer or business oriented. On average they aim at some market expansion but do not use new technologies. The self-employed employ one employee on average.

It is worthwhile to note that 44% in this sample is solo self-employed. 62% of the respondents are motivated out of opportunity (for income or freedom). 68% of the self-employed in this sample have an established business (42+ months). On the country level, the descriptive statistics in the table indicate that the average scores on HDI is .832. The average score on the GII is 33%. Regional averages range from the least dispari-

4 Data was missing for Puerto Rico, Nigeria and Angola. For these countries, the region's average is included.

ties between females and males (12.6%) in European Union member states to the most disparities (nearly 57.8%) in Sub-Saharan Africa. The rate of self-employment ranges from 24% to 97%, with an average of 38.7% across countries. The ease of doing business is a ranked score (from 1 to 172). The correlations between dependent and independent variables are included in appendix E.

**Table 5.1.** Mean scores on dependent and independent variables (individual, work characteristics, and country context).

Variable	N	Valid %	Mean	Std. Dev.	Min.	Max.
<b>Dependent variable</b>						
Work-life balance	11.458		3.85	.961	1	5
<b>Individual characteristics</b>						
Gender	11.458					
Male (0)		61%				
Female (1)		39%				
Age	11.458		40	3.028	18	86
Education	11.458		2	.471	0	4
Household size	11.458		4	.612	1	6
Household income	11.458		2	.833	1	3
Exposure to stress	11.458		2.56	.367	1	5
<b>Work characteristics</b>						
Consumer orientation	11.458					
Non-consumer orientated (0)		35%				
Consumer orientated (1)		65%				
Innovativeness	11.458		1.56	.274	1	4
Number of employees	11.458		1.36	1.405	0	10
Motivation	11.458					
Necessity (0)		38%				
Opportunity (1)		62%				
Entrepreneurial phase	11.458					
0-42 months		32%				
42 > months		68%				
<b>Country context</b>						
HDI	11.458		.832	.291	0	1.042
GII	11.458		.3301797	.188	0	.617
Self-employment rate	11.458		38.68	23.92	0	96.9
Ease of doing business	11.458		80	43.624	1	172

Sources: Global Entrepreneurship Monitor (2013), UNDP (2014), World Bank (2013a), World Bank (2013b).

## 5.4. RESULTS

First, the multi-level structure of the data was investigated. For work-life balance, log likelihood decreased from  $-2 \log = 70213, 57$  for a one level structure, to  $-2 \log = 70158,292$  for a two level model assuming that the self-employed are nested within countries. Model 4 in Table 5.2 below is the best fitted model.

### Work context

Model 1 in Table 5.2 is the empty model. The intraclass correlation is .0868106 indicating that 9% of the variation in work-life balance is accounted for by the country level. The next models show which factors, both on the work and the country level, explained satisfaction with work-life balance among the self-employed. Model 2 includes the individual control variables. Only being exposed to excessive stress at work is demanding for work-life balance, resulting in lower satisfaction. In Model 3, work-life balance was regressed for the actual work characteristics. In line with hypothesis 2, the self-employed who interact with customers are less satisfied with work-life balance than the self-employed working in extractive sectors. In accordance to hypothesis 4, the opportunity-based self-employed are indeed more satisfied with their work-life balance than necessity-driven self-employed. Innovativeness, number of employees, and entrepreneurial phase did not show a significant effect on work-life balance, suggesting that these work characteristics cannot explain differences in work-life balance satisfaction among the self-employed.

### Country context

In Model 4, the country level variables HDI, GII, self-employment rate, and the ease of doing business are included. Table 5.2 shows that HDI has a significant effect on work-life balance which, in contrast to our expectations, appears to be negative. This means that the higher the development level of a country, the lower the self-employed's satisfaction with work-life balance. Also GII has a negative on satisfaction for work-life balance. The more gender equality countries pursue, the lower satisfaction with work-life balance among the self-employed. These findings will be discussed in the last part of this article. Lastly, and in line with our expectations, the easier it is to do business in a country, the higher satisfaction with work-life balance. The ease of doing business (World Bank, 2013b) is based on ten topics and offers opportunities for future research to further explore which specific aspects are experienced as job resources.

**Table 5.2.** Results of multilevel linear regressions of work-life balance on work characteristics

	Model 1		Model 2		Model 3		Model 4	
	B	SE	B	SE	B	SE	B	SE
Constant	10.51569***	.2327046	20.32278***	4.031841	17.03217***	4.461832	15.01603***	4.677614
Individual characteristics								
Gender (female = 1)			1.2081	2.125011	2.254526	2.321144	2.073145	2.089161
Age			.0048383	.0610351	.036136	.0600178	.0454565	.0582925
Education			-.4776112	.5954426	-.4958881	.6089795	.0198303	.5928352
Household income			-1.180134	.815546	-.8534972	.7770488	-.8804139	.7805092
Household size			-.0484208	.3533269	.2117697	.3500591	.3241075	.3623372
Exposure to stress			-2.675238***	.4781538	-2.432807***	.4667623	-2.144335***	.4996149
Work characteristics								
Consumer orientation (yes = 1)					-2.620378*	1.306916	-2.683161*	1.19013
Innovativeness					.1255787	8297214	-.0404873	.7647406
Employees <sup>a</sup>					.0067629	.1293157	-.1030404	.1274081
Motivation (opportunity = 1)					2.930026*	1.507343	3.410241*	1.412929
Entrepreneurial phase (42 > months = 1)					-1.313522	1.729133	-.0604293	1.705722
Country context								
HDI							-1.54253**	.5802747
GII							4.274309*	1.901201
Self-employment rate							-.0161932	.0114168
Ease of doing business							-.0096636*	.0048831
Individual variance								
Individual variance	1.587882	.1679492	1.089358	.1222363	.9770058	.1164616	.8488252	.1062811
Country variance	.0868106	.0168052	.04283	.0092186	.0347378	.0080105	.026447	.0064607
-2 Log likelihood		70213.57		70178.702		70171.012		70158.292
N self-employed		11,458		11,458		11,458		11,458
N countries		51		51		51		51

Source: Global Entrepreneurship Monitor (2013). \*p < .05, \*\*p < .01, \*\*\*p < .001.

<sup>a</sup> No significant effects were found by including being a solo self-employed or not (as a dummy variable) either. Furthermore, the same results were found with a sample of small business owners with up to 250 employees.

## 5.5. CONCLUSION AND DISCUSSION

This study was designed to contribute to the understanding why some self-employed are more satisfied with work-life balance than others. It acknowledges the heterogeneity among self-employed workers by exploring the effect of a range of work characteristics on work-life balance satisfaction. Firstly, the results of this study reveal that work characteristics can be evaluated as job demands or resources, either impeding or facilitating work-life balance. Running a consumer-oriented business is evaluated as a demand to work-life balance, most likely because of (emotionally and/or last-minute) demanding client expectations, specific requirements, deadlines, irregular work hours, and work hours determined by clients (Bakker et al., 2003; Annink and Den Dulk, 2012). Also conflicts with customers, complaints, and meeting customer expectations may be experienced as demanding (Grant and Ferris, 2012). Opportunity-based self-employment is evaluated as a resource, offering possibilities for achieving work-life balance. This is in line with work-life research on employees, which often includes opportunities (for professional development) as a job resource for work-life balance (Schaufeli and Taris, 2014).

The non-significance of innovativeness, number of employees, and entrepreneurial phase on work-life balance might be the result of work characteristics functioning as a job demand for some, and as a job resource for others. Accumulating these evaluations might result in no significant effect in the regression analysis. Employees, for example, could be evaluated as a resource because they relieve work pressure and offer social support, but could at the same time be experienced as a demand because of the greater responsibilities and less autonomy. Summing the pros and cons might result in no significant net effect of having employees on work-life balance. Secondly, this study shows that national contexts can explain variation in work-life balance satisfaction. The wider, national context contributes to the heterogeneity of self-employed workers and influences work-life balance negatively in terms of human development level, gender equality, and positively in terms of the ease of doing business.

### Limitations and future research

The GEM (2013) offers the unique opportunity to differentiate between the self-employed with various work characteristics. However, the list of variables included in the GEM (2013) is not exhaustive. Future research might control for work hours. Working long hours, too many hours, and weekends are likely to result in time-based strain, which is experienced by the self-employed as an occupational stressor for work-life balance (Grant and Ferris, 2012). Another work characteristic that could be included is work location. It is likely that the self-employed have more autonomy to meet role demands in

the work and personal life domains when they work from home or at flexible locations, rather than if they are hired by a firm and have to work from an office (Annink and Den Dulk, 2012).

Regarding demands, future researchers might start with testing the effect of occupational stressors specific to entrepreneurs identified by Grant and Ferris (2012) on work-life balance. Besides testing the effect of new or other work characteristics, future research might also specify current findings. For example, besides motivation regarding starting a business, future research might examine whether family and lifestyle motivations (e.g. valuing time for themselves and their family) have a positive effect on the work-life balance self-employed (Johansson Sevä and Öun, 2015).

Other limitations of this study are related to its multilevel design. Including a large number of countries allows for explaining variation at the country level, but also has its drawbacks. Although only 9% of variation in work-life balance can be explained by country context, it is impossible to generalize findings across all countries. Countries are characterized by social, cultural, and institutional configurations, which makes comparative research among countries or clusters of countries challenging. Several additional analyses have been conducted, for example comparing OECD and non-OECD countries. Although the results slightly differ, it remains unknown which specific characteristics or patterns cause this variation. Using the cluster-robust estimator was considered, but with unbalanced cluster sizes this estimator might be incorrect. This implies that the cure can be worse than the disease (Nichols and Schaffer, 2007).

Furthermore, as one may have noticed from appendix D, work-life balance satisfaction is especially high among the self-employed in South American and South African countries. This might be explained by lower expectations of work-life balance in less developed countries as argued before, but could also be related to cultural values regarding work and personal life domains. If latent factors (such as work-life balance) are to be meaningfully compared across countries, the measurement structures and their survey items should be stable, or “invariant”, and not depending on group membership. In order to advance cross-national comparative research on the work-life balance of self-employed workers, future research might test for measurement invariance.

Lastly, future research could explain the non-significant results of innovativeness, number of employees, and entrepreneurial phase by including “traditional” job demands and resources and conducting mediation analysis. These analyses could contribute to understanding the process by which work characteristics function, for example, by increasing work hours (demand) or autonomy (resource). At a minimum, this study

urges scholars to no longer compare workers based on their type of employment, but to further explore the consequences of heterogeneity self-employed workers for work-life balance satisfaction.

## **Conclusion**

The most important contribution to theory is made by exploring the effect of self-employed work characteristics on work-life balance, thereby acknowledging the heterogeneity of this group of workers. Annink et al. (2016) have shown that job demands and resources operate differently for employees and self-employed. The authors of the Job Demands and Resources model argue that it is overarching and can be applied to various occupational settings, such as employment or self-employment (Bakker and Demerouti, 2007). However, Schaufeli and Taris (2014) already suggested that the conceptual difference between job demands and job resources is not as clear cut as it may seem. This study has explored whether the self-employed evaluate various work characteristics as a demand or a resource for work-life balance. Clearly, running a consumer-oriented business is evaluated as a demand to work-life balance and opportunity-based self-employment is evaluated as a resource for work-life balance.

Furthermore, it is likely that the non-significant work characteristic variables may impede work-life balance for some self-employed, while they might facilitate work-life balance for others. This implies that instead of comparing occupational groups, research might explain more variation in work-life balance by including work characteristics such as consumer orientation and motivation to explain work-life outcomes. As variation in work characteristics increases, it becomes more difficult to divide workers into specific categories. Researchers have already noted an increase in heterogeneity among the self-employed and its consequences for generalizability (Bosma and Amorós, 2014; Pedersini and Coletto, 2010). Workers might also pertain several employment statuses simultaneously. In the GEM (2013), for example, respondents may choose all the options that apply, such as full-time employee, part-time employee, self-employed, and student. A solution to these conceptual problems while studying work-life balance satisfaction, might be to distinguish between work characteristics instead of employment status.

Another two important points can be learned from the inclusion of 51 countries and the multilevel design of this study. First, the findings suggest that increasing the ease of doing business facilitates work-life balance, whereas state support for the family has shown little or no effect on work-life balance (Annink et al., 2016). Second, although it is assumed that HDI and GII contribute to work-life balance, this study shows that is not necessarily the case. Although no curvilinear effect was found, it might be that the self-employed in higher developed and more gender equal countries experience



more conflict, lowering their work-life balance satisfaction. Wyn et al. (2015) argue that in higher developed countries, men and women are encouraged to add value to themselves, which includes to be entrepreneurial and productive, making them carrying high (self) expectations. work-life balance might become another "life project" for which individuals, and especially the self-employed, are solely responsible to meet these expectations. The HDI is framed in terms of capabilities and measures whether people are able to "be" and "do" desirable things in their life and achieve work-life balance. It may be that higher life expectancy, schooling, and a decent standard of living increases the importance of work-life balance, but not necessarily result in agency freedom (the ability to achieve whatever the person, as a responsible agent, decides he or she should achieve) for work-life balance. It might be that in higher developed countries, the self-employed feel they have autonomy and freedom (to choose work-life balance) but are in fact (socially) obliged to make particular choices and to achieve particular outcomes. Higher expectations might lead to disappointment and a feeling of guilt and underachievement, resulting in a lower satisfaction of work-life balance (Sirgy and Wu, 2013). Future research might benefit from applying the Capability Approach, adjusted to work-life balance by Hobson (2011), which shifts the focus from measuring work-life balance outcomes to understanding the options that the self-employed are able to choose from (given their personal and institutional context). The Capability Approach recognizes that the power of norms in family and society circumscribes agency and work-life balance choices (Hobson, 2011).

### **Practical implications**

This study offers important practical implications. First, it is suggested to support the self-employed in the work domain, instead of the family domain, in order to enhance their work-life balance satisfaction. Institutions and work-family supportive policies are assumed to contribute to work-life balance, but Annink et al. (2016) show that national work-family policies have no significant effect on the level of work-family conflict of self-employed workers. Based on research showing that work tends to conflict more with (family) life than vice versa (Frone, 2003), it might be that support for the business is more effective than support for the family. The easier it is to do business, the easier it is to meet work role-related demands, the more time and energy is left to meet role demands in personal life domains, resulting in a feeling of balance. Policy makers could consider making doing business easier. For example, demands could be decreased regarding starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency. Second, this study responds to the signal of the self-employed themselves wanting to be acknowledged and included in official statistics apart from small to large business categories. An example

is the manifesto of the European Freelancers Movement (2014) in preparation of the European Parliament elections.

Third and finally, Dawson et al. (2009) suggest that policies to encourage successful entrepreneurship need to be carefully tailored to different groups, particularly demographic groups. Johansson Sevä and Öun (2015) suggest that training programmes should address specific demands and conditions to realistically identify strategies for the individual. This study suggests to pay specific attention to the self-employed exposed to excessive stress and running a consumer-oriented business. Policy makers should be careful with stimulating (or pushing) workers into self-employment, especially if these workers have no other options for work. In short, this study suggest that different types of self-employed need different types of support.





# 6



## **FINANCIAL HARDSHIP AND WELL-BEING: A CROSS-NATIONAL COMPARISON**

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## 6.1. INTRODUCTION

The financial crisis of 2008 turned into a general economic downturn in Europe. Economic growth dropped and the unemployment rate rose to the highest level in a decade. Seven years later, the financial crisis and the future of the European Union are still in the focus of the academic and policy debates. One of the strategies to achieve recovery in Europe refers to entrepreneurship to generate sustainable economic growth (Centre for European Economic Research, 2015).

Despite 16,8% of the European labor force being self-employed in 2010 (OECD, 2010b), only a few studies have investigated the effects of financial hardship among the self-employed (see Andersson, 2008; Dolinsky and Caputo, 2003). This is an important research topic, since especially the self-employed are often exposed to conditions known to generate high levels of stress (e.g., rapid change, unpredictable environments, work overload and personal responsibility for others) (Baron et al., 2013). We do know that stress related symptoms may strengthen intentions to quit the business with the deterioration of their objective financial situation as a consequence (Gorgievski et al., 2010b). Cardon and Patel (2015) argue that the self-employed continue their stressful long and intense working hours because this yields productive outcomes, despite the personal health risks it imposes. This is in line with research of Volery and Pulich (2010), showing that the self-employed have a limited awareness and understanding of their well-being. Annink et al. (2016) have shown that the effects of job demands and resources on work-life related outcomes differ for employees and the self-employed.

In this article we focus on the self-employed, rather than comparing the types of workers, in order to be able to make specific contributions to literature and policy makers.

While it is not surprising that citizens report lower levels of well-being in periods of economic crisis, less attention has been given to the consequences of financial hardship and mitigating factors at different levels of analysis, being the individual and the societal level.

Hardship occurs when the self-employed perceive financial constraints or expect financial problems in the future (see Schieman and Young, 2011). OECD (2013) argues that income and wealth are essential components of individual well-being, which is defined in terms of one's life satisfaction, happiness and health in this article. Income allows people to satisfy their needs and pursue many other goals that they deem important to their lives, while wealth makes it possible to sustain these choices over time. Both income and wealth enhance individuals' freedom to choose the lives that they want to live. Moreover, increases in income have been associated with improvements in other dimensions of well-being, such as life expectancy and educational attainments (OECD, 2013b). Financial hardship, on the contrary is likely to lead to depressed affect, which in turn results in greater intentions to withdraw from the business (Pollack et al., 2012). In public health, McDaid et al. (2013) found a relationship between financial hardship and stress, anxiety and depression among the economically vulnerable, related to poor health, diseases and even suicide. Similar findings are observed by public organizations such as the World Health Organization (2011). Stress related to financial hardship may result in health problems and the adoption of unhealthy behavior, such as tobacco smoking and the abuse of alcohol and other substances. Also research in the field of sociology shows that the cognitive emotion of shame and guilt might cause a small number of mostly male entrepreneurs commit suicide, murder loved ones, go mad, or embark on destructive alcohol abuse (Smith and McElwee, 2011). To conclude, financial worries intensify personal stresses and therefore might inhibit the recovery process (Weller, 2012).

This study will extend current knowledge on the relationship between financial hardship and psychological well-being among the self-employed by looking at possible moderating effects from a multi-disciplinary and multi-level perspective. At the individual level, we investigate the effects of the personal domain (education) and the social domain (social trust). At the country level, the cultural (share of self-employment) and the institutional (unemployment allowances) are included. Conservation of Resources (COR) Theory (Hobfoll, 1989) provides us with a framework to test which resources help the self-employed to cope with financial hardship in order to maintain well-being. Qualitative research on the relationship between financial hardship and subjective well-being has shown cross-country differences in relationship strength. For example, in Greece, financial hardship due to the economic crisis had a detrimental influence on the mental



health of the population, resulting in disease and disability (Economou et al., 2013). In other countries equally financially affected by the economic crisis, such as Ireland, the impact on well-being has been surprisingly small (Walsch, 2011). Presumably, the legal and cultural context, which impacts how individuals cope with demands, differs across countries (Casper, Allen and Poelmans, 2014). Given the topicality of the issue in the European Union it is surprising that a cross-national comparative perspective on this topic is missing (Gudmundsdottir, 2013; Sinclair et al., 2010). Hence the reasons behind these differences have remained largely a mystery to date, even though such insights may have important implications for tailor-made policy making.

The central aim of this article is twofold: first, we investigate and compare the relationships between financial hardship and well-being among the self-employed across 31 European countries in 2004 and 2010. Second, we will investigate which factors on individual and country level might buffer the consequences of financial hardship among the self-employed and how much impact they have all together. Findings could provide input for policy makers to improve levels of subjective well-being among the self-employed, especially when they experience financial hardship.

As such, our main research question is as follows: *“Does financial hardship result in lower subjective well-being among the self-employed in Europe and how do individual and social conditions buffer these relationships?”* Data are obtained from the European Social Survey (ESS; years 2004 and 2010). The remainder of this article is structured as follows. First, we discuss our theoretical framework and hypotheses, followed by the methods applied. Next, we will outline the results. This article ends with a conclusion and discussion section.

## **6.2. THEORETICAL FRAMEWORK AND HYPOTHESES**

In this study, we build on Conservation of Resources Theory (Hobfoll, 1989). Conservation of Resources theory is a motivational stress theory, according to which people strive to protect, obtain or retain their resources (Hobfoll, 1989; 2001). Resources are defined as those objects (e.g., housing), personal characteristics (social trust, social networks, self-efficacy), conditions (roles which define one’s identity), or energies (time and money) that are valued by the individual or that serve as a means for attainment of other valued resources” (Hobfoll, 1989). The ability to acquire and maintain resources is associated with adaptation, coping, and well-being. In case resources are threatened or lost, such as in the case of experienced financial hardship, or when expected resource gains fail to materialize, stress ensues, leading to impaired well-being.

From this central tenet, the principal follows that people must invest their resources in order to protect against (further) resource loss, recover from losses, and gain resources. Those people who lack resources will therefore be more vulnerable to resource loss, and initial loss begets future loss, resulting in loss cycles that have increasing strength and speed (Hobfoll, 2001). As compared to other stress-theories, Conservation of Resources theory is particularly useful for studying the stress process from a cross-national comparative perspective, because Conservation of Resources theory is an integrative theory that considers both environmental and internal processes (Hobfoll, 2001). It recognizes that individuals are nested in families, which are nested in communities (Hobfoll, 1989). This implies that peoples' well-being is situated in the social context and responses to stressful circumstances do not only depend on the individual, but also on the environment. This means not only more resourceful individuals, but also individuals from more resourceful environments, are expected to cope better with hardship.

The main relation of interest in our study is between financial hardship and subjective well-being. Following Conservation of Resources Theory (Hobfoll, 1991), we propose that in the situation of financial hardship, resources are threatened with loss or lost, and thus the self-employed will experience less subjective well-being. The study starts by testing the following hypothesis:

*H1: Financial hardship relates negatively to self-employed individuals' subjective well-being.*

Second, when losses occur, individuals are expected to apply resource conservation strategies, whereby they utilize resources available to them to offset net loss (cf. Pearlin et al., 1981). It is key to understand which resources might buffer the effect of financial hardship on subjective well-being, because breaking the loss spiral is likely to result in higher well-being (Hobfoll, 2001). Previous studies on the effect of financial hardship on health and well-being related outcomes have neglected the effect of resources that might weaken this relationship, although Sinclair et al. (2010) highlight the idea that the relation between financial hardship and well-being might be mediated by aspects from multiple systems at different levels of analysis. Individuals economic stress perceptions are embedded in personal, organizational and macroeconomic contexts. At each level of analysis, intervening processes occur. We reap the benefits of multidisciplinary research by considering moderating mechanisms between various domains: the individuals' personal domain (education), the social domain (social trust) and the cultural domain (share of self-employment) and the institutional (unemployment allowances) at the country-level.

At the individual level, a potentially powerful stress-buffering resource that has been studied in the context of employment and social inequality is the level of education. It has been extensively argued that educational attainment reduces feelings of labour market insecurity in the new global era (Blossfeld and Hofmeister, 2006) and the perception of health problems (Fleche et al., 2011). Regarding the self-employed, studies note that human capital plays an important role in starting up a business as well as running a business successfully (Parker, 2009). Education and experience can be considered as buffering factors in dealing with financial hardship. Holding a higher level of education is closely connected to the perception of individual control over events (Ross and Mirowsky, 2013) and the ability to see chances more quickly, for example in order to access subsidies and loans. Therefore, it may reduce negative consequences of financial hardship on subjective well-being. In sum, we expect to find that:

*H2: Higher education buffers the relation between financial hardship and subjective well-being.*

In the social domain, social trust is suggested as a buffer. Stress-researchers have in this respect typically focused on social support. For the current study we will focus on a less often studied social resource, being generalized trust. Generalized trust is a rather abstract attitude toward people in general. It deals with unknown groups and does not predominantly depend upon specific situations (Stolle, 2002). In this study, it is measured as the extent to which respondents trust most people and whether they think people try to be fair and helpful. Trust is a feature of social capital and it refers to more basic elements of the social structure in which social support occurs. Trust has been considered to be a valuable social resource (Putnam, 2000). It may facilitate the expansion of social networks (Yamagishi, 1998). Furthermore, trust may serve as a buffering mechanism by preventing the self-employed from feelings of rejection and social exclusion (Smart Richman and Leary, 2009). Hence, our fourth hypothesis is:

*H3: Social trust buffers the relationship between financial hardship and subjective well-being.*

Based on an article of Cope (2011), one may argue that not only individual level factors influence how workers respond to failure and insecurity, but that this is also determined by the cultural context. According to Conservation of Resources theory, resources are largely socioculturally framed rather than individualistic, and hence most perceptions are seen as common among members who share a cultural niche (Hobfoll, 1989, 2004). In this article, we consider culture as a set of shared beliefs and preferences among people. While culture has received some attention as a determinant of self-employment

(see for example: Hofstede and McCrae, 2004; Uhlaner and Thurik, 2007), the possible buffering role of cultural factors on the relationship between financial hardship and well-being is insufficiently clear. In this study, the share of self-employment as a percentage of total employment is included as an indicator for an entrepreneurial culture. When a self-employed worker is living in a country with a large number of business owners the context is likely to be 'designed to facilitate the creation and commercialization of knowledge through entrepreneurial activity' (Audretsch and Thurik, 2010: 2). In countries where financial hardship among the self-employed is considered to be normal due to the economic situation, the self-employed do not consider themselves as 'deviant' from cultural value patterns (cf. Merton, 1967) and are more likely to report higher levels of well-being. This argument stems from the literature stating that psychological effects from unemployment and financial hardship may be buffered by the labour market status by others. For example, Clark (2003) has shown that the well-being of unemployed persons increases when other members become unemployed as well (see also Flint et al., 2013). So far, there are no studies testing this specific theoretical claim regarding the self-employed. In order to explore this buffering effect on subjective well-being among the self-employed, we hypothesize that:

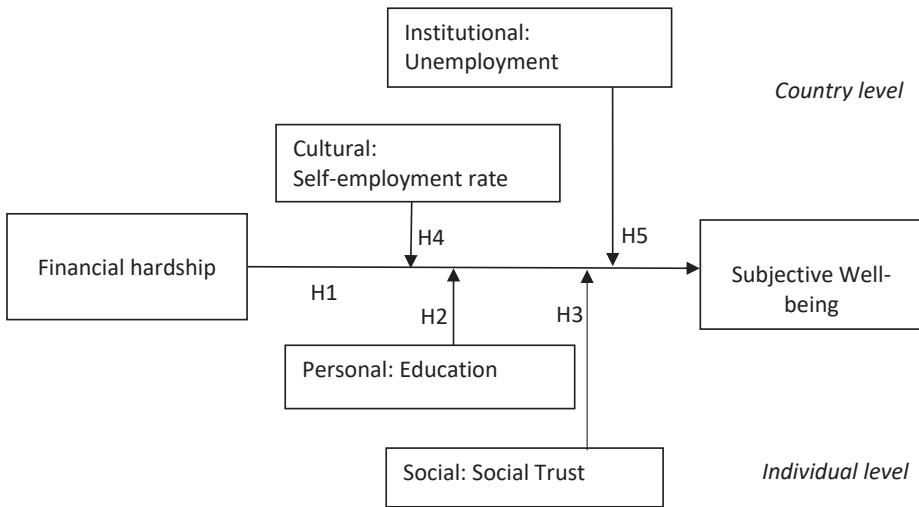
*H4: The share of self-employment buffers the relationship between financial hardship and subjective well-being.*

The WHO (2011) points at the importance of institutional factors in order to prevent mental health effects of the economic crisis. Furthermore, the empirical literature has shown that institutions could be an important buffering factor regarding an individual's reaction towards feelings of economic deprivation. For example, welfare state arrangements, such as spending on active labour market policy, may influence the consequences of subjective income insecurity (e.g. Anderson and Pontusson, 2007). The theoretical explanation behind this association is that institutions, such as welfare states configurations, could be important providers of social security and may act as stabilizers regarding the consequences of economic insecurity (Hemerijck, 2013). Based on data for 22 countries from the 2010 European Social Survey, Car and Chung (2014) suggest that perceived employment insecurity is negatively associated with life satisfaction but the strength of the relationship is inversely related to the generosity of labour market policies. Employment insecurity, in other words, is more harmful in countries where labour market policies are less generous (Car and Chung, 2014). Regarding the self-employed, we expect that in countries that provide social insurance arrangements regarding income loss among the self-employed (unemployment benefits), the negative link between financial hardship and subjective well-being is relatively smaller compared

to countries that are not providing financial allowance towards the self-employed. Following this institutional line of thinking, we suggest that:

*H5: Unemployment allowance buffers the effect of financial hardship on subjective well-being.*

Accordingly, the conceptual framework below shows the main relation between financial hardship and well-being and potential buffering resources at the individual and country level. In the next section, we present our methodological strategy to analyze the effects of financial hardship among the self-employed.



**Figure 6.1.** Conceptual research model

### 6.3. METHODOLOGY

#### Data

Hypotheses were tested by analyzing a combined dataset drawn from the European Social Survey (ESS). The European Social Survey aims for equivalent sampling plans across all countries. Samples are representative of all persons aged 15 and over (no upper age limit) resident within private households in each country. Individuals are selected by strict random probability methods at every stage (ESS, 2010). All self-employed individuals were selected (N=9755). This dataset included two ESS rounds (year 2004 and

2010) which provides us with information on all of the study variables from 31 European countries (see Table 6.1).

**Table 6.1.** Descriptive statistics on country level

	Round 2004	Round 2010	Total N	Unemployment allowance	Self-employment rate 2004	Self-employment rate 2010
Austria	208	0	208	no	13	11.6
Belgium	179	168	347	yes	14,7	14.4
Bulgaria	0	119	119	no	15,8	12.8
Cyprus	0	179	179	yes	23,7	18.6
Czech Republic	209	221	430	no	16,9	17.7
Germany	236	267	503	no	12,1	11.6
Denmark	144	142	286	no	8,8	9.1
Estonia	107	104	211	no	9,3	8
Spain	223	264	487	yes	18,1	16.8
Finland	229	232	461	no	12,5	13.4
France	0	161	161	yes	11	11.5
Greece	609	639	1248	yes	36,6	36
HR	0	87	87	yes	24,1	22.6
Hungary	0	105	105	no	14,4	12.3
Ireland	270	280	550	yes	17,9	16.9
Israel	0	232	232	yes	13,2	12.8
Iceland	74	0	74	no	13,2	12.4
Lithuania	0	16	16	no	18,8	11
Luxembourg	156	0	156	no	8,2	8.2
The Netherlands	175	206	381	yes	12,1	15
Norway	183	120	303	yes	7,5	7.7
Poland	254	226	480	no	26,5	22.8
Portugal	286	309	595	no	25,9	22.8
Rusland	0	117	117	yes	7,6	- <sup>a</sup>
Sweden	195	169	364	yes	10,5	10.9
Switzerland	257	174	431	no	16,2	15.3
Slovenia	69	93	162	yes	15,6	17.3
Slovakia	112	150	262	yes	12,1	16
Turkey	216	0	216	yes	49,2	39.1
Ukraine	64	73	137	yes	16,4	-
United Kingdom	192	255	447	no	13,1	14

<sup>a</sup> Missings were replaced by the mean self-employment rate.

In the sample, 64% of the self-employed were male and 36% were female. The majority, 61.7% were supervising, 38.3% were solo self-employed. The age of the respondents ranged between 15 and 96, with a mean age of 52 (sd = 15.97) years old. Concerning education, 12% had an education at bachelor level or higher. In this sample, 45% of the self-employed had children living at home. Of all 31 countries, 14 countries did not provide unemployment insurance for the self-employed.

## Measurement

*Subjective well-being.* Subjective well-being was measured using three indicators, being 'How satisfied are you with life as a whole?', 'How happy are you?', and 'How is your general health?'. Answering categories were all recoded to range from 1 'very poor' to 5 'very good'. Combining these aspects into one measure is based on the notion that "well-being" is a multi-faceted construct including cognitive, emotional and functional aspects. Information on the development and validity of this measure is fully documented (OECD, 2013b). Following, for example, the suggestion of Gudmundsdottir (2013), economic factors are expected to affect different aspects of wellbeing. Differences in relationships between all three indicators with other study variables are small, which is in line with the high Cronbach's alpha reliability of the measure (Alpha reliability = 0.70).

*Financial hardship* was measured with the following indicators (OECD, 2013b): 'How do you feel about your household income nowadays?', answers ranged from: 1 'allows living comfortably' to 4 'very difficult to live on present income', and 'How easy or difficult is it to borrow money to make ends meet?', ranging from 1 'very difficult' to 5 'very easy'; reverse coded. Alpha reliability = 0.92.

*Education level* was measured using a dummy coded variable, with 1 indicating tertiary educational level ( $\geq$  bachelor level) and 0 indicating lower educational levels.

*Trust* (0-10) was measured using 3 items (OECD, 2013b): 'Most people can be trusted (coded 10) or you can't be too careful (coded 0)', 'Most people try to take advantage of you (coded 0), or try to be fair (coded 10)', and 'Most of the time people are helpful (coded 10) or mostly looking out for themselves (coded 0)'. Alpha reliability = 0.78.

*Self-employment rate* is taken from the WorldBank database on the share of self-employment as a percentage of total employment in 2004 and 2010. In this database, the self-employed are defined as "those workers who, working on their own account or with one or a few partners or in cooperative, hold the type of jobs where remuneration is directly dependent upon the profits derived from the goods and services produced".

*Absence of an unemployment allowance* or benefit plan was assessed by means of a dummy variable coded 0 “no allowance at all” and 1 “voluntary or obligatory insurance or state benefit plan”. This variable is based on the MISSOC Comparative Tables Database (2010).

*Control variables* that will be taken into account on the individual level are: age, gender and number of children living at home. The latter increases a self-employed’s financial care responsibility, which is likely to have an effect on one’s well-being in case of financial hardship.

## **Methods**

Data were analyzed using multi-level, hierarchical linear regression analyses in SPSS version 20 (Heck et al., 2010). We expect there is shared variance in research variables related to people sharing their living environments (cf. Fairbrother and Martin, 2013), reflecting in a nested structure of the data. Multi-level regression analysis allows for testing models that take into account the fact that individuals are nested within countries, within measurement moments. A stepwise strategy of analysis was applied. Simpler models were compared to increasingly more complex ones. The change in log-likelihood fit index was calculated to investigate if the more complex model fitted significantly better to the data (Field, 2009). If this was the case, the more complex model was adopted. Because of the relatively small sample on the country level ( $N = 31$ ), we have used a simple bootstrap procedure using 1000 bootstrap samples.

First we tested the extent to which individuals (level 1) from the same country (level 2) at the same measurement moment (level 3) indeed shared variance at the higher level of investigation on the outcome variables of interest. Next, a baseline model was tested with demographic background variables as predictors of the outcome variables of interest, followed by a model including psychological predictors on individual level (model 1) and predictors on country level (model 2). Finally, moderator effects were tested by adding interaction terms to the models. Interaction terms were created by multiplying grand mean centered variables that were hypothesized to interact.

## **Descriptive statistics**

Table 6.2. shows means, standard deviations and correlation coefficients of the study variables.



**Table 6.2.** Means, standard deviations and correlation coefficients of the study variables (lower diagonal disaggregated variables; N = 9755 self-employed workers; upper diagonal aggregated variables, d = 31 countries)

	Means	Sd	Age	Gender	Education	Supervising	Children	Trust	Hardship	Wellbeing	Self-employment rate	Unemployment benefit
Age	52.05	15.97	-	.05	-.12	.04	-.69**	.42	-.35*	.46**	-.12	-.46**
Gender <sup>1)</sup>	0.36	0.48	.002	-	.03	.16	-.10	-.29*	.42**	-.42**	.03	-.14
Higher education (edu) <sup>2)</sup>	0.17	0.38	-.12**	.03*	-	-.38**	.01	.19	-.13	.15	-.40**	-.08
Supervising <sup>3)</sup>	0.61	0.49	.01	.15**	-.08**	-	-.11	-.28*	.35*	-.33*	.48**	-.16
Children <sup>3)</sup>	0.45	0.50	-.31**	.05**	.01	-.03	-	-.44**	.27	-.27	.26	.27
Social trust	4.96	2.07	.03**	.01	.12**	-.06**	-.03**	-	-.83**	.79**	-.68**	.02
Financial hardship	2.17	0.86	.08**	.09**	-.16**	.19**	.01	-.30**	-	-.44**	.38**	-.17**
Wellbeing	3.81	0.76	-.15**	-.04**	.13**	-.10**	.04**	.34**	-.86**	-	-.24**	-.05**
Self-employment rate	18.96	9.38	.02*	.01	-.17**	.14**	.04**	-.40**	.59**	-.45**	-	-.15
Unemployment benefit <sup>3)</sup>	0.47	0.50	-.12**	-.03**	.004	-.05**	.05**	.10**	-.09	-.09	-.34**	-

<sup>1)</sup> 0 = male, 1 = female; <sup>2)</sup> 0 < tertiary ba level, 1 ≥ tertiary ba level; <sup>3)</sup> 0 = no, 1 = yes. \* p < .05; \*\* p < .01

The raw correlations are in line with the hypotheses, showing positive relationships between financial hardship and well-being. However, significant relationships were also found between the variables of interest and several demographic variables, which will be controlled for in the multivariate tests below. Regarding the control variable age, we found that on the individual level younger self-employed individuals overall report more hardship and better well-being. On the country level this relationship is reversed; there is a negative relation between age and hardship. This implies that the younger self-employed experiencing less financial hardship seem to be concentrated in some countries. Furthermore, in the period 2004-2010, men seemed to experience more financial hardship than traditionally disadvantaged groups such as less educated and female workers. This might be explained by their higher initial employment rates and concentration in sectors hit by the economic crisis, such as manufacturing, construction, and financial services (Cho and Newhouse, 2013).

In contrast to our expectations, the self-employed with children living at home show higher levels of well-being. Deaton and Stone (2014) argue that we should take into account that people with children have more favorable circumstances that predispose them to have better lives. The authors found that parents experience more daily stress but also more daily joy than nonparents. In the next section, after testing the direct relationship between financial hardship and subjective well-being, we will further explore the initial descriptive statistics and test the possible moderating effects of resources.

## 6.4. RESULTS

### **The direct relationship between financial hardship and subjective well-being**

In order to investigate if financial hardship indeed relates to impaired well-being (Hypothesis 1), multilevel hierarchical regression analyses were performed. As a first step, the multi-level structure of the data was investigated. Results showed, that people from the same country at the same measurement moment indeed were more similar than people across countries and measurement moments. For well-being, log likelihood decreased from  $-2 \log_{(2 \text{ df})} = 20591.96$  for a one level structure, to  $-2 \log_{(3 \text{ df})} = 19332.15$  for a two level model assuming people are nested within countries and measurement moments. Results showed that a three level model, taking into account that countries were nested in measurement moments fit, the data even better, log likelihood decreased to  $-2 \log_{(4 \text{ df})} = 19268.54$ . Moreover, the variance of intercepts was significant on all three levels: var level 1 = .49, se = .001, Wald Z = 66.99,  $p < .001$ ; var level 2 = .10, se = .03, Wald Z = 3.43,  $p < .001$ ; var level 3 = .01, se = .004, Wald Z = 2.47,  $p < .05$ .

**Table 6.3.** Results of multi-level regression models predicting well-being, direct effects and moderation effects N = 9755 self-employed individuals, 31 countries and 50 (country x measure) observations

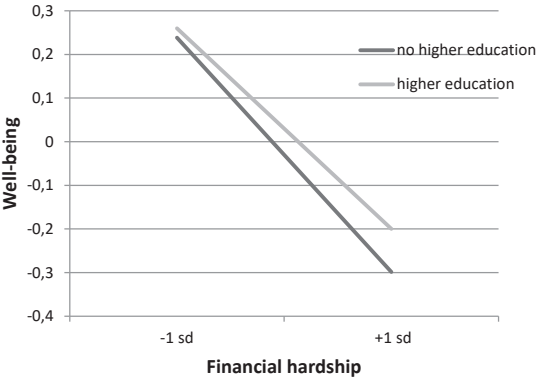
	Model 1 Controls only		Model 2 Direct effect hardship		Model 3 Individual level Moderation education		Model 4 Individual level Moderation social trust		Model 5 Cross-level Moderation self-employment rate		Model 6 Cross-level Moderation unemployment plan	
	B	SE	B	SE	B	SE	B	SE	B	SE	B	SE
Gender	-.02	.02	.004	.01	.003	.01	.004	.01	.005	.01	.01	.01
Age	-.01***	.000	-.01***	.000	-.01***	.001	-.01***	.001	-.01***	.001	-.01***	.000
Higher education	.14**	.02	.07**	.02	.08**	.02	.07**	.02	.07**	.02	.07**	.02
supervising	-.08***	.02	-.02	.01	-.02	.01	-.02	.01	-.02	.01	-.02	.01
Children at home	.01	.02	.02	.01	.02	.01	.02	.01	.02	.02	.02	.01
Social trust	.09***	.004	.07***	.004	.07***	.004	.07***	.01	.07***	.003	.07***	.004
Country's Unemployment benefit	.13	.08	.12	.06	.13	.07	.13	.08	.13	.07	.13	.07
Country's Self-employment rate	-.01	.01	-.003	.004	-.002	.004	-.002	.004	-.002	.004	-.002	.004
Financial hardship			-.29***	.01	-.29***	.01	-.29***	.01	-.30***	.02	-.29***	.01
Financial hardship * moderator					.06*	.02	.02***	.004	-.001	.02	.07**	.03
level 1 variance	.44***	.01	.40***	.01	.40***	.01	.40***	.01	.39***	.01	.39***	.01
level 2 variance	.06***	.02	.03***	.01	.03***	.01	.03***	.01	.03**	.01	.03**	.01
Level 3 variance	.01*	.004	.004*	.002	.004*	.002	.004*	.002	.003	.002	.003	.002
Random slope var.	-	-	-	-	-	-	-	-	.008*	.004	.007*	.002
-2*log likelihood /df	18371.43	12	17414.98	13	17408.91	14	17396.65	14	17368.96	15	17364.89	15
D-2*log likelihood/ df <sup>1)</sup>	897.1***	8	956.45***	1	6.07*	1	18.33**	1	46.02**	2	50.09**	2

<sup>1)</sup> In this table, Model 1 is compared to a 0-Model without predictors, Model 2 is compared to the controls-only-model (Model 1), moderation models are compared to the direct-effect-model (Model 2). \* p < .05; \*\* p < .01; \*\*\* p < .001

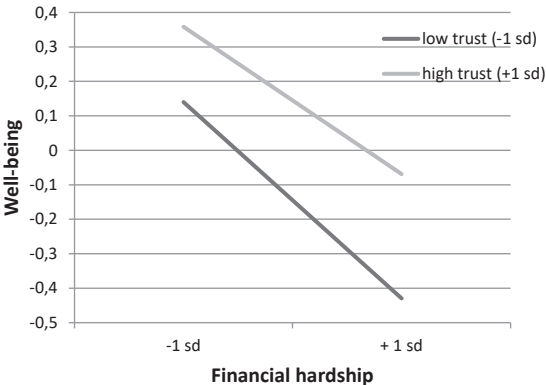
Next, results of a multi-level regression model controlling for demographic variables and the hypothesized moderator variables 'level of education', 'social trust', 'unemployment benefit' and 'self-employment rate', strongly supported Hypotheses 1 (see Table 6.3): financial hardship strongly related to impaired well-being on top of demographic variables ( $B = -.29, SE = .01, P < .001$ ).

**Buffering effects of resources**

Moderator regression analyses showed partial support for the contention that individual and environmental resources can buffer negative effects of financial hardship (Table 6.3). As concerns individual level resources, both social trust and higher education buffered the relationship between financial hardship and impaired well-being, thus Hypotheses 2 and 3 were supported (see Figure 6.2 and 6.3).



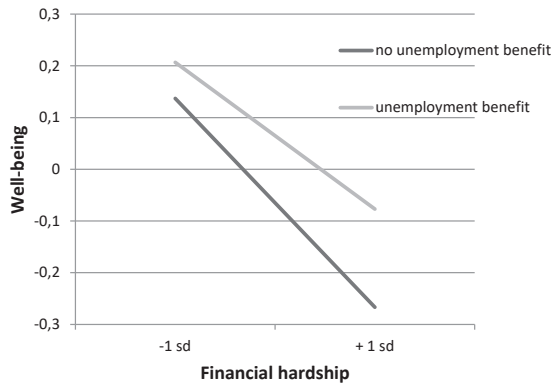
**Figure 6.2.** Interaction effect of higher education and financial hardship on well-being



**Figure 6.3.** Interaction effect of social trust and financial hardship on well-being

As concerns country level resources, first we analysed whether the slope (strength of the relationship between financial hardship and wellbeing) differed significantly between countries. Only if this is the case it makes sense to search for cross level interactions that might explain such cross-country differences. The relationship strength indeed turned out to be significantly different between conditions:  $s^2_{(2,2)}$  was 0.009, SE = .003,  $p < .01$ ;  $\Delta-2*\log \text{likelihood} / 1 \text{ df} = 54.83$ .

Hypothesis 5, according to which the availability of unemployment benefits would buffer the effect of financial hardship on wellbeing, was supported. The negative relationship between financial hardship and wellbeing was slightly stronger for people in countries with no unemployment benefit at all, as compared to people from countries with either voluntary or obliged allowance (see Figure 6.4). This means unemployment benefits indeed buffer the relationship between financial hardship and well-being. No interaction effects were found for the self-employment rate of a country. Thus, hypothesis 4 is not supported.



**Figure 6.4.** Interaction effect of unemployment benefit and financial hardship on well-being

**In sum**

Results show there is not only substantial variation in financial hardship between individuals but also between countries and measurement moment: 16.7% of total variance in well-being occurred at the level of country and an additional 1 % within country and time. The back ground variables age, education, and social trust as well as financial hardship explained 18% of the individual differences and about 64% of cross-country differences in well-being. Results further showed weak support for interaction effects of social trust and unemployment plans.

## 6.5. CONCLUSION AND DISCUSSION

This article sheds light on the consequences of financial hardship and mitigating factors at different levels of analysis. More specifically, we aimed to answer the question: *“Does financial hardship result in lower subjective well-being among the self-employed in Europe and how do individual and social conditions buffer these relationships?”*

Based on Conservation of Resources theory, we expected that financial hardship would have a direct effect on subjective well-being and that individual level resources (social trust and education) and country level resources (self-employment rate and unemployment allowance) might mitigate this relation. Findings indeed show a strong relationship between financial hardship and impaired well-being, explaining about 36% of variance in wellbeing between conditions (countries and time period) and 8% of variance between individuals. In other words, the economic conditions matter significantly.

We found that social trust positively contributed to wellbeing and it significantly interacted with financial hardship, buffering its negative relationship with well-being. This result is in line with earlier findings that social capital contributes to feelings of happiness and economic growth (Cote and Healy, 2001; Stiglitz et al., 2009) and is an important stress-buffer (Smart Richman and Leary, 2009; Yamagishi, 1998;). In a study of Pollack et al. (2012) this is interpreted to mean that social ties serve to buffer the impact of economic stress on depressed affect. In the study of Pollack et al. (2012), it in turn reduces a self-employed’s entrepreneur’s intention to withdraw from the business. Those who seemed most susceptible to the impact of economic stress were those with relatively limited contact with business-related social ties.

Similarly, those who are most susceptible to the impact of financial hardship are most likely those with relatively limited social trust. Brewer et al. (2013) examined the effects of total social welfare expenditures on social trust in 18 OECD countries, holding constant individual characteristics, country characteristics and country and year effects. Finding indicates that expenditures improve equality, thereby providing the conditions in which social trust can flourish. Sabatini et al. (2013) suggest that especially cooperative businesses may play an important role in strengthening the resilience to crisis in most economic systems. Cooperative enterprises - that do not aim purely to maximize profit—may play a crucial role in the diffusion of trust and thereby reduce uncertainty and transaction costs, enforces contracts, and facilitates credit at the level of individual investors, thereby enhancing the efficiency of exchanges and encouraging investment in ideas, human capital and physical capital.

The results of this study support the idea of higher education functioning as a buffer the effect of financial hardship on well-being. An implication of this finding for policy makers might be to focus support programs on lower educated self-employed and to provide education for the self-employed in recognizing changes and accessing subsidies and loans, thereby improving their feeling of control. However, based on a literature review, Raposo and Do Paço (2011) argue that education and training should center itself much more in changing personal attitudes than in knowledge, because the effects could be more significant to the process of business creation and to overcome the perceived barriers to entrepreneurship. Furthermore, the educational systems need to be oriented to emphasize and value entrepreneurship in order to promote an enterprise culture.

In this article, the share of self-employment was used as an indicator for entrepreneurial culture. The results showed no significant effect of the share of self-employment on the relationship between financial hardship and subjective well-being among the self-employed. In other words, this finding reveals that lower levels of well-being due to financial hardship are prevalent in all cultural areas. Having unemployment allowances targeted at the self-employed also predicted less financial hardship, plus it buffered the relationship between financial hardship and well-being. Possibly, people feel more secure knowing they could rely on unemployment benefits in case the business would not provide them sufficient income. These results are in line with earlier studies demonstrating that the welfare state contributes to subjective well-being (Pacek and Radcliff, 2008). Suggestions for future research will follow next.

### **Future research**

The data of this study comes from a large, international survey study. The large number of participants is a strength. However, the trade-off for the large number of participants is the use of shortened scales measuring the constructs, its cross-sectional nature and reliance on self-reported, single source data. Unfortunately, we could not control for the partner's income. A self-employed individual might experience less financial hardship in case he or she has a partner who earns a lot of money and is able to compensate the total household income. In this study we used data gathered in 2004 and 2010. In between, the economic crisis has led to job loss and economic insecurity across workers in many European countries. The data indicate that this resulted in higher levels of financial hardship, but did not show decreased levels of well-being between the two measurement moments. Moreover, models taking into account the different points in time did not show markedly different results as compared to analyses which did not. One reason may be that the economic crisis started to show at different time points across European countries, and maybe even across individuals. In order to study the effects

of the economic crisis on the self-employed's well-being directly, it would have been interesting to collect and test longitudinal panel data.

Our results showed that subjective well-being is to a large extent explained by economic conditions and that two important constructs buffered this relationship: education, social trust and unemployment allowance. It would be worthwhile to further explore the effect of these buffering factors and potential others at the country level. Future research might research the effects of other variables representing cultural value patterns, such as tolerance or perceptions towards poverty (Van Oorschot, 2007) for example. Researchers could also include welfare state related variables and benefit even more from a multidisciplinary approach by combining insights from the fields of psychology, sociology and public administration. Welter (2012) emphasizes the diversity and complexity of trust. He argues that trust, not always positively, influences self-employment, but entrepreneurial behavior also has an impact on levels of personal and institutional trust. Further studies might look into more specific types of social support. Another relevant finding for future research is the mitigating effect of unemployment allowance in a country. Future research could include a more detailed measure and focus on the specific conditions in which unemployment allowance works most effectively. For example, should this be a voluntary or an obligatory insurance? Or should the state provide for a benefit plan?

### **Contribution**

In spite of its limitations, this study made a contribution to existing research by focusing on the self-employed as a distinct category of workers. Applying Conservation of Resources theory to this specific sample, we further explored the different mechanisms at play in relation to well-being as suggested by Annink et al. (2016). Since the self-employed themselves have a limited awareness and understanding of their well-being (Volery and Pulich, 2010), it is even more relevant to understand, promote and support the development of their work psychology.

What follows are theoretical and practical implications. First, Conservation of Resources theory proved to be useful for studying the effect of financial hardship on well-being from a cross-national comparative perspective. Besides individual personal resources (education), we included sociological (social trust) and country level cultural (self-employment rates) and institutional resources (unemployment allowances) in the model. The study was situated in the context of self-employment and showed that responses to stressful circumstances do not only depend on the (self-employed) individual, but also on the environment. One implication of this study is that while the self-employed are frequently considered as risk-taking and autonomous individuals, they still rely on



collective government programs and social conditions (social trust) regarding. Rocco et al. (2014), however, found that individual social capital, focusing on values, norms and beliefs, is far more important than community social capital as a determinant of health. This implies that interventions may be more effective at the individual level, for example in the context of education. Similar to 'regular' employees, the self-employed have to cope with their problems during the life course (Veenhoven, 2008). As this study points out, it is worthwhile to further study possible moderators for the effect of financial hardship on well-being among the self-employed.

The second outlet of this research refers to the findings of this study providing the basis for public policy recommendations regarding the self-employed. Policy decisions about how to respond to workers' financial hardship have pronounced and unintended effects on public health (Karanikos et al., 2013). Until now, in general, instruments to aid self-employment are not new, but have been given higher priority in times of financial hardship (European Foundation, 2011). Sarfati (2013) argues that policies should be focused on the self-employed in particular, in view of their high job-creation potential. Bunk et al. (2012) remark that policies aimed at supporting quality of life need to recognize differences among the self-employed. The work arrangements of self-employed individuals differ in important ways that have implications for their occupational experiences and personal well-being. As Raposo and Do Paço (2011) note, the growing interest in entrepreneurship education and the research regarding the impact of such education present some important policy question both for the institutions that deliver entrepreneurship education programs and for support organizations that provide funding.

This article has shown that, despite of the strong effect of the economic situation, there are possibilities to improve the self-employed's well-being. We have pointed out a number of suggestions which researchers and policy makers might take up. We feel that this topic should not only be a priority in the newly proposed Europe 2020 strategy, but also in researcher's agenda's.



# 7



## FROM SOCIAL SUPPORT TO CAPABILITIES FOR THE WORK- LIFE BALANCE OF INDEPENDENT PROFESSIONALS

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## 7.1 INTRODUCTION

In recent years, self-employment has become an attractive career alternative for many workers. Figures show that the highly skilled solo independent professionals are the fastest growing group in the European labor market (Leighton and Brown, 2013). These independent professionals work for themselves, do not employ others, and are engaged in service activities. They offer their skills, know-how, and work to a range of different organizations (Rapelli, 2012). Self-employment is often assumed, and indeed can be a strategy to deal with the competing demands of work and other life domains (Johansson Sevä and Öun, 2015). Work-life balance is an important indicator for the independent professionals' health, well-being, quality of life, and duration of self-employment (OECD, 2011; Williams, 2004). Work-life balance does not presume that there is an optimal division of work, home, and leisure that would suit all (Leitner and Wroblewski, 2006). Individuals have different role demands, but also experience their roles in different ways (Thompson and Bunderson, 2001). In this qualitative study, work-life balance is defined in terms of the independent professionals' possibilities to participate in different spheres of life, such as work, family, friends, oneself, and society, given their circumstances. Central to this study is not what an independent professional achieves, but what options the person has had to choose from (Hobson et al., 2014).

One of the most important "resources" assumed to be contributing to work-life balance, is social support (Thompson and Prottas, 2006; Schieman et al., 2009). Social support, also called informal support, is derived from social relationships, whereas formal support is provided by external agencies and services (Hilbrecht, 2016). The primary functions of social support are emotional and instrumental. Emotional support includes behaviors that provide encouragement, understanding, attention, and positive regard, whereas

instrumental support includes the provision of financial aid, material resources, advice, and cognitive guidance (Cohen and Wills, 1985).

This qualitative study aims to explain how social support resources enable independent professionals to achieve work-life balance. It can be expected that social support is especially important for increasing the capabilities for work-life balance of independent professionals, substituting co-worker and institutional support. Independent professionals, when compared to employees, generally receive less formal institutional support for work-life balance, such as maternity, paternity, and parental leave as well as childcare in all European countries (Annink et al., 2015). Furthermore, in comparison to employees, they work under relatively lonely conditions with less social support as a consequence. For example, tensions that arise from irregular and long working hours and insecurity cannot be mitigated by a supervisor or co-workers (Parasuraman and Simmers, 2001). Isolation was identified by Grant and Ferris (2012) as a source of occupational stress in entrepreneurs, caused by a lack of support networks, loneliness, and having no one to bounce ideas off or consult with.

Strikingly, social support shows no significant effect on the work-life balance of the self-employed in a study of Annink et al. (2016). This non-significant result might be caused by poor measurement in quantitative studies based on large datasets. For instance, social support indicators such as “the number of hours the respondent’s partner spends doing household chores” and “the number of times the respondent participates in social activities compared to other people of their age” do not cover the depth of this concept. The non-significant effect might also be explained by the simultaneously enabling and constraining, or positive and negative, effects of social support on work-life balance. One source might provide different types of social support, which can have different effects on work-life balance. Danes et al. (2013), for example, show that emotional support from family might be beneficial, while family members providing instrumental business advice might cause irritation. Furthermore, they argue that the effectiveness of social support depends on the relationship between the entrepreneur and the supporter, which should be co-constructive. Kim et al. (2013) argue that having more support does not always lead to better outcomes. Albert and Couture (2013) explained how support may decrease autonomy and develop dependence on others. An unequal relationship between an entrepreneur who needs help and a person of support who gives advice may have a very negative impact on entrepreneurs as well as their businesses. These findings suggest that social support does not have the same effect on work-life balance for every independent professional. However, relatively few studies have focused on the factors that promote or hinder effective social support processes. So far, the patterns

that underlie the effects of social relations on health and well-being are unknown (Feeny and Collins, 2014).

Different types and sources of social support are likely to increase agency for the work-life balance of independent professionals in different ways, but how? The research question to be answered in this article is: "How does social support enable independent professionals to achieve work-life balance?". To understand in-depth how social support increases the independent professionals' possibilities for work-life balance, the context in which they are situated is taken into account. Face-to-face interviews were conducted with 50 independent professionals in the Netherlands, Spain, and Sweden. These countries differ in societal and institutional characteristics such as labor market situation and work family state support. In general, the highly educated independent professionals are not associated with precarious self-employment, but rather engaged in innovation and implementation of new technology (Burke, 2015).

Several theoretical contributions are made. First, the cross-cultural qualitative approach allows us to understand how individual, institutional, and social context factors influence the independent professionals' possibilities for work-life balance. Second, this article complements research on social support for work-life balance by describing sources and types of support available to independent professionals across these contexts. This is relevant, since research has shown that different types of social support influence work-life balance differently (Kossek et al., 2011). Third, the capability approach, adjusted to the work-life balance of employees by Hobson (2011, 2014), will be applied in the work context of the self-employed for the first time. This increases understanding of the conditions under which social support actually functions as a resource for work-life balance, as research has shown that there are different work-life mechanisms at play for this group of workers (Annink et al. 2016). The capability approach might be especially meaningful in the work context of opportunity-based independent professionals, since, for this group of workers, work-life balance is even more a matter of choice and individual responsibility. The personal control of time implies human agency and choice to, for example, work harder and longer in times of financial hardship or to prioritize different aspects of life in times of abundance (Caproni, 2004).

This article starts by introducing the theoretical framework. It continues with a description of the methods applied and the context of the three countries in this study. The result section provides an explanation of individual, institutional, and societal factors that enable (or hinder) independent professionals to achieve work-life balance. The article ends with a conclusion and a discussion of the results.

## 7.2. THEORETICAL FRAMEWORK

The capability approach is a normative and evaluative framework for individual welfare. It was created by political economist and philosopher Amartya Sen (1985) as a human-centred alternative to traditional utilitarian economics. Sen (1985) argues that the latter, by focusing on commodities only, neglects important factors of well-being such as the unique physical conditions, values, norms, societal conventions, and the diverse needs of humans. Hobson (2011, 2014) adjusted the Capability Approach to work-life balance, which allows us to understand that firstly, independent professionals value work-life balance differently and have diverse social support needs and secondly, that the effect of social support on work-life balance depends on each independent professionals' specific abilities and experiences and the institutional context they are situated in.

The main interest of the Capability Approach lies in explaining situated agency (Hobson, 2011; 2014). This contextual approach shifts the focus from measuring work-life balance outcomes to understanding the options on work-life balance that independent professionals are able to choose from (given their personal and institutional context). The Capability Approach is also a gender sensitive framework. It recognizes that the power of norms in family and society circumscribes womens' agency and work-life balance choices (Hobson, 2014).

The core concepts in the Capability Approach are functionings, capabilities, freedom, and agency. Sen (1985) defines a functioning as an achievement of a person, i.e. an individual's activities and states of being (such as work-life balance). Capability reflects the various functionings a person can potentially achieve. Together these feasible activities and states of beings form a person's capability set from which the person has the freedom to choose (Kuklys, 2005). Agency freedom is "the ability to achieve whatever the person, as a responsible agent, decides he or she should achieve" (Sen 1985: 203–204). The level of achieved welfare (or work-life balance) is interpreted as a choice variable. For example, the individual has the freedom to choose a lower level of work-life balance if he or she has other regarding preferences (Kuklys, 2005). Therefore, freedom also involves the meta-freedom to rethink and revise what we value and want to achieve in our lives (Kremakova, 2013).

Agency freedom, in this case, the possibilities of independent professionals to achieve work-life balance, depends on the available resources and the so-called conversion factors. Resources are entitlements and commodities available to individuals (Sen, 1985). Sen's point is that individuals facing the same kind of contingencies (for instance, stress from not having enough customers), and having access to the same set of resources



(unemployment benefits, maternity leave, social support, etc.), will not have an identical ability for everyone to overcome their situation and achieve work-life balance. This is because resources are only means to achieve work-life balance if they increase a person's specific capabilities. The extent to which a person can generate capabilities from resources depends on the how smoothly this conversion can be made. How conversion factors either promote or impede capabilities is referred to as the conversion process. Two examples of conversion processes are given. In the Netherlands, independent professionals are entitled to 16 weeks of maternity leave, with a compensation of minimum wage (versus the last earned wage if employed). Besides a minimal compensation, taking 16 weeks of leave might be at risk of losing customers and disturbing the continuity of the business (Annink and Den Dulk, 2014). The second example is related to social support. Research shows that family supporters often show relatively high levels of trust, intimacy, and commitment. They are likely to express concerns and to protect business owners against harm. However, although family members are very willing to provide information, their role within the family expectations might affect their perspective on what is valuable and useful to business owners. On top of that, business owners may feel obligated to accept informational support from family members without critically evaluating its merits (Kim et al., 2013). This suggests that receiving family-based informational support may actually impede the business as this type of social support may not be converted into a resource for work-life balance.

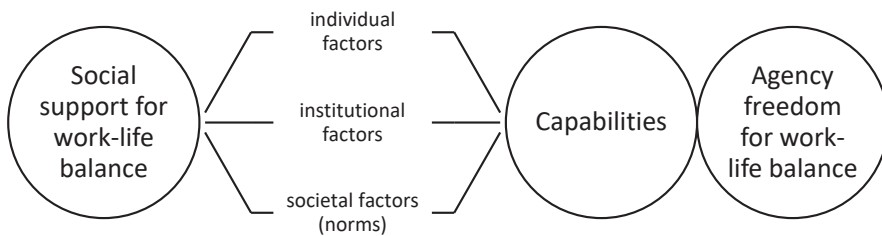
### **Conversion factors**

The conditions allowing for the translation of formal rights and social support into real rights and resources are called conversion factors. These factors are situated in people's very specific circumstances. Sen (1985) originally constructed three categories (1) individual factors, abilities, and skills; (2) environmental factors, including physical surroundings and technological infrastructure; and (3) societal factors that encompass social norms, legal norms, and public policies. Hobson (2011, 2013), who adjusted Sen's Capability Approach to work-life balance, distinguished between: 1) individual factors; 2) institutional factors; and 3) societal factors. Hobson (2014) operationalized individual factors as skills, age, gender, class, partner's situation, and family situation. Institutions are deeply linked to the existence and functioning of social arrangements such as maternity, paternity, parental leave arrangements, and childcare allowances. Societal factors refer to the construction of norms around gender, care, and employment. Institutions, rules, and informal norms held by others not only affect access to resources, but also agency freedom to make choices or imagine alternatives (Sen 1985). Informal norms and values might influence overt preferences, also regarding social support for work-life balance. Literature suggests that in the Netherlands, for example, positive societal norms towards childcare and work are crucial factors for participation and childcare use.

Institutional childcare costs have a negligible effect in the Netherlands (Van Gameren, 2013). A study of Borra (2010), on the contrary, shows that the labor force participation of Spanish mothers is very elastic to changes in childcare costs, which implies that institutional factors have a stronger influence on capabilities.

**In summary**

The figure below is based upon Hobson’s (2014) modification. It shows that social support available to independent professionals is converted into capabilities by individual, institutional, and societal factors. These three factors act as conversion factors; they enable or hinder independent professionals to achieve agency freedom for work-life balance. The aim of this article is to explain what happens in between the brackets. How do individual, institutional, and societal factors and norms enable or hinder independent professionals’ capabilities to achieve work-life balance?



**Figure 7.1.** The conversion process of social support into capabilities and agency freedom for work-life balance

**7.3. METHODOLOGY**

**Design**

Data was collected by designing an inductive, explorative comparative case study (Boeije, 2009). To explain conversion processes, a semi-structured questionnaire was constructed based on the Capability Approach adjusted to work-life balance (Hobson, 2014) as well as literature on social support and work-life balance. Based on a review of cross-national comparative work-life literature and the analysis of the institutional and societal context in terms of work-life support, values, and norms, the Netherlands, Spain and Sweden were selected as differing European countries. Contextual information on these three countries and how they differ in terms of societal and institutional characteristics is provided after the methodological section and is summarized in table 7.2. The participants were interviewed in Rotterdam (the Netherlands), Valencia (Spain), and Malmö (Sweden). These are large cities, but not the main capitals, which increased

the likelihood of selecting native independent professionals rather than so-called digital nomads working in an internationally oriented context.

## **Participants**

The cases in this study were purposive sampled. Independent professionals were selected because they form the fastest growing group in the European labor market and their specific characteristics are of interest (Leighton and Brown, 2013). Clear criteria was formulated in order to avoid a researcher's bias. Participants were all engaged in full-time professional, scientific, and technical activities (NACE code M), because this is the sector with the highest percentage of independent professionals (25%) in Europe (Leighton and Brown, 2013). This implies that their activities were limited to management and consultancy activities, public relations and communication activities, architectural activities, technical consulting, research activities, design activities, photography, and translation. Furthermore, they were not financially dependent on a spouse or partner. Participants vary in terms of individual, institutional, and societal context in order to detect and understand conversion processes. This implies that participants were of various genders, parental statuses, and had varied working environments (i.e. whether they were flexible to work at any (co-working) location or were restricted to a practice at home). An overview of the participants is provided in table 7.1.

## **Procedures**

In each country, the owners of several co-working spaces were approached to invite independent professionals to participate in the research. The owners were asked whether they could forward an invitation for the interview to independent professionals who met the criteria mentioned above. Next, the interviewees were asked to forward our invitation to colleagues working from home via the snowballing method. A pro of this method is that it allowed to ensure variation in the sample, for example in location of the work place, occupation, gender, and parental status. Furthermore, it decreases the probability of self-selection bias. The final sample consists of 50 participants (N = 16 Netherlands, N= 17 Spain, N= 17 Sweden).

## **Data collection and analysis**

Data was collected through audio-recorded interviews, lasting approximately one hour. The interviews took place from January to August 2015 at co-working spaces, cafés, or at homes in Rotterdam, Valencia, and Malmö. All interviews were conducted by the author. The interviews in Rotterdam were conducted in Dutch and the Valencia and Malmö were conducted in English. The interviews covered four topics: 1) work-life balance at the moment of interviewing; 2) capabilities and restrictions to achieve the ideal work-life situation; 3) social support for work-life balance; and 4) state support for work-life

balance. The topic list was piloted in the three countries to see whether there were any cultural (interpretation) difficulties. Data collection and analysis was alternated to allow for constant comparison.

After transcribing the interviews, the text was coded with the help of the computer program MAXQDA. First, the data was segmented by coding parts related to social support based on operationalization from literature. Open coding was conducted to detect and identify the data relevant to the research question. After completing open coding, axial coding categorization was used to categorize types and sources of social support and the conversion factors (Boeije, 2009). As the study progressed, coding focused on confirming, elaborating, and validating relationships between social support, conversion factors, work-life balance and the Capability Approach as a whole. The last coding phase, selective coding, involved looking for the most important conversion factors.

Coding was done by country; first, all data from the Netherlands was coded and analyzed to understand the conversion processes in this specific country, then, data was collected and analyzed in Spain, and lastly in Sweden. After having analyzed all countries separately, the context specific findings were compared. After a total of 50 interviews, the author found no further conversion factors in the final interviews to explain the possibilities of independent professionals to achieve work-life balance. The saturation point was reached and thus the process of data collection could be ended (Boeije, 2009).

**Table 7.1.** Overview of participants.

Netherlands	Name	Gender	Age	Occupation	Partner (spouse)	Children	Experience (years)	Working space
1	RS	Male	48	Architect	Yes	2	5	Office
2	MVW	Female	40	Text writer	No	-	3	At home
3	PA	Male	45	Illustrator	Yes	2	5	At home
4	MW	Female	33	Text writer	No	-	2	Office
5	AT	Female	36	Graphic designer	Yes	-	5	Office
6	GD	Male	47	Photographer	Yes	1	10	At home
7	AS	Female	34	Researcher consultant	No	-	8	At home
8	MF	Female	57	Project manager	Yes	-	23	At home
9	CO	Female	48	Architect	Yes	3	12	At home
10	KB	Male	25	Product designer	Yes	-	8	At home
11	IO	Female	54	Online community manager	No	2	4	At home
12	MWK	Male	30	Researcher consultant	Yes	-	5	At home
13	GV	Male	35	Graphic designer	Yes	-	3	Office
14	MK	Male	27	Web designer	Yes	-	4	Coworking space
15	WA	Male	58	Business consultant	Yes	2	5	At home
16	CW	Female	40	Management consultant	Yes	-	3	At home

**Table 7.1.** Overview of participants. (continued)

Spain	Name	Gender	Age	Occupation	Partner (spouse)	Children	Experience (years)	Working space
1	CF	Male	38	Product designer	Yes	1	2	Coworking space
2	GG	Male	29	Architect	Yes	1	3	Coworking space
3	JA	Male	31	Student service provider	No	-	1	Coworking space
4	GS	Female	40	Language teacher	Yes	-	10	At home
5	JC	Male	35	Architect	No	1	10	Coworking space
6	AC	Female	29	Safety consultant	Yes	-	3	Coworking space
7	MA	Female	27	Architect	Yes	-	1	Coworking space
8	PA	Female	25	Illustrator	No	-	3	Coworking space
9	MD	Male	30	Animator	Yes	-	9	At home
10	EB	Female	30	Marketing and illustrator	Yes	-	4	At home
11	JA	Male	51	Music engineer	Yes	2	21	Coworking space
12	IR	Female	43	Online community manager	Yes	3	6	At home
13	VZ	Male	28	Spatial planner	Yes	-	3	Coworking space
14	JV	Male	48	Video editor	Yes	1	7	At home
15	MD	Female	30	Sustainable energy consultant	Yes	1	2	Coworking space
16	PO	Male	31	Student service provider	Yes	-	3	Coworking space
17	CG	Male	40	Web designer	Yes	-	2	Coworking space
Sweden	Name	Gender	Age	Occupation	Partner (spouse)	Children	Experience (years)	Working space
1	VS	Female	48	Business consultant	Yes	2	13	Coworking space
2	IH	Female	52	Management consultant	Yes	2	15	At home
3	JF	Female	36	Copy editor writer	Yes	2	3	At home
4	SP	Male	47	Business consultant	Yes	2	10	Office
5	IA	Male	40	Mindfulness trainer	Yes	-	9	At home
6	FM	Male	31	Photographer	Yes	-	5	At home
7	AL	Female	48	Management consultant	Yes	-	24	Coworking space
8	KW	Female	33	Product designer	Yes	1	3	Office
9	BK	Female	61	Business consultant	Yes	2	9	At home
10	KP	Female	60	Mindfulness trainer	No	-	4	Office
11	HL	Male	28	Product designer	Yes	-	10	At home
12	KW	Male	38	Package designer	No	-	1	At home
13	KC	Female	44	Text writer	Yes	-	3	At home
14	NW	Male	40	Video editor	Yes	2	14	Office
15	JA	Female	48	Management consultant	Yes	-	6	At home
16	KM	Female	33	Textile designer	Yes	2	3	Coworking space
17	NR	Male	31	Photographer	No	-	1	At home

#### **7.4. BACKGROUND: NATIONAL CONTEXT**

A description of the societal and institutional context in the Netherlands, Spain, and Sweden is needed to understand the conversion processes of social support for work-life balance. Agency is situated in social relationships and institutional arrangements that reproduce social cultural norms regarding work-life balance. The societal and institutional contexts are summarized in Table 7.2.

The societal context in the Netherlands is characterized by the family having a large caretaking responsibility. Women are primarily seen as caretakers and, as a consequence, often work part-time and are economically dependent on their husbands. For a long time, public work-family policies have promoted the male-breadwinner model resulting in many women working part-time. Work-life issues are mainly administrated by trade unions and employers organized into private corporations. This excludes independent professionals, who are appointed to social insurance (Ferrarini and Sjöberg, 2010).

Spain is characterized as “familialistic”, placing importance on close family relationships (Campos et al. 2008). This cultural value is represented in policies in the field of (child) care, which actively aim at strengthening the family in its caring function. De-familializing policies by contrast, often found in Nordic countries, aim at unburdening the family in its caring function through the market. A survey carried out in EU countries, found that only 11% of Spanish families preferred the man working full-time/woman working part-time option, compared to 67% in the Netherlands (Jaumotte, 2003).

In Sweden, social rights are designed early on to encourage parents’ employment and the sharing of unpaid care work. This earner-carer orientation of policy is characterized by principles of equality of opportunity and a compressed wage structure. Access to benefits and services is based on citizenship and previous employment. This provides all citizens with relatively high autonomy (Korpi et al., 2013). However, although gender ideals are changing and equality is an important value, working life shows a persistent trend towards preservation of breadwinner masculinities. These social cultural norms are reflected by the gender gap in employment rates of men and women for example. There are 19% more men than women in the labor force in Sweden. In the Netherlands and Spain, these percentages are 21% and 43% respectively. Part-time working is much more common in the Netherlands, although it is unknown whether these percentages are representative for independent professionals too.

Noteworthy is the rapid growth (93% compared to 45% in Europe on average in the period 2004-2013) of independent professionals in the Netherlands (Leighton and

**Table 7.2.** Societal and institutional indicators for the Netherlands, Spain, Sweden and the EU average

	Netherlands	Spain	Sweden	EU
<b>Societal</b>				
Difference in employment rate men – women (2010)	21%	43%	19%	35%
% persons working part-time (2014)	49.6%	15.8%	24.6%	19.6%
% self-employed of employment (2014)	16.1%	17.9%	10.6%	16.5%
% own account self-employed in percentage of employment (2014)	11.5%	11.9%	5.6%	10.3%
Necessity driven entrepreneurship <sup>a</sup> (2014)	16%	30%	8%	-
Unemployment rates as % of labor force (2014)	6.7%	24.4%	7.9%	10%
GNI per capita in US dollars (2014)	51,060	29,940	61,710	-
Tax rates in % of profit (2014)	39%	58.2%	49.4%	34.9%
Ease of doing business worldwide ranking position (2014) <sup>b</sup>	27	33	11	-
<b>Institutional</b>				
Paid maternity leave (2010)	80 days, max minimum wage (€1486 a month)	42 days, flat rate (€532.51 a month)	60 days	-
Paid paternity leave (2010)	Not eligible	Not eligible	60 days	-
Paid parental leave (2010)	Not eligible	Not eligible	480 days of paid leave per family, max €4070 a month	-
<b>Financing principal leaves (2010)</b>	Contributions and taxes	Compulsory insurance	Compulsory insurance	-
<b>Type of familialism (2003)</b>	Explicit familialism	Implicit familialism	Optional familialism	-
% children up to 3 years attending formal childcare <sup>c</sup> (2013)	46%	35%	55%	27%
% children up to 3 years attending informal childcare <sup>d</sup> (2013)	54%	9%	3%	30%
Net childcare costs in % of wage for a dual-earner family with full-time earnings (2012)	20%	6%	4%	11,2%
Childcare fees in % of average wage per two-year old in early-years care (2012)	55,8%	23,7%	6,5%	23,8%
Full-time equivalent participation rates for 0-2-year olds in formal childcare (2013)	31,3%	32,3%	46,0%	32,9% <sup>e</sup>

Sources: Leitner (2003), OECD (2010, 2013), OECD.Stat (2012), DoingBusiness (2014), Moss (2014), Eurostat (2014b, 2015), GEM (2015).

<sup>a</sup> % of entrepreneurs running a business from 0 to 3.5 years who are involved in entrepreneurship because they had no other options for work.

<sup>b</sup> The ease of doing business ranking ranges from 1 to 189. The ranking of economies is determined by sorting the aggregate distance to frontier scores.

<sup>c</sup> Childcare at day-care centre organised/controlled by public or private structure.

<sup>d</sup> Informal childcare: arranged by a professional child-minder or by grandparents, other household members (outside parents), other relatives, friends or neighbours.

<sup>e</sup> OECD 30 average.

Brown, 2013). Spain has the least favorable social economic situation (in terms of unemployment rate and Gross National Income (GNI)). Specific taxes for business owners are highest in Spain (58.2% of profit). This might explain why the percentage of necessity driven entrepreneurs, who had no other options for work, is higher in Spain than the other two countries (GEM, 2015). The DoingBusiness ranking (2014) shows that the Swedish regulatory environment is most conducive to starting and running a business.

The institutional context is described in terms of work-life policies and childcare arrangements. Leitner (2003) characterizes Dutch care policies by explicit familialism; they not only strengthen the family in caring for children through familialistic policies, but it also lacks the provision of any alternative to family care. Implicit familialism in Spain neither offers de-familialization nor actively supports the caring function of the family through any kind of familialistic policy. The family will be the primary caretaker since there are no alternatives at hand. Within the optional familialism in Sweden, services as well as supportive care policies are provided. The family is enabled to care, but not obliged. In the Netherlands, independent professionals receive a childcare allowance based on their number of worked hours. This may vary per year in accordance to their business, resulting in insecurity and the risk of having to return the allowance (Annink and Den Dulk, 2014).

Unfortunately, no data is available on the use of the childcare allowance by independent professionals. The percentages in Table 7.2 show that despite relatively high costs the rates of children aged less than three years of age attending formal and informal childcare is very high (46% and 54 % respectively). In Spain, childcare allowances are income related. After the age of three, children have the option to attend public schools without cost. Childcare facilities for children under three are not very well developed in Spain and most of them are private. As a result, upon completion of paternity or maternity leave, the childcare options available to working parents mainly consist of unpaid care by relatives (Borra, 2010). Note that 2013 data, however, shows that only 9% of the children up to the age of three are taken care of informally.

In Sweden, independent professionals have parental leave rights with benefits based on their expected income. Since long parental leave is available, most parents take care of their child(ren) during the first year. Formal childcare is provided by the municipality and is available to all children from age one. Up to the age of three, childcare is mainly formally arranged (55%). Only 3% are taken care of by childminders, grandparents, relatives, friends, or neighbors. Swedish children under the age of two spend the most hours in formal childcare; in 2013 46% of children under two were in full-time childcare (OECD, 2013c).



## 7.5. FINDINGS

This section starts with describing work-life balance as experienced by independent professionals. Next, it provides an overview of sources and types of social support for independent professionals' work-life balance. The main part focuses on explaining how conversion factors (individual, institutional, and societal) enable or hinder independent professionals to convert social support into a resource for work-life balance.

### **Work-life balance experiences**

Most respondents are very well aware of the importance of work-life balance. Respondents narrate the work domain as consisting of different sub domains: jobs to earn money; jobs for expressing creativity and personal fulfillment; and jobs to contribute to society. Also the formal and informal network are important domains. Many participants mention the risks of being too occupied with work and having little time left for family, friends, and themselves.

For almost all of the independent professionals in all three countries, the work is closely related to the self. The work is often a manifestation of personal interests, experiences, skills, ideas, time, illusions, talking to people, education, and their family's investments. Some participants cannot make an (emotional) distinction between their work and themselves and experience this blurring between work and other life domains as limiting their capabilities for work-life balance. In general, strong identification with the job is experienced as limiting the creativity in work and the quality of relationships outside work. Participants feel like they "are the company" when they spend too many hours working, and invest too much energy and mind space. Strong job identification is experienced to be at the cost of participation in family and social life as illustrated by this quote:

*"Work-life balance... for a long time there wasn't really a 'life' part. When people would ask me: 'How are you?'; I would say: 'The company is fine'. Work was the only thing I did over the last six years. It's like you are getting addicted. I'm now trying to take a day off sometimes. Wow, I feel guilty! I feel so responsible. It's my image. It's my name." - ES4, language teacher, female (40)*

### **Sources and types of social support for work-life balance**

Participants mention their partner, family, work and non-work related friends (in order of importance) as providing them with emotional and instrumental support. The most important type of social support for work-life balance appeared to be others showing trust in the participants. This is in line with Reis et al. (2000), who found that the best pre-

dictors for general well-being were meaningful conversations and feeling understood and appreciated by those they interacted with. Expressing doubts, on the contrary, is experienced as very stressful to most participants, as illustrated by a Spanish architect:

*"She [my partner] is always asking how it goes [with the business] and how we should manage if it doesn't work out. Every time she asks, I feel more pressure. She thinks about it much more than I do". She needs to realize I can do it. If she starts to stress and puts too much pressure on me, it will be even more difficult."* – ES2, Spanish architect, male (29), one child

The partner, if one is present, is the one most involved in daily life and work-life balance. He or she mainly offers emotional support, in this, the act of understanding clearly appeared to be the most important. Instrumentally, the partner has the ability to enable the independent professionals' work-life balance by negotiating child care, household tasks, and time schedules. For those without a partner, the parents of the independent professional provided similar and important emotional and instrumental support.

On top of that, many parents offer financial support. Only the mere idea of their parents being able to financially support them if necessary, makes the independent professionals feel more secure, which has a positive influence on their work-life balance. Friends could be work-related or non-work related. Work-related friendships are often established at co-working spaces. These spaces allow independent professionals to be directly in contact with likeminded people, resulting in friendships. More importantly, it allows them to see that others go through difficulties too, not just them. Words of encouragement or practical advice felt more valuable with the knowledge that other has had similar experiences. Working at a co-working space facilitates direct support such as the ability to ask for advice or opinions, taking breaks together, and also personal feedback:

*"My colleague at the co-working space understood the situation. After my baby was born I started to work at the co-working space again. But she told me not to work and enjoy my child, because you cannot go back in time. [At that time] being with my child was more important than being at work. Baby over business."* - ES15, sustainable energy consultant, female (30), one child

Non-work related friends support work-life balance instrumentally by providing the independent professionals with social gatherings and breaks, which allows them to distance themselves from work. Emotionally, these ties are relatively strong because non-work related friends are often closely involved in the independent professionals' private life. Especially friends whom participants have known for years are able to put things

into perspective and show more understanding. Literature suggests that people feel understood to the extent that others manifest support for the unique vision they hold. Feeling understood provides people with a sense of capability and a will to continue with actions in a similar way (Cahn 1987). Participants mentioned this effect explicitly:

*“Talking to others helps you to reflect on yourself. You get a clearer idea of what you want in work and in life. This interview helps me too, by the way.”* – NL7, Dutch researcher consultant, female (34).

However, a lack of understanding of what it is like to be an independent professional sometimes causes frustration:

*“Many of my friends are independent, they understand. They work in different sectors, but they feel the same. Other friends work as teachers at a school and have a lot of time. They even don’t understand that you cannot have a coffee with them [anytime] even if you have flexible hours. My work is important, you know.”* – ES10, Spanish marketer and illustrator, female (30)

The (in)formal network mainly provides instrumental support for the work domain. Knowing others and meeting them at events makes the independent professionals feel more integrated in a network. This is in line with research that shows informal communities of support comprised of other self-employed people were valued for mentoring, assistance, and friendship and were less emotionally intense compared to experiences of support from family members (Hilbrecht, 2016). Other persons that provide independent professionals with social support are customers (providing feedback), neighbors (as a back-up). Also the dog constitutes temporal and physical boundaries, helping self-employed workers to secure and manage their home and working lives (Mustafa and Gold, 2013).

### **Conversion processes**

The aim of this paragraph is to explain how individual, institutional, and societal factors enable or hinder independent professionals to convert social support into a real resource for work-life balance. Support may be offered by one of the sources mentioned in the previous section, but whether support is effective for work-life balance depends on the processes described below.

### **Individual factors: gender and cohabitation**

The interview data shows that gender hinders the conversion of social (childcare) support into work-life balance capabilities in several ways. First, the independent profes-

sional women in this sample, especially mothers, in all countries were more likely than men to prioritize their family life over work. As already noted by Sen (1985), women may starve themselves in order to feed their families. They may lack a notion of their own work-life balance, because their identities are so tied to the household needs of others (Hobson, 2014). Female business owners felt they had to simultaneously meet the role demands of being a mother, a housekeeper, a wife, a friend, and a businesswoman.

*"It is very difficult to have a company, house, husband, and children. You need to be a business woman, householder, wife, and friend... all those roles in the same day. When it is night, I am very tired. I would like to work more time and to enjoy my child more without work things in my head. My company is like my second baby."* – SE15, Spanish sustainable energy consultant, female (30), one child

Indeed, gender act as a conversion factor that limit the use of formal rights. This appeared to be present in all countries, regardless of gender equality practices and supportive work-life policies that are, for example, seen in Sweden. This immediately illustrates that conversion processes regarding the individual, institutional, and societal context are interrelated. Regarding the individual, gender result in the conversion process of mothers feeling responsible for being caretakers, even though they might have decided to share the responsibility with their partner. This is in line with Gornick and Meyers (2009), who show that mothers are likely to conform to expectations they will manage the home even if they are employed. The following quote illustrates how mothers feel forced to even prioritize their role as a mother above being a business owner:

*"I live in a country where a woman's position is pretty good and equal. I have the same rights [as a man], but of course there are traditions here and the mother role is very sacred. When my child was just born, other women told me what to do. And they were just talking to me... I was like, 'Hello, there are two parents!'. When my husband was helping [to look after] our child, they said, 'Oh what a nice husband!'. I was like, 'What the fuck. We share the responsibility to raise him together. That's our work. We share the work.'" – SE8, Swedish product designer, female (33), one child*

Gender also acts as a conversion factor for male independent professionals. The cultural constructions of fatherhood can privilege men by prioritizing their role as earners and releasing them from care responsibilities (Crompton et al., 2007). However, the independent professionals who are fathers in this sample mention the role of being a breadwinner as stressful. This role prescribes them to earn adequate money which limits their freedom and capabilities for work-life balance.

*“She is taking care of our baby now and she feels dependent on me. It’s only me who can bring in money. That’s a bit the role of the father. I don’t want money to be my priority, there are other things that are much more important.”* – ES2, Spanish architect, male (29), one child

Cohabitation acts as a second conversion factor. The quote above illustrates how gender expectations regarding social support for work-life balance may be reinforced by cohabitation. In the example above, the male independent professional feels pressured by financial expectations of the partner who is taking care of the child. Couples consisting of two independent professionals with insecure incomes and who share a household sometimes put pressure on each other to work more. One participant even feels like she has to compete with her independent professional partner to bring in more money. In these situations, couples are trying to support each other, but unconsciously focus so much on work that they might even hinder their work-life balance.

On the contrary, cohabitation might also promote social support processes. Capabilities are enhanced by support from a partner who is an independent professional too, because he or she understands what it is like to work irregular hours, having to invest during the first years of business, has encountered the same stress and insecurities, and does not blame the independent professional for the (negative) consequences of that. With both partners having flexible schedules, this allows them the ability to adjust their schedules to take turns with looking after household chores and the children, for example.

Because of a deeper understanding, partners who are both independent professionals experience that they can offer each other more effective practical support. For example, this can be seen as helping the other to: think strategically, focus, and formulate objectives. Furthermore, the partner can offer opportunities for networking as well as feedback on presentations.

### **Institutional factors: the ease of doing business and formal childcare**

The interview data suggests that experienced difficulties in doing business act as a conversion factor, resulting in independent professionals making use of social support instead of government support more often. Especially Dutch and Spanish participants note that they have developed an attitude of “never mind, I will take care of it myself” towards institutions over time, as illustrated by this quote:

*“For me it’s like: you [the government] don’t care about me, I don’t care about you. I feel like this since a long time. Many people try to do things without the government. Sometimes that’s a problem, especially for architect, there are rules and bureaucracy”.* – ES5, Spanish architect, male (35), one child

Deci and Ryan (2000) explain that indifferent attitudes towards institutions are the result of an “accommodative” process. Independent professionals who say they don’t need governmental support and seem fine with it, may have accommodated to the need-impooverished environment. As a result, they focus on social relationships as a source of support for work-life balance rather than the government. Participants mentioned obstacles such as disproportional amount of taxes; unfairness and corruption (in Spain); and administrative burden and lack of information related to surcharges (in the Netherlands). Pensions were mentioned as a threat to work-life balance later in life, although this might be related to the current political debate in the Dutch media on pensions. Dutch independent professionals tended to compare their social situation to employees and feel deprived. Swedish independent professionals, on the contrary, were grateful for the easiness of doing business in their country, and often participated in projects as a mentor, for example, to support other entrepreneurs in return.

The second institutional conversion factor found in the data is formally arranged childcare. A lack of formal childcare support is often replaced by childcare support from parents, especially in the Netherlands and Spain. On the one hand, this is experienced as financially attractive, but on the other hand, the involvement of parents in childcare is experienced as decreasing the quality of life. Informal arrangements often become business-like meetings, where the informal family relationship is experienced as formal:

*“They [my parents] take care of my son very well, but I am not happy about them taking care of my son. I want to have a more personal relationship with my parents. But our relationship is only about the care of my son. It seems like I have no personal life with my parents anymore.”* – ES14, Spanish video editor, male (48), one child

Extensive formal childcare support may also act as a conversion factor reinforcing other sources of social support. Swedish participants note that their 12 month parental leave, which is meant to be shared between partners, increases their flexibility. Furthermore, formal childcare supports enables parents to mutually support each other in work-life balance because they understand each other much better, as illustrated by the following quote:

*“Half a year is perfect; you bond with your child. But I got pretty bored after a while, I have to say. Next time [I have a child] I would open a web shop, so I could continue my sales from home. Mentally it is good for the other [the partner] to understand because you can support each other better. Especially if you are an independent [professional] and are flexible. I don’t want to focus only on my child, I care about my friends too. With this shared leave I can.”* – SE8, Swedish product designer, female (33), two children

### **Societal norms: financial hardship and familialism**

In Hobson’s (2014) adjustments to the Capability Approach, societal factors refer to the construction of norms around gender, care, and employment. These norms are relevant, because they might influence preferences for social support and work-life balance. Norms regarding the economic situation appeared to act as a conversion factor limiting social support for work-life balance capabilities. Many (young) Spanish independent professionals experience financial hardship. Participants talked about the social economic context mostly in terms of their own financial situation. They explain that, although they are supported by their partner, family, and friends, they feel powerless. The high unemployment rates and negative prospects make them worry about having to work more hours for less income, which negatively influenced their work-life balance. In some cases, financial hardship hinders social support from friends to result in work-life balance capabilities. Participants noted that in times of crisis, non-work-related friends do not always understand the consequences of being independent professionals. In these cases, social support unintendedly results in frustration, as illustrated by this quote:

*“I could not talk about my economic situation with friends. My business was not doing so well, but my friends thought that I was complaining. At some point, they are just tired of it. It is like new parents talking about their baby all the time. They did not ask me about my business anymore, or started a new topic. Or they would give me suggestions which were not useful at all. Sometimes I got mad about that. You want to be understood. I am open to feedback and I will listen. But most [of their suggestions] I already tried like a long, long time ago. But you don’t want to tell them that either.”* – NL11, Dutch online community manager, female (54)

Financial hardship can also enable social support for work-life balance. Especially in Spain, many independent professionals are financially supported by their parents. This resulted in the independent professionals being somewhat shielded from the financial crisis. Financial support from social relationships sometimes results in independent professionals extensively discussing their business ideas with their parents, for example, which can increase and intensify family connections:

*"For me, my mother is like a [business] partner. She is giving me the money for the business and we have discussions about that. I call her three times a week. I start by telling my personal things, then work, work, work, and I then finish [the conversation] with something that I did. But mainly it is like, 'Should I do this or this?'. Then she says, 'Ok, that makes sense. How much do you need?'"* – ES3, Spanish student service provider, male (31)

A second societal conversion factor is familialism, which is a cultural norm that places great importance on interpersonal relations. Supportive relationships, particularly family relationships, are a highly valued cultural ideal (Campos et al. 2008). The quote of a Dutch web designer who lives in Spain could very well explain the impact of this societal norm on work and life:

*"It all changed when I met my Spanish girlfriend. Suddenly I was part of the family, and family is everything here. It's such a big part of what they do. They work and live in these circles, their networks. They always take into account their family, in every decision. You cannot make your own plans, there are always expectations. Also when you are free. They don't tell you are obliged to visit them, it is just the way it is."* – NL7, Dutch web designer, male (27)

In Spain, it is very common to visit the family every weekend and go on Sunday lunches. Spanish independent professionals are also less likely to move houses further away from their family, even if this choice would be better for their business. Besides family, the data shows that Spanish independent professionals spend more time with friends than the Swedish and Dutch independent professionals. Spanish participants would often meet friends for lunch during work days. Dutch and Swedish participants place less importance on close (family) relationships. Participants described a more distant and formal cultural context, in which (formal) network occasions were more common. Especially in the Netherlands, independent professionals often are members of professional associations. They can fill their whole day with a business breakfast, open coffees, and networking events to meet potential clients in a formal and structured way. This social structure acts as a conversion factor limiting flexibility for work-life balance, since formally organized meetings take a lot of time and energy. Being embedded in a cultural system in which high levels of familialism are normative, such as in Spain, augment the benefits that social support can provide. This is in line with Campos et al. (2008), who conclude that although not all individuals desire or obtain this cultural ideal of positive relationships, the expectations surrounding these cultural values may create a context that makes it easier for members of the culture to perceive, obtain, and benefit from social support from their close relationships, including family relationships.



## 7.6 CONCLUSION AND DISCUSSION

This article explains how social support enables independent professionals to achieve work-life balance by describing underlying conversion processes. The findings show that individual (gender and cohabitation), institutional (the ease of doing business and formal childcare), and societal factors (financial hardship and familialism) may enable or hinder independent professionals to achieve work-life balance. Gender hindered the conversion of social support into capabilities. Female independent professionals with children struggled with meeting various role demands and having to be a “good mother”. This made them feel solely responsible instead of accepting social support. Male independent professionals, on the other hand, felt pressured by the expectation of being the breadwinner, limiting their capabilities. Cohabitation could either convert social support from the partner into pressure to earn adequate money or into providing understanding and flexibility which enables work-life balance.

At the institutional level, experienced difficulties in doing business resulted in independent professionals making use of social support instead of government support more often. In Sweden, formal childcare support acted as a conversion factor enabling time for other types of social support for work-life balance. A lack of formal support increased grandparents’ social support in the Netherlands and Spain, but hindered the quality of personal relationships.

At the societal level, financial hardship hindered social support for an independent professional’s work-life balance by feeling misunderstood and lonely. However, financial hardship increased the involvement of family, which was, for example in Spain, expressed by discussing business ideas and going back to live at home. Financial hardship made it necessary for independent professionals to look for solutions, which enabled social support. Lastly, in Spain, social support from the family is taken for granted because of the familialistic societal norms. These norms act as a conversion factor, increasing the benefits of social support for work-life balance. Dutch and Swedish participants placed less value on close personal relationships. The formal network structure was experienced as limiting social network support because of its time and energy consumption. The cross-national comparison shows that the institutional and societal context may hinder and reinforce social support for work-life balance, resulting in different experiences across countries. The implications of these findings are discussed next.

### **Theoretical implications**

First and foremost, this article explains how social support actually functions as a resource for work-life balance. It is assumed that social support is an important resource

for work-life balance (Thompson and Prottas, 2006; Schieman et al., 2009), but the findings of this study show that intended support does not necessarily improve work-life balance and may even hinder work-life balance because of conversion factors.

Second, this study adds to the conceptualization of social support types and sources for work-life balance in the context of self-employment, which is complex. Findings of this study show that instrumental social support was only provided by emotionally connected ties. Participants mentioned the precondition to feel understood, but in practice this might also be provided by other professionals in the field. Hilbrecht (2016) adds that different types of social support often exist simultaneously. Furthermore, the same author argues that female and male independent professionals might have different social support needs. Women more often identified financial support from their partner as essential to operating a business, whereas men valued instrumental support in the form of childcare and domestic activities. These findings are likely to be the result of gender norms, which emphasizes the need for future research to re-conceptualizing social support for work-life balance and take into account conversion factors.

Third, the conversion processes described in this article confirm that “context matters”, as noticed by many work-life researchers in the past decade (Hobson, 2014). An explanation of these conversion processes is a valuable addition to current quantitative studies which have included individual, institutional, and societal variables in (multi-level) regression analysis (see for example Annink et al. 2016). Future research should take into account that work-life balance capabilities cannot be compared across countries without taking into account conversion factors at the institutional and societal level. More research is needed on the specific components of cultural values, such as familialism, which may influence work-life balance (Allen et al., 2015).

Fourth, the Capability Approach also shows that choice in work-life balance is multi-dimensional, involving relational and structural features that are complex, contingent, and contradictory (Crompton and Lyonette, 2006). Conversion factors are often inter-related and constitute dynamic processes, rather than well-defined measurements for work-life balance. The Capability Approach emphasizes that individuals are not isolated, but that their opportunities greatly depend upon relations with others. This is illustrated by the individual conversion factor cohabitation that appeared to be more influential than age, for example. The influence of age on work-life balance has been found to be curvilinear in former research, which might be explained by the various stages of life and its relation to family situation (Nordenmark et al., 2012). In order to explain how social support resources enable independent professionals to achieve work-life balance,

conversion factors are disentangled in this article. Future research could study the way societal and institutional factors interact with each other.

Lastly, this article studied conversion processes of social support into real resources; future research might study the element of agency freedom for work-life balance in the context of self-employment. It is often assumed that independent professionals freely choose self-employment and therefore have human agency and choice to achieve work-life balance (Caproni, 2004). However, as Lin et al. (1999:6) note, this “assumes entrepreneurs as individuals with particular abilities and argues that self-knowledge of these particular abilities motivates them to engage in risk-taking entrepreneurial pursuits”. Vosko and Zukewich (2006) argue that the dichotomous distinction between opportunity and necessity driven entrepreneurship based on the dominant understanding of “choice” is inadequate. Four dimensions should be taken into account: regulatory protection and social benefits, job certainty, control over one’s employment situation and income adequacy. Furthermore, the authors argue that gender norms should be taken into account, as “individual choice” is limited by gender role responsibilities such as domestic care. This study has shown that for some, labour market conditions or sector related traditions may limit individual choice. Others chose being independent over wage work because of a lack of adequate child-care. Besides individual considerations, Van der Klink et al. (2011) emphasize that individual choices are not solely rational and aimed at optimizing own interests and work-life balance, but relate to the norms in their societal context. Future research should take into account that, from a capability approach, it is not about the actual choice that an individual makes, but about understanding how this choice is made out of all alternatives.

### **Practical implications**

First, this article described the specific sources and types of social support for the work-life balance of independent professionals who work in a different context than employees. Comparative researchers using large datasets should be aware of the operationalization of social support. Based on the findings of this study, researchers are suggested to distinguish between sources and types of support, adding complexity and depth to the ways in which support is constructed.

Second, the results of this study could also directly increase capabilities for the work-life balance of independent professionals. Although the importance of self-support should not be underestimated, independent professionals could rely more on social support if they become aware of the sources and types available to them. Relatives could increase support in terms of understanding and avoid expressing worries and concerns.

Third, institutions and (local) governments could improve support systems by showing understanding for this specific group of self-employed workers. According to Hobson (2014), those with less individual resources, skills, and networks/social capital are more reliant on laws and policies that support work-life balance. However, Annink et al. (2016) show that work-family public policies have no significant effect on the work-life balance of self-employed workers. This implies that more work-family state support does not necessarily result in more agency freedom to achieve work-life balance for self-employed workers. Hobson (2014), however, argues that the sense of entitlement to make claims for support is important because it increases the scope of alternatives to achieve work-life balance. The sense of entitlement reflects not only what individuals can claim, but also expectations about what is feasible and imaginable in order to achieve work-life balance. Research shows that being integrated into a social network may provide people with emotional or psychological resources that enable them to avoid certain stressors. Similarly, researchers note that people who believe support is available to them tend to experience less stress than do those who do not (Lakey et al., 2002). Therefore, increasing institutional support could be an important investment. Currently, the European Union stimulates and regulates policies that support work-life balance (for an overview of these policies see: Annink et al., 2015). However, specific institutional support varies across countries because it is based on path dependency and is related to cultural logics. Because of this interrelatedness of individual, institutional, and societal conversion factors, work-family state support is more likely to be effective if it is designed in line with a country's societal values.

This study may inspire researchers, independent professionals, and policy makers to prioritize social support differently. By doing so, social support for the work-life balance of independent professionals is most likely to outweigh the lack of co-worker and supervisor support.





# 8

## CONCLUSIONS AND DISCUSSION







This final chapter presents the main research conclusions. It begins with a summary of the findings (8.1.) and goes on to answer the research questions (8.2). It continues with a reflection on theory (8.3) and methodology (8.4), and ends with practical recommendations (8.5).

## **8.1. SUMMARY OF THE FINDINGS**

This dissertation consists of six empirical research chapters (chapters two to seven) that together aim to explain the work-life balance experiences of different types of self-employed workers across countries. The research was guided by three subsidiary questions: a) "How do different types of self-employed workers experience work-life balance?", b) "How do work characteristics influence the work-life balance of self-employed workers?" and c) "How does context shape the work-life balance of self-employed workers?". Before answering these questions, I will summarise the empirical findings in chapters two to seven.

### **Chapter two**

This dissertation starts in chapter two with a state-of-the-art integrative research review concerning the work-life balance experiences of self-employed workers. The aim of this chapter is to examine what we already know about the work-life balance of the self-employed and the conditions that affect their experiences. It reviews quantitative and qualitative articles in international peer-reviewed journals published between 1975 and 2016. The review begins by identifying all available research comparing the work-life balance of the self-employed to employees in order to examine whether the self-employed experience a more or less satisfactory work-life balance than employees.

It also compares various types of self-employed workers to see whether certain ones experience a more or less satisfying work-life balance than others. The chapter then examines existing research in order to identify which conditions influence the self-employed's work-life balance experiences.

The integrative review shows that research on the work-life balance of self-employed workers is still in its infancy. It has not yet produced conclusive findings as to whether the self-employed experience a more or less satisfying work-life balance than employees. Few studies address the heterogeneity of the group of self-employed or make a distinction between different types of self-employed workers when investigating their work-life experiences. These findings point out the need to allow for the conditions that shape the self-employed's perceived work-life balance. Existing research indicates that there are several relevant conditions influencing the self-employed's work-life balance: individual characteristics, family situation, business characteristics, boundary management and coping strategies.

### **Chapter three**

Chapter three explores the national policy context of self-employed workers in terms of work-family state support. This chapter specifically aims to map and understand work-family state support for the self-employed compared to employees across European countries. First, it creates an overview of public childcare, maternity, paternity, and parental leave arrangements across European countries based on databases, local government websites, and local experts' country notes. Next, it analyses secondary data to compare support for the self-employed to support for employees across countries. It analyses differences across countries from a welfare state regime perspective, which explains assumptions about the role of the government in providing work-family state support and which is often used in research on work-family support for employees (Drobnič and Blossfeld, 2004; Esping-Andersen, 1990, 2002).

The findings of this chapter show that, in general, the self-employed receive less work-family state support than employees or none at all. The degree of work-family state support varies widely across European countries. Patterns of welfare state regimes, which explain variation in work-family support for employees, can also be found in the context of self-employment.

### **Chapter four**

The aim of chapter four is to explicate the multi-level mechanism underlying the relationship between employment type and work-to-family conflict. This chapter advances current literature by examining how and why the level of work-to-family conflict of

employees differs from that of the self-employed. It applies the Job Demands-Resources approach (Bakker and Demerouti, 2007) to identify how work-to-family conflict arises in the two employment relationships. It also includes work-family state support for the self-employed, which was mapped in chapter three, in multi-level regression analysis to test whether or not it is beneficial for the self-employed and employees.

Results of multi-level regression analysis based on the European Social Survey (2010) show that job demands and resources operate differently for employees and the self-employed. The relationship between employment type and work-to-family conflict is mediated mainly by job demands such as working hours, working at short notice, job insecurity and supervisory work. The results also reveal that some of the variance in work-family conflict between employees and the self-employed can be explained at the national level. However, differences in work-to-family conflict cannot be explained by national leave and childcare policies or a country's unemployment rate.

Chapter four underscores that, in order to achieve a more comprehensive understanding of the causes of work-to-family conflict, individual, work and country characteristics must be studied in cross-level combinations. The chapter suggests that explanations might be found in gender culture and social support. The comparison between the self-employed and employees in chapter four furthermore serves as a starting point for an in-depth examination of work-life balance experiences among different types of self-employed workers.

## **Chapter five**

The specific aim of chapter five is to explore the relationship between self-employed work characteristics (consumer orientation, innovativeness, number of employees, motivation, entrepreneurial phase) and work-life balance satisfaction. Chapter five builds on chapter four by exploring whether the self-employed evaluate various work characteristics as a demand or a resource for work-life balance. In doing so, it acknowledges the heterogeneous nature of the group of self-employed workers.

The results of multi-level regression analysis based on the Global Entrepreneurship Monitor (2013) reveal that being exposed to excessive stress and running a consumer-oriented business relate negatively to work-life balance, whereas being opportunity-driven relates positively to work-life balance. At the country level, the ease of doing business appears to relate positively to the work-life balance of self-employed workers. This implies that the easier it is to do business in a country, the higher satisfaction with work-life balance will be. The ease of doing business (World Bank, 2013b) refers to ten factors: starting a business, dealing with construction permits, arranging electricity,

registering property, obtaining credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency. Surprisingly, a higher ranking on the human development index and more gender equality are negatively related to work-life balance, possibly because social expectations and levels of personal responsibility are higher.

The results of chapter five also indicate that self-employment might offer some workers a way to combine work and responsibilities in other life domains, but this does not seem to be valid in all cases. This might be explained by the conceptual difference between job demands and job resources, which is not as clear-cut as it may seem (Schaufeli and Taris, 2014). Chapter five points out that work characteristics can be experienced as demands or resources. Certain work characteristics may have a non-significant influence on work-life balance because they can impede a satisfying work-life balance for some self-employed workers but facilitate a satisfying work-life balance for others.

## **Chapter six**

The multidisciplinary and cross-national comparative study in chapter six tests the relationship between financial hardship and subjective well-being among 9,755 self-employed individuals from 31 European countries. It also identifies potential mitigating factors in this relationship on both the individual and the country level. This is relevant because qualitative studies suggest that the impact of financial hardship on subjective well-being is likely to vary between different national economic, cultural, and social policy contexts. The multidisciplinary framework of this chapter, which combines psychology with social policy research and sociology, increases the scientific and practical relevance of the study.

The Conservation of Resources theory (Hobfoll, 1989) takes national contexts into account and provides a framework for testing which resources help the self-employed cope with financial hardship to maintain well-being. Applying this theory to the specific sample of self-employed workers made it possible to explore the different mechanisms discovered in the previous chapters of this dissertation. The research included three-level regression analyses, in which persons are nested in countries and countries are nested in measurement moments, based on the European Social Survey (2004 and 2010).

The analyses reveal a strong relationship between financial hardship and impaired well-being. Additionally, the chapter shows that education and social trust act as important buffering factors for the self-employed. The relationship between financial hardship and impaired well-being turns out to be somewhat weaker for self-employed persons living in countries with a more supportive social policy in the form of unemployment benefits.

The examination of the role of social support continues in Chapter seven because a supportive environment may be especially important for the self-employed in times of financial hardship.

## **Chapter seven**

The final empirical chapter explains how social support enables a specific type of self-employed worker, independent professionals, to achieve a satisfying work-life balance. Independent professionals make up an interesting sample because they are the fastest-growing group in the European labour market (Leighton and Brown, 2013). These highly-skilled solo workers work in relatively isolated conditions, without co-worker and supervisor support, making social support an even more important resource for their work-life balance. They may have an even greater need for social support in times of financial hardship, as shown in the previous chapter. Chapter seven also builds on the previous chapter by exploring sources and types of support available to independent professionals across national contexts. This is relevant, since research has shown that different types of social support influence work-life balance differently (Kossek et al., 2011).

Chapter seven is based on a qualitative interview study conducted in the Netherlands, Spain and Sweden. Its cross-cultural qualitative approach explains how individual, institutional and social context factors influence the independent professionals' work-life balance options. The Netherlands, Spain and Sweden differ in such societal and institutional characteristics as labour market situation and work-family state support, as shown in chapter three.

The interview data shows that the most important sources of social support for independent professionals are partners, families, and work- and non-work-related friends who provide emotional and instrumental support. Showing understanding appears to be the most important type of support. However, the extent to which social support can be converted into capabilities, or real resources for work-life balance, is influenced by conversion factors. The cross-national comparison shows that the institutional and societal contexts can hinder or reinforce social support for work-life balance, resulting in different experiences across countries. At the institutional level, the ease of doing business and formal childcare are identified as important conversion factors. At the societal level, financial hardship and familialism play an important role. At the individual level, gender and cohabitation influence capabilities for work-life balance.

The institutional, societal and individual conversion factors found in this chapter explain why some self-employed workers experience a specific type of social support as a resource for work-life balance and others do not. Application of the Capability Ap-

proach in chapter seven shows that conversion factors are often interrelated and constitute dynamic processes, rather than well-defined measurements of work-life balance (Crompton and Lyonette, 2006; Hobson et al., 2014). This insight is valuable and helps to interpret the quantitative studies conducted in chapter four, five and six. These chapters include individual, institutional and societal variables in (multi-level) regression analysis to test their direct or indirect effect on work-life balance.

The research questions will be answered in the next section, based on the findings of the empirical chapters summarised above.

## **8.2 CONCLUSIONS**

The overall research question of this dissertation is “How can we explain the work-life balance experiences of different types of self-employed workers across countries?”. The research was guided by three subsidiary research questions, which I will answer before coming to an overall conclusion at the end of this section.

### **Conclusion 1: Different types of self-employed workers have different work-life balance experiences.**

The first subsidiary research question of this dissertation is “How do different types of self-employed workers experience work-life balance?”. The answer is as follows. Legal and behavioural definitions differentiate between several types of self-employed workers, and these types have different work-life balance experiences. This dissertation shows that, in general, the self-employed are relatively satisfied with their work-life balance and well-being. However, it also shows that the self-employed experience more work-to-family conflict than employees. Interviews with independent professionals further point out the ever-present tension between freedom and insecurity.

It is difficult to draw valid, overall conclusions about the work-life balance of the self-employed compared to that of employees based on existing literature. Our systematic review shows that research findings are diverse and difficult to compare due to differences in their conceptual underpinnings, definitions of work-life balance and samples that the studies draw upon.

Few studies address the heterogeneous nature of the group of self-employed or make a distinction between different types of self-employed workers when investigating their work-life experiences. Regarding these different types, this dissertation has found that the legal definition of self-employment (and types of self-employment) varies across

and within European countries. These different definitions have consequences for supportive legislation and have an indirect influence on work-life balance experiences. Large surveys such as the European Social Survey (2004, 2010) and the Global Entrepreneurship Monitor (2013) consider the self-employed one of several different types of employment relationship, the assumption being that these workers operate under a similar legislative and regulatory design. Respondents are asked to identify themselves as either “self-employed” or “employee”. It remains unclear in both the European Social Survey (2004, 2010) and the Global Entrepreneurship Monitor (2013) whether this self-identification is based on legal or behavioural grounds.

In terms of behavioural aspects, this dissertation shows that opportunity-based motivation to become self-employed is positively related to satisfaction with work-life balance. Based on this finding, we may conclude that the motivation to become self-employed is an important defining characteristic of types of self-employed workers when studying their work-life balance. This is in line with researchers who argue that the self-employed differ from entrepreneurs in that the latter are characterised by risk-taking and innovative behaviour (Henrekson and Stenkula, 2009).

The descriptive data in this dissertation offers additional insights into the variation among the self-employed. The standard deviation quantifies the amount of variation in the dependent variable. Chapter four shows that the self-employed experience significantly more work-to-family conflict than employees (2.56 versus 2.30 on scale from 1 to 5). The standard deviation of work-to-family conflict is similar across both types of employment relationship (0.75). In chapter five, the self-employed report a mean of 3.85 (on a scale of 1 to 5) for work-life balance, with a standard deviation of 0.96. Finally, in chapter six the self-employed report a mean score of 3.81 (on a scale from 1 to 5) for well-being, with a standard deviation of 0.76. The descriptive data indicates that the self-employed are relatively satisfied with their work-life balance and well-being, but also experience work-to-family conflict. The standard deviations of these scores are also relatively large, which indicates that the self-employed report heterogeneous experiences. This variance is especially large when it comes to the concept of work-life balance satisfaction measured in chapter five.

The qualitative study of independent professionals illustrates how a specific type of self-employed worker experiences work-life balance. Most participants in this study understood the importance of work-life balance and its consequences, perhaps because they have a higher level of education. In general, they were aware of their past and present struggles in that regard. In all three countries (the Netherlands, Spain and Sweden), most independent professionals were satisfied with the way their various life domains,

such as work, family, friends, self and (professional) network contacts, overlapped. However, about two-thirds of the participants were not satisfied with their time division across these domains. In most cases, independent professionals would like to work less and spend more time on personal life domains. It is difficult for them to do so, however, because they derive much of their identity from their work. This is true for almost all independent professionals in all three countries. Their work is often a manifestation of their personal interests, experiences, skills, ideas, exchanges with people, education, and their family's investments. Independent professionals identify strongly with their work. Participants feel as if "they are the company" when they spend too many hours working, and invest too much energy and mind space in their work. This type of self-employed worker often feels that their strong identification with their work comes at the cost of participation in family and social life.

Another threat to the self-employed's work-life balance is insecurity. Not only do financial insecurity and hardship cause worries and stress, but so do uncertainty about work continuity and not knowing how much work they will have in the future. Still, most independent professionals preferred self-employment to working as an employee. This finding highlights the tension between freedom and insecurity in relation to the self-employed's work-life balance.

### **Conclusion 2: Work and business characteristics matter for the work-life balance of self-employed workers.**

The second subsidiary research question was "How do work characteristics influence the work-life balance of self-employed workers?". This dissertation concludes that work and business characteristics matter. Besides traditional job demands such as working hours, working at short notice, job insecurity, supervisory work and being exposed to excessive stress, the work-life balance of self-employed workers is influenced by business characteristics such as running a consumer-oriented business.

Based on the integrative research review in chapter two, we can conclude that several traditional job demands have a negative influence on the work-life balance of self-employed workers. These are job pressure, hours, working evenings, working weekends, working at short notice, and job insecurity (Prattas and Thompson, 2006; Beutell, 2007; Tuttle and Garr, 2009; Nordenmark et al., 2012; Davis et al., 2014; Annink et al., 2016). Traditional job resources that have a positive effect on work-life balance are job control, flexibility and control over one's own time, the freedom to make decisions and choices, and job satisfaction (Prattas and Thompson, 2006; Tuttle and Garr, 2009; McGowan et al., 2012).



This dissertation tests the relationship between employment type (employee or self-employed) and work-to-family conflict. We may conclude that this relationship is mediated mainly by traditional job demands such as working hours, working at short notice, job insecurity and supervisory work. It should be noted that the dataset used in chapter four only permitted the inclusion of traditional job demands and resources. More recently, researchers have argued that the traditional job demands are not always experienced as negative for work-life balance, which makes the distinction between what is a demand and/or a resource less clear-cut (Schaufeli and Taris, 2014).

This dissertation therefore also includes other work and business characteristics that may either improve or worsen the work-life balance satisfaction of self-employed workers. It concludes that being exposed to excessive stress and running a consumer-oriented business are negatively related to work-life balance. The self-employed who interact with customers are less satisfied with their work-life balance than those working in extractive sectors. Interaction with clients is likely to be experienced as a role demand owing to last-minute client expectations, specific requirements, deadlines, irregular hours, and working hours determined by clients (Annink and Den Dulk, 2012). Conflicts with customers, complaints, and the need to meet customer expectations may also be experienced as demanding (Grant and Ferris, 2012).

This dissertation has also found that differences in the work-life balance of the self-employed cannot be explained by the work and business characteristics innovativeness, number of employees, and entrepreneurial phase. Innovativeness, which refers to a greater focus on market expansion and new technologies, is not related to the work-life balance of the self-employed. Number of employees has no significant effect on work-life balance, and being a supervisor has no significant effect on the level of work-to-family conflict. The entrepreneurial phase, ranging from start-up and early stage to established, does not appear to influence work-life balance. Work-life balance is apparently a concern at all career stages, underscoring the importance of this dissertation (Darcy et al., 2012).

This dissertation concludes that work and business characteristics matter for the work-life balance of self-employed workers and should be included in research to acknowledge the heterogeneity of this group. We can perhaps explain the non-significant impact of some work and business characteristics on work-life balance by arguing that work characteristics may impede work-life balance satisfaction for some self-employed workers whereas they might facilitate work-life balance satisfaction for others. Seen from the Capability Approach, work and business characteristics must first be converted into real resources for work-life balance, stressing the importance of a contextual approach to understanding differences in work-life balance experiences among the self-employed.

### **Conclusion 3: Differences and similarities in the work-life balance of self-employed workers are related to the policy, economic and cultural context**

The third and final subsidiary research question is “How does context shape the work-life balance of self-employed workers?”. In answer to this question, this dissertation found that the work-life balance of self-employed workers is shaped by the policy, economic and cultural context.

Regarding the policy context, this dissertation first maps work-family state support for the self-employed across European countries. The results reveal that the self-employed receive less work-family state support than employees or none at all. The degree of work-family state support varies widely across European countries. This variation can be explained by the welfare state regime perspective, which sheds light on how countries’ decisions concerning support for work-life balance are based on path dependency. However, this dissertation shows that state support and childcare do not have a significant effect on the work-to-family conflict experiences of employees and the self-employed. This is in line with Den Dulk and Peper (2016), who also argue that despite an increase in work-family policies, the male breadwinner model still plays an important role in national cultures.

Aspects of the policy context that might explain differences in the work-life balance of self-employed workers are business support, unemployment benefits, and a country’s ranking on the human development index. Support for business is especially likely to increase satisfaction with work-life balance among the self-employed. This dissertation shows that the easier it is to do business in a country, the higher their satisfaction with work-life balance will be. Furthermore, the availability of unemployment benefits buffers the effect of financial hardship on their well-being.

Living in a country with a higher ranking on the human development index is not necessarily beneficial for the work-life balance of self-employed workers. On the contrary, this dissertation shows that the more a country’s people are able to “be” and “do” what they want with their lives, the lower the self-employed’s satisfaction with work-life balance. This is in line with research on the work-life balance of employees. Based on a review study, Den Dulk and Peper (2016) conclude that national work-family policies help working parents combine work and family life but do not necessarily reduce work-to-family conflict or time pressure.

Regarding the economic context, this dissertation reveals a close relationship between financial hardship and impaired well-being among the self-employed across European countries. This relationship is somewhat weaker for self-employed persons living in

countries with a more supportive social policy in the form of unemployment benefits. Additionally, education and social trust act as important buffering factors for individuals. Interviews with independent professionals reveal that besides actual income, high unemployment rates and negative prospects also cause the self-employed to worry about having to work more hours for less income, which negatively influences their work-life balance. This is in line with the multi-level regression analysis in chapter four that showed that job insecurity has a large effect on the level of work-to-family conflict of the self-employed. The self-employed experience more work-to-family conflict if they have had to do less interesting work, take a pay cut, work shorter hours and have had less work security in the past three years.

Aspects of the cultural context that can explain differences in the work-life balance of self-employed workers are familialism and gender inequality. Interviews with independent professionals reveal that cultural norms such as familialism may hinder or reinforce social support for work-life balance indirectly, resulting in different experiences across countries. In Spain, family social support is taken for granted because of the country's familialistic societal norms. Supportive relationships, particularly family relationships, are a highly valued cultural ideal, increasing the benefits of social support for work-life balance. By contrast, Dutch and Swedish participants placed less value on close personal relationships in relation to work-life balance.

Furthermore, multi-level analysis in this dissertation shows that gender inequality relates positively to work-life balance satisfaction among the self-employed. In line with research on the work-life balance of employees, this suggests that the more gender equality countries pursue, the less satisfaction the self-employed feel with work-life balance (see Den Dulk and Peper, 2016; Hagqvist et al., 2016; Lewis et al., 2009). This finding, while counterintuitive, might be explained by gender expectations. Based on interviews with independent professionals, this dissertation concludes that gender expectations impede the conversion of social (childcare) support into work-life balance capabilities. It could well be, for example, that in countries where women's participation in the labour market is supported by gender equality policies and norms, expectations that women will earn money and have a career are higher than in countries where more women are homemakers (Lewis et al., 2009).

## **Overall conclusion**

The overall research question of this dissertation is “How can work-life balance experiences of different types of self-employed workers across countries be explained?”. The answer is that different types of self-employed workers have different work-life balance experiences because these experiences are influenced by various work and business characteristics and shaped by the context in which they run their business.

Based on the findings of this dissertation, we may conclude that the self-employed (compared to employees) are relatively satisfied with their work-life balance and well-being, although they experience work-to-family conflict and tensions between freedom and insecurity. Legal and behavioural definitions differentiate between several types of self-employed workers, and these types appear to have different work-life balance experiences. This dissertation shows that the motivation to become self-employed is an important indicator for work-life balance. Those who become self-employed to take advantage of a business opportunity (opportunity-based) are more likely to experience a satisfying work-life balance than those who do so because they had no better work options (necessity-driven).

Work and business characteristics influence the work-life balance experiences of the self-employed. Besides traditional job demands such as working hours, working at short notice, job insecurity, supervisory work and being exposed to excessive stress, the work-life balance of self-employed workers is influenced by business characteristics such as running a consumer-oriented business.

Furthermore, the work-life balance of self-employed workers is shaped by policy, economic and cultural contexts. Policy contexts that matter are business support, unemployment benefits and a country’s ranking on the human development index. The economic context matters because, as this dissertation shows, financial hardship is related to impaired well-being, although this negative effect can be buffered by unemployment benefits, education and social trust. Regarding the cultural context, the work-life balance of self-employed workers is shaped by familialism and gender inequality. Context not only shapes work-life balance directly, but also influences the self-employed’s capabilities and their work-life balance choices indirectly.

To fully understand the work-life balance of self-employed workers, this dissertation argues that we need to acknowledge the heterogeneous nature of the group of self-employed. Furthermore, studying the self-employed within the context in which they operate is likely to give us a more comprehensive understanding of their work-life balance. This dissertation shows that the self-employed’s work-life balance is related

to various context factors. A contextual and multi-level approach is therefore recommended.

### **8.3 THEORETICAL REFLECTION**

This section offers a reflection on the theoretical approaches applied in this dissertation and on the influence of gender culture on work-life balance. Suggestions for theoretical improvements are summarised at the end of this section.

#### **Theoretical approaches**

This dissertation explains the work-life balance of different types of self-employed workers across countries using three theoretical approaches: the Job Demands and Resources model, Conservation of Resources and the Capability Approach. It also applies the welfare state regime approach in an effort to explain differences in work-family state support for the self-employed across countries. The theoretical approaches are introduced in the first chapter and further illustrated in subsequent chapters.

The introductory chapter argues that the chosen theoretical approaches permit analysis and interpretation of the work-life balance of self-employed workers (compared to employees) on different levels and across countries. Each approach also has a different focus, making them complementary and allowing for a more comprehensive understanding of work-life balance. This final chapter reflects on the strengths and limitations of each theoretical approach and makes suggestions for their applicability in future research on the self-employed's work-life balance.

#### **Welfare state regimes**

The welfare state regime perspective (Esping-Andersen, 1990, 2002; Titmuss, 1974) is useful in understanding how and why work-family state support differs between the self-employed and employees across countries. The welfare state regime perspective is commonly used in research on the work-life balance of employees to understand cross-national differences (see for example: Den Dulk, 2001; Bettio and Plantenga, 2004; Buschoff and Schmidt, 2009). One of the strengths of this approach is that it shows how countries' decisions are based on path dependency: current support is based on a countries' past decisions, even though past circumstances may no longer be relevant (Esping-Andersen, 1990, 2002).

This dissertation shows that welfare state regime patterns of work-family state support for employees are similar for the self-employed. This implies that these patterns can also

explain differences in support for the self-employed across countries. Furthermore, this dissertation underscores the strength of path dependency in clusters of countries and the relatively limited influence of European policymaking on this topic. Chapter three shows that little has changed in support policies since the July 2010 EU directive on maternity leave came into force.

Interestingly, work-family state support has no significant effect on work-to-family conflict. Increasing the ease of doing business, on the contrary, does contribute significantly to the work-life balance of self-employed workers. Future research on work-life balance should therefore examine whether differences in policies facilitating business can also be explained by welfare state regime patterns.

This could be relevant, as research suggests that welfare state regimes may influence entrepreneurial activity. Lippmann et al. (2005), for example, propose that necessity entrepreneurship is most common in liberal countries and least common in social democratic countries. In short, the authors conclude, citizens of regimes that decommodify labour rely less on necessity entrepreneurship to secure a living than citizens of other regime types (Lippmann et al., 2005: 25). I conducted additional analyses to see whether the ease of doing business, which contributes significantly to a satisfying work-life balance, correlates with welfare state regimes. My analyses suggest that it is most easy to do business in social democratic countries, followed by liberal, former socialist, corporatist and Mediterranean regimes. Future research could expand these initial analyses and elaborate on which aspects of welfare state regimes facilitate the work-life balance of the self-employed and how.

Although the welfare state regime approach proved to be a suitable analytical tool for comparing the levels of state support across countries, it has its limitations and its critics (see also: Den Dulk et al., 2014). One limitation of the welfare state regime approach within the context of this dissertation is that it cannot include all self-employed workers. State support is often restricted to certain categories of citizens. In this dissertation, the welfare state regimes explained the policy context of the self-employed and employees with dependent children, thereby excluding the self-employed without children (but who may have other care tasks or struggle in other ways to achieve a satisfying work-life balance). Chapter three furthermore explores the various legal definitions of types of self-employment in a country, which may have implications for an individual's eligibility for business support policies.

Most importantly, however, we can say nothing about the causality between support and work-life balance. The welfare state regime framework explains support at the

country level, but not work-life balance at the individual level. Den Dulk et al. (2014) note that researchers should consider for how policies are structured and formulated and how they are embedded in the larger societal context. To explain individual work-life experiences in interaction with context, the three theoretical frameworks discussed below are more suitable.

### **Job Demands and Resources**

The integrative research review in this dissertation shows that the most prominent approach in the literature towards conducting a quantitative study of the work-life balance of self-employed workers and employees is the Job Demands and Resources model. One of the strengths of the Job Demands and Resources model is its heuristic nature and its applicability in different occupational settings. The Job Demands and Resources model can be applied to a wide set of job and personal characteristics, attempting to explain a large set of outcomes. Furthermore, the Job Demands and Resources model is not restricted to specific job demands or job resources; any demand and any resource may affect any type of outcome (Schaufeli and Taris, 2014). Altogether, this makes it suitable for explaining how work characteristics influence the work-life balance of self-employed workers.

Still, research on the self-employed's work-life balance has mainly included traditional job demands and resources. Unfortunately, current data sources such as the European Social Survey (2004, 2010) and even the Global Entrepreneurship Monitor (2013) do not include many specific characteristics of self-employed workers. Chapter five of this dissertation, however, shows the importance of including business characteristics in future research as possible job demands and resources that influence work-life balance. Chapter seven offers a starting point for exploring sources and types of social support for the work-life balance of self-employed workers.

More recently, Dijkhuizen et al. (2014) constructed a specific Entrepreneurial Job Demands Scale alongside standard measures of job demands as used in research on paid employees. The authors defined entrepreneurial job demands in terms of time demands, uncertainty and risk, and responsibility. For the dependent variable "work-home interference", time demands appeared to have the most influence (Dijkhuizen et al., 2014). Future research could explore the effect of specific entrepreneurial stressors on work-life balance. Researchers could start with those already identified by Grant and Ferris (2012): administration issues, establishing/maintaining the business, financial, interpersonal, public image/selling yourself, responsibility, uncontrollable factors, and workload.

Another limitation of the model, which cannot be resolved by including specific self-employed job demands and resources, is the definition of job demands and resources in relation to the self-employed's work-life balance. Chapter four and five of this dissertation points out that the work and business characteristics of the self-employed can be evaluated as job demands or resources, i.e. as factors that either impede or facilitate work-life balance. Chapter five of this dissertation shows that the self-employed do not always evaluate demands as negative and job resources as positive; indeed, they may evaluate them as both negative and positive. Chapter seven made clear that the same source of social support can enable and hinder work-life balance at one and the same time. In Spain, for example, weekly family lunches strengthen family ties and offer emotional support and even new job assignments. However, they also limit time and space flexibility because of their obligatory nature. Based on these findings, future research should take into account how the individual evaluates work and business characteristics.

The final limitation of the Job Demands and Resources model and the Entrepreneurial Job Demands Scale is that they pay scant attention to the influence of the wider societal and institutional context (Drobnič and Leoń, 2014; Dijkhuizen et al., 2016). The Job Demands and Resources model does acknowledge the moderating effect of buffering resources, but it may not be suitable for studying cross-level interactions in relation to individual outcomes. In line with earlier research, this dissertation argues that work-life balance occurs in a dynamic system where individuals, their work, and the national context interact with one another (Allen et al., 2015; Gorgievski and Stephan, 2016; Ollier-Malaterre et al., 2013). It furthermore shows that these contexts may hinder or reinforce demands and resources for the work-life balance of self-employed workers (Hobson, 2011). Other explanatory models are hence needed to understand the outcomes of research based on the Job Demands and Resources model (see also: Schaufeli and Taris, 2014).

### **Conservation of Resources**

One example of an explanatory model is Conservation of Resources theory (Hobfoll, 1989; 2001). This theory appears useful because it offers a dynamic approach. It assumes that if resources are threatened or submerged by demands (in one domain), other resources (from another domain) are needed to cope with these demands. In other words: initial loss begets future loss, resulting in loss cycles of increasing strength and speed (Hobfoll, 2001).

Most importantly, Conservation of Resources theory allows us to study the self-employed's work-life balance from a cross-national comparative perspective because it considers both environmental and internal processes (Hobfoll, 2001). One of the



strengths of Conservation of Resources theory is that it recognises that individuals are nested in families, which are nested in communities (Hobfoll, 1989). This implies that peoples' well-being is situated in the social context and that responses to stressful circumstances depend not only on the individual, but also on the environment. The interaction effects found in chapter six of this dissertation, for example, show that education and social trust act as important buffering factors on the individual level. On the national level, unemployment benefits buffer the relationship between financial hardship and impaired well-being.

Still, the application of Conservation of Resources theory does not resolve the issue of defining work and business characteristics as either job demands and/or resources, as discussed in the previous section.

Another limitation of using Conservation of Resources theory to explain work-life balance is its focus on a single coping strategy. Conservation of Resources theory is based on the idea of gain and loss circles. It reveals psychological processes such as the individual ability to acquire and maintain resources, which is associated with adaptation and coping (Hobfoll, 2001). However, the integrative research review in this dissertation shows that the self-employed also use boundary management and other coping strategies that may explain work-life balance, such as defining and reflecting on personal goals (Annink and Den Dulk, 2012; McLellan and Uys; 2009, Ugwu et al., 2016). A suggestion for future research is to study boundary management in relation to the work-life balance of self-employed workers. The self-employed, who often work from home (at least in part), are more likely to experience permeable boundaries between work and other life domains than employees (Reynolds and Renzulli, 2005). Boundary theory suggests that flexible boundaries can increase role conflict because it takes more effort and energy to navigate between domains (Voydanoff, 2005). Future research could test under which conditions the permeable boundaries of self-employed workers influence their work-life balance (positively and/or negatively).

### **Capability Approach**

The Capability Approach (Hobson, 2011; 2014) shifts the focus from measuring work-life balance outcomes (chapters four, five and six) to understanding situated agency in a complex and multi-layered universe of constraints and possibilities (chapter seven). This contextual approach is appropriate because it acknowledges that different types of self-employed workers, such as independent professionals, value work-life balance differently and have diverse social support needs. The Capability Approach constitutes a normative and evaluative framework for individual welfare. This approach has two strengths when studying the work-life balance of self-employed workers.

First, the Capability Approach acknowledges situated agency. Explaining the self-employed's choices in light of their capabilities could offer a more comprehensive understanding than explaining work-life balance satisfaction as an outcome (Hobson, 2011; Ollier-Malaterre et al., 2013). The element of choice is especially relevant in explaining the work-life balance of self-employed workers, because self-employment implies human agency and choice (Caproni, 2004). This is illustrated by the motivation to become self-employed. This dissertation shows that the opportunity-based self-employed are more satisfied with their work-life balance than the necessity-driven self-employed.

Besides having a direct effect on work-life balance, motivation may also influence how a self-employed person evaluates job demands and resources for work-life balance. Research among portfolio workers shows that a sense of enthusiasm or calm mediates the effect of job demands on work-life balance (Wood and Michaelides, 2015). The authors distinguish between challenge demands and hindrance demands based on the nature of the stressors and how the individual approaches them. Challenge demands may offer opportunities for growth, learning and goal attainment, whereas hindrance demands are constraining and associated with negative outcomes. It could be that the opportunity-based self-employed perceive stressors as challenges that they approach with enthusiasm, whereas the necessity-driven self-employed perceive stressors as hindrances. This implies that positive (or opportunity-based) motivation to tackle challenging demands might have a positive effect on the work-life balance of self-employed workers.

Based on these reflections, this dissertation suggests including motivation for self-employment as a behavioural or motivational characteristic of the self-employed when studying their work-life balance. Motivation was included as a work characteristic in chapter five of this dissertation, but it appears to be a personal and dynamic aspect of self-employed individuals, and not a work characteristic. This also means that measuring motivation for self-employment by using a dummy with two categories (i.e. "necessity-driven" or "opportunity-based") does not capture its potential influence on work-life balance.

A second strength of the Capability Approach is the idea that resources are only a means to achieve work-life balance if they increase a person's specific capabilities. This means that individuals facing the same kind of work-life issues and having access to the same set of resources will not have an identical ability to achieve work-life balance (Hobson, 2014; Hobson et al., 2014). Van Woerkom et al. (2016) argue that the way in which job resources are used depends on context, values, interests and other strengths. This implies that an individual's ability to apply a particular resource depends on coping strategies,

but also on whether the context allows for it (i.e. the conversion processes that are going on). Indeed, the self-employed's work and business characteristics can be considered resources, but the value of those resources depends on the self-employed's ability to convert them into valuable functions for work-life balance. Chapter seven explains how conversion factors drawn from the policy, economic and cultural context influence social support for the self-employed's work-life balance.

There is one limitation when applying the Capability Approach, however: how to operationalise it (Hobson, 2014; Hobson et al., 2014). As Sen observed (1992: 52): "The difficulty with CA is that the capability set, which is what we are capable and want to be capable of, is likely to differ across countries and their normative contexts, but cannot be observed". Conversion factors are often interrelated and constitute dynamic processes, rather than well-defined measurements for work-life balance (Hobson, 2014). In quantitative research, by contrast, moderating variables can be included at various levels. These moderators are neatly drawn in boxes with dotted arrows visualising the influence on specific relationships. Although researchers do apply the Capability Approach in quantitative research, such studies cannot capture the depth and complexity of the conversion processes going on (Hobson, 2014).

### **Taken together**

The theoretical approaches applied in this dissertation allow for a more comprehensive understanding of the self-employed's work-life balance than could have been gained by studying this topic from a single perspective. Each theoretical approach has a different focus, with its own strengths and limitations. Which theoretical approach is most suitable? That depends on the specific aim of each study. However, this dissertation has shown that the application of each approach in the context of self-employment could be improved. Most importantly, it should be acknowledged that the self-employed differ in the way that they evaluate work and business characteristics as job demands and/or resources.

Future research could advance our understanding of the self-employed's work-life balance by developing a framework that is sensitive to individual preferences, choice and agency and that allows for cross-national comparison. Such a framework should recognise that there is no ideal allocation of resources across the self-employed and their life domains, just as there is no ideal work-life balance. Grawitch et al. (2010) propose a framework of personal resource allocation that focuses on the fit between individuals' personal preferences and resource allocation outcomes across life domains. The element of individual choice and autonomy should be given further attention, especially in the context of self-employment. However, this dissertation shows that individual

choice, including personal resource allocation, is limited by the motivation to become self-employed, various work and business characteristics, and aspects of the national context. Before we can understand the work-life balance of self-employed workers, we must take into account these contextual factors, and the conversion processes emanating from them.

### **Gender culture**

Although gender culture is not the focus of this research, the empirical chapters in this dissertation take it into account as a potential explanation for differences in work-life balance experiences among the self-employed. The integrative research review in chapter two shows that qualitative studies tend to conclude that gender differences should be considered when interpreting work-life balance findings. Interestingly, Eddleston and Powell (2012) report that the total effect of gender on work-life balance was not significant in their study due to different work-family balance preferences. Research that analyses women and men separately indicates that both male and female self-employed workers experience lower levels of work-life balance satisfaction than employees, but this result is more prominent among men (Nordenmark et al., 2012). Craig et al. (2012) suggest that self-employment facilitates some rescheduling of tasks among male and female parents, but it is not associated with gender redistribution of paid and unpaid work.

Gender differences have not become visible in the quantitative chapters of this dissertation (four, five and six). Chapter four finds no significant effect of gender on work-to-family conflict after controlling for job demands and resources. Chapter five shows that gender has no significant effect on the work-life balance of self-employed workers. The inclusion of the Gender Inequality Index in chapter five, however, reveals that self-employed workers in countries with more gender equality experience a less satisfying work-life balance. In chapter six, the results of three-level regression models predicting well-being show no direct or moderation effects of gender.

Interviews with independent professionals in chapter seven, however, show that gender expectations hinder the conversion of social (childcare) support into work-life balance capabilities in several ways. Researchers who study gender inequality and its relationship with work-life balance among employees are increasingly recognising the influence of state, social and labour market policies (Moen, 2015). Recent studies also confirm that gender culture constitutes an important analytical dimension for understanding work-to-family conflict (Hagqvist et al., 2016).

The findings of this dissertation suggest that we should study gender expectations in relation to the work-life balance of self-employed workers. Research among employees has already shown that in countries where women's participation in the labour market is supported by policies and norms of gender equality, there are higher expectations that women will earn money and have a career than in countries where women are mainly seen as homemakers (Lewis et al., 2009). Although it is assumed that the policy context supports gender equality in such countries as Sweden, parallel ideas also exist: equality is valued, but social and cultural expectations of women as the main caregivers persist at the same time (Hagqvist et al., 2016). Future research should study these mechanisms by including social and cultural expectations regarding gender.

The Capability Approach may be suitable in this regard because it recognises that the power of norms in the family and society circumscribes women's agency and work-life balance choices (Hobson, 2014). These gender norms are important to acknowledge because "individual choice" is limited by gender role responsibilities, for example domestic care. In applying a gender perspective on the work-life balance of self-employed workers, it is also important to acknowledge the heterogeneity of the self-employed. Sevä et al. (2016) show that only self-employed women without employees experience a higher level of life satisfaction than employees, while no such difference is found among men. The relationship between self-employment with employees and life satisfaction is very similar for men and women and does not appear to be gendered.

**Table 8.1.** Suggestions for theoretical examinations of the work-life balance of self-employed workers (in chronological order)

1.	Examine whether differences in policies regarding the ease of doing business can be explained by welfare state regime patterns.
2.	Explore the effect of specific entrepreneurial stressors on work-life balance as possible job demands.
3.	Take into account the self-employed's individual positive or negative evaluation of job demands and resources.
4.	Explore coping mechanisms and strategies as an explanation for work-life balance satisfaction outcomes.
5.	Develop a framework that acknowledges individual choice, agency and autonomy.
6.	Take into account the motivation for becoming self-employed.
7.	Maintain a contextualising approach that allows for cross-national comparison.
8.	Recognise that work-life balance is a dynamic concept by taking into account conversion processes.
9.	Maintain a gender perspective to understand how expectations influence work-life balance mechanisms for male and female self-employed in different (national) contexts.

### Suggestions for future research

All suggestions for theoretical examinations of the self-employed's work-life balance are summarised in table 8.1.

## 8.4. CONCEPTUAL AND METHODOLOGICAL REFLECTION

This section starts by reflecting on the conceptualisation and measurement of work-life balance, autonomy and social support in the context of self-employment. It then considers the collection of work and business characteristics data, longitudinal panel data and cross-national comparative methods. Based on these reflections, it concludes with suggestions for future research and a summary of the suggestions.

### **Work-life balance**

In this dissertation, the concept of work-life balance is defined in terms of work-to-family conflict, work-life balance satisfaction, subjective well-being and capabilities for work-life balance. The conceptualisation of work-life balance is related to the theoretical approach taken in the individual chapters of this dissertation. For example, in chapter seven work-life balance is understood in terms of capabilities, instead of satisfaction, because research emphasised the Capability Approach. One of the strengths of studying various conceptualisations of work-life balance is that it offers a comprehensive understanding of the phenomenon. Reflecting on the conceptualisation of work-life balance in the context of self-employment leads to suggestions for measuring this concept in cross-national comparative research.

The first suggestion is to conceptualise work-life balance as a global evaluation of the interplay between work and life domains (e.g. Valcour, 2007; Voydanoff, 2005). In this way, it could suit all working individuals and allow for comparison between the self-employed and employees. This implies that work-life balance should be measured as a subjective evaluation that does not presume that there is an optimal division of work and personal domains (Leitner and Wroblewski, 2006).

Although “balance” is often measured at a certain time point, it has been suggested that “balance” should be interpreted as a verb to imply human agency; individuals are able to manage balance (Guest, 2002). Based on the findings of this dissertation, researchers are advised to conceptualise work-life balance as a dynamic concept, because it not only fluctuates over time but also across contexts.

Valcour (2007: 1521) offers the following definition of work-life balance: “An overall level of contentment resulting from an assessment of one’s degree of success at meeting work and personal role demands”. This definition acknowledges that satisfaction with balance is formed by complex interactions between objective environmental factors and relevant psychosocial factors (Valcour, 2007). The measurement of work-life balance could be improved by including an assessment of both individual and cultural norms.

This might capture the relational aspects of choice in work-life balance, as suggested by the Capability Approach (Hobson, 2011).

The second suggestion is to study work-life issues rather than work-family issues. In contrast to work-family definitions, work-life balance includes self-employed workers irrespective of marital or parental status or care responsibilities. At various points in their lives, most workers have a responsibility to care for children, elders, and/or ill or disabled partners or other family members, which is an important argument for not focusing solely on those with children living at home. For example, Jamal (2009) shows that self-employed workers under 40 years of age experience significantly more job stress than the self-employed over 40 years of age, with a negative effect on their work-life balance. Nordenmark et al. (2012) demonstrate that age has a curvilinear effect on work-life balance, which can likely be explained by life course stages and family situations. These findings argue in favour of measuring work-life balance rather than work-family balance, regardless of life or business stage.

Third, besides the overall evaluation of work-life balance, specific concepts of underlying mechanisms should be examined. Examples are the mechanisms of work-life conflict and enrichment, which indicate the presence or absence of a satisfactory work-life balance. These concepts can be operationalised bi-directionally, meaning that they may take the form of work-to-family conflict or family-to-work conflict (Frone, 2003; Greenhaus and Beutell, 1985). As Grawitch et al. (2013) argue, work-life balance satisfaction does not replace detailed information on perceptions of conflict and facilitation.

Studying underlying mechanisms might be especially important in the context of self-employment, because the extent to which work and family (or other life domains) can be conceptualised as distinct domains is likely to be qualitatively different for the self-employed when compared to the employed (Prottas and Thompson, 2006). The self-employed are likely to experience more blurring between life domains and might also have different preferences for integrating or segmenting (Allen, 2015; Myrie and Daly, 2009). Voydanoff (2005), for example, found that individuals with autonomous work often experience more time pressure.

Furthermore, this dissertation shows that it is important to conceptualise and measure specific mechanisms because job demands and resources operate differently for employees and the self-employed. In the context of self-employment, other types of conflict and underlying mechanisms might be relevant to study. König and Cesinger (2015) found that, due to their greater flexibility, self-employed workers perceive slightly less time-based work-to-family conflict than employees. However, their strain-based work-

to-family conflict is higher than that of employees, possibly because of higher expectations regarding availability. These findings suggest that to increase our understanding of different work-life balance experiences among the self-employed, future research must measure specific processes.

### **Autonomy**

This dissertation shows that our current understanding of two important job resources for work-life balance, autonomy and social support, is limited because of how they are conceptualised in existing datasets. Chapter three shows that it is impossible to include job autonomy in comparative research on the self-employed if it is conceptualised as the extent to which persons can decide how their daily work is organised, make their own policy decisions, and choose their own work pace (see for example: European Social Survey, 2004, 2010). This definition of autonomy shows no variance among the self-employed, probably because it is measured as a defining job characteristic of this subsample.

Dijkhuizen et al. (2016), who applied the Job Demands and Resources model to entrepreneurs in a study on subjective business success, developed a scale for “entrepreneurial autonomy”. They used seven items on a four-point scale ( $M= 2.68$ ,  $SD= 0.44$ ), which are (translated from Dutch): 1) Do you have influence on the direction of your company? 2) Can you determine which goals your company pursues? 3) Can you decide whether your company carries out activities? 4) Can you decide how your company carries out activities? 5) Can you decide whether your company outsources activities? 6) Can you determine which tasks or assignments your business is performing? 7) Can you determine which customers are approached by your business? and 8) Can you delegate tasks and responsibilities to others? Besides “work organisation”, “feedback”, “learning opportunities”, “variety in work” and “independence”, the scale of “entrepreneurial autonomy” indeed appeared to contribute to subjective business success (Dijkhuizen et al., 2016).

However, research has shown that the degree of autonomy and the ability to use it varies among types of self-employed due to work characteristics such as sector, work location, employees, and years of experience (Annink and Den Dulk, 2012). Furthermore, the qualitative data in chapter seven of this dissertation reveals that a high degree of autonomy does not necessarily enable work-life balance in the context of self-employment. In this chapter, independent professionals explained how they need boundaries and limitations in order to create capabilities for work-life balance. In other words: too much autonomy may even hinder work-life balance among the self-employed. This is in line with Drobnič and Rodríguez (2011), who found that job autonomy can limit a person’s agency if he/she cannot convert this resource into capabilities. An explanation may be



provided by Allen et al. (2013), who show that flexibility generally increases the number of choices and decisions that must be made. This requires decision-making, management skills and self-control, which may deplete workers' resources for work-life balance.

Future research could reconceptualise job autonomy in terms of agency freedom, which is interpreted as a choice variable within the boundaries of a capabilities set (Hobson, 2011). Such a definition would be in line with a dynamic perspective. Recently, Van Gelderen (2016) found that autonomy is not a stable characteristic of self-employment. Instead, the self-employed need to actively create their autonomy through self-regulation. Based on these reflections, future research should conceptualise and measure autonomy in the context of self-employment as a form of dynamic behaviour, instead of a stable work characteristic.

### **Social support**

Chapter seven of this dissertation shows that the self-employed's sense of autonomy is likely to have consequences for whether and how they respond to the social support offered to them. Many independent professionals said: "I am the only one who can help myself". This might be because independent professionals identify strongly with their work and feel that they are solely responsible for it. What does social support for work-life balance mean in the context of self-employment?

It is a complex matter to conceptualise and measure social support in the context of self-employment for three reasons. First, social support for the self-employed is likely to come from different sources than social support for employees. The former lack co-worker and supervisor support (Taris et al., 2008; Tuttle and Garr, 2009; Matthews et al., 2010), implying that other sources, such as professional networks, become more important (Koster and De Vries, 2011).

Second, it is difficult to distinguish different types of social support (i.e. instrumental and emotional support). Chapter seven of this dissertation shows that instrumental social support for the self-employed comes only from those with whom they have emotional ties. In other words, instrumental support is provided mainly in conjunction with emotional support. This is in line with Hilbrecht (2016), who shows that different types of social support for the self-employed often exist simultaneously.

It may be more difficult to distinguish between different sources and types of support (instrumental and emotional) for the self-employed because the boundaries between work and other (social) life domains are blurred. Work-life balance research among employees often includes specific constructs such as workplace social support, general

supervisor support and work-family supervisor support, organisational support and organisational work-family support (Kossek et al., 2011).

Third, the cross-national comparative study in chapter seven of this dissertation points out that the importance of support sources, such as professional networks, differs across countries. It should be noted that this study was conducted in Western Europe. Honneth (2004) argues that individual self-realisation in Western societies has become a feature of the institutionalised expectations inherent in social reproduction. He warns about an ideology of deinstitutionalisation, resulting in inner emptiness, in feeling superfluous, and in the absence of purpose. This idea is related to the Capability Approach, which argues that work-life balance involves relational and structural features that are complex, contingent and contradictory (Crompton and Lyonette, 2006). This means that individuals are not isolated, but that their opportunities depend heavily upon their relationships with – and their support by – others.

Besides including specific types of support and sources in the conceptualisation and measurement of social support for work-life balance, this dissertation also suggests including “feeling understood” as a precondition for support. The independent professionals interviewed in chapter seven mentioned the importance of trust. Chapter six of this dissertation stresses the importance of social trust as a foundation for social support; it identifies the buffering effect of social trust on the relationship between financial hardship and the well-being of self-employed workers.

### **Work and business characteristics**

One of the major contributions that this dissertation makes to the literature is that it acknowledges the heterogeneous nature of the group of self-employed workers in studying their work-life balance. Based on the integrative research review in chapter two, we may conclude that so far, few studies have done this. That is noteworthy, because researchers have been mentioning the importance of heterogeneity and its implications for work-life balance for years (Bosma and Amorós, 2014; Craig et al., 2012; Johansson Sevä and Öun, 2015; Pedersini and Coletto, 2010; Prottas and Thompson, 2006; Sevä et al., 2016). In my experience, acknowledging the existence of different types of self-employed workers can indeed be challenging, for three reasons.

First, the varying legal definitions of self-employment across countries, but also within countries and across research institutions, make it difficult to compare the work-life balance of self-employed workers across countries. Bögenhold and Klinglmair (2016) argue that it is important to take into account the institutional setting of countries, because the division of labour varies between different countries, the boundary between

self-employment and dependent work can be more rigid or fluid across countries, and degrees of informality and processes of social mobility also differ. Furthermore, this dissertation could not consider all the different types of existing and new self-employed workers because legal definitions are not specified in databases, national resources or government websites.

Second, the range of different types of self-employed workers and work characteristics was limited by the existing data available for this study. Existing databases, such as the European Social Survey and even the Global Entrepreneurship Monitor, are limited in terms of distinguishing between types of self-employment and the inclusion of work characteristics. This dissertation shows that statistical analysis based solely on categories such as “employee” and “self-employed” is inadequate when studying work-life balance experiences. Bögenhold and Klinglmair (2016:13) call the distinction “oversimplified and not adequate to grasp the dynamic and multidimensional system of social and economic stratification and mobility”. As noted in chapter four, the self-employed are often excluded from questions in large datasets.

The limited number of work characteristics included in this study is problematic, because such characteristics might offer a better explanation of the variance in work-life balance than the employment relationship as such (Prottas and Thompson, 2006). Furthermore, Dijkhuizen et al. (2016) noted that certain groups of salaried workers, such as senior-level professionals and/or managers, may resemble entrepreneurs. Bögenhold et al. (2013:9) observed that “...differences between positions within self-employment can be higher than differences between individual self-employed people and employees”. Furthermore, society increasingly encourages all workers to be entrepreneurial, resulting in “intrapreneurship”: entrepreneurial behaviour inside the corporation (Orchard, 2015; Williams et al., 2016).

It is also becoming more common nowadays for employees, especially professionals, to work on a project basis. Project-based work is meant to unleash the autonomy of qualified and capable workers (Briand and Hodgson, 2015). These changes in the way employees work may increase their flexibility, but also make them more insecure about work continuity and challenge their ability to “switch off” from work when at home. As a result, the tension that employees experience between freedom and insecurity in relation to their work-life balance might be similar to that of the self-employed.

Third, workers might have several different employment statuses simultaneously. In the GEM (2013), for example, respondents can choose all options that apply to them, such as full-time employee, part-time employee, self-employed and student. Individuals

who are self-employed while simultaneously holding down a paying job are referred to as hybrid entrepreneurs (Folta et al., 2010). Hybrid entrepreneurs are often put into mutually exclusive categories, such as self-employed or wage worker, or eliminated from samples altogether. Mixed identities or multiple jobs do not usually exist within statistical categories (see: Bögenhold and Fachinger, 2013).

Subsuming hybrids and the self-employed into one category is problematic when studying work-life balance. Bögenhold and Klinglmair (2016) concluded that hybrid entrepreneurs differ significantly from non-hybrid “regular” entrepreneurs in terms of socio-demographic, professional and company-specific characteristics. On the one hand, hybrid entrepreneurs may have better work-life balance experiences than the self-employed because they have a secure income from their wage employment and autonomy in their own business. In this way, they might get the best of both worlds. On the other hand, hybrid entrepreneurs may have more role responsibilities, which might increase the chance of role conflict and lower satisfaction with work-life balance.

Unfortunately, this dissertation could not control for hybrid entrepreneurship in the samples of self-employed in existing databases. This would have been difficult anyway, because research shows that individuals switch in and out of hybrid status frequently (Folta et al., 2010). Furthermore, workers have different motivations for becoming hybrid entrepreneurs. Those who enjoy the combination of wage work and a business on the side may not intend to quit their job (Thorgren et al., 2014). This makes hybrid entrepreneurship an interesting avenue for future research on work-life balance.

How can researchers deal with the three issues mentioned above? One recommendation is for future research on work-life balance to include work and business characteristics and behavioural aspects such as motivation. First, surveys that collect data on employees and the self-employed must be improved. They should include various business and work characteristics, and items should be adjusted so that they can be answered by both employees and self-employed workers. The number of self-employed workers included in samples should also be increased to allow for more robust analysis.

Next, researchers should include work and business characteristics in research on the work-life balance of self-employed workers. It is much more practical to include those characteristics than to define groups of self-employed based on legal definitions (across countries). Furthermore, hybridisation makes it increasingly difficult to define categories of workers and distinguish between them based on legal aspects. One suggestion is to include business and work characteristics in addition to more common contextual

elements such as institutions, space dimensions (e.g. countries and communities), and family context (including household and social networks) (Welter, 2011).

### **Longitudinal panel data**

Future research could collect longitudinal panel data to capture the dynamic conversion processes that may explain the self-employed's work-life balance. The findings of this dissertation are based in part on the European Social Survey and the Global Entrepreneurship Monitor. These surveys provide cross-sectional data, meaning that individuals are observed at a certain point of time. The analysis reveals differences between these individuals (Boeije, 2009). The sample taken from the European Social Survey, for example, is representative of all persons aged 15 and over residing in private households in each country.

Because there is no time element in cross-sectional data, the differences between individuals are regarded as static. However, in this final chapter I have argued that work-life balance is a dynamic concept and that the work-life balance experiences of self-employed workers are influenced by work characteristics and aspects of the national context. I therefore recommend collecting longitudinal panel data in future research on the work-life balance of self-employed workers, with a panel of individuals being surveyed repeatedly over time (Boeije, 2009).

Studies based on longitudinal panel data could focus on choices made by participants over time. Relational aspects of choice should also be taken into account, for example by surveying the personal relationships of the self-employed. The relational aspect is illustrated by the study cited in chapter seven of this dissertation, which showed how Spanish independent professionals discuss their options with family members and make (work-life) choices together with them.

Lastly, the Capability Approach emphasises that individuals are not isolated, but that their opportunities depend heavily on the norms in their societal context (Sen 1985; 1992). A longitudinal approach might contribute to understanding changes in individual business and life stages, but also in society. Future research might extend the findings of this dissertation by examining the influence of work-family state support for the self-employed, for example. Another suggestion would be to analyse the influence of financial hardship on work-life balance over time.

### **Cross-national comparative methods**

This dissertation maintains a cross-national comparative perspective throughout all the empirical chapters. It argues that a more complete understanding of the origins of work-

life balance can be achieved when individual and country characteristics are studied in cross-level combinations. What follows in this section is a reflection on the strengths and limitations of the cross-national comparative methods applied: typological analysis, multi-level regression analysis and a qualitative interview study.

### **Typological analysis**

This study used typological analysis to understand cross-national differences in work-family state support for the self-employed compared to employees. The advantage of this method is that it raises the level of abstraction and highlights similar institutional patterns across societies. The results show that the welfare state regime typology can explain differences in work-family state support across countries in the context of self-employment.

One limitation of this method is that not all countries fall clearly into one category and there may be large variation within categories. The typology approach generally requires exclusivity. This means that a country will be classified in the best-fitting category even if it also has some features of other welfare state types, making it difficult to discern conflicting influences on individual outcomes (Den Dulk et al., 2014; Ferrarini and Sjöberg, 2010).

Furthermore, it can be challenging to choose the right typology. This dissertation could have opted for an alternative to Esping-Anderson's typology (1990; 2002), e.g. the gender policy typology of Korpi et al. (2013), who unpacked welfare state policies into a multi-dimensional typology of gender-relevant institutional policy structures in 18 countries. In their recent review of cross-national work-life research, Ollier-Malaterre and Foucreault (2016) call for more systemic research based on typologies. The authors stress the importance of considering cultural configurations, meaning that the interaction of several cultural dimensions as experienced by individuals could provide more insight than studying the influence of cultural dimensions independently from one another. However, as noted in chapter two of this dissertation, maintaining an institutional, explorative perspective does not allow us to say anything about causality. Furthermore, the typologies that are currently used in work-life balance research are western-oriented typologies. This dissertation therefore calls for the inclusion of country indicators in multi-level regression analysis.

### **Multi-level regression analysis**

In multi-level regression analysis, individual, work and business variables and aspects of the national context can be included simultaneously. This is a strength, because these variables at different levels of analysis are likely to interrelate (Gorgievski and Stephan,

2016; Munn et al., 2011). Chapter four of this dissertation points out that job demands and resources associated with work-family conflict operate differently for employees and the self-employed. To understand whether self-employment contributes to work-life balance, we must consider mechanisms rather than separate variables.

Future research could include both mediating and moderating variables. Chapter six of this dissertation, for example, found that social trust, higher education and unemployment benefits interacted with financial hardship. It is important to detect these moderating variables because they buffer the relationship between financial hardship and impaired well-being in this case.

It would be advisable for future research to focus on the work-life balance of self-employed workers in non-western countries so as to explain findings of high work-life balance satisfaction in these countries. Research on the work-life balance of employees in developing countries shows that weak social interaction is the main root of work-family imbalance (Farivar et al., 2016). The authors explain that certain cultural dimensions, such as a high power distance, hinders social interactions in the work and family domains, thereby increasing levels of work conflict, family conflict, and stress. This might be different for the self-employed, however, as they are their own bosses. Chapter five of this dissertation suggests that the self-employed in less developed countries have lower work-life expectations. This is in line with Davis et al. (2014), who propose that the higher-income freelancers in their study feel pressured to maintain their standard of living and are not as happy with their work-life balance. In short, income might become a demand for self-maintenance, especially for men, as they tend to internalise the importance of money to perceived status in all spheres of life. The authors note that future research on this topic is warranted.

Although multi-level analyses are promising, they are difficult to conduct because they involve reducing the national context to indicators. Chapter five of this dissertation concludes that countries are characterised by social, cultural and institutional configurations, making it a challenge to compare countries or clusters of countries. Furthermore, data is limited and comparable indicators for a large number of countries are scarce (Ollier-Malaterre et al., 2013). One practical recommendation for national and international institutes is to improve cross-national comparative indicators and expand their collections to include more countries.

### **Qualitative interview methods**

One of the strengths of the qualitative approach is that it explains the context in which work-life balance may be interpreted. Addressing the same research question quali-

tatively in different contexts makes the influence of policies, economic situation and societal values visible. Chapter seven of this dissertation shows that it is not only important to test country variables, but also to understand how they facilitate and impede capabilities for work-life balance.

One unique contribution that this dissertation makes to the literature is that a single researcher collected the qualitative data. I spent a considerable period of time in the relevant countries to interview self-employed workers, but also to experience myself how the country context influences work-life balance. I would never have gained such valuable insights if I had merely analysed existing data from behind my desk. A more extensive reflection on qualitative data collection in a cross-cultural context and the use of a field research journal is provided in appendix A. One recommendation is for future research to conduct cross-national comparative qualitative interview studies in more countries to explain the mechanisms underlying the work-life balance of self-employed workers.

The final methodological suggestion for future cross-national comparative research on the work-life balance of self-employed workers is to conduct Qualitative Comparative Analysis (QCA). Analysis of quantitative and qualitative articles in the integrative research review in chapter two confirm that conditions often interact and are interrelated. To understand whether self-employment contributes to work-life balance, researchers should consider mechanisms rather than separate variables. This dissertation has shown how various work characteristics and national context factors influence the self-employed's work-life balance. QCA could bridge quantitative and qualitative approaches by analysing different combinations of causal conditions capable of generating the same outcome (work-life balance). QCA's examination of cross-case patterns respects the diversity of cases and their heterogeneity with regard to their different causally relevant conditions and contexts by comparing cases as configurations (Ragin, 2014).

### **Suggestions for future research**

Table 8.2 lists and summarises all conceptual and methodological suggestions for research on the work-life balance of self-employed workers.



**Table 8.2.** Conceptual and methodological suggestions for future research on the work-life balance of self-employed workers (in chronological order)

1.	Conceptualise work-life balance as a dynamic concept and measure it by subjective, global evaluations as well as by the specific mechanisms underlying work-life balance.
2.	Consider the concept of autonomy in the context of self-employment as a dynamic behaviour instead of a stable work characteristic.
3.	Include specific types of support, sources and the element of trust and autonomy in the conceptualisation and measurement of social support for work-life balance.
4.	Improve surveys that collect data on employees and the self-employed by including (more) business and work characteristics.
5.	Acknowledge heterogeneity among the self-employed in studies by including business and work characteristics instead of defining (legal) groups of self-employed.
6.	Collect longitudinal panel data to understand individual choices, relational aspects and the influence of changes in context.
7.	Gain a systemic understanding and extend the study of interactions, mediating and moderating relationships between types of self-employed, work characteristics and national contexts.
8.	Select a limited number of countries to explain the self-employed's work-life balance in non-western countries, for example in South America and southern Africa.
9.	Improve cross-national comparative country indicators.
10.	Use qualitative interview methods to collect data on work-life balance mechanisms in various countries.
11.	Use a field research journal while collecting qualitative data in various countries (see appendix A).
12.	Conduct Qualitative Comparative Analysis on different combinations of causal conditions that may generate work-life balance.

## 8.5. PRACTICAL RECOMMENDATIONS

This final chapter ends with recommendations for national and international policymakers, local governments and the self-employed and their friends and relatives.

### For national/international policymakers

First, policymakers at the national and international level, such as the European Union, are advised to improve the ease of doing business. The suggestion is to focus more on support for the self-employed in the work domain than in the family domain to give them more work-life balance options. Since research shows that work tends to conflict more with family or private life than vice versa (Frone, 2003), support for the business may be more effective than support for the family. The easier it is to do business, the easier it is to meet work role-related demands, and the more time and energy are left to meet role demands in personal life domains. The ease of doing business could be improved by offering support for starting up a business, dealing with construction permits, arranging electricity, registering property, obtaining credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency. The European Union could issue guidelines or tighten up existing ones in these areas.

Second, policymakers should reconsider the design of work-family state support for the self-employed. This dissertation shows that the self-employed receive less work-family support than employees. However, this support does not significantly influence levels of work-to-family conflict.

Research shows that longer leaves might be disastrous to the self-employed, because they cannot take maternity leave and receive a state income allowance while also keeping their business going (Neergaard and Thane, 2011). Viewed from a Capability Approach perspective, we could say that there is a gap in the capabilities of individual self-employed parents to take up and utilise work-family policies (Hobson, 2011). To evaluate work-family state support, three aspects could be examined: availability, accessibility and design of policy (Hobson, 2014; Yerkes and Den Dulk, 2015). This dissertation maps the availability and accessibility of maternity, paternity and parental leave and childcare allowance for the self-employed across European countries. Based on the findings of this dissertation, policymakers are advised to reconsider the design of work-family state support policies for the self-employed.

Regarding the design of leave, it is important to consider duration and compensation. Anxo and Ericson (2015) found that Swedish self-employed workers take up fewer days of parental leave than employees. Female self-employed workers take up 15% fewer days and male self-employed workers take up 71% fewer days in the child's first two years. The lower level of take-up can be explained by a lower income replacement rate and more options for reconciling paid work and family commitments in general. The 71% fewer days taken up by male self-employed workers can be attributed to some self-employed men with high performance-related income not taking up parental leave at all, and to the relatively higher cost of absence compared to employees. On the one hand, policymakers should define how self-employed women ought to spend the minimum recovery time required for mother and child. They should impose requirements regarding the take-up of leave because the self-employed tend to have a limited awareness of their own well-being (Volery and Pullich, 2010). They tend to continue working despite the personal health risks involved (Cardon and Patel, 2015). On the other hand, the self-employed should be allowed some flexibility in their leave take-up, in accordance with their specific work context. That would allow them to continue working a few hours a day or hire someone so that they do not lose customers, for example.

Policymakers should reconsider the compensation paid to those on leave, if this is indeed an important reason for the self-employed not to take up leave, as suggested by Anxo and Ericson (2015). A higher level of compensation could motivate the self-employed to take up leave, with positive effects for the mother, the father and the child. However,

the interviews conducted with independent professionals in this dissertation suggest a preference for accessible public childcare over compensation for leave.

Regarding the design of public childcare, one suggestion is to increase childcare compensation for the self-employed. High-quality childcare is an opportunity to improve quality of life and help reconcile working, private and family life for all family members (Holthuis and Pratt, 2010). This dissertation shows that most countries do not differentiate between employees and the self-employed in terms of the size of the childcare allowance or its duration. Although accessible for both types of employment relationships, childcare is likely to be more expensive for the self-employed because there is no employer to arrange or compensate it. High costs limit the capabilities of self-employed workers to actually make use of public childcare.

Policymakers are further advised to increase flexible childcare opportunities for the self-employed. Flexible childcare allows the self-employed to combine and alternate childcare duties with running a business. The self-employed often work irregular hours and do not always know precisely when they will be able to take care of their children or have to work on a last-minute assignment. The recommendation is to develop a system that suits increasingly flexible working patterns among the self-employed.

In the Netherlands, for example, parents currently receive a childcare allowance if their child is registered for day care or after-school care (BSO). For the self-employed, this allowance is based on hours worked and income, which is settled up at the end of the year (Rijksoverheid, 2015). In the near future, the Dutch government wants to simplify payment of the childcare allowance. Parents will receive an allowance beforehand and pay for childcare directly. This should increase the flexibility of the system by allowing them to avail themselves of childcare as needed, for example (Rijksoverheid, 2015). Some childcare centres in the Netherlands, but also in other countries, allow parents to buy flexible childcare hours. Parents pay for a certain number of hours of childcare per month, which they may spend flexibly in accordance to their weekly work schedule. The self-employed would also benefit from 24/7 childcare, which is currently offered by only a few childcare centres. It is important to increase the number of flexible childcare opportunities because the safety of online matching and other childcare initiatives arranged by (self-employed) parents themselves is difficult to monitor (Rijksoverheid, 2015).

Third, policymakers should monitor the take-up of work-family state support by the self-employed across countries. We do not know whether the self-employed make use of such support policies, except in Sweden. More data is needed to identify which types

and sources of support are most efficient for facilitating work-life balance. Information on the take-up of work-family state support is needed to determine whether the self-employed need different, more, or less support for work-life balance from government.

Fourth, support for the work-life balance of self-employed workers could be especially relevant in times of financial hardship. This dissertation shows that making unemployment benefits available to the self-employed increases their feelings of security. Knowing that they can rely on unemployment benefits if their business earnings prove insufficient limits their stress and thus improves their work-life balance.

The self-employed have to deal with social risks such as poverty in old age, unemployment and the risk of disability (Conen et al., 2016). As earlier research has shown, a lack of work-life balance could result in all kinds of health problems hindering work (AIHW, 2008; Allen et al., 2000; Davis-Street et al., 2016; OECD, 2001). The risk associated with the self-employed's work-life balance should therefore be classified as a disability risk. In the Netherlands, only 25% of the self-employed have disability insurance, mainly because they think it is too expensive (Conen et al., 2016). The self-employed are often assumed to be "autonomous actors", but they come up against various barriers in dealing with social risks (Dekker, 2010).

This raises the question of who should be responsible for covering risks associated with work-life balance, such as the risk of disability. Policymakers should think of the specific conditions in which unemployment benefits are most effective. For example, should the insurance be voluntary or compulsory? Or should the state provide for a benefit plan?

Conen et al. (2016) found that opinions are divided among the self-employed without personnel. Half agree that government should be financially responsible for all workers. One explanation may be that some self-employed workers are in a "precarious" situation, with low financial resilience, low coverage of social risk and low levels of job satisfaction on average (Conen et al., 2016; Westerveld, 2012). This explanation is supported by the findings of this dissertation. Chapter five stresses the importance of opportunity-based motivation for work-life balance. In line with Conen et al. (2016), chapter seven suggests that independent professionals are confident and optimistic about their own achievements. Independent professionals are more likely to rely on themselves and maintain an indifferent attitude to government support.

To conclude, national policymakers are advised to think about whether and how the precarious self-employed should be treated differently from employees when it comes to social security for work-life balance-related risks. Policymaking for different groups

of workers becomes even more pressing in light of current trends in the labour market, such as the hybridisation of labour market activities (being employed and self-employed at the same time) and precarisation of labour due to low wages and instable positions (Bögenhold et al., 2015).

However, differentiating between precarious and non-precarious self-employed workers could have detrimental effects on work-life balance. This dissertation reveals that the most important form of social support for the work-life balance of independent professionals is a demonstration of trust. Dividing the self-employed into necessity-driven and opportunity-based categories or labelling some as independent professionals and others as part-time “mompreneurs”, for example, could cause the self-employed to feel undervalued. Policymakers should realise that some necessity-driven self-employed workers become profitable entrepreneurs. National government should also think about how to offer support at the national and the local level. Besides national and international guidelines, the work-life balance capabilities of self-employed workers could be increased by introducing tailor-made policymaking at the local level.

### **For local governments**

The first suggestion is for local and other governments and institutions to show more trust in the self-employed. They can do this by acknowledging them, being approachable, and showing understanding towards self-employed workers. The need for acknowledgement is illustrated by the European freelancers manifesto, designed to improve conditions for independent workers. Approachability can be improved by establishing a physical helpdesk for the self-employed in a municipal building, because face-to-face contact is likely to increase reciprocal trust. The helpdesk can be set up to help them with questions about work-life issues. In Rotterdam, for example, the self-employed can go to the *Ondernemersbalie Rotterdam* for answers to practical questions about support policies but also about coaching.

Municipal governments are also advised to increase their visibility for the self-employed, since interviews with independent professionals show that few self-employed know where to go. Support for work-life balance can also be organised through overarching organisations. In the Netherlands, for example, various cities have created online platforms for business owners (*Ondernemersplein*) supported by the Chamber of Commerce. They bring together the self-employed, government, the education sector and other parties in order to support entrepreneurship. The platforms help organise networking meetings, inform the self-employed about important issues, create networks and arrange face-to-face meetings and consultations (Kamer van Koophandel, 2016). Showing the self-employed understanding could also be an important investment, since research

indicates that people who believe support is available to them tend to experience less stress than do those who do not (Lakey et al., 2002).

Second, local policymakers should acknowledge the variation in types of self-employment in terms of work characteristics and behavioural aspects. This is important because the work arrangements of self-employed individuals differ in important ways that have implications for their occupational experiences and personal well-being (Bunk et al., 2012).

The support offered them should also be specific to their needs. Interviews with independent professionals showed that the main reason the self-employed do not invest in professional development is that they find the available curricula too general. It is important for work-life balance support to be tailor-made and in line with different needs across sectors and business stages.

Third, policymakers at local level could set up education programmes that focus on lower-educated self-employed persons. The aim should be to train the self-employed to recognise change and to access subsidies and loans to improve their feeling of control. This in turn will increase their well-being. If policymakers aim to stimulate and promote self-employment and entrepreneurship as a strategy for recovery leading to sustainable economic growth (Centre for European Economic Research, 2015), training should also concentrate on changing personal attitudes. This might have a larger effect on the process of business creation and overcoming perceived barriers to entrepreneurship than knowledge transmission. A focus on personal attitudes towards work-life balance would be a great start, as work-life balance is an important indicator for health, well-being, performance and continuation of the business.

### **For friends and relatives of the self-employed**

Family and friends of self-employed workers, such as partners, parents, work- and non-work-related friends and network members, could play an important role in increasing reciprocal trust and understanding by offering emotional and instrumental support. Partners and parents are closest to the self-employed and could support them emotionally by having meaningful talks and by showing their appreciation. Work-related friends (at co-working spaces) could demonstrate their understanding by sharing their own experiences. This would show the self-employed that they are not the only ones going through difficult times. Non-work-related friends are often closely involved in the self-employed's private life, resulting in strong ties. Long-standing friends can be especially useful by helping them put things into perspective and by showing more understanding. Formal and informal network members could support other self-employed workers

by making their peers feel more integrated into the network. Networks could offer mentoring, assistance and friendship. Other persons who can provide the self-employed with social support are customers (by providing positive feedback) and neighbours (by acting as a back-up in emergencies).

In terms of instrumental assistance, the self-employed's partner could contribute to his or her work-life balance by negotiating childcare, household tasks and time schedules. Parents, if in a position to do so, could offer financial support. This does not need to be a blank cheque; the mere idea that parents are available to support them financially if necessary can help the self-employed feel more secure and worry less, which has a positive influence on their work-life balance. Work-related friends could offer the self-employed words of encouragement, practical advice, feedback and opinions; they can also interact and take breaks with them. The self-employed perceive this as highly valuable because they know the other person has had similar experiences. Non-work-related friends can support work-life balance by helping the self-employed to get away from their work. It is important for friends and relatives to avoid expressing worries and concerns in a negative or unconstructive way. Most self-employed workers find it very stressful to have their capabilities called into question. Instead, family and friends can help increase the self-employed's awareness of their work-life balance and encourage them to get training, either in the work or personal life domains. Examples of useful training programmes are skills training in prioritising, goal and time management, boundary management or financial management.

### **For the self-employed**

First, self-employed workers are advised to increase their awareness and understanding of their own well-being and work-life balance. Self-employed workers tend to work long hours and identify closely with their business. This makes it difficult to "switch off" and find a satisfactory work-life balance. The self-employed are advised to perceive and prioritise their work-life balance as an investment in themselves and their businesses.

A lack of work-life balance might not only have negative effects in the short term but also in the long term. Demerouti et al. (2004) showed how work-home interference might result in exhaustion, and exhaustion in turn increases work-home interference, creating "loss cycles". It should also be noted that dissatisfaction in personal life domains cannot be compensated for by success in business (Sirgy and Wu, 2013). Awareness of work-life balance is also important to the self-employed because family members are often embedded in the process of starting and maintaining a small business (Aldrich and Cliff, 2003). The self-employed not only influence their own lives, in other words, but also the work-life balance of those around them.

Second, the self-employed are advised to reconsider their working conditions in order to improve their work-life balance. In general, those who became involved in self-employment to take advantage of a business opportunity experience a better work-life balance than those who did so because they had no better work options. Being forced into self-employment is related to high levels of stress and lower life satisfaction due to increased levels of risk, insecurity, and workload (Binder and Coad, 2013; Block and Koellinger, 2009). The self-employed are therefore advised to reflect on their motivation to be (or become) self-employed and reconsider whether they might be better off working as an employee if a suitable job is available.

Furthermore, demanding interactions with customers are likely to result in less satisfaction with work-life balance. The self-employed may experience last-minute client expectations, specific requirements, deadlines, working hours that are irregular and determined by clients, conflicts with customers, complaints, and the need to meet customer expectations as demanding (Annink and Den Dulk, 2012; Grant and Ferris, 2012). To avoid stress and improve work-life balance, the self-employed are advised to communicate temporal and physical boundaries with clients, for example in terms of working hours and preferences for email or telephone.

Third, the self-employed are advised to acknowledge and accept the support available to them. Because of their desire for autonomy and wish to “do it themselves”, the self-employed make their work-life balance more complicated than necessary. Many independent professionals acknowledged they were too stubborn to accept the help of others and/or felt disappointed by a lack of government support.

This dissertation shows that getting involved in support systems could be an important investment for the self-employed. Becoming part of a social network is likely to provide them with emotional or psychological resources that enable them to avoid and deal with stress. The self-employed might think of social contacts, such as their partner, family, work and non-work-related friends (in order of importance). They could also put more trust in (local) government by asking for help or information at business helpdesks with face-to-face consultation hours. All these recommendations are summarised in table 8.3.



**Table 8.3.** Recommendations for improving the self-employed's ability to maintain a satisfying work-life balance (in chronological order)

National/international governments	
1.	Increase the ease of doing business in terms of starting a business, dealing with construction permits, arranging electricity, registering property, obtaining credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency.
2.	Reconsider the design of parental leave and increase flexible childcare opportunities for the self-employed.
3.	Monitor the take-up of work-family state support by the self-employed and policy compliance of European governments.
4.	Rethink the social security system with regard to work-life balance-related disability risks for the (precarious) self-employed.
Local governments	
5.	Acknowledge the variation in types of self-employment and work characteristics in work-life balance support.
6.	Improve support systems by offering loans and training in times of financial hardship, showing understanding and increasing trust in self-employed workers.
Friends and relatives	
7.	Offer emotional and instrumental support and avoid expressing doubts.
Self-employed	
8.	Increase awareness and understanding of their own wellbeing and work-life balance.
9.	Reconsider working conditions in order to improve work-life balance.
10.	Acknowledge and accept the instrumental and emotional support available.

## The end

At the end of our interview, Lina, the independent professional in Sweden who struggled to combine work with taking care of her family and household, asked me what she should do to improve her work-life balance. Based on the integrative research review in this dissertation, I could have advised her to manage the boundaries between her life domains more strictly, to set goals, to prioritise and use time management to achieve her goals, or to see a psychologist.

Having reached the end of this dissertation, however, I would instead ask her to take a look at herself and her business in context. What motivates her to be self-employed? How does she deal with clients? How could she benefit from social support to increase her work-life balance capabilities? Following up the recommendations made in this dissertation is likely to result in less busyness and more balance around the business of the various types of self-employed workers such as Bart and Lina.



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## SAMENVATTING

Zowel werknemers als zelfstandig ondernemers worstelen in toenemende mate met het combineren van betaald werk en andere verantwoordelijkheden. Dit kan negatieve gevolgen hebben voor de individuele gezondheid, het welzijn en prestaties in het werk, maar ook voor vrienden en familie en de algemene situatie op de arbeidsmarkt (Allen e.a., 2000; Gorgievski e.a., 2010b; Shelton, 2006; Williams, 2004).

Zelfstandig ondernemen lijkt een goede strategie om meer autonomie te creëren in vergelijking tot het werken in loondienst (Johansson Sevä en Öun, 2015; Gimenez-Nadal e.a., 2012). Met name flexibiliteit en controle over het werk worden geassocieerd met een hogere tevredenheid met werk-privé balans (Davis et al., 2014). Meer autonomie weegt echter niet altijd op tegen de verantwoordelijkheden en onzekerheden van het zelfstandig ondernemerschap, zoals relatief hoge werkeisen, werkdruk, lange werktijden en (financiële) onzekerheid (König en Cesinger, 2015; Parasuraman en Simmers, 2001; Prottas en Thompson, 2006). Zelfstandig ondernemerschap is daarom geen wondermiddel voor een betere werk-privé balans (Annink en Den Dulk, 2012; Johansson Sevä en Öun, 2015; König en Cesinger, 2015).

### ONDERZOEKSVRAAG

Dit proefschrift stelt de vraag: "Hoe kan de ervaren werk-privé balans van verschillende typen zelfstandig ondernemers in verschillende landen worden verklaard?" Deze hoofdvraag is opgedeeld in drie deelvragen: a) "Hoe ervaren verschillende typen zelfstandig ondernemers hun werk-privé balans?", b) "Hoe beïnvloeden kenmerken van het werk de werk-privé balans van zelfstandig ondernemers?" en c) "Hoe wordt de werk-privé balans

van zelfstandig ondernemers gevormd door de nationale context?” Het proefschrift bestaat uit zes empirische hoofdstukken die samen deze drie deelvragen beantwoorden.

## **THEORETISCHE BENADERING**

Dit proefschrift verklaart de ervaren werk-privé balans van verschillende typen zelfstandig ondernemers in verschillende landen vanuit drie theoretische benaderingen: het ‘Job Demands and Resources Model’, ‘Conservation of Resources theory’ en de ‘Capability Approach’. Daarnaast verklaart het de verschillen in overheidssteun voor de werk-privé balans van zelfstandig ondernemers met behulp van een typologie van verzorgingsstatenregimes. De afzonderlijke hoofdstukken bestuderen verschillende concepten om het fenomeen ‘werk-privé balans’, en verschillen in ervaringen, beter te kunnen begrijpen. Deze concepten zijn: de mate waarin werk met gezin conflicteert, tevredenheid met werk-privé balans, subjectief welzijn en mogelijkheden voor werk-privé balans.

## **ONDERZOEK ONTWERP EN METHODEN**

Het proefschrift is gebaseerd op meerdere gegevensbronnen, theorieën en methoden. De zes afzonderlijke empirische hoofdstukken (twee tot en met zeven) zijn oorspronkelijk als tijdschriftartikelen geschreven en hebben allemaal een landen vergelijkend onderzoek ontwerp. Hoofdstuk twee is een integratieve literatuurstudie, die werd uitgevoerd in overeenstemming met het Prisma Protocol voor een systematische review en meta-analyse van bestaand onderzoek (Moher e.a., 2015). Hoofdstuk drie gebruikt ‘Typological Analysis’, een methode voor beschrijvende kwalitatieve data-analyse (Ayres en Knafelz, 2008), om secundaire data te analyseren. In dit hoofdstuk wordt de overheidssteun voor werk-privé balans voor zelfstandig ondernemers in vergelijking met werknemers in loondienst.

Hoofdstuk vier tot en met zes gebruiken bestaande gegevens die zijn verzameld in een groot aantal landen door de European Social Survey (2004 en 2010) en de Global Entrepreneurship Monitor (2013). Deze hoofdstukken toetsen de directe en indirecte invloed van kenmerken van het werk en de nationale context op werk-privé balans met behulp van multi-level regressieanalyse in STATA en SPSS-software.

Het zevende en laatste empirische hoofdstuk verklaart onder welke omstandigheden sociale steun de mogelijkheden voor werk-privé balans vergroot dan wel verkleint. Dit

hoofdstuk is gebaseerd op interviews met 50 zelfstandige professionals in drie landen (Nederland, Spanje en Zweden).

## **RESULTATEN**

De integratieve literatuurstudie in hoofdstuk twee liet zien dat onderzoek naar de werk-privé balans van zelfstandig ondernemers nog in de kinderschoenen staat. Het is onduidelijk of zelfstandig ondernemers meer of minder werk-privé balans ervaren dan werknemers. Daarnaast maakt slechts een klein aantal studies onderscheid tussen verschillende typen zelfstandig ondernemers. De literatuurstudie benadrukte het belang van een contextuele benadering in onderzoek naar werk-privé balans.

Het doel van het derde hoofdstuk was om overheidssteun voor de werk-privé balans van zelfstandig ondernemers in kaart te brengen en om verschillen met overheidssteun voor werknemers te duiden. De resultaten lieten zien dat zelfstandig ondernemers over het algemeen minder of helemaal geen overheidssteun ontvangen in vergelijking tot werknemers. De mate van overheidssteun verschilt tussen Europese landen. Deze variatie kan verklaart worden door verzorgingsstaatregimes.

Het vierde hoofdstuk onderzocht hoe en waarom de mate waarin werk met gezin conflicteert verschilt tussen werknemers en zelfstandig ondernemers. De resultaten van multi-level regressie analyses op basis van European Social Survey (2010) data laten zien dat taakeisen en werk gerelateerde hulpbronnen ('job demands' en 'job resources') anders uitpakken voor werknemers en zelfstandig ondernemers. Het verband tussen arbeidsrelatie en de mate waarin werk met gezin conflicteert wordt met name gemedieerd door taakeisen. Voorbeelden daarvan zijn het aantal werkuren, overwerken, (financiële) onzekerheid en het al dan niet hebben van een leidinggevende functie. De resultaten lieten ook zien dat de mate waarin werk met gezin conflicteert deels verklaard kan worden door de nationale context. Verassend genoeg hebben verlof en kinderopvang geen effect op de mate waarin werk met gezin conflicteert. Ook het werkloosheidspercentage in een land heeft geen effect. De vergelijking tussen werknemers en zelfstandig ondernemers in dit hoofdstuk dient als een startpunt voor de volgende hoofdstukken die zich richtten op de verschillen in werk-privé balans tussen verschillende typen zelfstandig ondernemers.

Het vijfde hoofdstuk verkende de relatie tussen kenmerken van het werk van zelfstandig ondernemers (klantgerichtheid, innovatie, aantal werknemers, motivatie en bedrijfsfase) en tevredenheid met werk-privé balans. Resultaten van de multi-level regressie analyses

gebaseerd op data van de Global Entrepreneurship Monitor (2013) lieten een negatieve relatie zien tussen overmatige stress en het leiden van een klantgericht bedrijf enerzijds en tevredenheid met werk-privé balans anderzijds. Daarnaast bleek er een positieve relatie te zijn tussen de motivatie om zelfstandig ondernemer te worden op basis van kansen en werk-privé balans. Op nationaal niveau bleek het gemak van ondernemen positief gerelateerd te zijn aan tevredenheid met werk-privé balans. Dit impliceert dat hoe makkelijker het is om te ondernemen in een land, hoe hoger de tevredenheid met werk-privé balans is. Verassend genoeg bleken het niveau van menselijke ontwikkeling en de mate van gender gelijkheid in een land negatief gerelateerd te zijn aan tevredenheid met werk-privé balans. Dit zou kunnen worden verklaard door hogere verwachtingen en een gevoel van persoonlijke verantwoordelijkheid. De resultaten van het vijfde hoofdstuk suggereren dat kenmerken van het werk kunnen worden ervaren als zowel 'job demands' en/of 'job resources'. Bepaalde kenmerken van het werk hebben geen significant effect op de ervaren werk-privé balans, waarschijnlijk doordat ze de werk-privé balans van de ene zelfstandig ondernemer kunnen bevorderen terwijl ze de werk-privé balans van een andere zelfstandig ondernemer kunnen belemmeren.

In het zesde hoofdstuk is de relatie tussen financiële zorgen en subjectief welzijn getoetst op basis van de European Social Survey (2004 en 2010) data van 9,755 zelfstandig ondernemers uit 31 Europese landen. Daarnaast verkende dit hoofdstuk de omstandigheden die het effect van financiële zorgen kunnen verkleinen. De toepassing van 'Conservation of Resources Theory' maakte het mogelijk om onderliggende mechanismen beter te begrijpen. De multi-level regressie analyses laten zien dat er een sterk verband is tussen financiële zorgen en subjectief welzijn. Factoren die de negatieve effecten van financiële zorgen op welzijn kunnen verzachten, zijn onderwijs, sociaal vertrouwen en een werkloosheidsuitkering.

Het zevende en laatste empirische hoofdstuk verkende hoe sociale steun de mogelijkheden voor de werk-privé balans van zelfstandig ondernemers kan vergroten en/of verkleinen. Deze kwalitatieve studie is gebaseerd op interviews met een specifiek type zelfstandig ondernemers, namelijk zelfstandige professionals in Nederland, Spanje en Zweden. Zelfstandige professionals zijn de snelst groeiende groep op de Europese arbeidsmarkt (Leighton en Brown, 2013). Deze zelfstandigen zijn hoog opgeleid en werken alleen, zonder steun van collega's of leidinggevende. Daarom wordt aangenomen dat sociale steun voor werk-privé balans voor hen extra belangrijk is. Uit de interviews bleek dat de meest belangrijke bronnen van sociale steun voor zelfstandige professionals de partner, familie, werk en niet-werk gerelateerde vrienden zijn. Zij kunnen zowel emotionele als instrumentele steun bieden. Begrip tonen bleek de meest belangrijke vorm van steun te zijn.

De mate waarin sociale steun kan worden omgezet naar echte hulpbronnen voor werk-privé balans wordt echter bepaald door zogenaamde conversiefactoren. De landen vergelijkende analyse liet zien dat de institutionele, sociale en individuele context de mogelijkheden voor werk-privé balans zowel kan belemmeren als vergroten. Het gemak van ondernemen en kinderopvang zijn belangrijke institutionele conversiefactoren. Financiële stress en de waarde van familieverbanden zijn belangrijke conversiefactoren uit de sociale context. Ten slotte blijken gender en het samenwonen met een partner invloedrijke conversiefactoren op het individuele niveau.

## **CONCLUSIE**

Het antwoord op de vraag “Hoe kan de ervaren werk-privé balans van verschillende typen zelfstandig ondernemers in verschillende landen worden verklaard?” is dat verschillende typen zelfstandig ondernemers verschillende werk-privé balans ervaringen hebben. Kenmerken van het werk, het bedrijf en van de nationale context waarin zij ondernemen beïnvloeden deze werk-privé balans ervaring.

Dit proefschrift concludeert dat zelfstandig ondernemers in vergelijking tot werknemers relatief tevreden zijn met hun werk-privé balans en welzijn, ondanks dat zij ook conflict tussen werk en familie en spanning tussen autonomie en (financiële) onzekerheid ervaren. Verschillende typen zelfstandig ondernemers, die kunnen worden gedefinieerd op basis van wettelijke- en gedragsaspecten, hebben verschillende werk-privé balans ervaringen. Dit proefschrift laat zien dat ook de motivatie om zelfstandig ondernemer te worden een belangrijke indicator voor tevredenheid met werk-privé balans is. Zij die gemotiveerd zijn door kansen ervaren waarschijnlijk een betere werk-privé balans dan zij die uit noodzaak zelfstandig ondernemer zijn geworden.

Kenmerken van het werk en het bedrijf beïnvloeden de ervaren werk-privé balans van zelfstandig ondernemers. Naast bekende ‘job demands’ zoals het aantal werkuren, overwerken, (financiële) onzekerheid en het al dan niet hebben van een leidinggevende functie, beïnvloeden ook kenmerken van het bedrijf, zoals klantgerichtheid, de ervaren werk-privé balans van zelfstandig ondernemers.

Ook het beleid, economische situatie en culturele aspecten in een land vormen de ervaren werk-privé balans van zelfstandig ondernemers. Belangrijke aspecten van de beleidscontext zijn ondersteunende bedrijfsmaatregelen, werkloosheidsuitkeringen en de mate van menselijke ontwikkeling in een land. Het belang van de economische context blijkt uit de gevonden relatie tussen financiële zorgen en subjectief welzijn. Belangrijke

verzachtende factoren voor financiële zorgen zijn werkloosheidsuitkering, onderwijs en sociaal vertrouwen in een land. Culturele contextaspecten die de werk-privé balans van zelfstandig ondernemers beïnvloeden zijn de waarde van familiebanden en gender gelijkheid. Dit proefschrift laat bovendien zien dat de nationale context niet alleen een directe invloed op de ervaren werk-privé balans, maar ook indirect de (keuze)mogelijkheden voor een goede werk-privé balans beïnvloedt.

Ten slotte concludeert dit proefschrift dat rekening moet worden gehouden met de verscheidenheid in kenmerken van het werk en het bedrijf om de werk-privé balans van zelfstandig ondernemers volledig te kunnen begrijpen. Het is belangrijk om ook de context waarin zelfstandigen ondernemen in ogenschouw te nemen.

## **AANBEVELINGEN VOOR TOEKOMSTIG ONDERZOEK**

De theoretische benaderingen die in dit proefschrift gehanteerd zijn maken het mogelijk om de werk-privé balans van zelfstandig ondernemers te analyseren op zowel individueel als (inter)nationaal niveau. Elk van de benaderingen heeft een andere focus, waardoor ze elkaar aanvullen en samen een beter begrip van werk-privé balans mogelijk maken. De theoretische benaderingen kunnen verbeterd worden door het definiëren van specifieke taakeisen en hulpbronnen voor zelfstandig ondernemers. Een andere aanbeveling is het erkennen van het belang van individuele keuze en de motivatie van zelfstandig ondernemers. Een gender perspectief zou kunnen verklaren hoe culturele verwachtingen de ervaren werk-privé balans van mannelijke en vrouwelijke zelfstandig ondernemers beïnvloedt. De belangrijkste aanbeveling is om een contextuele benadering te hanteren. Daarmee wordt het mogelijk om ook de ervaringen van zelfstandig ondernemers in verschillende landen te begrijpen.

Met betrekking tot onderzoeksmethodologie zouden wetenschappers aandacht kunnen besteden aan de conceptualisering en de meting van werk-privé balans, autonomie en sociale steun.

Multi-level analyse is een geschikte methode om de invloed van nationale contextfactoren op de werk-privé balans in kaart te brengen. Om de kwaliteit van dataverzameling door middel van enquêtes te verbeteren is het advies om ook kenmerken van het werk en het bedrijf te verzamelen en het aantal indicatoren op land niveau uit te breiden. Longitudinale panel data is nodig om de individuele keuzes, relationele aspecten en de invloed van veranderingen in de context op werk-privé balans beter te begrijpen. Ten slotte kunnen kwalitatieve interview methoden de mechanismen van werk-privé balans



in verschillende landen inzichtelijker maken. Zelfstandige onderzoekers die kwalitatieve data verzamelen in verschillende landen zouden een onderzoeksdagboek bij moeten houden. Ten slotte kan toepassing van Qualitative Comparative Analysis (QCA) de verschillende combinaties van causale condities die leiden tot werk-privé balans in kaart brengen.

## **PRAKTISCHE AANBEVELINGEN**

Ten eerste kunnen nationale overheden het ondernemen in hun land makkelijker te maken. Daarnaast kunnen zij het verlofbeleid herzien en de mogelijkheden voor flexibele kinderopvang vergroten. De eerste stap is om de opname van verlof door zelfstandig ondernemers in kaart te brengen. Het werk-privé beleid voor zelfstandig ondernemers is gerelateerd aan ziekte en invaliditeitsrisico's. Het is daarom verstandig dat nationale overheden eerst reflecteren op het huidige functioneren van het sociale zekerheids-systeem voor zelfstandig ondernemers.

Lokale overheden kunnen in de ontwikkeling van nieuw beleid rekening houden met de variatie in typen zelfstandig ondernemers. Het is daarnaast belangrijk dat lokale overheden aan zelfstandig ondernemers laten merken dat ze hen begrijpen en vertrouwen. Het verstrekken van leningen en het aanbieden van onderwijs zijn twee manieren om zelfstandig ondernemers te ondersteunen in tijden van financiële onzekerheid.

Mensen in de naaste omgeving van zelfstandig ondernemers kunnen emotionele en praktische steun bieden voor werk-privé balans. Het is daarnaast van belang om niet (constant) twijfels te uiten.

Zelfstandig ondernemers kunnen zelf hun bewustzijn en begrip van eigen welzijn en werk-privé balans vergroten. Daarnaast kunnen zij reflecteren op hun werkomstandigheden en motivatie om zelfstandig ondernemer te zijn. Indien nodig, kunnen zij hun werkomstandigheden herzien of besluiten om in loondienst te gaan werken. Daarnaast zouden zelfstandig ondernemers zich moeten realiseren welke praktische en emotionele sociale steun aanwezig is en die dan ook accepteren. Tezamen kunnen de genoemde inspanningen leiden tot minder bedrijvigheid, en meer balans, in en rondom het bedrijf.



## SUMMARY

Workers increasingly struggle to combine work and other responsibilities. This may negatively influence personal health, well-being, and job performance, but also relatives and general economic prosperity and growth (Allen et al., 2000; Gorgievski et al., 2010b; Shelton, 2006; Williams, 2004). To many workers, self-employment seems to offer greater autonomy compared to wage employment (Johansson Sevä and Öun, 2015; Gimenez-Nadal et al., 2012). More flexibility and control over work are both associated with greater satisfaction with work-life balance (Davis et al., 2014). However, autonomy does not always offset the responsibilities and uncertainties that come with self-employment, such as long hours, job pressure and work insecurity (König and Cesinger, 2015; Parasuraman and Simmers, 2001; Prottas and Thompson, 2006). In other words, self-employment is not a panacea for the work-life balance issues of all workers (Annink and Den Dulk, 2012; Johansson Sevä and Öun, 2015; König and Cesinger, 2015).

### RESEARCH QUESTION

This dissertation consists of six empirical chapters that together aim to answer the overall research question: "How can we explain the work-life balance experiences of different types of self-employed workers across countries?" The dissertation is guided by three subsidiary questions: 1) "How do different types of self-employed workers experience work-life balance?" 2) "How do work characteristics influence the work-life balance of self-employed workers?" and 3) "How does national context shape the work-life balance of self-employed workers?"

## **THEORETICAL APPROACH**

This dissertation explains the work-life balance of different types of self-employed workers across countries using three theoretical approaches: the Job Demands and Resources model, Conservation of Resources theory and the Capability Approach. It also applies the Welfare State Regime approach in an effort to understand differences in work-family state support for the self-employed across countries. To gain a better understanding of different experiences, the study uses various concepts to explore the “work-life balance” phenomenon. These concepts are: work-to-family conflict, work-life balance satisfaction, subjective well-being, and capabilities for work-life balance.

## **RESEARCH DESIGN AND METHODS**

This dissertation consists of six individual, empirical chapters that were originally written as journal articles. All chapters have a cross-national comparative design. Multiple data sources, multiple theories and multiple methodologies are applied. The dissertation starts in chapter two with an integrative research review conducted in line with the Prisma-P protocol for preferred reporting items for systematic review and meta-analysis (Moher et al., 2015). Chapter three analyses secondary data in order to understand cross-national differences in work-family state support for the self-employed compared to employees. Typological analyses are conducted in order to analyse descriptive qualitative data (Ayres and Knafli, 2008).

The subsequent three chapters (four to six) are based on existing data collected in a large number of countries by the European Social Survey (2004 and 2010) and the Global Entrepreneurship Monitor (2013). Multi-level regression analysis in STATA and SPSS software are used for quantitative testing of the direct and indirect effects of work characteristics and national context variables on work-life balance outcomes. The final empirical chapter uses interviews with fifty independent professionals in three countries (the Netherlands, Spain and Sweden) to explore under which conditions social support results in work-life balance capabilities.

## **RESULTS**

This dissertation begins with a state-of-the-art integrative review in chapter two that aims to examine what we know so far about the work-life balance of the self-employed and conditions affecting their experiences. This integrative review shows that research

on the work-life balance of self-employed workers is still in its infancy. It has not yet produced conclusive findings as to whether the self-employed experience a more or less satisfying work-life balance than employees. Few studies address the heterogeneity of the group of self-employed or make a distinction between different types of self-employed workers when investigating their work-life experiences. The review underscores the need to allow for the conditions that shape the self-employed's perceived work-life balance.

The aim of the third chapter is to map and understand work-family state support for the self-employed compared to employees across European countries. The results show that, in general, the self-employed receive less work-family state support than employees or none at all. The degree of work-family state support varies widely across European countries. Patterns of welfare state regimes, which explain variation in work-family support for employees, can also be found in the context of self-employment.

The fourth chapter aims to explicate the multi-level mechanism underlying the relationship between employment type and work-to-family conflict. Results of multi-level regression analysis based on the European Social Survey (2010) show that job demands and resources operate differently for employees and the self-employed. The relationship between employment type and work-to-family conflict is mediated mainly by job demands such as working hours, working at short notice, job insecurity and supervisory work. The results also reveal that some of the variance in work-family conflict between employees and the self-employed can be explained at the national level. However, national leave and childcare policies have no effect on work-to-family conflict. A country's unemployment rate also has no effect. The comparison between the self-employed and employees serves as a starting point for an examination of work-life balance experiences among different types of self-employment in the subsequent chapters.

Chapter five explores the relationship between self-employed work characteristics (consumer orientation, innovativeness, number of employees, motivation, and entrepreneurial phase) and work-life balance satisfaction. The results of multi-level regression analysis based on the Global Entrepreneurship Monitor (2013) reveal that being exposed to excessive stress and running a consumer-oriented business relate negatively to work-life balance. Opportunity-driven motivation relates positively to work-life balance. The ease of doing business in a country also relates positively to the work-life balance of self-employed workers. This implies that the easier it is to do business in a country, the higher satisfaction with work-life balance will be. Surprisingly, a high ranking on the human development index a higher and more gender equality in a country are negatively related to work-life balance, possibly because social expectations and levels of personal

responsibility are higher. The results of chapter five indicate that work characteristics can be experienced as demands as well as resources. Work characteristics may have a non-significant influence on work-life balance because they can impede a satisfying work-life balance for some self-employed workers but facilitate a satisfying work-life balance for others.

Chapter six tests the relationship between financial hardship and subjective well-being among 9,755 self-employed individuals from 31 European countries. It also identifies potential mitigating factors in this relationship on both the individual and the country level. The Conservation of Resources theory makes it possible to explore the underlying mechanisms at play. Three level regression analyses based on the European Social Survey (2004 and 2010) reveal a strong relationship between financial hardship and impaired well-being. Additionally, the study shows that education, social trust and unemployment benefits act as important buffering factors for the self-employed.

The seventh and final empirical chapter explores how social support enables independent professionals to achieve a satisfying work-life balance. This qualitative study is based on interviews conducted in the Netherlands, Spain and Sweden with a specific type of self-employed worker: independent professionals. Independent professionals make up an interesting sample because they are the fastest-growing group in the European labour market (Leighton and Brown, 2013). These highly-skilled solo workers work in relative lonely conditions, without co-worker and supervisor support, making social support an even more important resource for their work-life balance. The interview data reveals that the most important sources of social support for independent professionals are partners, families, and work and non-work related friends who provide emotional and instrumental support. Showing understanding appears to be the most important type of support.

However, the extent to which social support can be converted into capabilities for work-life balance is influenced by conversion factors. The cross-national comparison shows that the institutional, societal and individual context hinder and reinforce social support for work-life balance, resulting in different experiences across countries. At the institutional level, the ease of doing business and formal childcare are identified as important conversion factors. At the societal level, financial hardship and familialism play an important role. At the individual level, gender expectations and cohabitation influence capabilities for work-life balance.

## CONCLUSION

The overall research question of this dissertation is: "How can we explain the work-life balance experiences of different types of self-employed workers across countries?" The answer is that different types of self-employed workers have different work-life balance experiences because their experiences are influenced by work and business characteristics and shaped by the national context in which they run their business.

Based on the findings of this dissertation, we may conclude that the self-employed are relatively satisfied with their work-life balance and well-being compared to employees, although they experience work-to-family conflict and tensions between freedom and insecurity. Legal and behavioural definitions differentiate between several types of self-employed workers, and these types appear to have different work-life balance experiences. This dissertation shows that the motivation to become self-employed is an important indicator for work-life balance. Those who become self-employed to take advantage of a business opportunity are more likely to experience a satisfying work-life balance than those who do because they have no better options for work.

Work and business characteristics influence the work-life balance experiences of the self-employed. Besides traditional job demands such as working hours, working at short notice, job insecurity, supervisory work and excessive stress, the work-life balance of self-employed workers is influenced by business characteristics, such as running a consumer-oriented business.

Furthermore, the work-life balance of self-employed workers is shaped by policy, economic and cultural contexts. Critical aspects of the policy context are business support, unemployment benefits and the country's ranking on the human development index. The economic context is important because financial hardship is related to impaired well-being, although this dissertation shows that this negative effect can be buffered by unemployment benefits, education and social trust. Regarding the cultural context, the work-life balance of self-employed workers is shaped by familialism and gender inequality. This dissertation shows that the national context not only shapes work-life balance directly, but also influences the self-employed's capabilities and their work-life balance choices indirectly.

To fully understand the work-life balance of self-employed workers, this dissertation argues that we need to acknowledge the heterogeneous nature of the group of self-employed in terms of work and business characteristics. Furthermore, studying

the self-employed within the context in which they operate is likely to give us a more comprehensive understanding of their work-life balance.

## **RECOMMENDATIONS FOR FUTURE RESEARCH**

The theoretical approaches applied in this dissertation allow us to analyse and interpret the work-life balance of self-employed workers at the individual and national level. Each approach has a different focus, meaning that they complement one another and allow for a more comprehensive understanding of work-life balance. However, theoretical improvements could be made by exploring the effect of specific entrepreneurial stressors on work-life balance and the associated coping strategies. Future research should also acknowledge the importance of individual choice and the motivation behind becoming self-employed. A gender perspective could explain how expectations influence work-life balance mechanisms for male and female self-employed workers. The most important recommendation is to maintain a contextual approach that furthers our understanding of differences in work-life balance across countries.

Regarding research methods, the suggestion is to adjust the conceptualisation and measurement of work-life balance, autonomy and social support. A contextual approach should be maintained by conducting quantitative multi-level analyses and collecting cross-national qualitative data. Researchers are advised to improve surveys that collect data on employees and the self-employed by including business and work characteristics. Cross-national comparative country indicators also require improvement. Longitudinal panel data is needed to understand individual choices, relational aspects and the influence on work-life balance of changes in context. Finally, researchers could use qualitative interview methods to collect data on work-life balance mechanisms in various countries. One explicit recommendation in that regard is to use a field research journal. Qualitative Comparative Analysis (QCA) could be conducted to analyse different combinations of causal conditions that may generate work-life balance.

## **PRACTICAL RECOMMENDATIONS**

National governments are advised to increase the ease of doing business in their country. They could further reconsider the design of parental leave and increase flexible childcare opportunities for the self-employed. The first step would be to monitor the take-up of work-family state support by the self-employed. Work-life policies are related



to disability risks. Governments are therefore advised to reflect on the functioning of the current social security system for the (precarious) self-employed.

Local governments are advised to acknowledge variation in self-employment types when offering work-life balance support. It is most important for local governments to show understanding and have more trust in self-employed workers. Support systems could be improved by offering loans and training in times of financial hardship.

Relatives of self-employed workers could offer emotional and instrumental support for work-life balance, and avoid expressing (constant) doubts.

Finally, the self-employed are advised to increase their awareness and understanding of their own well-being and work-life balance. In order to improve their work-life balance, the self-employed could reconsider their working conditions and their motivation for becoming self-employed. If necessary, they might change their working conditions or decide to quit their business and work for an employer. The self-employed should also be more aware of and accept the instrumental and emotional support available to them. Taken together, these suggestions are likely to lead to less busyness, and more balance, in and around their business.





## APPENDICES





## APPENDIX A

### USING THE RESEARCH JOURNAL DURING QUALITATIVE DATA COLLECTION IN A CROSS- CULTURAL CONTEXT

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In this chapter the term “entrepreneurship” instead of “self-  
employment” is used, because the chapter is originally written  
as an article for entrepreneurship scholars.



## INTRODUCTION

In sociological research, there is a long tradition of providing accounts of the research process (Quilgars et al., 2009). Unfortunately, in entrepreneurship journal articles, researchers hardly mention issues that arise during the actual phase of data collection. Gómez and Kuronen (2011) refer to this phase as the “grass-root level”, where the work is actually done and decisions are made. Especially in cross-cultural comparative entrepreneurship research, this is the level where most unexpected cultural issues and differences arise. Reflective data is often omitted from the final written report because the researcher may seek to conceal and suppress certain relevant, and at times, personal aspects during research. These missing voids affect the findings and their reading, even if the reader is unaware of its existence or influence (Weiner-Levy and Popper-Giveon, 2013). If present, reflections are mainly on practical issues and research design, such as whether or not to hire a translator (see for example Williamson et al., 2011) and not on the phase of interviewing itself.

So far, little is written about the role of the research journal as a learning tool and how to establish and maintain it (Engin, 2011). For these reasons, the complexity of comparative research on entrepreneurship requires greater attention, particularly when the study is conducted by a single researcher. This article discusses how a journal can be used to reflect on issues arising during the phase of data collection. This article is based on a case study and uses practical examples from conducting interviews with entrepreneurs in various countries. Entrepreneurship researchers may benefit from using a research journal and improve the transparency and quality of cross-cultural interview studies in entrepreneurship research.

In cross-cultural qualitative research (which can be multicultural, multilingual, multi-national, or multiregional), the main aim is to study entrepreneurs in different cultural settings. This research often takes place at the level of local practices, entrepreneur's everyday life, and experiences. A major advantage of the in-depth qualitative cross-national approach is that it enables the researcher to analyze the entrepreneurial phenomena 'from inside', in their cultural and social context, in actual local practices, and in entrepreneur's everyday life. This is more difficult, if not impossible, in large-scale multi-national comparisons (Gómez and Kuronen, 2011).

Comparative research methods have long been used in cross-cultural studies to identify, analyze, and explain similarities and differences among entrepreneurs. These methods serve as a means of gaining a better understanding of different structures and institutions influencing entrepreneurship. More recently, as greater emphasis has been placed on contextualization. Cross-national comparisons, which has been encouraged by (European) government and research funding bodies to monitor, report, and evaluate developments, has coincided with the growth of interdisciplinary and international collaboration and networking in entrepreneurship research (Hantrais, 2008).

Yet, relatively few entrepreneurship researchers feel they are well equipped to conduct studies that to cross national boundaries. In case they do, it is most common to have a multi-national team of researchers with local researchers collecting data from their home country and in their native language (Hantrais, 2008; Mangen, 1999). Although teamwork in cross-cultural research benefits from theoretical, methodological, and practical discussions between researchers, Agar (1980) argues that the feeling of being 'the professional stranger' is missing. By contrast, solo-researchers conducting cross-cultural comparative research by themselves are able to see things from a different perspective when in a foreign culture and society, but also in one's own country after taking distance from it. Especially in this type of research setting, reflection is important.

I will start this article by elaborating on the importance of reflection and keeping a journal as a tool do to so. I will then demonstrate how to establish and maintain such a journal during five phases of cross-cultural face-to-face interviewing with entrepreneurs. I provide ten suggestions of "what" and "why" to take notes on during these five phases. Furthermore, I elaborate on how a research journal could be used to deal with emotions during the phase of data collection. Lastly, crucial issues such as compliance to the study protocol and ethical issues will be addressed.



## **THE IMPORTANCE OF REFLECTION AND THE RESEARCH JOURNAL AS A TOOL**

Reflexivity emphasizes an awareness of the researcher's own presence in the research process, with the aim of improving the quality of the research. Over the past few years, a researcher's position, his identity, conceptions, origin, and gender have been considered factors likely to influence the choice of research topic, field work, data analysis, and presentation (Weiner-Levy and Popper-Giveon, 2013). Gokah (2006) argues, based on his own experiences, how (naïve) researchers are likely to be confronted with field realities that may threaten their well-being or research work. Borg (2001) notes that emotions too are an undeniable part of the human researcher's work. Usually, reflexivity in the literature is discussed as an individual activity. Furthermore, thinking reflexively is often portrayed as an afterthought in qualitative analysis, an exercise to conduct once the data has been collected and the results have been written up (Browne, 2013). Reflective data, however, may show relevant findings that would otherwise have been missed (Weiner-Levy and Popper-Giveon, 2013).

Reflection by solo researchers is often done in written forms such as journals (or diaries) and case records (Boutelier and Mason, 2012). The case record is based on a problematic situation and includes a factual description of an event and reflection on the nature of the situation, the action taken, the alternatives considered, and the possible outcomes (Kottkamp 1990). Journal writing expands the scope of such reflection beyond problematic situations. In addition to a case record, it contains a critical analysis of the (political) context in which actions unfold, the researchers' knowledge, skills, expertise, values, assumptions, and the emotions evoked by the research. The research journal is a tool for observing, questioning, critiquing, synthesizing, and acting. The specific elements it may contain are: 1) data obtained by observation, interviews, and informal conversations; 2) additional items such as photographs and letters; 3) contextual information; 4) reflections; and 5) ideas and plans for subsequent research steps (Altrichter and Holly, 2005).

By integrating these elements and using the journal throughout the research, it becomes a tool for reflection in the midst of making choices, which is also referred to as reflection-in-action (Boutelier and Mason, 2012: 200). Newbury (2001:3) argues that the research journal can be seen as "a melting pot for all of the different ingredients of a research project - prior experience, observations, readings, ideas - and a means of capturing the resulting interplay of elements". Browne (2013) shows that it may also become a tool to air grievances, to rationalize decision making processes at times of great uncertainty, and an opportunity for researchers to be open and honest about their personal transformation during the fieldwork process. The research journal can assist

the researcher in acknowledging these emotions, expressing them, and particularly where these emotions threaten the progress of the research, analyzing and reacting to them. It may contain conversations, poetry, drawings, and songs that may assist in making feelings and thoughts more clear (Boutelier and Mason, 2012). After introducing the case study in the next section, this article continues by demonstrating how to establish and maintain a research journal.

## **METHODOLOGY**

I use examples from my own research about the work-life balance of independent professionals, who are highly skilled solo independent professionals and engaged in service activities (Leighton and Brown, 2013; Rapelli, 2012). This explorative comparative case study, conducted in three European countries as a solo researcher, was designed to understand, in-depth, how social support increases the independent professionals' abilities for work-life balance. Data was collected by a semi-structured questionnaire based on the capability approach adjusted to work-life balance (Hobson 2014) and literature on social support and work-life balance. I interviewed 50 entrepreneurs in total in The Netherlands (N=16), Spain (N=17), and Sweden (N=17) and worked and lived in each country for minimum of three months. In each country, I approached the owners of several co-working spaces to invite independent professionals to participate in the research. Next, the interviewees were asked to forward our invitation to colleagues who worked from home via the snowball method. A pro of this method is that it allowed us to ensure variation in the sample, for example in location of the work place, occupation, gender, and parental status. Data was collected through audio taped interviews, lasting approximately one hour. The interviews took place between January and August 2015 at co-working spaces, cafés, or at homes in Rotterdam, Valencia, and Malmö. In the next section, I will elaborate on how I established and maintained a research journal during this research project.

## **ESTABLISHING AND MAINTAINING A RESEARCH JOURNAL DURING THE VARIOUS PHASES OF DATA COLLECTION**

During my research project, I kept a digital journal in Microsoft Word and Excel in a folder on my laptop. The Word document contained the methodological steps taken to gather my data, including key persons and organizations. In an Excel file, I recorded the important contact details of participants during the period of fieldwork. The Excel file contained three sheets with one for each country. The columns contained information

such as date of the interview, email address, web page, telephone number, age, family situation, and work location. Later, I added numerical data from the exercises I did with participants, but also, for example, descriptive data about the setting in which we met. I updated this file as soon as I got home after the interview or, for example, when I received a confirmation email from participants. Besides a digital, practical journal, I bought a small notebook which I always carried with me in my bag, because I noticed that ideas often come at moments you do not expect them. In this small notebook I would write down patterns I discovered across the interviews, but also ideas on persons to contact, suggested books to read, or websites to check. During the interviews, I used a printed out a topic list on which I scribbled down answers or ideas. Because I obviously needed to focus on the participant and the conversation, I would work out these ideas in my note book directly after the interview.

In this paragraph, I will illustrate what I wrote down in my research journal and why this was useful during five phases: before data collection, while contacting participants, after the first interviews, during interviews, and after the interviews are conducted. This description results in a flow chart in Figure A.1, showing five phases and ten suggestions for keeping a research journal.

## **BEFORE DATA COLLECTION**

Before I started to collect data, I wrote down in my journal how I perceived the world at that point of time and how I could understand the work-life balance of the entrepreneurs under study. For example, an important assumption in my research was that the national context would influence the entrepreneur's abilities to achieve work-life balance. A reflexive position statement was a valuable start, since it served as a starting point to come back to and it allowed me to compare it to my stance afterwards.

## **CONTACTING PARTICIPANTS**

During the phase of contacting participants, I felt low in energy because I was simultaneously settling down in a new country and meeting new people. Meeting so many new people and contacting possible participants meant constantly having to introduce myself and taking part in small talk. So the first week or two, I was too tired to work. Finding participants took a lot of time as well, which made me feel very unproductive. I used my journal to set priorities and remind myself of what I had to accomplish during my stay abroad. I struggled with my perfectionism - wanting to do more and better.

Writing in my journal made me become aware of my thoughts, taught me to focus, as well as work according to my given energy level.

## **AFTER THE FIRST INTERVIEWS**

In the phase of the first explorative interviews, I used my journal to write down (cultural) customs and the participant's expectations regarding timing and relational aspects. When I scheduled most of my interviews and I was ready to meet participants, I noticed that timing is important to take into account. In the Netherlands, for example, it is seen as polite to show up a little early for your appointment. When I arrived 10 minutes before my interview appointment in Spain, I unintentionally stressed the participant. She opened the door by saying: *"I should have known, since you're Dutch. I thought we would meet at 11.00 and I need some time to clean up, collect my stuff, and make some coffee. Just sit down there, will you?"*

I got the impression she felt rushed, which was not a good start to the interview. In Sweden, I found out that it is common to take off your shoes before entering someone's home. These taken for granted customs might cause moments of confusion if not taken into account. I used my journal to prevent myself from making the same mistakes again and making participants feel uncomfortable.

Regarding relational aspects, I made notes on the effects of bringing gifts for participants as I brought Dutch caramel waffles as a small gift for the participants. Although the gifts were very much appreciated, I did not feel as if a gift was necessary. Participants were most often happy to share their stories and to benefit from a moment of reflection. Because I travelled by plane, I could not bring caramel waffles for everyone and had to buy local chocolates instead. Because these were not Dutch, I felt they were less appreciated and therefore I stopped bringing them. Because I took notes on relational aspects in my Excel file, I found out that the gift only contributed if authentically given.

In the same phase of the first explorative interviews, I took notes on my interview techniques. Reflecting on my techniques afterwards allowed me to see what went well and what did not. In the beginning, I noticed that I sometimes posed more questions at the same time. I found that especially non-native speakers would only answer the last question they heard. Furthermore, the Spanish entrepreneurs would answer negative questions different from what I expected (i.e. with "yes" where I would have expected "no" in the Netherlands).

## DURING INTERVIEWS

The research journal appeared to be especially helpful during the actual interview phase. First, I took notes on context such as the interview and work location. The interview location was chosen by the participants, which often provided me with background information on where and how they worked. I always took notes on these workspaces on my topic list. Workspaces could be separate offices or the kitchen table, which, for example, gave me a sense of whether participants were organized or messy. Another example is the presence of pets. After I noticed that a participant held her cat during the entire interview, I started to realize that pets could play an important role in the work-life balance of self-employed workers. Dogs, for example, provide temporal structure because the owners need to walk them at fixed times. After the interview, I transferred my notes on the work location and the presence of pets to a table in Excel, which allowed me to clearly see relationships between their work context and work-life balance.

I took notes on language issues such as the interviewee's use of dictionaries or a translator. At the beginning of the interview, I noticed that participants often apologized for their level of English. Some of them made use of Google translate if they could not find the right word. Most of the times I could offer a suggestion – in English or Spanish – for the word I thought they meant. In one case, the participant felt he needed someone to translate, who in this case was the owner of the co-working space he was working at as well. Halfway through the interview, we decided that we could suffice without a translator. I marked this moment on my topic list. When I analyzed the interview, I could see that the participant talked much more freely about his personal experiences. This was probably related to anonymity issues. Reflecting on this practical issue reassured me in my decisions to do all the interviews myself, without the help of a translator.

During the interviews I noted long pauses, gaps, and contradictions. Pauses most often meant that participants were thinking, but sometimes they were thinking about the meaning of the question, instead of the answer. Long pauses or gaps might indicate difficulties with interpretation, resulting in short or irrelevant answers. Afterwards, reflecting on these notes of long pauses, I noticed that they occurred after the use of abstract concepts. Terms such as “work-life balance” and “autonomy” were too abstract for participants, regardless of me explaining what I meant by these terms at the beginning of the interview. Concepts might have different meanings or connotations across cultures, because of which I decided not to use them at all but stick to the language respondents used themselves. My research journal entries helped me to avoid misunderstandings.

Cultural differences in body language sometimes made me feel uncomfortable. In Spain, for example, it is common to kiss someone when you first meet them. Furthermore, during the interviews participants sometimes touched me, in a friendly manner, on the arm when they were emotional or wanted to thank me. A few times, male respondents flirted with me or made ambiguous remarks. Because I did not expect these remarks and did not know how to respond to them in the moment, I mostly ignored them until the interview was over. When the interview was concluded I would sit down and write how I felt and why. Later, when I compared my notes to the transcription, I found out that body language and ambiguous remarks were most often made when we discussed difficult issues or emotions. With the help of my journal, I found out that body language sometimes is used to distract the attention from key issues.

In Spain, I especially felt I had to interrupt respondents to prevent them from floating away from the key issue. This was challenging, as the Spanish participants often used expressive body language and hand gestures while telling their stories. In the beginning I would just observe them and make notes on my topic list, but later I tried to mirror them and use more body language myself. Although this felt as a barrier in the beginning, later I noticed that it feels more comfortable if both interlocutors have similar communication styles. In Sweden, on the contrary, one respondent told me that he felt uncomfortable talking about himself all the time, until he realized that he was the object of study. After taking note of this, I explained to all Swedish participants that I was mostly interested in their daily experiences and feelings. Thanks to my notes, I also found out that younger participants were more likely to share their personal experiences with me than older participants. The latter sometimes made remarks like “you will understand when you have children yourself” or “it’s much more difficult to make real good friends after your thirties, you will see”. Reviewing my notes helped me to prepare for similar situations in the future. For example, I would then start talking about common contacts, networks, or interests first. Another strategy was to tell them that I had run my own business too. The effect was that participants would think that “I knew what I was talking about”. In short, body language often signals difficult issues or emotions and is sometimes used to distract from key issues. Encouragements or interruptions may be helpful in making participants feel more at ease or remaining on topic, but the researcher might risk missing out on relevant stories.

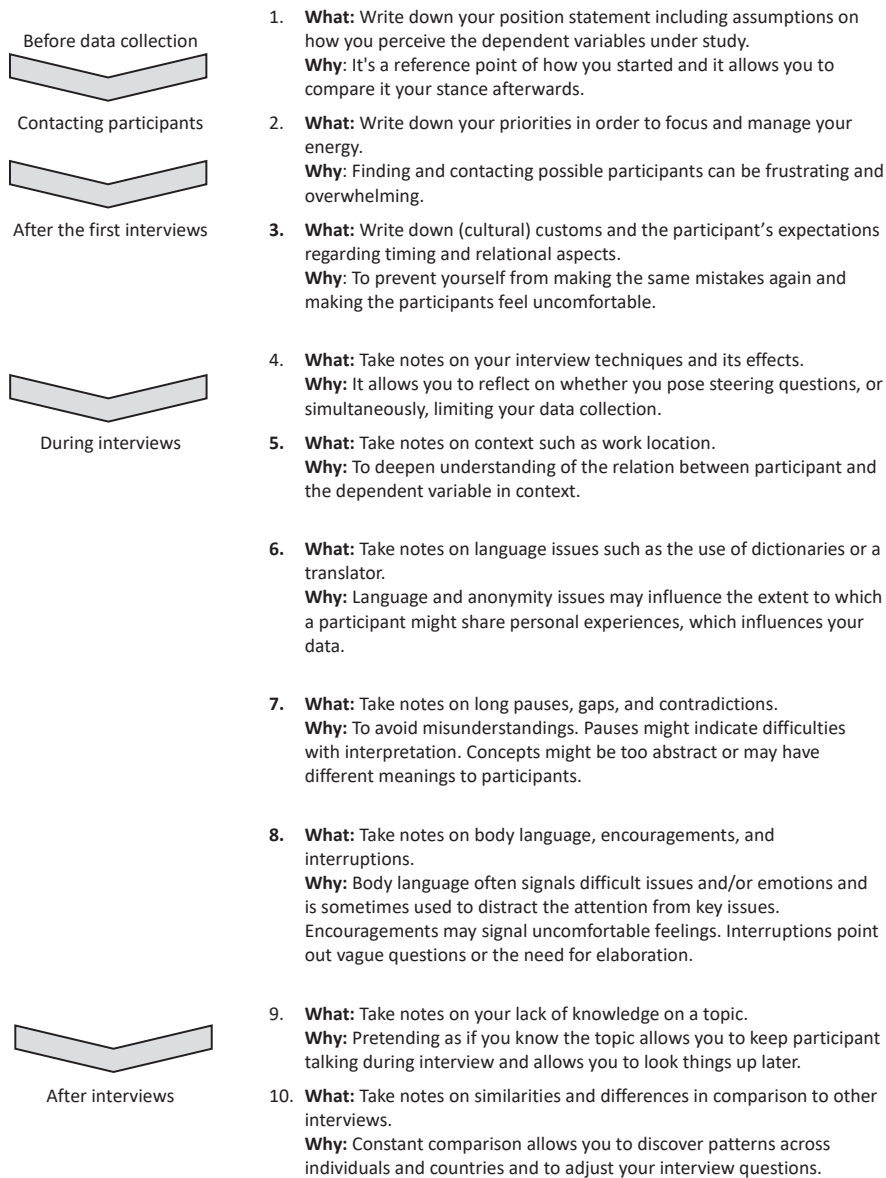
There were more moments I had to pretend I knew what the participant was talking about in order to keep them talking. My research journal notes showed me my limited knowledge of the country context the participants were living in and the importance of comparative analysis to detect contextual influences. I had assumed beforehand that culture would influence the participant’s experiences of work-life balance. However, I

noticed that I could not ask respondents directly about culture, simply because they had no reference point. Similarly, unless they had lived in another country before, they were unaware of work-life arrangements in other countries and therefore could hardly judge their own system. Furthermore, participants would only talk about government support if I explicitly asked about it. Apparently, this was not a pressing issue in individuals' experiences. Participants would only bring up issues they were not satisfied with (such as tax systems).

My notes also showed me my own limited awareness of current political debates, business forms, and registration and tax payment systems. I did not experience this lack of knowledge as an obstacle during the interviews, but I was aware of having to pretend I knew. During the interview, I would note in my journal to check certain websites or to ask someone later. Making notes on my lack of knowledge on a topic allowed me to pretend as if I knew and keep participants talking.

## **AFTER INTERVIEWS**

During the last phase of data collection, and also immediately after the interviews, I would sit down in a café, read the notes I made in my notebook, and try to discover patterns. I distanced myself from the individual interviews and analyzed the information across occupations, gender, parents, and non-parents, and so on. I supplemented these ideas with my personal observations as a Dutch researcher working and living in a foreign country, which I had made throughout the whole interviewing phase. Because I went back and forth between analyzing within and between countries, I also needed to put my work away for a while to distance myself from the data. Because I worked and lived in the countries myself too, I noticed that I got adjusted to the context. I started to take things for granted myself. Taking notes on the context was especially difficult in the Netherlands, where I was not the "professional stranger" as termed by Agar (1980). However, cross-cultural differences came up after constant comparisons between countries. My research journal allowed me to discover patterns across individuals and countries and to adjust interview questions if necessary. The results confirmed my belief that individuals cannot be studied separate from their (national) context. Furthermore, I found out that it is not only national context, but also work characteristics that influence work-life balance experiences.



**Figure A.1.** Flow chart showing what and why to enter in a research journal during the various phases of data collection



## JOURNALING EMOTIONS

Besides improving the quality of data collection, maintaining a research journal provides the opportunity to record the emotional highs and lows of the process (Engin, 2011). Browne (2013) argues that fear, worry, anxiety, loneliness, and apprehension ultimately inform many of the major choices made in the field. Although these issues might be more severe in an insecure and volatile research context, they were present in my research period abroad too.

At some point during the interviewing phase, I felt lonely. When I read Browne's (2013) description on how he developed an evening routine revolving around Skype by calling friends and family and catching up on other people's lives, I felt very relieved. I was not the only one Skyping and texting my friends regularly, while I felt like I should go out every night to enjoy this adventure to the maximum. A feeling of loneliness is not necessarily caused by being alone, but can also be experienced when surrounded by new colleagues, a flat mate, and entrepreneurial participants in an unknown city. I especially missed friends, family, and colleagues who knew me and with whom I could talk about something other than work in my mother tongue.

At times, feelings of loneliness prevented me from being focused on what I was doing in the moment. I struggled with whether or not to invest in new relationships as I knew that I would "only" stay for a few months. This became especially apt after six months, towards the end of my research period. I was aware of cultural differences too, in the sense that it was more difficult to start social relationships in Sweden than in Spain. Reflections on my own journal entries made me decide to focus on a few persons I felt connected with. Although I felt supported by relatives via Skype and email, I stopped communicating with them in order to be able to focus my attention on the people around me.

Being away from home also meant that I did not work at an office surrounded by colleagues. On one hand, I experienced a feeling of freedom as I did not have to attend department meetings and nobody would ask if I did not work for a day. On the other hand, I missed being able to check whether I was doing the right thing and making the right decisions. I started to write down in my journal how and why I was doing this project.

My journal also taught me to tap into my intrinsic motivation. For example, I wrote that participants were often surprised by their own answers. After the interview, participants told me how this interview had made work-life related issues more clearly to them. Realizing that I could contribute to improving one's quality of life made me feel better than

publishing as much articles as possible on it. I learned that I felt most fulfilled by being able to offer a moment of reflection to participants. This motivated me even more to focus on the quality of the work I was doing.

To conclude, besides using the research journal for improving the quality of data collection, it could help you to deal with emotions. I suggest to: 1) take notes on feelings of loneliness because it helps you to focus on being “here and now” and to connect with people around you; and 2) to take notes on how and why you are doing this project because it helps you to tap into your intrinsic motivation, especially if you are conducting this research alone.

## **METHODOLOGICAL CONSIDERATIONS**

Regardless of their philosophical background, qualitative researchers have distinct criteria by which to ensure and judge the trustworthiness of findings. The qualitative data collection and analysis is based on a research protocol. The protocol is an explicit guide on all aspects of the proposed methodology. However, in the phase of qualitative data collection, unexpected issues may arise that are not mentioned in the protocol. Here, it becomes extra important to ensure the rigor of qualitative research.

Rigorous data analysis may be achieved through providing the reader with an explanation about the process by which the raw data is collected, transformed, and organized into the research report (Tracey, 2010). Furthermore, Tracey (2010) argues that qualitative research should be characterized by sincerity. Sincerity means that “the research is marked by honesty and transparency about the researcher’s biases, goals, and foibles as well as about how these played a role in the methods, joys, and mistakes of the research” (2010: 841). It can be achieved by: 1) transparency about the methods and challenges; and 2) self-reflexivity about subjective values, biases, and inclinations. Transparency requires a case record or an “audit trail” which provides “clear documentation of all research decisions and activities” throughout the account or in the appendices (Creswell and Miller, 2000: 28). An account of self-reflexivity is seldom provided, but could be based on the research journal. Whereas the research protocol is written before the phase of data collection, research journal entries are made unexpectedly and not separated and structured such as a research protocol. A research journal includes different types of entries such as data, additional items, contextual information, reflection, and ideas (Altrichter and Holly, 2005). This may raise the question whether reflection impacts on replicability of the protocol and the transferability of the results.

As I have shown before, the research journal can be used for reflection-in-action (Boutellier and Mason, 2012). The research journal allows the researcher to reflect on these issues in the midst of making choices. Instead of ignoring or going over issues because they were not in the protocol, the researcher reports on unexpected issues without wanting to improve the status of the data. Using a research journal allows the researcher to remember these issues and reduces the chances of the researcher sweeping issues under the carpet.

Furthermore, the research journal may contain notes on methodological issues or ideas on alternative methods and procedures. More specifically, researchers may reflect on the conditions under which they used particular research methods, possible biases, the role of the researcher, and what decisions they made about the future course of the research and why. These reflections may help to develop the quality of the research project, the competence of the researcher and future research (Altrichter and Holly, 2005). Rather than a replacement of the protocol, the research journal may be seen as a valuable addition to ensure sincerity and rigor. In the next paragraph, ethical considerations will be discussed.

## **ETHICAL CONSIDERATIONS**

Being reflexive, or holding up research activities to ethical scrutiny, is an important part of research ethics (Israel and Hay, 2006). Ethical decision-making is influenced by ethical frameworks, professional guidelines, and ethical and legal regulation (Wiles, 2012). This becomes clear when a researcher submits a research manuscript and is asked to declare that the independence of research is clear and any conflicts of interest or partiality must be explicit. The most common aspects of ethical frameworks are respect for people's autonomy, beneficence, non-maleficence, and justice. Respect for autonomy relates to issues of voluntariness, informed consent, confidentiality, and anonymity. Beneficence concerns the responsibility to do good, non-maleficence concerns the responsibility to avoid harm, and justice concerns the importance of the benefits and burdens of research being distributed equally (Israel and Hay, 2006).

Some of these ethical issues can be considered prior to the research commencing, but many are emergent and become apparent only as the research proceeds, mainly during the phase of data collection. Furthermore, researchers may have a "gut feeling" about the morally right course of action when they encounter issues. This is why Wiles (2012) argues that ethical issues should be approached from a situational relativist perspective. This means that the ethical issues should be managed when they emerge in research,

rather than solely adhere to a set of principles or rules. From this perspective, ethical frameworks do not determine decision-making but rather provide researchers with a means of thinking systematically about moral behavior in research. In addition, a journal may help researchers to think about, evaluate, and justify these issues and their “gut feelings”.

By writing down issues in a research journal during the phase of data collection, researchers are able to manage them in considered and reflexive ways (Israel and Hay, 2006). For example, researchers might write and reflect on why one guideline might need to be chosen over another (Israel and Hay, 2006; Hammersley and Traianou, 2012). During my research project, I reflected on whether I should be honest and tell participants I did not know which policies they were talking about, or whether I could lie and tell them I knew in order to keep them talking. Because it would not harm the participants, I decided I would pretend I knew. Reflexivity may also help to maintain the ethics of the power relationship between researcher and the researched. Reflexivity is likely to situate the researcher as non-exploitative and compassionate toward the research subjects (Pillow 2003). Being self-reflective helps the researcher to identify questions and content that he or she tends to emphasize or shy away from. It increases awareness of one’s own reactions to interviews, thoughts, emotions, and triggers (Berger, 2013). To conclude, the research journal may function as a tool for honesty and awareness of ethical issues and to reflect on them, but also a log if consent from ethical committees is required afterwards (Pillow, 2003).

## **CONCLUSION**

In this article I have argued that keeping a research journal is a suitable method to reflect on issues arising during the phase of data collection. This is important especially if there are no colleague researchers within reach to discuss issues with, because unexpected issues may arise and decisions have to be made quickly in the phase of data collection.

I used examples from my own research project to show how a research journal may effectively help one to reflect on issues during face-to-face interviews with entrepreneurs in three different countries. I would like to encourage qualitative entrepreneurship researchers to establish a journal on your laptop, on printed-out topic lists, and in a notebook that can always be kept in your bag. A research journal should always be at hand and ready to use, since ideas often come at unexpected moments. Smartphones or tablets could serve this purpose very well too. Based on a case study, I provided ten suggestions for what and why to write down in a research journal during five phases of

data collection: before you start, while contacting participants, after the first interviews, during interviews, and after the interviews are conducted.

Researchers may increase the rigor of qualitative research by providing the reader with an explanation about the methodological process (Tracey, 2010). The research journal may be seen as a valuable addition to the research protocol, because it allows researchers to reflect on arising issues which are not included in the protocol and require immediate decision making. Besides methodological choices, researchers in the field need to deal with ethical considerations. Keeping a research journal stimulates researchers to note down their thoughts and considerations. These notes are likely to provide clarity and stimulate researchers to be honest and compassionate toward the research participants. Lastly, the research journal may function as a log if consent from ethical committees is required afterwards (Pillow, 2003).

To conclude, the journal helps researchers to reflect on unexpected issues, emotional challenges, and methodological and ethical issues at the “grass-root level of qualitative research, which undoubtedly will arise in a cross-cultural context. Although in this case study cross-cultural refers to cross-national, entrepreneurship researchers conducting face-to-face interviews in local or regional multicultural and multilingual settings can benefit from keeping journals too. The research journal may be seen as a valuable addition to the research protocol, which will improve the rigor and sincerity of qualitative entrepreneurship research.



## **APPENDIX B**

REFERENCES QUANTITATIVE AND QUALITATIVE  
ARTICLES INCLUDED IN THE SYSTEMATIC REVIEW  
OF CHAPTER TWO







## REFERENCES QUANTITATIVE ARTICLES INCLUDED IN THE SYSTEMATIC REVIEW OF CHAPTER TWO.

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## **APPENDIX C**

NUMBER OF RESPONDENTS AND NATIONAL-LEVEL  
CHARACTERISTICS PER COUNTRY CHAPTER FOUR





Country	Number of employees	Number of self-employed	Total no. of respondents	Maternity Emp.	Paternity Emp.	Parental Emp.	Leave employees	Maternity leave Se.	Paternity leave Se.	Parental leave Se.	Leave self-employed	Enrolment rates	
												(0-2) in formal care (2008)	Unemployment rate (2009)
1 Belgium	327	49	376	3	3	2	8	2	0	0	2	48.4	7.9
2 Bulgaria	326	28	354	3	3	3	9	0	0	0	0	14.6	6.8
3 Czech	360	53	413	1	0	2	3	3	0	0	3	2.2	6.7
4 Denmark	334	52	386	2	2	2	6	2	2	0	4	65.7	6.0
5 Estonia	303	36	339	3	1	2	6	3	0	3	6	17.5	13.8
6 Finland	282	58	340	3	3	2	8	3	3	3	9	28.6	8.2
7 France	287	35	322	3	3	2	8	3	3	0	6	42.0	9.5
8 Germany	451	60	511	3	0	2	5	0	0	3	3	17.8	7.8
9 Hungary	307	24	331	3	3	2	8	2	0	3	5	8.8	10.0
10 Netherlands	291	40	331	2	3	2	7	2	0	0	2	55.9	3.7
11 Norway	356	29	385	3	1	2	6	3	0	3	6	51.3	3.2
12 Poland	328	78	406	3	0	2	5	3	3	0	6	7.9	8.1
13 Portugal	247	35	282	3	3	2	8	3	3	3	9	47.4	10.6
14 Slovenia	285	22	307	3	2	2	7	3	2	3	8	33.8	5.9
15 Spain	316	88	404	2	2	1	5	2	2	0	4	37.5	18.0
16 Sweden	282	55	337	3	3	2	8	3	3	3	9	46.7	8.3
17 United Kingdom	317	51	368	2	2	1	5	0	0	0	0	40.8	7.6
Total	5648	844	6492										

**Key leave arrangements:** 0= no statutory entitlement. 1= statutory entitlement but unpaid. 2=statutory entitlement, paid but either at low flat rate or at less than 66 per cent of earnings or not universal or for less than the full period of leave. 3=statutory entitlement, paid for some or all of leave to all parents at more than 66 per cent of earnings. **Sources:** Moss, (2010), OECD (2013), UNECE (2013), European Commission (2010) and national government websites.







## **APPENDIX D**

OVERVIEW OF RESPONDENTS PER COUNTRY  
(DESCENDING BY WORK-LIFE BALANCE MEAN)  
CHAPTER FIVE



Country	Frequency	Work-life balance mean	Std. Error
1. Ecuador	441	4,41	.0334245
2. Trinidad and Tobago	215	4,34	.0609319
3. Chile	526	4,31	.0403759
4. India	229	4,27	.046058
5. Barbados	264	4,20	.0561524
6. Ghana	642	4,19	.0334675
7. South Africa	109	4,14	.0906109
8. Peru	170	4,14	.0588748
9. Botswana	125	4,10	.0879792
10. Uruguay	74	4,10	.1110069
11. Colombia	156	3,99	.0545812
12. Philippines	221	3,98	.0564791
13. Estonia	76	3,95	.1189104
14. Malaysia	113	3,93	.0683609
15. Nigeria	614	3,93	.0360407
16. Luxembourg	33	3,93	.1405933
17. Netherlands	220	3,92	.0503342
18. Sweden	94	3,92	.0949287
19. Vietnam	272	3,91	.0484648
20. United Kingdom	91	3,86	.1098666
21. Jamaica	167	3,85	.0802044
22. Algeria	94	3,84	.0534945
23. Romania	60	3,83	.1327235
24. Canada	173	3,82	.0752971
25. Belgium	67	3,81	.1048831
26. Angola	144	3,81	.0777572
27. Portugal	121	3,80	.0850365
28. Finland	133	3,80	.0823035
29. Indonesia	1,322	3,76	.0161537
30. Lithuania	86	3,74	.1181548
31. Turkey	1,799	3,73	.0251608
32. Namibia	186	3,71	.0839189
33. Bosnia and Herzegovina	63	3,67	.1434812
34. Russia	75	3,64	.1015774
35. Italy	30	3,63	.2118087
36. Iran	371	3,61	.0559632
37. Latvia	115	3,61	.1021647
38. Suriname	41	3,61	.1731566
39. France	70	3,59	.1187191

Country	Frequency	Work-life balance mean	Std. Error
40. Slovenia	74	3,59	.0917215
41. Spain	231	3,54	.0735228
42. China	382	3,53	.04047
43. Macedonia	86	3,52	.1343674
44. Slovakia	94	3,50	.1027946
45. Croatia	39	3,49	.1625574
46. Israël	115	3,45	.1068281
47. Japan	89	3,39	.1112854
48. Hungary	75	3,33	.1025045
49. Mexico	64	3,30	.1958938
50. Korea	184	3,25	.0780925
51. Greece	223	3,16	.0745918
Total	11,458		







## **APPENDIX E**

CORRELATIONS BETWEEN DEPENDENT AND  
INDEPENDENT VARIABLES CHAPTER FIVE





	Work-life balance	Gender	Age	Education	Household income	Household size	Exposure to stress	Consumer orientation	Innovativeness	Employees	Motivation	Entrepreneurial phase	HDI	GII	Self-employment rate	Ease of doing business
Work-life balance	1															
Gender	0.0774	1														
Age	-0.0074	-0.0941	1													
Education	-0.1007	-0.4319	0.4347	1												
Household income	-0.0965	-0.5593	0.2466	0.7920	1											
Household size	0.0914	0.2358	-0.5938	-0.5818	-0.4326	1										
Stress	-0.1441	-0.3242	0.1026	0.2039	0.1542	-0.0021	1									
Consumer orientation	-0.0739	0.5709	-0.0999	-0.1624	-0.1519	0.0126	-0.2775	1								
Innovativeness	-0.0313	0.1519	-0.1044	-0.2149	-0.0843	0.0314	-0.3012	0.4255	1							
Employees	-0.0912	-0.5027	0.1396	0.5228	0.5259	-0.0743	0.4227	-0.2001	-0.1227	1						
Motivation	0.0803	0.4547	0.1381	0.0389	-0.1622	-0.1692	-0.2541	0.3042	0.0876	-0.1907	1					
Entrepreneurial phase	-0.0494	-0.4250	0.3650	0.3482	0.2658	-0.2747	0.2375	-0.3519	-0.4926	0.2339	-0.2406	1				
HDI	-0.0806	-0.1178	0.1991	0.3050	0.0107	-0.3170	0.1371	-0.1396	-0.0809	-0.0936	0.1617	0.1564	1			
GII	0.1108	0.2717	-0.5873	-0.5663	-0.5662	0.6205	-0.4697	0.0796	0.2163	-0.3172	-0.0131	-0.3360	-0.0728	1		
Self-employment rate	0.0735	0.3300	-0.4504	-0.5589	-0.6000	0.6988	-0.2855	0.1083	0.0815	-0.2827	-0.0165	-0.1030	-0.1665	0.8158	1	
Ease of doing business	0.0107	0.2570	-0.5350	-0.3588	-0.2360	0.3838	-0.4829	0.3321	0.2383	-0.2239	-0.1104	-0.3021	-0.2633	0.7179	0.5924	1



## CURRICULUM VITAE

Anne Annink (1987) studied Interdisciplinary Social Sciences at Utrecht University. In 2009, she obtained her bachelor's degree with a minor in linguistics as well as public administration and organizational research. The latter inspired her to continue in this field of research and to obtain her Research Master's degree in Public Administration and Organizational Science at the Utrecht School of Governance (2011). Simultaneously, Anne became an independent yoga teacher and started her own business "Yoga at Yours" where she created customized yoga experiences on location.

After graduating, Anne joined the Department of Public Administration at Erasmus University Rotterdam as a full time academic lecturer. After one year, in September 2012, she received a personal research talent grant from the Netherlands Organization for Scientific Research (NWO) to study the work-life balance of self-employed workers from a cross-national perspective.

During her PhD, Anne worked abroad for long periods of time to collect data among independent professionals in the Netherlands, Spain, and Sweden. She was a visiting scholar at Malmö University (Sweden) where she supervised students in writing their master theses. Anne has presented her work at several international conferences such as the Work and Family Researchers Network (WFRN), Community, Work, and Family (CWF), and Research in Entrepreneurship and Small Business (RENT). Her work has won several awards and grants and has been published in several international peer-reviewed journals as well as in edited volumes.

Alongside her PhD research, Anne continued to work as an academic lecturer. She taught several courses in the Public Administration bachelor, pre-master, and master programs.

Furthermore, she completed the PhD training program of the Netherlands Institute of Government (NIG) and completed several advanced research courses.

Anne was President of the PhD Platform at the Department of Public Administration of Erasmus University Rotterdam from 2015-2016. Furthermore, she made an effort to share her insights with practitioners by joining think tanks as well as writing several articles for both popular magazines and her own blog. For PhD peers, she facilitated workshops on work-life balance at various universities across the Netherlands. After defending this dissertation, Anne will take a sabbatical and continue to research work-life balance from a personal perspective.

Anne Annink

[www.anneannink.nl](http://www.anneannink.nl)

# PORTFOLIO

## **PhD training**

*Netherlands Institute of Government:* 2012-2016

Integrity and Responsibility in Research and Advice

Formulating the research problem

Operationalization

Case study research

Getting it published

Tutorial 1: STATA Multilevel, dr. Niels Schenk

Tutorial 2: Verzamelen en analyseren van kwalitatieve data, dr. Hennie Boeije

*Egsh graduate school:* 2012-2016

English academic writing

Advanced research methods: qualitative data analysis

popular academic writing and using social media

Media contact for researchers

## **Other:**

Marie Jahoda Summer School on work-life balance, Vienna, Austria 2012

Advanced studies in HRM, Tilburg University 2012-2013

Multilevel Analyses in Mplus, 5 day course, Utrecht University 2013

## Teaching

Bachelor 1: Project Management skills 2012-2016

Bachelor 2: Political Science, Quantitative Methods, Operating in the Public Sector, Policy Processes, Supervising Internships

Bachelor 3: Working in the public sector, Governance in networks, Policy and Institutions Management and organization (minor)

Pre-master: Introduction in Public Administration, International Governance.

Master: Seminar qualitative research methods, seminar quantitative research methods. Supervising master students, department of Business Administration, Malmö University, Sweden

## International conferences

Centre for Research on Self-Employment (CRSE), Global Workshop on Freelancing and Self-Employment Research, Brighton Business School, UK. 2016

RENT XXIX, "Entrepreneurship Society - a Platform for New Solutions to Old Problems", Zagreb, Croatia. 2015

6TH International Community, Work and Family Conference, "Towards meaningful relations in space and time", Malmö, Sweden. 2015

Work and Family Researchers Network Conference, "Changing Work and Family Relationships in a Global Economy", New York, USA 2014

RENT XXVII, "Entrepreneurship, Institutions and Competitiveness", Vilnius, Lithuania. 2013

RENT XXVI, "Entrepreneurship and Creation of Wealth for Economies, Organizations and People", Lyon, France 2012

Work and Family Researchers Network Conference, "Interdisciplinary Perspectives on Work and Family", New York, USA. 2012

## **Awards**

Research Talent Grant - Netherlands Organization for Scientific Research	2012
Nominated for J.M. Veciana Best Paper Award for a Junior Researcher – European Council for Small Business and Entrepreneurship (ECSB)	2013
FSW50 Travel Grant for the best interdisciplinary paper proposal - Faculty of Social Science, Erasmus University Rotterdam	2013
Graduate School Award for PhD Excellence for the Best Paper 2013 - Erasmus Graduate School of Social Sciences and the Humanities (EGS3H)	2014
Post Doctoral Writing Workshop 2015 -2016 award - European Council for Small Business and Entrepreneurship (ECSB)	2016





Workers increasingly struggle to combine work and other responsibilities. Self-employment might be a strategy to achieve greater autonomy and work-life balance in comparison to wage employment. However, autonomy does not always offset the responsibilities and uncertainties that come with self-employment.

This PhD dissertation shows that different types of self-employed have different work-life balance experiences. It explains how these experiences are influenced by work and business characteristics and how they are shaped by the policy, economic and cultural context.

Anne Annink (1987) conducted the present study at the department of Public Administration at the Erasmus University Rotterdam. This study is supported by a research talent grant from the Netherlands Organization for Scientific Research (NWO).

