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**The Impact of the Depletion, Accumulation, and Investment of Personal Resources on
Work–Life Balance Satisfaction and Job Retention:
A Longitudinal Study on Working Mothers**

Abstract

Our research empirically supported the long-term manifestation of the resource depletion, accumulation, and investment mechanisms which have been proposed in the *conservation of resources (COR) theory* but have been under-investigated in the work–life balance (WLB) literature. Specifically, we examined how multiple work and non-work contextual demands and resources impact working mothers' WLB satisfaction and job retention via changes in their personal resources of childcare time and family finances through these three mechanisms. The use of multilevel analysis and a longitudinal design enabled us to evaluate the effectiveness of contextual resources for WLB in consideration of *both* their short-term influence as transient resources via within-individual fluctuations *and* their long-term impact as durable resources via between-individual differences. We tested a total of 27 hypotheses on a nationally representative British sample of 10,983 working mothers who participated in a longitudinal study over six years of their children's primary education. By highlighting the critical role of *both* childcare time *and* family finances in promoting working mothers' WLB satisfaction and job retention over time, our research contributed to the WLB literature that predominantly emphasized time-based but neglected financial-based constraints and resources. We found that working mothers might trade their

childcare time for better family finances when they undertook a managerial role. Thus, becoming a manager serves as both a time-based demand and a financial-based resource for working mothers, which points to the *specific* rather than generic nature of contextual demands and resources. We discuss theoretical and practical implications for the COR theory and the WLB literature.

Keywords: work–life balance, employee retention, conservation of resources theory, resource accumulation, resource depletion, resource investment

1. Introduction

Work–life balance (WLB) has been found to profoundly shape women’s employment and childrearing decisions, which in turn, influence national female workforce participation rates, fertility rates, and parenting quality (Brough et al., 2008; Gatrell et al., 2013). Hence, promoting working mothers’ WLB has critical implications for the state to increase and sustain its global competitiveness by guaranteeing both, quality and scale, of current and future labor supply (Ahmad, 2012). Higher female employment rates might not only boost national productivity and drive economic growth (Bustelo et al., 2019), but also enhance women’s socio-economic status and promote gender equality (OECD, 2016). Moreover, employers could retain their female talent more effectively and save recruitment and training costs by offering necessary organizational WLB support initiatives (Brough et al., 2008; Shockley et al., 2017). Therefore, employers and policymakers should be concerned about facilitating women’s WLB by improving their employment and childcare conditions. This is particularly important given that women are more likely to leave full-time employment to care for their preschool and school-age children (Stone & Lovejoy, 2004).

In this context, a study of WLB and actual job retention of women with childcare responsibilities is both, theoretically and practically relevant, in order to enhance our

understanding of the underlying processes of how working mothers juggle their multiple work and non-work demands to stay in the workforce. Drawing on the *conservation of resources (COR) theory* (Hobfoll, 1989; Hobfoll et al., 2018) and utilizing a nationally representative British sample of working mothers of primary school-age children, we aim to explore (a) how multiple work and non-work demands and resources simultaneously influence working mothers' personal resources of time and finances, and (b) how changes in these personal resources shape their WLB satisfaction and subsequent job retention. As typical liberal regimes, the UK and the US governments offer limited state benefits and affordable public services for combining employment and childcare, making working parents struggle with their time constraints and soaring childcare expenditures while relying heavily on the workplace and family support (Hirsch, 2019; Steinour, 2019). Hence, in this study we are interested in exploring the role of employers, home-based childcare, and personal support networks in facilitating working mothers' WLB and subsequent retention in the face of intense work and childcare demands. Our conceptual model is presented in Figure 1.

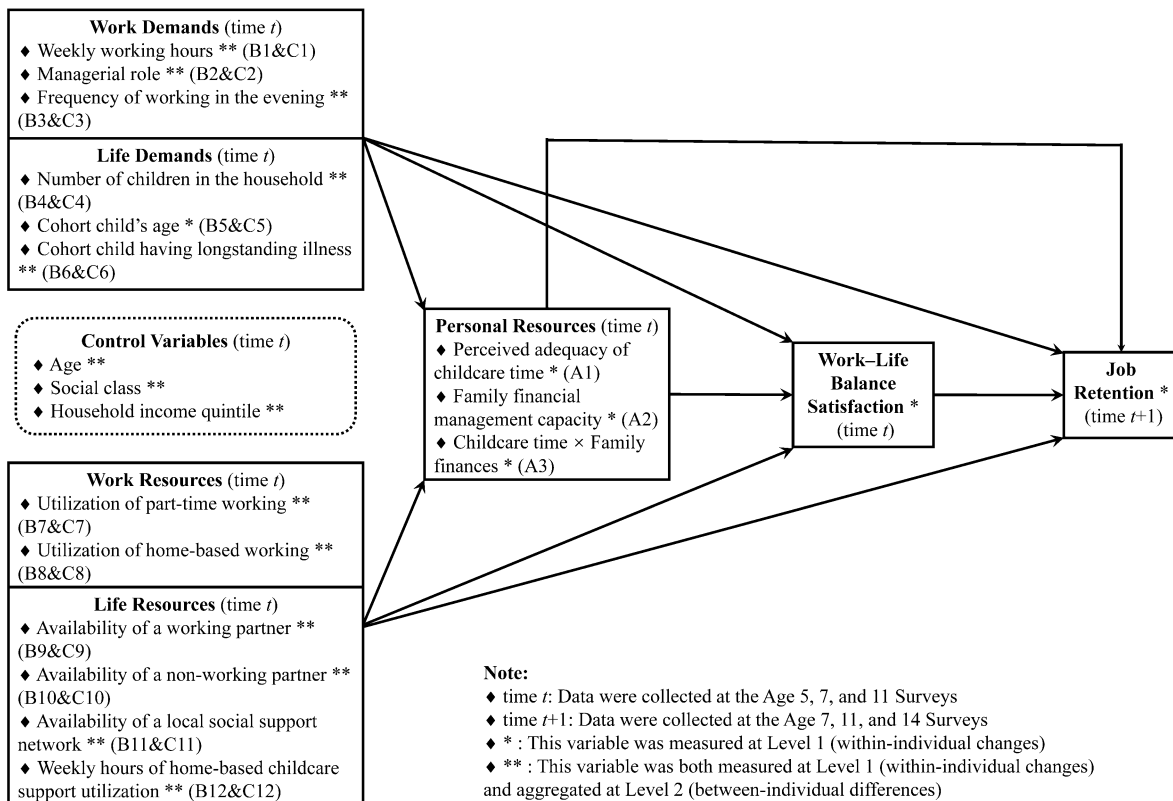


Figure 1. Conceptual model.

Figure 1. Conceptual model.

The majority of WLB research tends to view work and personal lives as two distinct domains, focusing especially on the negative interplay between both domains, such as work–life conflict (Abendroth & den Dulk, 2011; Grawitch et al., 2010). The central focus of our research is *WLB satisfaction* as it renders a more holistic and positive evaluation of how satisfactorily individuals manage their work and personal lives as a whole (Valcour, 2007). Also, WLB satisfaction implicitly captures the overall match between individuals' desired and actual work–life experiences (Abendroth & den Dulk, 2011). Ultimately, we aim to explore whether better allocation of personal resources of time and finances for achieving satisfactory WLB may contribute to working mothers' job retention over time.

Drawing on resource theories such as the COR theory (Hobfoll, 1989), WLB scholars have predominantly investigated how time-based resources, such as the amount of, the flexibility in, and the control over work and family time, might constrain how individuals

manage their work and personal lives (Warren, 2015, 2021). The critical role of financial-based resources in fulfilling WLB has largely been neglected (Warren, 2021), despite the fact that finances serve *both* as a strong incentive that motivates people to work for, stay with, or leave an employer (Rubenstein et al., 2018) *and* as a key personal resource to sustain their family and personal lives (Barber, 2008). Since the majority of WLB research has been conducted on professional and managerial employees, the dominant view in the WLB literature devalues work as an economic means to support people's family and personal lives and objects to compromising personal lives for work (Grawitch et al., 2010). This view primarily addresses time-pressured and economically affluent populations (Lewis et al., 2007; Warren, 2016, 2021; Wilkinson et al., 2017) but shows little concern of those, who have to work long hours or juggle multiple low-paid jobs for subsistence given their socio-economic disadvantages (Fan et al., 2021; Smith & McBride, 2021; Warren, 2015). While juggling work and non-work commitments, individuals with poorer socio-economic status may face a time–money conundrum that forces them to trade time for money to spend on their family and themselves (Warren, 2015, 2016).

Although Warren's (2015, 2016, 2021) conceptual papers have repeatedly called for investigation into financial-based *in conjunction with* time-based work–life interface, so far only limited qualitative studies have highlighted *both* time *and* financial challenges for achieving WLB, especially among economically vulnerable or precarious workers against the backdrop of global economic crises in recent decades (e.g., Hobson et al., 2011; Smith & McBride, 2021; Wilkinson et al., 2017). However, the generalizability of these in-depth qualitative findings is somehow limited. Moreover, quantitative research that has simultaneously explored time and finances as critical resources for facilitating WLB is almost non-existing. Only one cross-sectional quantitative study revealed that individuals who encountered financial difficulties, earned low household incomes, or preferred to reduce their

working hours, tended to have lower overall life satisfaction (Warren, 2004). However, this study suffered from the limitations associated with the cross-sectional design and relying on overall life satisfaction measure as a substitute for WLB (Warren, 2004). To the best of our knowledge, albeit *both* time *and* financial resources are essential for sustaining WLB, there is virtually no longitudinal quantitative research that has tracked the long-term role of *both* resources simultaneously in achieving satisfactory WLB over time.

Our research makes several contributions to the WLB literature. First, we provide robust evidence for the long-term manifestation of the resource depletion, accumulation, and investment mechanisms proposed in the COR theory (Hobfoll, 1989). Our findings substantiate that through these three mechanisms, contextual demands and resources shaped British working mothers' WLB satisfaction via depleting, expanding, and trading their personal resources in terms of childcare time and family finances over time. By using multilevel analysis with a longitudinal design over a period of six years, we extend the current literature that has predominantly used short-term longitudinal designs to examine the accumulation or depletion of relatively volatile resources for WLB (e.g., Du et al., 2020; Li et al., 2018). In doing so, we could simultaneously evaluate the effectiveness of contextual resources for WLB in consideration of *both* their short-term influence as a transient resource via within-individual changes *and* their long-term impact as a durable resource via between-individual differences (Hoffman & Stawski, 2009).

Second, by highlighting the critical role of both time and finances in promoting working mothers' WLB satisfaction and subsequent job retention over time, our research contributes to the WLB literature that emphasizes time-based but neglects financial-based constraints and resources (Warren, 2021). Based on a longitudinal research design and a nationally representative sample, our study underlines the common time and financial challenges shared by working mothers regardless of their age, social class, and household income, expanding

the focus of WLB research to tackling the time–money conundrum. In addition, this rigorous research design enables us to strengthen the causal link between employees’ WLB and actual job retention in a longer term and supplement the extant literature that has predominantly explored the impact of employees’ WLB on their temporary turnover intentions (Shockley et al., 2017).

Third, we advance the conceptualization of contextual demands and resources. On the one hand, we contribute to the COR theory by empirically substantiating Halbesleben et al.’s (2014) goal-directed conceptualization of resources. Our findings empirically support that a common goal, such as achieving satisfactory WLB, necessitates effective allocation of *multiple* (rather than a single) key personal resources. On the other hand, we challenge the conventionally *generic* conceptualization of demands and resources in the WLB literature by uncovering the *specific* nature of contextual demands and resources. The majority of WLB research has examined the direct effects of contextual factors on WLB and work–life outcomes without unpacking the “black box” of specific underlying mechanisms through which a contextual factor manifests its impact on individuals’ WLB (Fan et al., 2021). This has led to researchers conventionally conceptualizing a contextual factor as a *generic* demand or resource, ignoring the fact that the same contextual factor might impact different types of personal resources differently. For instance, part-time working arrangements are commonly referred to as a work resource because they increase working mothers’ amount and flexibility of time for childcare, but their negative financial consequences have largely been disregarded (Peters et al., 2009; Warren, 2004).

2. Theoretical Foundation and Hypotheses Development

2.1. The COR theory and its three mechanisms explaining resource changes for WLB

By drawing on the COR theory (Hobfoll, 1989; Hobfoll et al., 2018), we aim to extend the

present WLB literature by (a) elucidating the underlying mechanisms through which contextual factors shape working mothers' WLB satisfaction via influencing their personal resources of *both* time and *finances* concurrently; (b) exploring how individuals may juggle the time–money conundrum to achieve satisfactory WLB and long-term job retention; and (c) offering a more nuanced understanding of how volatile, within-individual changes *versus* durable, between-individual characteristics in specific contextual factors, respectively, shape working mothers' WLB satisfaction.

Building on the COR theory, Grawitch et al. (2010) defined *WLB* as a positive appraisal of perceived adequacy and satisfied allocation of personal resources in line with personal preferences for fulfilling work and life demands. *Personal resources* are valuable internal attributes such as time and finances. *Contextual demands* refer to responsibilities that necessitate investment or depletion of personal resources. *Contextual resources* are external resources that enlarge the quantity or quality or optimize the allocation of personal resources.

A critical review of the COR theory (Hobfoll, 1989) offered a goal-directed definition of *resources* as “anything perceived by the individual to help attain his or her goals”, which unbundles resources from their outcomes (Halbesleben et al., 2014, p. 1338). This review also highlighted that (a) multiple resources may serve a common goal simultaneously and (b) the same resource may serve multiple sub-goals concurrently. Based on Halbesleben et al. (2014), we argue that WLB may be shaped by multiple key personal resources concurrently and that contextual demands and resources may impact individuals' WLB through changes in different key personal resources. These ideas, albeit useful for advancing our knowledge of how time and financial constraints and resources jointly shape individuals' WLB, have not yet been fully addressed through previous empirical investigations.

The *COR theory* (Hobfoll, 1989; Hobfoll et al., 2018) posits that rather than being static, WLB is achieved through spiral interactions between demands and resources from work and

non-work environments and individuals' personal resources (Fan et al., 2021). Its *resource investment* principal indicates that individuals have to constantly invest personal resources to meet their demands, acquire future resources, and/or achieve positive work and life outcomes for survival in an ongoing spiral process. The *COR theory* highlights the accumulation tendency of resources in terms of the *resource gain spiral*, whereby individuals with more personal resources tend to have larger investments and generate greater returns in terms of future resource gain and positive work–life outcomes. In contrast, in a *resource loss spiral*, the depletion of personal resources may provoke stressful reactions to potential/actual survival challenges and subsequent resource losses because people have fewer personal resources available to fulfil their work/life demands and invest for future gains.

In line with these ideas (Hobfoll et al., 2018), we examine three mechanisms that could potentially explain how changes in personal resources may influence working mothers' WLB satisfaction and job retention: resource depletion, resource accumulation, and resource investment mechanisms. The *resource depletion* mechanism infers that contextual demands deteriorate individuals' WLB and induce negative work–life outcomes through depleting personal resources. The *resource accumulation* mechanism contends that contextual resources enhance individuals' WLB and elicit positive work–life outcomes through expanding personal resources or promoting effective personal resource allocation. The *resource investment* mechanism suggests that individuals may trade one personal resource for another in order to achieve satisfactory WLB. Drawing from these conceptual ideas and past research, we next explain how changes in personal resources of childcare time and family finances, respectively, may influence working mothers' WLB satisfaction and job retention.

According to Warren (2015, 2016, 2021), both time and money are indispensable personal resources for maintaining a satisfactory WLB. Also, perceived work–life imbalance or conflict was found to increase employees' propensity to change their organizations or

occupations (Darvin, 2020; Nohe & Sonntag, 2014). Based on the *resource accumulation* mechanism and previous research, we hypothesize that the improvement in each of the following personal resources—perceived adequacy of childcare time (**Hypothesis A1**) and family financial management capacity (**Hypothesis A2**)—has a positive indirect effect on working mothers' future job retention through enhancing their WLB satisfaction. Moreover, research has suggested that time and financial investments serve as substitutes in parenting so that working parents may face the work–life dilemma in terms of trading parental time for family income or vice versa (Agostinelli & Sorrent, 2021). Thus, we argue that these two personal resources may have a substitution effect on WLB satisfaction (**Hypothesis A3**). Next, we examine the impact of a number of frequently studied work and non-work contextual demands and resources on working mothers' WLB satisfaction via both personal resources. By exploring their impact on both, time and finances simultaneously, we can ascertain if specific contextual factors serve as time- or financial-based demands or resources, respectively.

2.2. Time constraints and resources for WLB

According to the COR theory (Hobfoll et al., 2018), multiple work and non-work demands simultaneously compete for the finite personal resource of time (Grawitch et al., 2010), which means that fulfilling one time-based demand deprives individuals of time for handling other time-based demands. Past research has found that heavy work demands, such as long working hours (Adkins & Premeaux, 2012), undertaking a managerial role (Ford & Collinson, 2011), and frequently working in the evening (Rapoport & Bourdais, 2008), squeeze out individuals' time for managing non-work demands such as childcare and likely result in work–family conflict. Therefore, in line with the *resource depletion* mechanism, we hypothesize that each of the following work demands—longer weekly working hours (**Hypothesis B1**), undertaking a managerial role (**Hypothesis B2**), and frequently working in

the evening (**Hypothesis B3**)—has a negative indirect effect on working mothers' WLB satisfaction by reducing their perceived adequacy of childcare time.

According to the *COR theory* (Hobfoll et al., 2018), heavier life demands, such as having more dependent children, having younger children, and looking after children with chronic illness, may pose greater pressures on parents' sustained investments of time in parenting and housework in a long term, negatively affecting their perception of spending adequate time with children, and in turn, resulting in poorer WLB (Brown et al., 2008; Kendig & Bianchi, 2008). Consistent with the *resource depletion* mechanism, we expect that each of the following life demands—having more children in the household (**Hypothesis B4**), having a younger cohort child (**Hypothesis B5**), and having a cohort child with longstanding illness (**Hypothesis B6**)—has a negative indirect effect on working mothers' WLB satisfaction through reducing their perceived adequacy of childcare time.

The COR theory (Hobfoll et al., 2018) also suggests that external work and non-work resources can facilitate WLB leading to positive work–life outcomes by promoting the effective allocation of their personal resources. Past research has highlighted multiple contextual resources that may improve working mothers' time allocation between work and childcare. Flexible working arrangements in terms of part-time and home-based working constitute supportive work resources that enable working mothers to spend more time with their children compared to their full-time employed peers and those who do not adopt home-based working arrangements (Genadek & Hill, 2017; Kendig & Bianchi, 2008) and reduce their work–family conflict (Dizaho et al., 2017). Based on the *resource accumulation* mechanism, we assume that each of the following work resources—utilizing part-time (**Hypothesis B7**) and home-based (**Hypothesis B8**) working arrangements—has a positive indirect effect on working mothers' WLB satisfaction by improving their perceived adequacy of childcare time.

Previous research suggests that single mothers are more likely to have insufficient parental time than their counterparts in dual-parent households (Kendig & Bianchi, 2008). Therefore, having a working or non-working partner available for childcare may ameliorate working mothers' worries about inadequate parental time. A local social support network may also promote individuals' perceived adequacy of childcare time and facilitate their WLB because they can turn to their extended families and friends for childcare assistance in emergency (Gomes et al., 2019). Multiple caregivers (e.g., father, grandmother, and nanny) in a household can also provide children with all-day quality care (Zhang et al., 2018), and thus parents may worry less about insufficient time to spend with children if they utilize home-based childcare support. Consistent with the *resource accumulation* mechanism, we assume that each of the following life resources—having a working (**Hypothesis B9**) or non-working partner (**Hypothesis B10**), having a local social support network (**Hypothesis B11**), and longer weekly hours of home-based childcare support utilization (**Hypothesis B12**)—has a positive indirect effect on working mothers' WLB satisfaction by improving their perceived adequacy of childcare time.

2.3. Financial constraints and resources for WLB

In addition to the consideration of time, we explore the impact of the same contextual factors on working mothers' personal resource of family finances and how this in turn shapes their WLB satisfaction. The *resource investment* mechanism (Hobfoll et al., 2018) can be used to explain the effects of work demands on family financial management capacity in that people commonly invest more time and energy in work to obtain greater financial rewards. Bick et al. (2020) found that employees' total income generally increases along with their weekly working hours. The UK senior managers were also found to earn 3.3 times as much as lower-level employees did in 2014 (Refinitiv, 2015), highlighting much higher financial returns of performing managerial jobs than non-managerial ones. One study also revealed that evening

shift nurses received a 4% shift premium and were paid 5% higher than their day shift counterparts (Schumacher & Hirsch, 1997). Thus, in line with the *resource investment* mechanism, we expect that each of these work demands—longer weekly working hours (**Hypothesis C1**), undertaking a managerial role (**Hypothesis C2**), and working in the evening more frequently (**Hypothesis C3**)—has a positive indirect effect on working mothers' WLB satisfaction by enhancing their family financial management capacity.

In contrast, some life demands may deplete both time and financial resources. A recent study based on the US national data revealed that both the age and the number of dependent children positively predicted family expenditures (Robb, 2019). Also, children with chronic health problems impose greater economic burdens on their families (Brown et al., 2008). Thus, we expect that each of the following life demands—having more children in the household (**Hypothesis C3**), having an older cohort child (**Hypothesis C4**), and having a cohort child with longstanding illness (**Hypothesis C5**)—has a negative indirect effect on working mothers' WLB satisfaction by reducing their family financial management capacity.

Furthermore, women's utilization of some flexible working arrangements may enhance whereas the use of others may tighten the household budgets. Warren (2004) found that women in part-time employment encountered greater financial insecurity given their lower wages and household incomes than their full-time employed peers. Therefore, we expect that utilizing part-time working arrangements has a negative indirect effect on working mothers' WLB satisfaction by reducing their family financial management capacity (**Hypothesis C7**). However, Gariety and Shaffer (2007) found that women who used home-based working arrangements earned nine cents per hour more than non-users. Thus, we expect that using home-based working arrangements has a positive indirect effect on working mothers' WLB satisfaction via improved family financial management capacity (**Hypothesis C8**).

During 2015–2016, the relative poverty rate of British children living in families with

(1) dual earners, (2) one working and one non-working parents, and with (3) a working single parent, respectively, was 11%, 43%, and 33%. Therefore, we hypothesize that compared to single mothers, having a working partner has a positive indirect effect (**Hypothesis C9**) whereas having a non-working partner has a negative indirect effect (**Hypothesis C10**) on working mothers' WLB satisfaction via improved and reduced family financial management capacity, respectively. In addition, personal social networks, such as extended family members and friends, can serve as an important source of support to alleviate people's financial hardship, particularly against the backdrop of limited state support and global economic recessions (Annink, 2017). Thus, we expect that having a local social support network has a positive indirect effect on working mothers' WLB satisfaction via improved family financial management capacity (**Hypothesis C11**). However, outsourcing parental activities to home-based childcare providers inevitably incurs additional expenses and increases family economic burden. For instance, Herbst (2018) estimated that among married parents, the median hourly cost of childcare support for a preschool child aged 0–5 was \$1.90 for relatives (e.g., grandparents) and \$2.90 for non-relatives (e.g., friends and nannies) in 2011. Although school-age children spend most of their time at school and demand fewer hours of childcare than preschool children (Herbst, 2018), we expect that longer weekly hours of utilizing home-based childcare support has a negative indirect effect on working mothers' WLB satisfaction via decreased family financial management capacity (**Hypothesis C12**). We summarize our research hypotheses in Table 1.

Insert Table 1 about here

3. Methods

3.1. Sample and procedure

We used secondary data from the *Millennium Cohort Study* (Centre for Longitudinal Studies,

2017), a British national longitudinal survey on families with a cohort of children born between 2000–2002. Data was collected when the children were 9 months, 3, 5, 7, 11, 14, and 17 years old. The total sample consists of 19,517 cohort children, including a handful of twins and triplets living in 19,244 families.

We constructed our research sample as follows. First, we excluded families with twins and triplets in the cohort to make the variables of childcare demands and resources more comparable across the sample. Second, male caregivers were excluded because we were particularly interested in exploring the effects of demands and resources on WLB and retention of women, who accounted for 97% of primary caregivers (i.e., main respondents) in this dataset, facing the most intense daily competition between work and non-work demands. Also, there was a considerable amount of missing data on partners of primary caregivers (i.e., partner respondents) on our key research variables. Therefore, we excluded male caregivers and partner respondents and alternatively, included the availability of a (non-)working partner as a non-work contextual resource in our analyses. Third, unemployed female caregivers were omitted because they did not have the experience of juggling work and non-work roles, which was inherent to our research focus on WLB satisfaction and job retention. We included all female primary caregivers in paid employment and referred to them as “working mothers”, regardless of their specific relationships to the cohort child (e.g., step or adoptive mother), because they all provided invaluable data on women’s work–life experiences when undertaking significant childcare responsibilities.

Fourth, our key research variable of WLB satisfaction was measured only in Age 5, 7 and 11 Surveys (at time t), and therefore we used the data for all variables, except for the job retention, from these three waves of data collection. The job retention measure was obtained from the Age 7, 11, and 14 Surveys (at time $t+1$), because we aimed to examine the lagged effects of our variables on job retention over time. We would like to note that, in the UK, the

primary education is statutory for children aged 5–11 and comprising two key stages split by the age of 7 (UK Department for Education, 2014). Therefore, our data captured the key years in children’s education when childcare responsibilities were particularly high.

Following these steps, we achieved a nationally representative sample of 10,983 British working mothers covering 24,378 observations across the selected waves of data collection. The supplementary material (see Table S1) displays the sample characteristics in more detail.

Finally, we adjusted the research sample to the UK population by applying a *survey weight* variable accounting for both the sample design and the non-response from the dataset (Ketende & Jones, 2011). The missing data in job retention was managed by computing *attrition weight* that accounts for the attrition of the lagged dependent variable of *job retention* (at time $t+1$) using the inverse probability weighting (IPW) method (Weuve et al., 2012). We used IPW method because it enables less biased estimates dealing with missing values due to the attrition compared to complete case analysis (Moore et al., 2009). First, we fitted a two-level binary logistic model using all the research variables and *job retention* information at time t (1 = *missing*; 2 = *retention*; 3 = *turnover*) to predict the probability of *job retention* at time $t+1$ being observed/non-missing. The Hosmer–Lemeshow test indicated that the attrition model was properly specified ($\chi^2 = 4.83, p = .78$). Second, the *attrition weight* was calculated as the inverse of the predicted conditional probability of *job retention* at time $t+1$ being observed. Last, we applied the *overall weight*, which was the product of the *survey weight* and the *attrition weight*, to our models at the within-individual level. No systematic demographic differences were identified between participants who answered and those who did not answer the job retention question in the subsequent wave of data collection and hence, we could generalize our research findings to the UK population.

3.2. Measures

Table 2 shows the coding and wording of our measures. In Table 3, we can see that the

ICC(1) values of our research variables were all above the threshold of .10, except for the cohort child's age. This indicates that group membership (i.e., individual-level characteristics) had a medium to large effect on these time-varying observations, which justified our decision to take a multilevel approach to data analysis (Lebreton & Senter, 2008). The extremely low ICC(1) value of the cohort child's age can be attributed to the cohort longitudinal design of the *Millennium Cohort Study*, whereby all the participants were interviewed when their children as cohort members were of a similar age (Joshi & Fitzsimons, 2016). We aggregated all the work/life demands and resources except for the cohort child's age at the individual/person level (i.e., Level 2) using grand-mean centering. All the time-varying work/life demands and resources were group-mean centered at the within-individual level (i.e., Level 1). Personal resources, WLB satisfaction, and job retention were measured at Level 1 and were not centered, because we were interested in how between- and within-individual differences of contextual demands and resources influenced these outcomes over time.

Conceptually, Level-1 effects captured a working mother's nuanced within-individual changes in their contextual demands or resources (e.g., changing from a non-managerial to managerial position) across three waves of data collection. Level-2 effects reflected working mothers' between-individual differences (e.g., managers compared to non-managers) that remained relatively stable over the six years during which their cohort child attended primary school. The differentiation between within- and between-individual effects is of conceptual significance to provide a belt-and-braces approach for evaluating the effectiveness of contextual resources for enhancing WLB considering *both* their short-term and long-term impact as transient *and* durable resources, respectively (Hoffman & Stawski, 2009).

Insert Table 2 and Table 3 about here

4. Results

4.1. Preliminary analyses and an overview of our analytical strategy

Table 3 shows the descriptive statistics and intercorrelations between the studied variables. We tested our hypotheses by means of multilevel logistic regression models using Stata. Specifically, we constructed two-level models whereby the observations (i.e., at the within-individual level/ Level 1) across three time points (Age 5, 7, and 11 Surveys) were nested within individuals (i.e., at the between-individual level/ Level 2). The multilevel modeling was also particularly appropriate in our case, because it can accommodate longitudinal data with unequally spaced time intervals by controlling for variables that specify each measurement time point—i.e., the cohort child’s age in our study (Kwok et al., 2008).

We adopted the stepwise method (Baron & Kenny, 1986) to test our mediational hypotheses based on a series of multilevel binary or ordinal logistic regression models as elaborated in Table 4. First, we ran the Full Models 1 and 2 to obtain the direct effect (a) of each predictor on each of the two personal resources. Second, we ran the Full Models 3a and 4 to obtain the direct effect (b) of each mediator on the dependent variable and the direct effect (c') of each predictor on the dependent variable controlling for mediators. In Full Model 3a, two personal resources were concurrently entered as mediators whereas WLB satisfaction served as the dependent variable. In Full Model 4, two personal resources and WLB satisfaction were entered as mediators while the dependent variable was job retention. Third, we used the Monte Carlo method (MacKinnon et al., 2004) with 300,000 replications to calculate the indirect effect as the product (ab) of the coefficients of the path (a) between each predictor and each mediator and the path (b) between each mediator and each outcome.

Regarding model fit, the values of fit statistics in terms of pseudo BIC and deviance of Full Models 1, 2, 3a, and 4 were much smaller than those of Null Models 1, 2, 3, and 4, respectively, demonstrating their better fit to the data compared to their corresponding Null Models. Langer (2017) also recommended a generalized version of McKelvey and Zavoina’s

pseudo- R^2 (1975) as the best model fit index for assessing multilevel ordinal and binary logistic models because it best approximates the R^2 in the ordinary least squares (OLS) linear regression models. The McKelvey and Zavoina's pseudo- R^2 values of four Full Models were all above the threshold of .10, indicating acceptable model fit (Chiozza & Goemans, 2011). It is worth pointing out that our Full Models 3a and 4, respectively, explained 60% of the variance in WLB satisfaction, and 37% of the variance in future job retention (see Table 4).

Insert Table 4 about here

Finally, we would like to note that we tested the Hypothesis A3 of the substitution effect between two personal resources on WLB satisfaction in a separate model (see Full Model 3b in Table 4). Namely, in the stepwise mediation analysis, we included uncentered data of both personal resources which served *both* as dependent variables (i.e., in Full Models 1 and 2) *and* as independent variables (i.e., in Full Models 3a and 4). In this analysis, group-mean centering would largely remove the between-individual variation in both personal resources, which would prevent us from running multilevel models using both personal resources as dependent variables (i.e., Full Models 1 and 2). However, when testing Hypothesis A3, we had to include group-mean centered data for two personal resources and their interaction term in Full Model 3b to avoid issues of multicollinearity. Therefore, we tested Hypothesis A3 in Full Model 3b regressing WLB satisfaction on all Level-1 and Level-2 predictors, both personal resources, and their interaction term.

Tables 5 and 6 summarize the direct and indirect effects, respectively. The impact of the cohort child's age should be interpreted as opposed to the sign of its coefficient because we hypothesized that having a younger cohort child placed greater demands on caregivers.

Insert Table 5 and Table 6 about here

4.2. Hypotheses testing: Personal resources, WLB satisfaction and job retention

We found that improved perceived adequacy of childcare time had a positive indirect effect

($B = .35, p < .05$) on working mothers' job retention via enhanced WLB satisfaction, supporting Hypothesis A1. Improved family financial management capacity had a positive indirect effect ($B = .08, p < .05$) on working mothers' job retention via enhanced WLB satisfaction, supporting Hypothesis A2. The interaction between both personal resources on WLB satisfaction was not significant ($B = .08, p > .05$), rejecting Hypothesis A3.

4.3. Hypotheses testing: Time constraints, resources, and WLB satisfaction

We found that *both* (a) consistently working long hours per week over time ($B_{L2} = -.06, p < .05$) and (b) experiencing an increase in weekly working hours over time ($B_{L1} = -.06, p < .05$) had negative indirect effects on working mothers' WLB satisfaction by reducing their perceived adequacy of childcare time, supporting Hypothesis B1. Also, (a) undertaking managerial (compared to non-managerial) roles ($B_{L2} = -.33, p < .05$) as well as (b) experiencing a change from non-managerial to managerial position over time ($B_{L1} = -.28, p < .05$) were found to have negative indirect effects on working mothers' WLB satisfaction by reducing their perceived adequacy of childcare time, supporting Hypothesis B2. Furthermore, Hypothesis B3 was supported in that (a) consistently frequently working in the evening over time ($B_{L2} = -.18, p < .05$) and (b) experiencing an increase in the frequency of working in the evening over time ($B_{L1} = -.18, p < .05$) had negative indirect effects on working mothers' WLB satisfaction by reducing their perceived adequacy of childcare time.

Our results showed that *both* (a) having a larger number of children in the household ($B_{L2} = -.26, p < .05$) and (b) having newborns during the cohort child's primary school years ($B_{L1} = -.49, p < .05$) had negative indirect effects on working mothers' WLB satisfaction through eroding their perceived adequacy of childcare time, supporting Hypotheses B4. We also found support for Hypotheses B6 in that compared to those who had a healthy cohort child, working mothers who had a cohort child with longstanding illness were more likely to perceive that they had insufficient time to spend with their children and in turn, achieved

lower WLB satisfaction ($B_{L2} = -.40, p < .05$). However, Hypothesis B5 was rejected as the change of cohort child's age over time had no such indirect effect on WLB satisfaction.

Consistent with Hypothesis B7, *both* (a) consistently utilizing part-time (compared to full-time) working arrangements over time ($B_{L2} = 1.10, p < .05$) *and* (b) experiencing a change from full-time to part-time working arrangements over time ($B_{LI} = .93, p < .05$) had positive indirect effects on working mothers' WLB satisfaction by improving their perceived adequacy of childcare time. Hypothesis B8 was also confirmed by our findings in that *both* (a) consistently adopting home-based (compared to traditional) working arrangements over time ($B_{L2} = 1.03, p < .05$) *and* (b) experiencing a change from traditional to home-based working arrangements over time ($B_{LI} = .78, p < .05$) had positive indirect effects on working mothers' WLB satisfaction by improving their perceived adequacy of childcare time. Having a working or non-working partner and a local social support network did not have a significant indirect effect on working mothers' WLB satisfaction via perceived adequacy of childcare time, rejecting Hypotheses B9, B10, and B11. Contrary to Hypothesis B12, *both* (a) consistently utilizing home-based childcare support for long hours over time ($B_{L2} = -.08, p < .05$) *and* (b) experiencing an increase in hours of utilizing home-based childcare support over time ($B_{LI} = -.02, p < .05$) had negative indirect effects on WLB satisfaction via decreased perceived adequacy of childcare time.

4.4. Hypotheses testing: Financial constraints, resources, and WLB satisfaction

We found that compared to non-managerial counterparts, managerial working mothers experienced higher WLB satisfaction via improved family financial management capacity ($B_{L2} = .10, p < .05$), supporting Hypothesis C2. Weekly working hours showed no indirect effects on WLB satisfaction via family financial management capacity, rejecting Hypothesis C1. Contrary to Hypothesis C3, working mothers who consistently frequently worked in the evening over time experienced poorer WLB satisfaction than those who had a low frequency

of working in the evening via reduced family financial management capacity ($B_{L2} = -.02, p < .05$). The number of children in the household and the cohort child's age did not have significant indirect effects on working mothers' WLB satisfaction via family financial management capacity, rejecting Hypotheses C4 and C6. Hypothesis C5 was supported since having a cohort child with longstanding illness rather than a healthy cohort child had a negative indirect effect on WLB satisfaction via reduced family financial management capacity ($B_{L2} = -.08, p < .05$).

In relation to Hypothesis C7, we found contradictory results in that compared to full-time working mothers, those who utilized part-time working arrangements had better WLB satisfaction via enhanced family financial management capacity ($B_{L2} = .10, p < .05$).

However, a working mother's change from full-time to part-time working arrangements during her cohort child's primary school years had a negative indirect effect on her WLB satisfaction via impaired family financial management capacity ($B_{L1} = -.07, p < .05$).

Hypothesis C8 was supported in that compared to working mothers who used traditional working arrangements, those who utilized home-based working arrangements had higher WLB satisfaction via enhanced family financial management capacity ($B_{L2} = .20, p < .05$).

We found that *both* (a) consistently having a working partner compared to being single over time ($B_{L2} = .12, p < .05$) and (b) experiencing a change from being single to having a working partner over time ($B_{L1} = .21, p < .05$) had positive indirect effects on WLB satisfaction via enhanced family financial management capacity, supporting Hypothesis C9. We also found support for Hypothesis C11 in that working mothers, who had a local social support network compared to those who did not, had higher WLB satisfaction via improved family financial management capacity ($B_{L2} = .19, p < .05$). However, Hypotheses C10 and C12 were rejected since having a non-working partner and weekly hours of utilizing home-based childcare support had no such indirect effects.

After controlling for the mediation effects, some contextual factors still had significant direct effects at Level 1 and/or Level 2 on WLB satisfaction. We also performed additional analyses to examine the direct and indirect effects of each contextual factor on job retention via both personal resources and WLB satisfaction. We elaborated on these results in the supplementary material (see Section B).

5. Discussion

The main aim of our study was to explore the long-term effects of multiple work and non-work contextual factors on WLB satisfaction and job retention over six years of children's primary school education using multilevel analysis to account for both within- and between-individual effects. We hypothesized that these contextual factors would affect WLB satisfaction and job retention via depletion, accumulation, and investment mechanisms of two personal resources: childcare time and family finances, respectively.

5.1. Theoretical implications

Our research has a number of theoretical implications for the COR theory and WLB research. First, in line with the COR theory (Hobfoll et al., 2018), we confirmed the importance of *resource depletion*, *resource accumulation*, and *resource investment* as the underlying mechanisms that can explain how different contextual factors elicit depletion, replenishment, or trade-off between personal resources of time and finances for improving or hindering WLB over a period of six years. On the whole, our findings contribute to the extant WLB literature that has by and large examined the resource depletion or accumulation mechanisms on relatively volatile contextual and personal resources, such as positive family events and energy, in cross-sectional or short-term longitudinal settings.

In terms of the *resource depletion* mechanism, our findings showed that longer working hours, undertaking a managerial role, frequently working in the evening, having more

children in the household, having a child with longstanding illness, and longer hours of using home-based childcare support served as *time-based demands* as they hindered effective allocation of personal time for childcare, which in turn resulted in poorer WLB satisfaction. Similarly, frequently working in the evening and having a child with longstanding illness served as *financial-based demands* as they depleted family finances. In contrast, utilizing part-time and home-based working arrangements promoted WLB satisfaction via *resource accumulation* mechanism in terms of expanding or eliciting effective allocation of both personal resources of childcare time and family finances. Also, having a working partner and a local social support network served as *financial-based resources* as they enhanced the family financial management capacity.

In line with the *resource investment* mechanism, our research suggests that working mothers may encounter the trade-off between time and money for sustaining WLB. Although after accounting for all the contextual factors, working mothers were not found to substitute time for money to achieve WLB satisfaction, we observed that working mothers who took on demanding managerial roles may compensate for their lack of time by investing more money on their children. One Danish study revealed similar findings in that higher-income parents usually worked longer hours and compensated for less time spent with their children by spending more money on them, whereas lower-income parents spent less money but more time on direct care of their children (Rockwool Foundation Research Unit, 2010).

Second, we have simultaneously analyzed the role of *two* important personal resources, i.e., adequate childcare time *and* good family financial management capacity, that working mothers rely on for managing their WLB. We found that both personal resources improved working mothers' job retention via enhanced WLB satisfaction over six years when they shouldered heavy childcare duties. On the one hand, this finding enriches the current WLB literature that has largely reflected on people's concerns of time-based work–life conflict but

has neglected how financial constraints may shape their work–life decisions and subsequent WLB (Warren, 2015, 2021). On the other hand, we contribute to the COR theory by providing empirical support for Halbesleben et al.'s (2014) goal-directed conceptualization of resources in that a common goal, such as achieving satisfactory WLB, necessitates effective allocation of *multiple* (rather than a single) key personal resources. Therefore, we advocate for a holistic approach to consider the mediating role of *multiple* key personal resources in the relationships between contextual factors and WLB.

The first two points lead us to our third contribution related with challenging the conventional conceptualization of contextual factors as *generic* demands or resources in the extant WLB literature by uncovering the *specific* nature of contextual demands and resources. We propose that a contextual factor should be conceptualized as either a demand or resource according to its depletion or accumulation effect on a *specific* personal resource. For instance, our findings suggest that some contextual factors may function as both a *time-based demand* and a *financial-based resource*, such as undertaking a managerial role. Whilst some contextual factors shaped working mothers' WLB satisfaction via changes in *both time and financial resources*, we noticed that a number of contextual factors, such as weekly working hours and having a local social support network, influenced working mothers' WLB through significant changes in *only one* of two key personal resources.

These findings also extend the argument that WLB support initiatives are not universally effective for boosting all kinds of personal resources in hope of improving WLB (Perrigino et al., 2018). In line with Grawitch et al. (2010), we argue that an *effective* support initiative for managing WLB pertains to a contextual resource that helps individuals focus on boosting, prioritizing, and optimizing the *most needed* personal resources for fulfilling a preferred or necessary contextual demand. For instance, having enough parental time is one of top priorities for working mothers to achieve a satisfactory WLB (Milkie et al., 2010). We found

that the utilization of home-based childcare support could not fully compensate for working mothers' perceived lack of time to spend with their children. In line with previous research, this finding suggests that parents prefer taking care of their children by themselves and childcare providers are "not chosen as a substitute for own time with children" (Hallberg & Klevmarken, 2003, p. 205). Hence, using home-based childcare support alone, is insufficient for working mothers to increase childcare time and achieve satisfactory WLB and they need other supplementary support mechanisms, such as flexible working arrangements.

Fourth, we highlight the differential impact of the between-individual differences *versus* within-individual changes in contextual demands and resources on working mothers' WLB satisfaction, which offers more nuanced implications for working mothers to achieve better WLB. For instance, our research revealed that utilizing part-time working arrangements positively impacted WLB satisfaction and job retention via family financial management capacity, whereas in women who changed from full-time to part-time working arrangements over the period of six years, this effect was negative. These results are consistent with Shaefer (2009) who suggested that women as part-time secondary earners were slightly less likely to fall into poverty than their full-time employed peers. This is possibly because the majority of female part-time employees could rely on other sources of household income and hence, part-time working allows them to supplement household income and expand their family financial management capacity (Shaefer, 2009). In contrast, working mothers who changed from full-time to part-time employment were likely to have increased difficulties in managing family finances given their immediate wage reduction (Shaefer, 2009).

We also identified nuanced differences between the within- and between-individual effects of undertaking a managerial role. Female managers and non-managers were found to have similar levels of WLB satisfaction and job retention although female managers had less time but more money to spend on their children while the non-managers were in the opposite

situation. However, both WLB satisfaction and job retention were likely at risk immediately after a working mother was promoted to a managerial position. This is probably because she suddenly had less time for children and was not yet observing higher financial returns; in other words, it might take some time for the financial benefits of managerial roles to be manifested.

In addition, some contextual factors had a significant between-individual indirect effect but a non-significant within-individual indirect effect on working mothers' WLB satisfaction, implying that these contextual factors manifested their impact on WLB in a longer term instead of a shorter period of time. For instance, a child with longstanding illness served as a durable contextual demand that constantly depleted working mothers' time and financial resources and impaired their WLB in a long term; however, the impact of child's longstanding illness might not manifest on his or her mother's WLB immediately or within a shorter period of time. Similarly, home-based working arrangements could be utilized as a durable rather than transient financial-based resource as its positive impact on working mothers' family finances and WLB became visible in a long term instead of immediately. These results highlight the importance of separating the within- and between-individual effects of a contextual factor on WLB or work-life outcomes. In so doing, we could develop a more comprehensive and nuanced understanding of a specific contextual factor's effects through examining its short-term influences as a transient demand or resource via volatile within-individual fluctuations whilst exploring its long-term impacts as a durable demand or resource via stable between-individual differences. This also holds practical implications for policymakers and employers to evaluate the short- versus long-term effectiveness of their WLB support initiatives.

Finally, based on the longitudinal research design of over six years and a nationally representative sample of British working mothers, we can draw more robust causal inferences

about the effects of working mothers' WLB satisfaction on their actual job retention. Our findings contribute to the extant literature that has predominantly explored the impact of WLB on turnover intentions rather than actual retention behaviors (Shockley et al., 2017).

5.2. Practical Implications

Our study reveals that both sufficient childcare time and family financial resources can improve working mothers' WLB and job retention during the period of undertaking intense childcare responsibilities. Our research findings have practical implications for different stakeholders. For working mothers, having a working partner increases family financial security and women can choose part-time working arrangements that enable longer and more flexible time to care for children with little worries about financial difficulties. A local social support network comprising family members and friends can also provide financial aid in emergency and function as a financial safety net. Furthermore, a negotiation with partner for an equal share of childcare and housework would alleviate working mothers' time pressure for juggling childcare and employment, promoting their WLB and retention in employment. However, we notice that having a (non-)working partner or a local social support network and utilizing home-based childcare support, respectively, may not be sufficient to enhance working mothers' perceived adequacy of childcare time and consequently their WLB. This might be because mothers prefer having intimate, high-quality interactions with their children over outsourcing childcare activities to others (Hallberg & Klevmarken, 2003). Alternatively, we suggest that busy working mothers could potentially increase their time to spend with children by focusing on short-time but high-quality interactions with their children whilst seeking family support or domestic help for housework.

For employers, both attractive financial incentives and the part-time and home-based working arrangements that increase the time to spend with primary school-age children can improve working mothers' WLB and job retention. However, part-time employment may be

more suitable for female employees who are not the only or primary source of family income because otherwise, part-time employment may cause financial insecurity, leading to impaired WLB. Our findings also suggest that, in addition to providing home-based childcare support, the employers should offer working arrangements that allow mothers to work fewer or flexible hours to accommodate their childcare demands and improve parenting quality (Chandola et al., 2019). We also found that family financial management capacity was predictive of job retention even after accounting for all other variables, which highlights the critical role of competitive pay in retaining working mothers (Ali et al., 2018).

Although our study shows that female managers do not have a higher turnover rate than non-managers given their higher financial compensation for less time spent with children, the short period immediately after their promotion to a managerial position deserves special attention. During this period, female managers might encounter a sudden increase of time-based conflict to juggle work and maternal roles and hence, increase their propensity to leave the current employer. Employers should be aware of female managers' family needs and provide necessary support such as on-site childcare for helping them adapt to a new position.

5.3. Strengths, limitations, and recommendations for future research

Our study has a number of strengths, however our findings have to be interpreted in light of certain limitations. Although our research utilized nationally representative data that covered a wide range of occupations and shed light upon different household structures (i.e., single-parent versus dual-parent), the generalizability of our findings was limited to working mothers being predominant primary caregivers. Future research should explore the resource depletion, accumulation, and investment mechanisms in other populations, such as fathers or people without children who prioritize life demands other than childcare.

Another limitation was the use of single-item measures for most of our variables, although this is common in longitudinal, nationally representative surveys to shorten their

length and reduce the non-response and attrition bias (Gnambs & Buntins, 2017; Lucas & Donnellan, 2011). Compared to multi-item measures, the use of single-item measures prevented us from calculating the reliability estimates. Such measures may also fail to capture the complexity of multi-dimensional constructs and yield lower sensitivity among particular groups of people (Bowling, 2005). Future research should validate the causal link between contextual factors, WLB, and job retention using multi-item or objective measures.

Future research could also explore how changes in personal resources can be used as an indicator for evaluating the effectiveness of WLB support mechanisms, such as family-friendly policies and childcare support. Although the hypothesis of a substitution effect between time and financial resources on WLB satisfaction was not supported, our findings imply that female managers potentially trade time for money to spend on their children and this could be explained by the resource investment mechanism (Hobfoll et al., 2018). We recommend researchers to further explore this time–money conundrum with regard to different contextual demands for sustaining WLB, such as eldercare, leisure, and social activities. This research could draw from Whillans et al. (2016) and use their resource orientation measure to ascertain to what extent individuals prioritize time over money and what effects this has on their WLB. We also recommend the use of more objective measures to assess personal resources, such as physical health (Rocco et al., 2019). Future research could also adopt field or natural experimental designs to provide evidence of policy effectiveness in real-life settings (Leatherdale, 2019). Such studies could test whether the introduction of WLB support mechanisms, such as national and organizational family-friendly policies, has an impact on different types of personal resources, which may in turn improve employees' WLB.

Finally, we observed nuanced differences in between-person *versus* within-person effects of some contextual variables. Hence, we recommend future research to employ

multilevel analysis using longitudinal data so as to capture these nuanced differences and simultaneously explain WLB in those who share a specific time-invariant personal attribute *and* for those who change a particular attribute over time. For fluctuated (e.g., energy) rather than relatively stable (e.g., family financial security) personal resources, we suggest latent change score modeling to examine the resource accumulation, depletion, and investment effects by capturing how the cumulative changes in an individual's specific personal resources shape WLB and other outcomes over a shorter period of time (Halbesleben & Wheeler, 2015).

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Table 1

A summary of hypotheses and results.

Category	Hypothesis	Predictor	Mediator	Outcome	Hypothesized effect	Result (L1)	Result (L2)
Personal resources	A1	Time	WLB	Retention	+	+	/
	A2	Finances	WLB	Retention	+	+	/
	A3	Time × finances	/	WLB	–	<i>NS</i>	/
Work demands	B1	Weekly working hours	Time	WLB	–	–	–
	B2	Managerial role	Time	WLB	–	–	–
	B3	Frequency of working in the evening	Time	WLB	–	–	–
Life demands	B4	Number of children in the household	Time	WLB	–	–	–
	B5	Cohort child's age	Time	WLB	+	<i>NS</i>	/
	B6	Cohort child having longstanding illness	Time	WLB	–	<i>NS</i>	–
Work resources	B7	Utilization of part-time working	Time	WLB	+	+	+
	B8	Utilization of home-based working	Time	WLB	+	+	+
Life resources	B9	Availability of a working partner	Time	WLB	+	<i>NS</i>	<i>NS</i>
	B10	Availability of a non-working partner	Time	WLB	+	<i>NS</i>	<i>NS</i>
	B11	Availability of a local social support network	Time	WLB	+	<i>NS</i>	<i>NS</i>
	B12	Weekly hours of home-based childcare support utilization	Time	WLB	+	–	–
Work demands	C1	Weekly working hours	Finances	WLB	+	<i>NS</i>	<i>NS</i>
	C2	Managerial role	Finances	WLB	+	<i>NS</i>	+
	C3	Frequency of working in the evening	Finances	WLB	+	<i>NS</i>	–
Life demands	C4	Number of children in the household	Finances	WLB	–	<i>NS</i>	<i>NS</i>
	C5	Cohort child's age	Finances	WLB	–	<i>NS</i>	/
	C6	Cohort child having longstanding illness	Finances	WLB	–	<i>NS</i>	–
Work resources	C7	Utilization of part-time working	Finances	WLB	–	–	+
	C8	Utilization of home-based working	Finances	WLB	+	<i>NS</i>	+
Life resources	C9	Availability of a working partner	Finances	WLB	+	+	+
	C10	Availability of a non-working partner	Finances	WLB	–	<i>NS</i>	<i>NS</i>
	C11	Availability of a local social support network	Finances	WLB	+	<i>NS</i>	+
	C12	Weekly hours of home-based childcare support utilization	Finances	WLB	–	<i>NS</i>	<i>NS</i>

Note: / This variable or estimate was not included in this research. + Positive effect. – Negative effect. *NS* = Non-significant effect. Result (L1) = Level-1 effect.

Result (L2) Level-2 effect. Time = perceived adequacy of childcare time. Finances = family financial management capacity. WLB = work–life balance satisfaction.

Retention = job retention (time t+1).

Table 2
The coding and wording of research measures.

Category	Variable	Coding	Survey wording and response options
Work demands	Weekly working hours	Continuous variable: Number of working hours per week in the main job (range from 1 to 168)	About how many hours a week do you usually work in your main job, excluding meal breaks but including any usual paid overtime? / How many hours a week do you usually work, including doing the books, VAT and so on?
	Managerial role	Dummy variable: 1 = <i>yes</i> (a manager, foreman, or supervisor) 0 = <i>no</i> (not a manager or supervisor)	Do you have any managerial duties or are you supervising any other employees? (1 = <i>manager</i> ; 2 = <i>foreman or supervisor</i> ; 3 = <i>not a manager or supervisor</i>)
	Frequency of working in the evening	1-item scale: 1 = <i>never</i> 2 = <i>less than once per month</i> 3 = <i>at least once a month</i> 4 = <i>every week</i> 5 = <i>every day</i>	In your job or jobs how often do you work in the evening after 6 p.m. and up to 10 p.m.? (1 = <i>every day</i> ; 2 = <i>every week</i> ; 3 = <i>at least once a month</i> ; 4 = <i>less than once per month</i> ; 5 = <i>never</i>)
Life demands	Number of children in the household	Continuous variable: Number of dependent children in the household, including the cohort child and his/her siblings (range from 1 to 9)	
	Cohort child's age	Continuous variable: cohort child's age	Range: 4.42–6.08 years in Age 5 Survey; 6.34–8.15 years in Age 7 Survey; and 10.25–12.33 years in Age 11 Survey
	Cohort child having longstanding illness	Dummy variable: 1 = <i>yes</i> 0 = <i>no</i>	Does the cohort child have any longstanding illness, disability or infirmity? By longstanding I mean anything that has troubled the child for a period of time or is likely to affect him/her over a period of time. (1 = <i>yes</i> ; 2 = <i>no</i>)
Work resources	Utilization of part-time working	Dummy variable: 1 = <i>yes</i> 0 = <i>no</i>	Are you working part-time? (1 = <i>yes, weekly working hours</i> \geq 30; 2 = <i>no, weekly working hours</i> $<$ 30)
	Utilization of home-based working	Dummy variable: 1 = <i>yes</i> 0 = <i>no</i>	Do you work mainly at home or from home in your main job? (1 = <i>yes</i> ; 2 = <i>no</i>)

Table 2 (continued)

Category	Variable	Coding	Survey wording and response options
Life resources	Availability of a partner	Nominal variable: 1 (reference) = <i>single</i> 2 = <i>having a working partner</i> 3 = <i>having a non-working partner</i>	(a) Is the cohort child living in a two-parent family or a lone-parent family? (1 = <i>two-parent</i> ; 2 = <i>lone-parent</i>) (b) Can I just check, did your partner do any paid work last week (that is the 7 days ending last Sunday) as either an employee or self-employed? (1 = <i>yes</i> ; 2 = <i>no</i>) (c) Even though your partner were not working did your partner have a job that you were away from last week? (1 = <i>yes</i> ; 2 = <i>no</i>)
	Availability of a local social support network	Dummy variable: 1 = <i>yes</i> (having family and/or friends in this area) 0 = <i>no</i> (not having family or friends in this area)	Do you have any other friends or family living in this area? (1 = <i>yes, friends</i> ; 2 = <i>yes, family</i> ; 3 = <i>yes, both</i> ; 4 = <i>no</i>)
	Weekly hours of home-based childcare support utilization	Continuous variable: The sum of weekly hours of home-based childcare support from different sources (range from 0 to 125)	About how many hours a week (in a typical week in school term-time) is the cohort child looked after by the childminder/nanny/au pair/grandparents/other relatives/friends/neighbors on weekdays?
Personal resources	Perceived adequacy of childcare time	1-item scale: 1 = <i>nowhere near enough</i> 2 = <i>not quite enough</i> 3 = <i>just enough</i> 4 = <i>more than enough</i> 5 = <i>too much time</i>	How do you feel about the amount of time you have to spend with the cohort child? (1 = <i>too much time</i> ; 2 = <i>more than enough</i> ; 3 = <i>just enough</i> ; 4 = <i>not quite enough</i> ; 5 = <i>nowhere near enough</i>)
	Family financial management capacity	1-item scale: 1 = <i>finding it very difficult</i> 2 = <i>finding it quite difficult</i> 3 = <i>just about getting by</i> 4 = <i>doing alright</i> 5 = <i>living comfortably</i>	How well would you say you (and your partner) are managing financially these days? You are ... (1 = <i>living comfortably</i> ; 2 = <i>doing alright</i> ; 3 = <i>just about getting by</i> ; 4 = <i>finding it quite difficult</i> ; 5 = <i>finding it very difficult</i>)

Table 2 (continued)

Category	Variable	Coding	Survey wording and response options
Outcomes	Work–life balance satisfaction	1-item scale: 1 = <i>very dissatisfied</i> 2 = <i>fairly dissatisfied</i> 3 = <i>neither satisfied nor dissatisfied</i> 4 = <i>fairly satisfied</i> 5 = <i>very satisfied</i>	How satisfied or dissatisfied are you with the balance between the amount of time you spend with your family and the amount of time you spend at work? (1 = <i>very satisfied</i> ; 2 = <i>fairly satisfied</i> ; 3 = <i>neither satisfied nor dissatisfied</i> ; 4 = <i>fairly dissatisfied</i> ; 5 = <i>very dissatisfied</i>) We reversely coded this variable so that the higher the score, the higher work–life balance satisfaction participants reported.
	Job retention (time $t+1$)	Dummy variable: retention with the same employer 1 = <i>yes</i> 0 = <i>no</i>	(a) Are you still employed by the same employer? (1 = <i>yes</i> ; 2 = <i>no</i>) (b) Can I just check have you been doing this job/ employed by this employer continuously since we last interviewed you? (1 = <i>yes</i> ; 2 = <i>no</i>)
Control variables	Age	Continuous variable: respondent’s age (range from 19 to 61)	
	Social class	Nominal variable: 1 (reference) = <i>working class</i> (routine and manual occupations) 2 = <i>middle class</i> (intermediate occupations) 3 = <i>upper class</i> (higher managerial, administrative and professional occupations)	NS-SEC (National Statistics Socio-economic Classification) occupation-based social class
	Household income quintile	Ordinal variable: 1 = <i>lowest quintile</i> 2 = <i>second quintile</i> 3 = <i>third quintile</i> 4 = <i>fourth quintile</i> 5 = <i>highest quintile</i>	OECD equivalized weekly family income quintiles weighted to the whole UK population

Table 3

The descriptive statistics and Spearman's rho correlations of research variables.

Variables	<i>M</i>	<i>SD</i>	<i>N</i>	<i>ICC(1)</i>	1	2	3	4	5	6	7	8
1. Age	37.59	6.01	24378	.71*	1	.18**	.01	.34**	.01	.10**	.02**	.10**
2. Social class: upper class	.38	.49	23897	.67*	.17**	1	-.49**	.43**	.32**	.51**	.24**	-.05**
3. Social class: middle class	.31	.46	23897	.57*	.02**	-.53**	1	-.03**	-.06**	-.25**	-.19**	-.01
4. Household income quintile	.52	1.20	24332	.58*	.30**	.35**	-.01	1	.16**	.25**	.12**	-.19**
5. Weekly working hours	25.11	11.55	24143	.61*	.06**	.28**	-.04**	.16**	1	.36**	.22**	-.13**
6. Managerial role	.30	.46	24189	.50*	.09**	.44**	-.22**	.19**	.30**	1	.20**	-.05**
7. Frequency of working in the evening	2.26	1.48	24205	.51*	.02**	.19**	-.14**	.08**	.18**	.15**	1	.03**
8. Number of children in the household	2.25	.88	24377	.84*	.11**	-.04**	.00	-.17**	-.12**	-.04**	.03**	1
9. Cohort child's age	7.90	2.49	24378	.00	.38**	.01*	.02**	.03**	.09**	-.00	-.01	.08**
10. Cohort child having longstanding illness	.16	.37	24251	.37*	-.03**	-.01*	-.01	-.03**	-.02*	.00	.01	-.03**
11. Utilization of part-time working	.62	.48	24143	.58*	-.05**	-.24**	.05**	-.13**	-.84**	-.27**	-.17**	.09**
12. Utilization of home-based working	.10	.31	24213	.51*	.07**	-.05**	.23**	.05**	-.03**	-.07**	.14**	.07**
13. Availability of a working partner	.79	.41	24378	.58*	.10**	.09**	.03**	.46**	-.04**	.05**	.04**	.12**
14. Availability of a non-working partner	.04	.19	24378	.31*	-.02**	-.04**	-.03**	-.20**	.03**	-.01	.01	.06**
15. Availability of a local social support network	.92	.28	24175	.17*	.01	.01	-.00	.02*	-.03**	.00	-.02**	.01*
16. Weekly hours of home-based childcare support utilization	4.21	7.20	24258	.36*	-.11**	.13**	-.09**	-.00	.25**	.12**	.09**	-.11**
17. Perceived adequacy of childcare time	2.72	.87	24162	.42*	-.00	-.17**	.06**	-.07**	-.33**	-.16**	-.14**	.01
18. Family financial management capacity	3.78	.97	24198	.48*	.04**	.16**	-.01	.36**	.03**	.10**	.02**	-.06**
19. Work-life balance satisfaction	3.84	1.13	24015	.37*	.05**	-.17**	.09**	-.03**	-.43**	-.18**	-.20**	.07**
20. Job retention (time <i>t</i> +1)	.77	.42	19573	.13*	.13**	.05**	.03**	.08**	.04**	.01	-.01	.03**

Table 3 (continued)

Variables	9	10	11	12	13	14	15	16	17	18	19	20
1. Age	/	-.01	-.01	.09**	.15**	-.04**	-.01	-.13**	/	/	/	/
2. Social class: upper class	/	-.00	-.29**	-.03**	.10**	-.05**	-.02**	.16**	/	/	/	/
3. Social class: middle class	/	-.00	.06**	.23**	.04**	-.03**	-.00	-.11**	/	/	/	/
4. Household income quintile	/	-.02**	-.14**	.08**	.50**	-.22**	-.01	-.02**	/	/	/	/
5. Weekly working hours	/	.00	-.88**	-.02*	-.06**	.04**	-.07**	.32**	/	/	/	/
6. Managerial role	/	.02**	-.32**	-.05**	.06**	-.00	-.02**	.16**	/	/	/	/
7. Frequency of working in the evening	/	.02**	-.20**	.15**	.04**	.01	-.03**	.12**	/	/	/	/
8. Number of children in the household	/	-.03**	.10**	.06**	.11**	.06**	.03**	-.12**	/	/	/	/
9. Cohort child's age	1	/	/	/	/	/	/	/	/	/	/	/
10. Cohort child having longstanding illness	-.06**	1	-.02**	.01*	-.04**	.02**	-.02*	.03**	/	/	/	/
11. Utilization of part-time working	-.07**	.00	1	-.02**	.05**	-.05**	.06**	-.28**	/	/	/	/
12. Utilization of home-based working	.00	.01	-.01	1	.06**	-.02**	-.01	-.17**	/	/	/	/
13. Availability of a working partner	-.08**	-.03**	.04**	.05**	1	-.39**	.03**	-.16**	/	/	/	/
14. Availability of a non-working partner	.02*	.01	-.03**	-.01	-.39**	1	-.02**	-.07**	/	/	/	/
15. Availability of a local social support network	.05**	-.01	.04**	.00	.02**	-.02**	1	.04**	/	/	/	/
16. Weekly hours of home-based childcare support utilization	-.04**	.01	-.22**	-.15**	-.12**	-.09**	.05**	1	/	/	/	/
17. Perceived adequacy of childcare time	.01*	-.02**	.31**	.06**	.03**	-.02*	.04**	-.20**	1	/	/	/
18. Family financial management capacity	-.10**	-.03**	-.03**	.06**	.25**	-.11**	.03**	-.01	.07**	1	/	/
19. Work-life balance satisfaction	.09**	-.03**	.38**	.09**	.05**	-.02**	.07**	-.24**	.50**	.11**	1	/
20. Job retention (time $t+1$)	.06**	-.00	-.02**	.01	.05**	.00	.02*	.00	.02*	.07**	.05**	1

Note. The descriptive statistics and correlations are unweighted and uncentered. The above-diagonal correlations are based on uncentered Level-1 data (non-averaged data). The below-diagonal correlations are based on uncentered Level-2 data (within-individual averages). *ICC(I)* refers to the intraclass correlation coefficient calculated by one-way random analysis of variance (ANOVA) model based on single measurement.

** . Correlation is significant at the .01 level (2-tailed).

* . Correlation is significant at the .05 level (2-tailed).

Table 4
Model specification of the stepwise mediation analysis.

Model	Null Model 1	Full Model 1	Null Model 2	Full Model 2	Null Model 3	Full Model 3a	Full Model 3b	Null Model 4	Full Model 4
Variables									
Demands and support	/	IVs (*/**)	/	IVs (*/**)	/	IVs (*/**)	IVs (*/**)	/	IVs (*/**)
Two personal resources	Time as DV (#)	Time as DV (#)	Finances as DV (#)	Finances as DV (#)	/	Mediators (#)	Mediators (*)	/	Mediators (#)
Interaction term	/	/	/	/	/	/	Mediator (*)	/	/
WLB	/	/	/	/	DV (#)	DV (#)	DV (#)	/	Mediator (#)
Retention	/	/	/	/	/	/	/	DV (#)	DV (#)
Estimates	Variance component model for time	Direct effects of specific demands and support on time	Variance component model for finances	Direct effects of specific demands and support on finances	Variance component model for WLB	Direct effects of (1) specific demands and support, (2) time, and (3) finances on WLB	Interaction effect between two personal resources on WLB	Variance component model for retention	Direct effects of (1) specific demands and support, (2) time, (3) finances, and (4) WLB on retention
Model fit statistics									
<i>df</i>	5	36	5	36	5	38	39	2	36
Deviance	50201.68	47932.73	51154.96	48695.28	55184.18	47736.76	49691.13	23489.94	22615.29
Pseudo <i>BIC</i>	50250.94	48287.38	51204.21	49049.93	55233.44	48111.11	50075.33	23509.64	22969.94
R^2_{MZ}	/	.54	/	.62	/	.61	.60	/	.37

Note. The number of observations is 18,983 and the number of groups is 8,778 in each model. R^2_{MZ} = McKelvey & Zavoina's pseudo- R^2 . IV = independent variable. DV = dependent variable. Demands and support = work-life demands and support mechanisms (15 level-2 variables and 16 level-1 variables). Personal resources = time & finances. Time = perceived adequacy of childcare time. Finances = family financial management capacity. Interaction term = time \times finances. WLB = work-life balance satisfaction. Retention = job retention (time $t+1$).

* Person-mean centered Level-1 data.

** Grand-mean centered Level-2 data.

Uncentered data.

Table 5

A summary of direct effects from full models.

	Childcare time <i>B</i>	Family finances <i>B</i>	WLB <i>B</i>	Retention <i>B</i>
Level 1: Within-Individual Effect				
Control variables				
Age	.24*	.00	-.10	-.01
Social class: upper class	-.11	.12	.01	.36*
Social class: middle class	.09	.02	.24*	.29
Household income quintile	-.01	.32**	-.03	.07
Work demands				
Weekly working hours	-.04**	.01	-.05**	.07**
Managerial role	-.21*	.14	-.21**	-.35**
Frequency of working in the evening	-.14**	-.01	-.21**	-.06
Life demands				
Number of children in the household	-.36**	-.10	.13	-.20
Cohort child's age	-.18*	-.13	.24*	.09
Cohort child having longstanding illness	-.14	-.00	-.02	.24
Work resources				
Utilization of part-time working	.70**	-.24*	.48**	.07
Utilization of home-based working	.58**	.18	.54**	.08
Life resources				
Availability of a working partner	.17	.70**	-.11	.26
Availability of a non-working partner	-.44	-.28	.02	.35
Availability of a local social support network	.20	.01	.60**	.15
Weekly hours of home-based childcare support utilization	-.02**	.01	-.01*	-.00
Personal resources & outcome (mediators)				
Perceived adequacy of childcare time ^a			1.34**	-.06
Family financial management capacity ^a			.30**	.09*
Interaction term ^b (childcare time × family finances)			.08	
Work–life balance satisfaction ^a				.26**

Table 5 (continued)

	Childcare time <i>B</i>	Family finances <i>B</i>	WLB <i>B</i>	Retention <i>B</i>
Level 2: Between-Individual Effect				
<i>Fixed effect</i>				
Control variables				
Age	.01	-.05**	-.00	.06**
Social class: upper class	-.43**	.31**	-.33**	.35**
Social class: middle class	-.25**	.16	-.02	.51**
Household income quintile	-.11*	1.20**	.14**	.01
Work demands				
Weekly working hours	-.04**	-.00	-.06**	.01
Managerial role	-.25**	.31**	-.12	.08
Frequency of working in the evening	-.13**	-.08**	-.21**	-.01
Life demands				
Number of children in the household	-.19**	.04	.18**	.08
Cohort child having longstanding illness	-.30**	-.27*	-.16*	.07
Work resources				
Utilization of part-time working	.82**	.32*	.48**	.33*
Utilization of home-based working	.77**	.67**	.81**	-.16
Life resources				
Availability of a working partner	.12	.41**	-.07	.45**
Availability of a non-working partner	-.07	.22	.20	.60*
Availability of a local social support network	.29	.63**	.46**	.12
Weekly hours of home-based childcare support utilization	-.06**	-.00	-.03**	.02*
<i>Random effect</i>				
Level-2 variance of intercept	4.16**	5.32**	2.41**	3.54**
Model Fit				
Number of observations	18983	18983	18983	18983
Number of groups	8778	8778	8778	8778
<i>df</i>	36	36	38	36
Pseudo-likelihood deviance	47932.73	48695.28	47736.76	22615.29
Pseudo <i>BIC</i>	48287.38	49049.93	48111.11	22969.94
McKelvey & Zavoina's pseudo <i>R</i> ²	.54	.62	.61	.37

Note. ** $p < .01$, * $p < .05$. ^a Coefficient of uncentered data. ^b Coefficient of person-mean centered data. Level-1 intercepts or thresholds in each model were suppressed. Childcare time = perceived adequacy of childcare time. Family finances = family financial management capacity. WLB = work-life balance satisfaction. Retention = job retention (time $t+1$).

Table 6

The indirect effects of work and life demands and support mechanisms on work–life balance satisfaction and on job retention.

Dependent variable	WLB	WLB	Retention	Retention
Mediator	Childcare time	Family finances	Childcare time → WLB	Family finances → WLB
Predictor	<i>B</i>	<i>B</i>	<i>B</i>	<i>B</i>
Level 1: Within-Individual Effect				
Control variables				
Age	.32*	.00	.08*	.00
Social class: upper class	-.14	.04	-.04	.01
Social class: middle class	.12	.01	.03	.00
Household income quintile	-.02	.10*	-.00	.03*
Work demands				
Weekly working hours	-.06*	.00	-.01*	.00
Managerial role	-.28*	.04	-.07*	.01
Frequency of working in the evening	-.18*	-.00	-.05*	-.00
Life demands				
Number of children in the household	-.49*	-.03	-.13*	-.01
Cohort child's age	-.25	-.04	-.06	-.01
Cohort child having longstanding illness	-.19	-.00	-.05	-.00
Work resources				
Utilization of part-time working	.93*	-.07*	.24*	-.02*
Utilization of home-based working	.78*	.05	.20*	.01
Life resources				
Availability of a working partner	.23	.21*	.06	.06*
Availability of a non-working partner	-.59	-.09	-.15	-.02
Availability of a local social support network	.27	.00	.07	.00
Weekly hours of home-based childcare support utilization	-.02*	.00	-.01*	.00
Dependent variable			Retention	Retention
Mediator			WLB	WLB
Predictor			Childcare time	Family finances
<i>B</i>			.35*	.08*

Table 6 (continued)

Dependent variable Mediator	WLB Childcare time	WLB Family finances	Retention Childcare time → WLB	Retention Family finances → WLB
Predictor	<i>B</i>	<i>B</i>	<i>B</i>	<i>B</i>
Level 2: Between-Individual Effect				
Control variables				
Age	.01	-.02*	.00	-.004*
Social class: upper class	-.58*	.10*	-.15*	.03*
Social class: middle class	-.34*	.05	-.09*	.01
Household income quintile	-.14*	.36*	-.04*	.09*
Work demands				
Weekly working hours	-.06*	-.00	-.02*	-.00
Managerial role	-.33*	.10*	-.09*	.03*
Frequency of working in the evening	-.18*	-.02*	-.05*	-.01*
Life demands				
Number of children in the household	-.26*	.01	-.07*	.00
Cohort child having longstanding illness	-.40*	-.08*	-.11*	-.02*
Work resources				
Utilization of part-time working	1.10*	.10*	.29*	.03*
Utilization of home-based working	1.03*	.20*	.27*	.05*
Life resources				
Availability of a working partner	.16	.12*	.04	.03*
Availability of a non-working partner	-.09	.07	-.02	.02
Availability of a local social support network	.39	.19*	.10	.05*
Weekly hours of home-based childcare support utilization	-.08*	-.00	-.02*	-.00

Note. * $p < .05$. Childcare time = perceived adequacy of childcare time. Family finances = family financial management capacity. WLB = work–life balance satisfaction. Retention = job retention (time $t+1$).