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Economic Hardship and Family-to-Work Conflict: The Importance of Gender and Work Conditions

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Abstract Using data from a 2007 national survey of working Americans, we examine the association between economic hardship and family-to-work conflict (FWC). We also assess contingencies of this association, focusing particularly on gender and several work conditions. Findings indicate that economic hardship is associated with higher FWC; this pattern is stronger among men. Three work conditions also function as effect modifiers: The positive association between hardship and FWC is stronger for workers with less job authority and more creative work activities. Job pressures also modify this association, but overall, respondents with higher pressures report greater FWC. We discuss how our observations contribute to knowledge about the links between economic conditions and the family–work interface and the importance of status and work-related contingencies.

Keywords Economic hardship · Family-to-work conflict · Stressors · Job demands-resources model

Economic hardship is among the most salient and chronic sources of stress in peoples' lives (Butterworth et al. 2009; Pearlin et al. 2005). There is growing evidence that financial difficulties represent a major concern for American families. Recent polls found over half of average-income Americans report financial hardship from the rising costs of basic necessities, including food and housing (Jacobe 2008) and approximately 40% of Americans report

that they worry about their economic situation on a daily basis (Newport 2008). Economic hardship is especially relevant given the adverse effects financial problems have for psychological and physical health (Kahn and Pearlin 2006; Mirowsky and Ross 2003a, b). Moreover, it seems plausible that economic hardship may also generate stressful circumstances across role domains, including conflict between family and work spheres. Yet, little is known about how economic hardship affects the work–family interface (Bellavia and Frone 2005; Byron 2005). Many of the aforementioned studies concentrate on the direct or modified relationship between economic hardship and distress, instead of addressing the potential inter-role stress linked to economic hardship. We focus on one specific stressor in that process: *family-to-work conflict*.

Like economic hardship, family-to-work conflict has its own physical and psychological health implications (Bellavia and Frone 2005; Comer and Stites-Doe 2006). The health significance of both economic hardship and family-to-work conflict highlights the need to understand the ways these two stressors are related. Moreover, given the relevance of other forms of status inequality for stress processes (McLeod and Nonnemaker 1999), it is also critical to examine conditions that may influence that association. We focus on gender and core work conditions that may modify the association between economic hardship and family-to-work conflict.

While several studies have examined the antecedents of family-to-work conflict (see Bellavia and Frone 2005; Byron 2005; Comer and Stites-Doe 2006; Stevens et al. 2007), we are unaware of any that have explicitly examined the influence of economic hardship. Most research concentrates on objective measures of income, rather than the subjective perceptions of hardship that can affect individuals across all income brackets (e.g., Jacobs and

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Gerson 2004; Perry-Jenkins et al. 2000; Reynolds and Renzulli 2005; Swanberg 2005). Using objective measures of income restricts this area of study to low-income individuals or low-wage workers, which discounts individuals with hardships in other income brackets. Alternatively, our definition of economic hardship emphasizes perceptions about being able to make ends meet, which, in hard economic times, applies to individuals across the income spectrum (Jacobe 2008). In the current study, we seek to expand the scope of this prior research by focusing explicitly on individuals' subjective reports of economic hardship and how these perceptions of hardship impact family-to-work conflict. Importantly, we seek to assess these dynamics while statistically taking individuals' household income into account. That is, we isolate the influence of economic hardship net of actual income level.

In the following section, we outline the relationship between economic hardship and family-to-work conflict and consider the conditions that may modify this relationship. Drawing upon border theory (Clark 2000; Nippert-Eng 1996) and the stress process model (Pearlin et al. 1981), we hypothesize that economic hardship is positively associated with family-to-work conflict. We explicate how this focal association may differ by gender, outlining competing perspectives on ways that economic hardship could be more strongly associated with family-to-work conflict for men or women. In addition, applying Voydanoff's (2007) conceptual tools of work-related resources, we also discuss the possibility that several job conditions may modify the association between economic hardship and family-to-work conflict. These include job pressure, authority, creative work, and schedule control. We summarize these points with hypotheses about the association between economic hardship and family-to-work conflict and potential contingencies.

Economic Hardship and Family-to-Work Conflict

Previous studies of family-to-work conflict have neglected the specific effects of household economic circumstances on work role functioning (see Byron 2005). Most have focused on family demands, such as child care and household responsibilities (Dilworth 2004; Seery et al. 2008; Stevens et al. 2007). By contrast, we describe family-related conditions of a different kind by focusing on the ways that individuals' unmet financial expectations in the household might influence family-to-work conflict. The literature highlights several definitions of economic hardship, ranging from absolute measures of income to subjective reports of hardship based on one's perceptions and relative situation (Mirowsky and Ross 2003b). For the purposes of our study, we define economic hardship as

perceptions of the difficulties that people experience paying bills and acquiring basic necessities, such as food, clothing, transportation, housing, and medical care (Pearlin et al. 1981). This stressor, also referred to as "financial strain," can cultivate a sense of insecurity and uncertainty about the future—conditions that take a toll on psychological and physical health (Mirowsky and Ross 2003a, b). Chronic financial difficulties and their negative effects may spillover across role contexts like work and family regardless of individuals' location in the life course (Pearlin and Skaff 1996). While these ideas imply that economic hardship should be relevant for the family–work interface, there is a lack of clear evidence about its link to family-to-work conflict. Some related evidence, however, links low-income to family-to-work conflict (Barnett 1994; Crouter and Booth 2003; Voydanoff 2007). We seek to expand on that research here.

Theoretical views from this literature—especially border theory—offer a guiding framework for the association between economic hardship and family-to-work conflict. Border theory uses conceptions of "permeability" between family and work spheres to delineate ways that social-structural conditions influence individuals' efforts to navigate the family–work border (Clark 2000). *Permeability* involves the extent that aspects of one domain may intrude on another domain (Ashforth et al. 2000). Some scholars argue that permeability between family and work domains may facilitate the transition between them (Olson-Buchanan and Boswell 2006). However, we refine and extend that argument by asserting that economic hardship increases permeability in ways that may increase exposure to family-to-work conflict.

The process in which permeability between work and family domains impacts family-to-work conflict is best captured by the stress-process model (Pearlin et al. 1981). The stress-process model reflects the connection between factors that impact individuals' well-being. Underlying this model is the assumption that an alteration to one factor affects other related circumstances, which delineates the stress *process*. Pearlin (1999) identifies core components of the stress process, including primary stressors, secondary stressors, and moderating resources; all of which impact mental health outcomes. The relationship between primary and secondary stressors captures the common, but complex situation where one stressor contributes to the presence of another, which Pearlin defines as *stress proliferation*. Put simply, stress proliferation reflects the contagious effect one stressor has on creating, or exacerbating another stressor. Applying this idea in the current study, we contend that the stressful demands associated with difficult financial circumstances (primary stressor) generate adversity that, in turn, generates inter-role stress (secondary stressor). Within the household, economic hardship is

likely associated with more problematic parenting behaviors, marital conflict, and difficulties with children's behavior (Voydanoff 2007; Weisner and Lowe 2006). Thus, economic hardship can represent a chronic stressor that proliferates beyond borders of the household and spills over into other domains—patterns that would be consistent with Pearlin's (1999) definition of stress proliferation. Based on these ideas, we hypothesize that economic hardship should be associated with higher family-to-work conflict.

Potential Contingencies

Gender and the Association Between Economic Hardship and Family-to-Work Conflict

In accordance with scholarship in this area, we assess gender differences in the association between economic hardship and family-to-work conflict (Damiano-Teixeira 2006; Mennino and Brayfield 2002; Maume and Houston 2001). However, evidence about gender differences in family-to-work conflict is mixed. While some studies show women report more family-to-work conflict than men (Keene and Reynolds 2005; Winslow 2005), others find that men have higher or similar levels compared to women (Barnett 1994; Greenhaus and Friedman 2000). Literature on the association between gender, economic hardship, and family-to-work conflict is sparse.

We identify several plausible scenarios. On the one hand, the association between economic hardship and family-to-work conflict may be more positive *among women*. The “traditional” view highlights the different role meanings, values and responsibilities that have historically been held by men and women regarding social roles and the family–work interface (Simon 1995; Winslow 2005). For example, because of more traditional expectations about gender roles, women have been responsible for family-related duties, often encountering the need for compromises between family and work that *favor family roles* (Keene and Reynolds 2005). To the extent that women continue to feel the powerful force of a more traditional “family devotion schema” (see Blair-Loy 2003; Hays 1996) it is plausible that working women remain central participants in the family and more acutely aware of, or affected by, the quality of household conditions—especially economic hardship. Taken together, these ideas contribute to the “traditional gender role” hypothesis which predicts that economic hardship should be associated more strongly with family-to-work conflict among women.

An alternative view predicts a stronger positive association between economic hardship and family-to-work

conflict *among men*. Historically, men have typically identified closely with the economic provision (“good provider”) role (Bernard 1981; Williams 2000). As women increasingly redistribute their traditional allegiance to the family in favor of work, however, men have become more central participants in the home in non-pecuniary ways (Coltrane 2000; see Hall and MacDermid 2009, for different work–family roles of dual earner couples). Nonetheless, economic provision remains a highly salient aspect of men's contribution to the household (Christiansen and Palkovitz 2001). When men have difficulties in this regard, they may be more negatively affected (Cazenave 1979). Economic strains, therefore, may be intricately linked to the family–work interface among men. Collectively, these ideas contribute to the “good provider” hypothesis: The positive association between economic hardship and family-to-work conflict should be stronger among men.

Work Conditions and the Association Between Economic Hardship and Family-to-Work Conflict

Although the antecedents of family-to-work conflict primarily stem from the family domain (Bellavia and Frone 2005), research identifies the relevance of work conditions. We focus on four workplace conditions—job authority, job pressures, creative work activities, and schedule control—for several reasons. First, previous theory and research has underscored the relevance of these conditions for different but overlapping dimensions of workplace status, flexibility, challenge, and responsibility (Jacobs and Gerson 2004; Mirowsky and Ross 2007). Each of these conditions represents *demands* and *resources* that have implications for the family–work interface (Voydanoff 2005b; 2007). According to Bakker and Geurts (2004) and the Job Demands-Resource (JD-R) model, demands include the “physical, psychosocial, or organizational” work characteristics that may exact personal physical and mental costs (p. 348). By contrast, resources include aspects of work that help individuals manage demands and minimize their detrimental consequences. Drawing upon these ideas, we organize our hypotheses about work conditions as effect modifiers around these competing *demands* versus *resources* perspectives.

The Demands Hypothesis

According to Jacobs and Gerson's (2004), the nature of work and the ways in which it is structured can sometimes impact workers' efforts to “attend to family concerns” (p. 89). Here, we identify two different scenarios. The first draws upon stress process theory to predict that economic hardship should be associated with higher family-to-work conflict among individuals in more demanding work

conditions. The rationale for this view derives from the proposition that the effect of one stressor is exacerbated in the presence of another (Pearlin 1999). Simultaneous exposure to multiple challenges can tax individuals' resources and compromise their capacity to adjust. This argument seems especially plausible for workers who experience economic hardship at home *and* excessive pressures on the job. In fact, as predicted by the stress process and the JD-R models, workers with more job pressures will likely experience higher exposure to family-to-work conflict overall.

By contrast, the applicability of this view for job authority, creative work, and schedule control is less clear unless in some contexts these conditions present unexpected, undesired, or excessive demands on individuals. For example, some recent literature suggests that the traditionally defined resources of higher status positions, such as authority and creative work activities, carry extra responsibilities and expectations that may generate some friction in work–family borders (Schieman et al. 2006; Schieman and Young 2010). In this scenario, job authority and creative work activities represent challenges that may contribute to more demands, work overload, and work–family role blurring. In addition, the flexibility associated with schedule control may exacerbate family-to-work conflict by creating more permeability between the border between family and work domains; these processes can facilitate more spillover. Although not traditionally identified from a “demands” perspective, schedule control may sometimes facilitate the impact of work-related demands on the separation of work and family life. In these ways, work conditions may function like demands that amplify the deleterious consequences of economic hardship for the family–work interface. Next, we discuss the possibility that job authority, creative work activities, and schedule control are more likely to function as resources.

The Resources Hypothesis

The “resources hypothesis” draws upon the JD-R model's assertion that job authority, creative work, and schedule control are critical work-related resources that are protective against inter-role stress. Accordingly, these conditions should attenuate any observed positive association between economic hardship and family-to-work conflict. For example, job authority delineates the parameters of power and status because it affords sanctioning, supervising, and decision-making control over others (Smith 2002). Likewise, creative work activities provide individuals with opportunities to learn new things and solve problems, and requires engagement in tasks that foster skill development (Mirowsky and Ross 2007). According to Voydanoff (2007), these types of work activities are “within-domain

resources” that may help reduce the harmful consequences of stressors in the family–work interface. Alternatively, schedule control is considered a “boundary-spanning resource” because its benefits extend beyond the work domain, and allow workers to engage with the family domain at their own discretion. Schedule control provides flexibility that purportedly permits workers to create more permeable boundaries between work and family life. Such flexibility allows them to better cope with invasive family demands and strains like economic hardship. This process, in turn, should help individuals minimize the stress associated with economic hardship, including the stress of family-to-work conflict. With that in mind, we propose that job authority, creative work, and schedule control represent resources that weaken the positive association between economic hardship and family-to-work conflict.

Summary of Hypotheses

Based on the theoretical and empirical perspectives identified above, we test the following main hypotheses (note that Hypotheses 2a and 2b present competing views, along with Hypotheses 3a and 3b):

- (1) the *economic hardship-role conflict hypothesis* predicts that economic hardship is associated with more frequent family-to-work conflict;
- (2) (a) the *traditional gender role hypothesis* predicts that economic hardship is associated more strongly with family-to-work conflict for women;
(b) the *good provider role hypothesis* predicts that economic hardship is associated more strongly with family-to-work conflict for men;
- (3) (a) the *demands hypothesis* predicts that job pressure, job authority, creative work, and schedule control increase the positive association between economic hardship and family-to-work conflict.
(b) the *resource hypothesis* predicts that job pressure, authority, creative work, and schedule control decrease the positive association between economic hardship and family-to-work conflict.

In testing these hypotheses, several other points deserve brief mention. Specifically, we seek to test these hypotheses while ruling out the possibility that other conditions might influence our proposed focal associations, especially given their potential relevance to the family–work interface. In addition to household income, we also adjust for age, race, and education in the analyses because prior research shows their potential relevance for the family–work interface (see Bellavia and Frone 2005; Karimi and Nouri 2009). Married individuals with children also tend to report higher family/work interference compared to others (Crouter 1984; Dilworth 2004; Hall and MacDermid 2009).

Some evidence suggests the presence of young children in the household elevates family-to-work conflict (Keene and Reynolds 2005), especially among women (Stevens et al. 2007). This might be attributable to women's disproportionate share of housework (Bianchi et al. 2000), that persists among women in higher status occupations (Nakhaie 2009). Other studies indicate that the number of children does not seem to matter (Voydanoff 2007). However, given that others have found gender differences in the association between some of these conditions and family-to-work conflict (e.g., see Stevens et al. 2007), we not only adjust for these conditions but also test for possible gender contingencies in the effects of both economic hardship and the presence and age of children on family-to-work conflict. Finally, we include occupation and work hours in the analyses because of their potential influence on work-related obligations, expectations, and time pressures that, ultimately, can impinge upon the navigation of family-work borders (Dilworth 2004; Kelly and Moen 2007; Stevens et al. 2007; Voydanoff 2005a).

Methods

Sample

The data derive from telephone interviews with working adults in the United States; the first wave of interviews of 1,800 adults occurred from February through August of 2005.¹ Eligible participants had to be 18 years of age or older and participating in the paid labor force. Interviews were conducted in English, so participants also had to be sufficiently fluent in order to complete the interview. At wave 1, we successfully interviewed 71% of individuals who were identified as eligible. Approximately 18–20 months after the initial interview, we were able to successfully re-interview 1,286 of the original participants. In the present analyses, we limit analyses to data from the second interview because questions about family-to-work conflict were asked only at that time. We

¹ To obtain the sample, we used a list-assisted random digit dialing (RDD) selection drawn proportionally from all 50 states from GENESYS Sampling Systems. The sampling approach employed the List +1 method, which tends to yield a higher proportion of productive numbers (Lepkowski 1988). List-assisted RDD is widely accepted now by most social survey research organizations as a cost-effective alternative to the pure RDD methods originally developed by Waksberg (1978). List-assisted RDD increases the probability of residential numbers while minimizing the biases often associated with non-traditional RDD techniques. The final sample was based on: (1) telephone numbers for residential households; (2) Households agreeing to answer screening questions; (3) successfully screened households with one or more employed adults; and (4) eligible households with a subsampled adult who agreed to participate.

exclude cases with missing values on focal and control measures, as well as self-employed or those working in family business, given that work-family interaction may be distinct among this sub-population, compared to workers in other situations (Myrie and Daly 2009; Tuttle and Garr 2009). Our final sample for the present analyses includes 1,116 cases, comprising 664 women and 452 men.

Focal Measures

Family-to-Work Conflict

Five items assess the frequency of family-to-work conflict: “How often do the demands of your home or family life interfere with your job?”; “How often have you not had enough time for your work because of your family or home life?”; “How often have you not had the energy to do things at work because of your home or family life?”; “How often has home or family life kept you from doing as good a job at work as you could?”; and “How often has your home or family life kept you from concentrating on important things in your job?” Response choices are (1) “never,” (2) “rarely,” (3) “sometimes,” and (4) “frequently.” We averaged these items; higher scores indicate more family-to-work conflict ($\alpha = .81$). These items are similar to those used in other research on the family-work interface (Voydanoff 2005b).

Economic Hardship

Several items assess economic hardship: “During the last year, how often did you...”: “have trouble paying the bills”; “not have enough money to buy food, clothes, or other household goods”; “not have enough money to pay for medical care.” Response choices are “never” (1), “rarely” (2), “sometimes” (3), and “frequently” (4). A fourth item asks: “How do your finances usually work out by the end of the month?” Do you have (1) “a lot of money left over,” (2) “a little money left over,” (3) “just enough to make ends meet,” or (4) “not enough to make ends meet.” These items are similar to those used in previous studies (Mirowsky and Ross 2001). We averaged the four items to create the economic hardship index ($\alpha = .82$).

Work Processes

Job Authority

We use four items to measure job authority: “Do you influence or set the rate of pay received by others?”; “Do you have the authority to hire or fire others?”; “Do you supervise or manage anyone as part of your job?” And, if

“yes” to the last question: Do any of those individuals supervise or manage others? We coded “yes” responses as (1) and “no” responses as (0). These items are similar to those used by Elliot and Smith (2004). To create the index we summed these responses so that higher scores indicate more job authority.

Job Pressure

Two items assess job pressure: “How often have you felt overwhelmed by how much you had to do at work?” and “How often do the demands of your job exceed those doable in an 8-hour workday?” Responses include (1) “never” (2) “rarely” (3) “sometimes”, (4) “frequently.” We averaged the items to create the job pressure index ($\alpha = .64$).

Creative Work

Participants were asked four items to assess the frequency of creative work activities: “How often”... “Do you have the chance to learn new things?”; “Do you have the chance to solve problems?”; “Does your job require you to be creative?”; and “Does your job allow you to develop your skills or abilities?” Response choices are: (1) “never” (2) “rarely” (3) “sometimes” and (4) “frequently.” We averaged the items to create the creative work index ($\alpha = .73$). These items are similar to those in other recent studies (Mirowsky and Ross 2007).

Schedule Control

Schedule control reflects the flexibility that workers have over when and where they perform their work. One question asks about schedule control: “Who usually decides when you start and finish work each day at your main job? Is it someone else, or can you decide within certain limits, or are you entirely free to decide when you start and finish work?” We coded responses as (0) *no schedule control*, (1) *limited control*, and (2) *full control*. In regression analyses, individuals with no schedule control are the omitted/contrast category.

Family-Related Measures

Marital Status

We use dummy codes to contrast *married* (includes common-law) as the reference category compared to the *never married* and *previously married* in regression analyses.

Spouse/Partner Work Status

One item assesses whether participants have a spouse/partner who is working full-time (1) versus those who do not have a working spouse/partner (0). In additional analyses (not shown), we assessed the influence of having a spouse/partner who works part-time. None of those effects were statistically significant.

Number of Children in Household

We included a measure of the total number of children under the age of 18 residing in the household. Additional analyses (not shown) that consider age of children, especially the presence of children under 6 years of age, yielded results similar to those associated with the number of children under age 18 in the household.

Housework Hours

Another item asks about the hours spent on housework in an average week. We divided that value by seven to obtain a daily average number of hours. Several extraneous cases were excluded from the analyses. These included reports of more than 10 housework hours per day in combination with 30 or more hours of work per week ($n = 15$).

Sociodemographic and Employment Characteristics

Household Income

We asked the following: “For the complete year of 2006, what was your total household income, including income from all household sources?” If the participant lived alone, we used their reported personal income. Missing values are common for survey questions about income. We minimized missing values to 9.1%. For cases that had initially refused or did not know their household income, we asked a follow-up question that provided broader ranges of income categories: \$25,000 or less, \$25,000 to \$50,000, \$50,000 to \$75,000, \$75,000 to \$100,000, \$100,000 to \$125,000, and more than \$125,000. Using these responses, we imputed the middle value of each category. For example, a participant who reported income within the \$25,000 or less category was assigned an income value of \$12,500 (the median for 0 and \$25,000). To maintain a valid measure of income, we include a dummy variable in analyses to control for all cases with imputed rather than actual income values.

Gender

We use dummy-codes for *men* (0) and *women* (1).

Age

Age is coded in years.

Race

For participants' race, we use dummy codes to contrast *white* (1) versus all *other* race/ethnic categories (0).²

Education

Education is coded as (1) some high school but did not graduate, (2) high school graduate or GED, (3) specialized vocational training or some college, (4) associate's degree (2-year program), (5), college graduates (BA or BS), and (6) post graduate—advanced degree (MA, PhD).

Occupation

To assess occupation, we asked participants about the job title of the “main job at which [they] worked last week.” This question refers to their main place of employment; that is, the one where participants spend the most time. We also asked about some of the main duties in order to more accurately code responses. Using the open-ended information provided, we coded responses into five main categories in accordance with the Bureau of Labor Statistics codes. These include: professional (managerial and professional specialty occupations), administrative (technical, sales, and administrative support occupations), service (service occupations), craft (precision production, craft, and repair occupations), and labor (operators or laborers). In regression analyses, we use professional occupation as the omitted reference category.

Work Hours

Participants were asked about the total number of hours of paid work in a typical week. We coded this variable as the total number of hours.

Plan of Analysis

We used ordinary least squares (OLS) regression techniques to test our hypotheses. In Table 2, model 1 regresses family-to-work conflict on economic hardship, gender, and income; all models adjust for family-related measures and sociodemographic controls. Model 2 includes interactions

² We recognize problems with combining all other races into a “non-white” category; however, given that less than 20% of our final sample is nonwhite, it was difficult to parse out variability across other racial categories.

between economic hardship and gender to test hypotheses about contingent effects. Model 3 includes job authority, job pressures, and creative work; at this step, we also include the other work-related measures as controls. Then, in model 4, we include relevant interactions between economic hardship and authority, pressures, creative work, and schedule control. Results indicated that schedule control does not modify the relationship between economic hardship and family-to-work conflict, so for the sake of space we excluded that interaction test from the table (full results available upon request). Prior to creating interaction terms, we centered all continuous measures that are used in those interactions to reduce multicollinearity between the interaction coefficient and lower-order terms and to increase the efficiency of the lower-order estimates (Aiken and West 1991).

Results

Descriptive Analyses

Table 1 provides summary statistics for all variables used in these analyses separately for men and women. Although women and men report similar family-to-work conflict, women report a higher average level of economic hardship compared to men. Men and women have similar average job authority and job pressures. However, men report a higher average score on the creative work index compared to women, as well as greater schedule control. For example, 25% of men compared to 17% of women have full schedule control. Among the family related measures, men are more likely than women to be married. Both genders are equally likely to have a spouse that works, and, on average, have one child at home younger than age 18. Finally, women tend to perform more hours of housework per day compared to men. Additional information about the control measures is shown in Table 1.

The zero order correlations between all variables are presented in Table 3, Appendix. This table suggests that family-to-work conflict is positively associated with economic hardship ($r = .16, p < .05$), job authority ($r = .08, p < .05$), job pressure ($r = .28, p < .05$), creative work ($r = .09, p < .05$), and some schedule control ($r = .09, p < .05$), but negatively associated with no schedule control ($r = -.12, p < .05$). Table 3 also presents positive correlations between economic hardship and women ($r = .10, p < .05$), marital status (previously married, $r = .14, p < .05$; married, $r = .10, p < .05$), number of children ($r = .17, p < .05$), and housework hours ($r = .10, p < .05$).

Table 3 also highlights several correlations that prompted us to conduct collinearity diagnostics. In

Table 1 Descriptive statistics for all variables in the study for women ($N = 664$) and men ($N = 452$)

	Women		Men	
	Mean	SD	Mean	SD
<i>Focal measures</i>				
Family-to-work conflict	1.85	.57	1.84	.54
Economic hardship	1.86	.73	1.72**	.65
<i>Work related measures</i>				
Job authority	.72	1.16	.70	1.10
Job pressure	2.80	.82	2.83	.79
Creative work	3.25	.67	3.34**	.59
No schedule control	.48	–	.36**	–
Some schedule control	.36	–	.40	–
Full schedule control	.17	–	.25**	–
<i>Family related measures</i>				
Previously married	.27	–	.13**	–
Never married	.16	–	.13**	–
Married	.57	–	.73**	–
Spouse/partner works	.50	–	.48	–
Children	.80	1.08	.85	1.13
Housework per day	2.20	1.46	1.72**	1.31
<i>Control measures</i>				
Household income	68336.26	48459.80	81601.90**	56656.52
Age	44.89	12.29	45.29	12.33
White	.76	–	.82*	–
Education	3.82	1.48	3.73	1.57
Administrative	.45	–	.27**	–
Service	.16	–	.12†	–
Craft	.01	–	.15**	–
Laborer	.04	–	.14**	–
Professional	.34	–	.32	–
Work hours	38.78	13.58	45.56**	13.78

Note: Values for categorical variables represent the proportion of respondents in each category

† $p < .10$, * $p < .05$, ** $p < .01$ (two-tailed test for significant differences between women and men)

particular, being married is highly correlated with spouse/partner’s work status ($r = .62$, $p < .05$). To detect multicollinearity, we reviewed the variance inflation factors for these measures, none of which appear problematic (i.e., $VIF \leq 2.50$, see Allison 1999). However, to eliminate all concerns of multicollinearity, we compared analyses with and without these variables in the model. For example, we ran all models with marital status and spouse/partner’s work status, and reviewed the results. We then removed spouse/partner’s work status and reran the models, comparing these results to the former analyses. Significant differences were not observed amongst coefficients for our focal relationships, and therefore we include spouse/partner’s work status in all analyses.

Multivariate Analyses

Model 1 of Table 2 indicates that economic hardship is associated with higher family-to-work conflict ($b = .16$, $p < .01$); this pattern supports our first hypothesis. By contrast, gender is unrelated to family-to-work conflict. However, as shown in model 2, gender modifies the association between economic hardship and family-to-work conflict ($b_{econ \times women} = -.11$, $p < .05$). With gender coded “0” for men and “1” for women, the negative coefficient of .11 indicates that the positive association between economic hardship and family-to-work conflict is stronger among men. A subsequent F -test for explained variance confirms that the interactive model fits the data significantly better than the original additive model (change in R^2 from .05, model 1 to .06, model 2; F -statistic = 5.18, $p < .05$). To illustrate these patterns, Fig. 1 shows the gender contingency by plotting predicted values of family-to-work conflict for women and men. The two different slopes reiterate the statistical patterns described above: the positive association between economic hardship and family-to-work conflict is stronger among men compared to women.

Analyses of work-related conditions in model 3 indicates that job authority ($b = .03$, $p < .10$), pressures ($b = .17$, $p < .01$) and schedule control ($b_{some\ control} = .11$, $p < .01$; $b_{full\ control} = .14$, $p < .01$) are associated with higher family-to-work conflict. By contrast, creative work activities initially appear to be unrelated to family-to-work conflict. More relevant for our hypotheses tests, however, each of these work conditions functions as effect modifiers in the association between economic hardship and family-to-work conflict (see model 4). A subsequent F -test for explained variance confirm that the model including interactions for work conditions fits the data significantly better than preceding models (change in R^2 from .15, model 3 to .16, model 4; F -statistic = 5.81, $p < .01$). The negative interaction coefficients for job authority ($b = -.04$, $p < .10$) and job pressures ($b = -.07$, $p < .01$) indicate that the positive association between economic hardship and family-to-work conflict is weaker among individuals in jobs with greater authority and pressures. Stated differently, economic hardship is associated more strongly with family-to-work conflict among those with less authority and fewer job pressures. These relationships are illustrated in Figs. 2 and 3. As shown in Fig. 2, the positive slope representing predicted values of family-to-work conflict across economic hardship is significantly stronger among workers with less job authority. Similarly, Fig. 3 shows that although workers with more job pressures report overall higher family-to-work conflict at all levels of economic hardship, the positive slope representing the predicted values of family-to-work conflict is

Table 2 Regression of family-to-work conflict on focal measures and controls ($N = 1,116$)

	Model 1 <i>b</i> (SE)	Model 2 <i>b</i> (SE)	Model 3 <i>b</i> (SE)	Model 4 <i>b</i> (SE)
<i>Focal association</i>				
Economic hardship	.16** (.03)	.23** (.04)	.21** (.04)	.22** (.04)
<i>Gender contingencies</i>				
Women	-.01 (.03)	-.01 (.04)	.03 (.04)	.03 (.04)
Economic hardship × women	–	-.11* (.05)	-.10 [†] (.05)	-.08 [†] (.05)
<i>Work-related contingencies</i>				
Job authority	–	–	.03 [†] (.01)	.02 [†] (.01)
Job pressure	–	–	.17** (.02)	.18** (.03)
Creative work	–	–	.02 (.03)	.01 (.03)
Some schedule control ^a	–	–	.11** (.04)	.11** (.04)
Full schedule control ^a	–	–	.14** (.04)	.13** (.04)
Economic hardship × job authority	–	–	–	-.04 [†] (.02)
Economic hardship × job pressure	–	–	–	-.07** (.03)
Economic hardship × creative work	–	–	–	.10** (.04)
<i>Family related measures</i>				
Previously married ^b	–	-.04 (.05)	-.05 (.05)	-.06 (.05)
Never married ^b	–	.02 (.06)	.04 (.06)	.04 (.06)
Spouse/partner works	–	-.08 [†] (.04)	-.09* (.04)	-.10* (.04)
Children	–	.04* (.03)	.04* (.02)	.04* (.02)
Housework per day	–	.01 (.01)	.01 (.01)	.01 (.01)
<i>Control measures</i>				
Household income [‡]	.01 [†] (.01)	.01 [†] (.01)	.01 [†] (.01)	.01 (.01)
Age	-.01* (.01)	-.01* (.01)	-.01* (.01)	-.01* (.01)
White	.06 (.04)	.07 [†] (.04)	.07 [†] (.04)	.08 [†] (.04)
Education	.04** (.01)	.04** (.01)	.03* (.01)	.03* (.01)
Administrative	–	–	-.03 (.04)	-.03 (.04)
Service ^c	–	–	.03 (.06)	.03 (.06)
Craft ^c	–	–	.04 (.07)	.03 (.07)
Laborer ^c	–	–	.04 (.07)	.03 (.07)
Work hours	–	–	-.01 (.01)	-.01 (.01)
Constant	1.80 (.04)	1.80 (.06)	1.72 (.07)	1.74 (.07)
R^2	.05	.06	.15	.16
Change in R^2 (F -statistic)	–	5.18*	–	5.81**

Note: Unstandardized coefficients reported with standard errors in parentheses

[†] $p < .10$, * $p < .05$,

** $p < .01$ (two-tailed test),

[‡] Household income was divided by 100,000 in order to present interpretable coefficients

^a Compared to no schedule control

^b Compared to married

^c Compared to professional occupations

significantly steeper among workers who report fewer job pressures. Thus, when they share similarly high economic hardship, individuals with low and high job pressures tend to experience roughly similar (high) family-to-work conflict.

By contrast, the positive coefficient for the economic hardship × creative work interaction term ($b = .10$, $p < .01$) indicates that the positive association between economic hardship and family-to-work conflict is significantly stronger among individuals with more creative work activities. In this case, when it comes to the strength of the association between economic hardship and family-to-work conflict, individuals with more creative work seem to

be at more of a disadvantage compared to those with less creative work. Figure 4 illustrates the divergent slopes for the predicted values of family-to-work conflict at low versus high creative work activities. Finally, we found that schedule control did not modify the association between economic hardship and family-to-work conflict. Therefore, we exclude that nonsignificant interaction coefficient from Table 2.

Although peripheral to our focal hypotheses, several other patterns among the family-related, sociodemographic, and other work-related measures deserve brief mention. According to Table 2, models 3 and 4 show that respondents whose spouses work tend to experience less family-

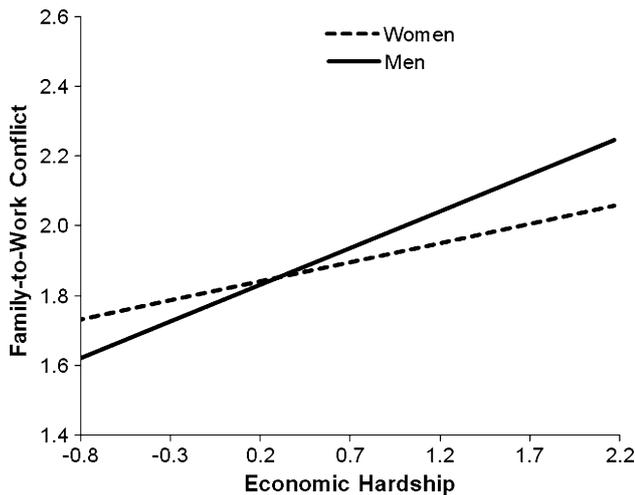


Fig. 1 Economic hardship and family-to-work conflict by gender. *Note:* Predicted values of family-to-work conflict for men and women are based on results shown in model 3. All continuous values are held constant at their respective means. For categorical variables in the model, we solved that equation for white, married respondents working in professional occupations who had a working spouse and no schedule control. Solving for other values will alter the intercept but not the slope representing the association between economic hardship and family-to-work conflict

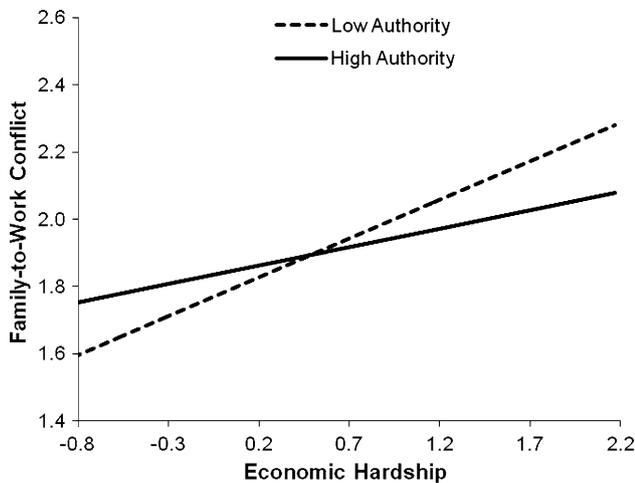


Fig. 2 Economic hardship and family-to-work conflict by job authority. *Note:* Predicted values of family-to-work conflict for different authority levels are based on results shown in model 4. Calculations are based on the 10th and 90th percentiles for authority, or 0 and 3, respectively. All continuous values are held constant at their respective means. For categorical variables in the model, we solved that equation for white, married men working in professional occupations who had a working spouse and no schedule control. Solving for other values will alter the intercept but not the slope representing the association between economic hardship and family-to-work conflict

to-work conflict ($b_{model3} = -.09, p < .05; b_{model4} = -.10, p < .05$). Individuals with higher education ($b_{model3} = .03, p < .01; b_{model4} = .03, p < .05$) and more children in the

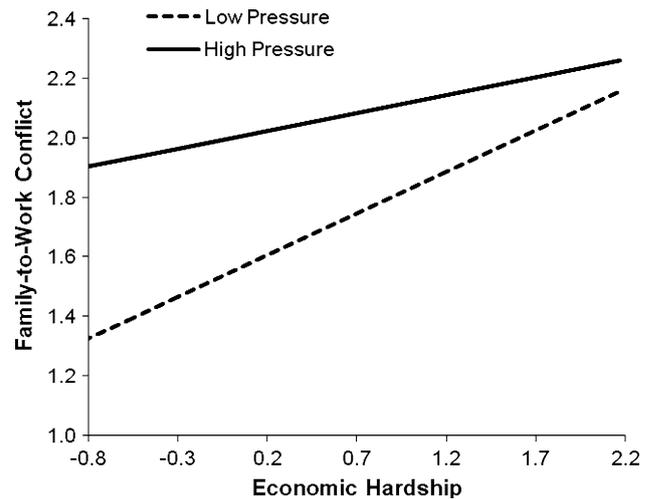


Fig. 3 Economic hardship and family-to-work conflict by job pressure. *Note:* Predicted values of family-to-work conflict for different job pressures are based on results shown in model 4. Calculations are based on the 10th and 90th percentiles for job pressures, or 2 and 4, respectively. All continuous values are held constant at their respective means. For categorical variables in the model, we solved that equation for white, married men working in professional occupations who had a working spouse and no schedule control. Solving for other values will alter the intercept but not the slope representing the association between economic hardship and family-to-work conflict

household ($b_{model3} = .04, p < .05; b_{model4} = .04, p < .05$) experience more family-to-work conflict. Age has an inverse association with family-to-work conflict ($b_{model3 \& \ model4} = -.01, p < .01$). By contrast, household income, occupation, and work hours are unrelated to family-to-work conflict—see Table 2. In separate analyses (not shown) we also tested for gender interactions with marital and parental statuses, and spouse’s work status; none of these were statistically significant. Similarly, none of the other work-related conditions modify the association between economic hardship and family-to-work conflict.³

Discussion

Our study makes two main contributions to the family–work interface literature. First and foremost, we document a positive association between economic hardship and

³ Some readers might wonder whether psychosocial resources that are traditionally viewed as potential buffers in the stress process model (e.g., Pearlin 1999) might moderate the association between economic hardship and FWC. We tested two interactions: sense of control \times economic hardship and workplace support \times economic hardship. Neither were statistically significant (results available upon request). Thus, economic hardship is associated positively with family-to-work conflict across sense of control and workplace support. These conditions do not function as buffers in that focal association.

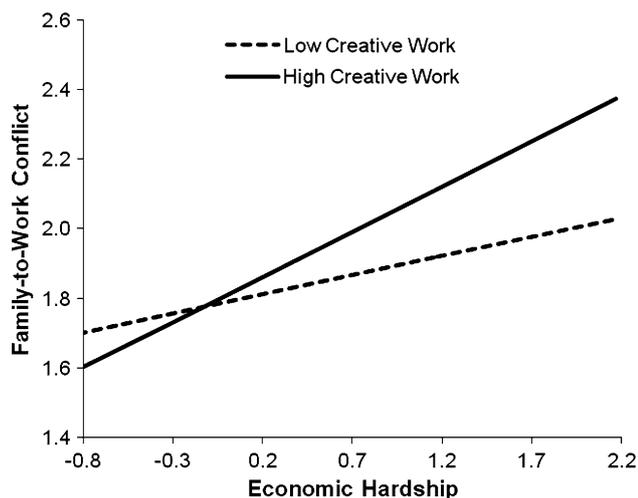


Fig. 4 Economic hardship and family-to-work conflict by creative work. *Note:* Predicted values of family-to-work conflict for different creative work levels are based on results shown in model 4. Calculations are based on the 10th and 90th percentiles for creative work, or 2.25 and 4, respectively. All continuous values are held constant at their respective means. For categorical variables in the model, we solved that equation for white, married men working in professional occupations who had a working spouse and no schedule control. Solving for other values will alter the intercept but not the slope representing the association between economic hardship and family-to-work conflict

family-to-work conflict. Indeed, of all the predictors of family-to-work conflict, economic hardship emerges as the most important. Yet, as the significant interaction effects indicate, the association between economic hardship and family-to-work conflict varies depending upon individuals' gender and work conditions. These observations are particularly important in contemporary times given the state of the American economy, recently documented economic anxiety and insecurity, and the deleterious effects of economic hardship on physical and psychological well-being (Jacobe 2008; Mirowsky and Ross 2003b).

Several of our observations speak to a long-standing interest in sociological analyses: The differential vulnerability of stress for individuals of different social statuses, including gender. A tradition of scholarship about gender and the family–work interface implies that women and men experience the family–work nexus in different ways (Winslow 2005). Building off and expanding that tradition, we proposed competing hypotheses about the different ways that women and men might experience economic hardship. Overall, our results concur with the assertion that the “good provider” role remains salient among men despite recent increases in women’s economic contributions to the household (Christiansen and Palkovitz 2001). These patterns may be explained by processes that Blair-

Loy (2003) and others refer to regarding the expectations and pressures of being a “good worker” and a “good parent” for men—and the ways these influence the different meanings of economic hardship. Assuming that the “good provider” identity continues to exert powerful pressure on men, the presence of economic hardship may represent an especially crucial stressor that spills over into other core domains of life. In the language of the stress process model (Pearlin 1999), economic hardship may contribute more acutely to stress proliferation among men, especially with respect to family–work conflict. These patterns suggest that family–work borders may be more permeable for men compared to women when it comes to economic strain or financial difficulties.

By contrast, our findings about work-related contingencies are a bit more complicated than the gender patterns. Although schedule control was positively associated with family-to-work conflict, it did not modify the relationship between economic hardship and family-to-work conflict. However, we found that job authority, job pressure, and creative work activities each moderate the association between economic hardship and family-to-work conflict—but they do so in different ways. For example, the positive association between economic hardship and family-to-work conflict is stronger for workers with less authority and pressure on the job.

In an effort to more clearly interpret these two patterns we speculate about an alternative explanation that involves ideas embedded in the demands and resources hypotheses. It draws specifically upon Hochschild’s (1997) claim that work sometimes provides a *distraction* from adverse household conditions. This view predicts that the positive association between economic hardship and family-to-work conflict is attenuated for workers with more work-related demands such as job authority and pressure. The general premise of this notion is consistent with the demands hypothesis claim that higher job authority and pressures often require greater involvement, attention, and commitment (Mirowsky and Ross 2003a; 2007). These demands may be linked to what Blair-Loy (2003) refers to as the “work devotion schema,” which “demands that one give an immense time commitment and strong emotional allegiance to one’s firm or career” (p. 7). Workers in these arrangements may try to reduce the permeability of the family–work border in ways that minimize the extent that home-related stressors such as economic hardship spill over into work and disrupt functioning in that domain. Put simply, demands at work may require individuals to filter out external distractions.

These theoretical explanations are purely speculative – we did not explicitly test Hochschild’s distraction

hypothesis directly, nor have we measured Blair-Loy's theory of work devotion and its implications for family-to-work conflict. Rather, we simply offer these ideas as possibilities that deserve further investigation. By suggesting these theories, we think it might spark future investigation to explain why the association between economic hardship and family-to-work conflict is contingent upon work-related conditions, including job pressures and authority.

The same degree of caution is urged regarding the suggestion that our findings for job authority and pressures may be consistent with the notion of distraction. Our data do not provide a direct test of whether job demands actually *distract* workers from family-related responsibilities. Nonetheless, it is a point that deserves some consideration as we contemplate ways to articulate these observed moderating effects. Higher status work conditions are typically structured in ways that underscore and reinforce the "greedy" nature of work—structural arrangements that necessitate stronger devotion and, by extension, less interference from nonwork-related domains (Blair-Loy 2003). Thus, one interpretation is that workers with greater authority and pressure on the job may attempt to reduce the permeability of the family–work border that, in turn, minimizes economic hardship's association with family-to-work conflict. Yet, this argument does not explain the higher overall level of family-to-work conflict experienced by those in jobs with more pressure. The positive association between job pressure and home-to-work conflict contradicts the notion that job pressure is a "distraction" from domestic stressors and responsibilities, especially economic hardship.

According to Hochschild's (1997) suggestion that work provides a distraction from adverse household conditions, creative activities may distract workers from nonwork-related adversity and minimize the adverse consequences of economic hardship for family-to-work conflict. However, we find that the positive association between economic hardship and family-to-work conflict is stronger among individuals who report more creative activities on the job. This is a sharp contrast to the observed contingencies of job authority and pressures. While these patterns are inconsistent with the resource hypothesis, they more closely concur with the stress process view of the demands hypothesis: The effect of one stressor may be exacerbated in the presence of another (Pearlin 1999).

Although creative work is often cognitively stimulating and personally fulfilling, it is possible that the demands associated with solving problems, learning new things, and being responsible for innovations represent unique challenges for workers. Like job pressures, these challenges

could create a workplace context that compounds how financial strains at home interfere with work. Additionally, the different modifying effects of creative work and the other conditions may result because job authority and pressures are more structural and, in the latter case, often controlled by others. By extension, these processes may require workers to erect rigid borders to minimize spillover of home-related strains like economic hardship. Creative work activities are reflective of mental tasks that require concentration and engagement. These processes could be more susceptible to external sources of interference because they are often aspects of work that individuals themselves control. Finally, creative work may take place outside of the workplace—necessitating forms of juggling of family *and* work demands. This may explain why the demands of creative work operate differently compared to job authority and pressures, facilitating greater border crossing. This is probably not as relevant for job authority and pressure, which are intrinsically part of the workplace structure.

Limitations and Future Directions

Several study limitations deserve brief mention. First, the use of cross-sectional data limits our capacity to make definitive statements about causal ordering. Unfortunately, we are unable to adequately assess change in family-to-work conflict because items for that index were included only in the second wave of data collection. Nonetheless, future analyses should examine longitudinal data to determine if economic hardship influences changes in family-to-work conflict and the ways that gender and work conditions modify those changes over time. It is plausible that the adverse effects of economic hardship may decrease over time as individuals make adjustments; or these effects may increase over time as strains compound and stress proliferation processes ensue (Pearlin 1999).

Measurement concerns are also critical. These data do not contain the full range of potentially influential family-related demands and work-related resources that may be antecedents of family-to-work conflict (Bellavia and Frone 2005). For example, other measures of work resources could include family-friendly policies (Estes et al. 2007; Thompson et al. 1999), supportive supervisors and coworkers (Voydanoff 2005b), and flexible arrangements (Shockley and Allen 2007). Family-related resources might include hired help with housework and childcare, spouse's household contribution and support for work obligations (Wallace 2005). The somewhat low R^2 values imply that other important family-related conditions likely contribute

to variation in family-to-work conflict, including marital conflict, parenting strains, and other stressors associated with child care (if needed) and household labor. Future research might investigate the extent that these conditions contribute to the influence of economic hardship on the family–work interface.

There are also several factors excluded from our study that may impact economic hardship, or perceptions of financial well-being. For example, Malone et al. (2010) found that among women in diverse family forms, contribution to the family income, buying behaviors, and insurance security were just some of the factors that complicated perceptions of financial well-being. Another potential limitation involves our measure of economic hardship itself. It is rare that studies use objective indicators of economic hardship; rather, most studies measure hardship as either a ratio of income to theoretical need, or as subjective accounts from individuals like those employed in the present study (Mirowsky 1999). On one hand, subjective assessments of economic hardship may be limited because of different meanings and interpretations—especially across personal financial and family situations. Yet, these different accounts of financial strain may be beneficial especially when analyzing family-to-work conflict because they tap into salient and legitimate concerns of everyday life. For stress processes and their consequences, perceptions of adversity may matter more than objective indicators. Also, the adjustment for income isolates the influence of these subjective accounts of stressful financial circumstances.

Finally, we wish to acknowledge limitations in our capacity to make definitive statements about processes associated with concepts like “border permeability,” “distractions,” and “work devotion schema.” We cautiously use these as guiding concepts that inform the predictions among our hypotheses and interpretation of results. However, we recognize that more research is needed to assess, for example, if workers view structural arrangements in the workplace as opportunities to *escape* household adversities like economic hardship or whether these conditions necessitate more focused attention on the work role at the expense of other domains. While qualitative evidence is suggestive of these processes (e.g., Blair-Loy 2003; Hochschild 1997), these concepts and their associated implications for economic hardship and family-to-work conflict deserve more attention with measurement innovations in population-based studies of workers from a broad cross-section of jobs and sectors. Moreover, novel measurements that assess the experiential distinctions between the resources versus demands of creative work

activities and their links to the family–work interface would be a fruitful next step. We need to know about the processes that occur when work-related resources behave like work demands in their influence on the family–work interface.

Conclusion

Economic hardship is a major source of chronic stress in contemporary American life. We document the ways that this adversity influences another salient and consequential stressor: family-to-work conflict. We establish this link in a national survey of working adults and then show the ways that gender and selected work conditions modify the association. These observations further reinforce and refine a core tenet of the stress process model: The consequences of exposure to stressors are unequally distributed in the population. Our observations, however, do not uniformly fit the traditional assumptions about the compounding influences of stress and status disadvantages. Specifically, economic hardship has more deleterious implications for the family–work interface among men and workers who experience more creative activities on the job. These patterns go against the grain of traditional stress process predictions about status advantages. Finally, by examining economic hardship as a household condition that influences family-to-work conflict we illuminate the ways that household conditions interfere with the work role. However, instead of focusing on traditional family obligations, such as childcare and household labor, our analyses chart a different direction to consider the broader economic contexts at home—net of income, marital and parental statuses, and other household conditions. Ultimately, we find that economic hardship emerges as the most important predictor of family-to-work conflict—although the explication of key contingencies raises new questions about differential vulnerability to stress and the ways that demands and resources are conceptually relevant for the family–work interface.

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Appendix

See Table 3.

Table 3 Zero order correlations for focal measures and selected controls

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1 Family-to work conflict	1.00													
2 Economic hardship	.16*	1.00												
3 Women	.01	.10*	1.00											
4 Job authority	.08*	-.02	.01	1.00										
5 Job pressure	.28*	.03	-.02	.11*	1.00									
6 Creative work	.09*	-.16*	-.08*	.15*	.21*	1.00								
7 No schedule control	-.12*	.15*	.12*	-.05	-.08*	-.24*	1.00							
8 Some schedule control	.09*	-.10*	-.04	.08*	.09*	.11*	-.67*	1.00						
9 Full schedule control	.04	-.06*	-.10*	-.04	-.02	.16*	-.43*	-.39*	1.00					
10 Never married	-.01	-.19*	-.17*	.01	.05	.10*	-.08*	.02	.07*	1.00				
11 Previously married	-.02	.14*	.17*	.03	-.02	-.06	.09*	-.06*	-.04	-.69	1.00			
12 Married	.04	.10*	.04	-.05	-.04	-.07*	-.01	.05	-.05	-.56*	-.22*	1.00		
13 Spouse/partner works	-.04	-.15*	.01	.03	.06	.08*	-.06*	.03	.04	-.44*	-.32*	.62*	1.00	
14 Children	.11*	.17*	-.03	-.05	.05	-.01	.02	.01	-.03	.17*	-.08*	-.15*	.15*	1.00
15 Housework per day	.04	.10*	.16*	-.02	-.07	-.03	.02	-.01	-.02	.10*	.02	-.16*	.15*	.23*

* $p < .05$ (one-tailed test)

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