



## Article

# Work–Life Conflict and Job Satisfaction: The Moderating Role of Gender and Household Income in Western Europe

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**Abstract:** Although many potential moderators of the work–life conflict and job satisfaction relationship are well-studied, previous research has often overlooked the potential influence of different income groups on this dynamic. Our aim in this paper is to test this moderation effect within the context of Western Europe. Additionally, we carry out the analysis for men and women separately, as this dynamic may be strongly influenced by gender. Using data from the tenth round of the European Social Survey for twelve countries (Belgium, Finland, France, Greece, Iceland, Ireland, Italy, United Kingdom, Netherlands, Norway, Portugal, and Switzerland), we found a significant positive moderating effect of household income on the relationship between work–life conflict and job satisfaction for women, while for men the moderation effect is not significant. Our results thus suggest that for women, higher household income may serve as a buffer, alleviating the detrimental impact of individual work–life conflict on job satisfaction.

**Keywords:** job satisfaction; work–life conflict; gender; household income; European Social Survey



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## 1. Introduction

The complex interplay between job satisfaction and work–life conflict is especially important in today’s dynamic and fast-paced professional landscape. As individuals in the modern workforce navigate the demands of both their professional and personal lives, the relationship between these two factors plays a pivotal role in shaping the overall well-being and productivity of employees (Tejero et al. 2021; Haar et al. 2014; Kelly et al. 2020). Job satisfaction has been recognized as a key determinant of employee engagement, performance, reduced absenteeism, and lower turnover (Mackay et al. 2017; Lu et al. 2016). The significance of job satisfaction extends beyond the workplace as well, profoundly influencing individuals’ overall sense of well-being (Bowling et al. 2010).

This influence has been substantiated not only in cross-sectional studies (Nørøxe et al. 2018), but also in longitudinal research on workers’ attitudes (Gallie et al. 2017; Białowolski and Węziak-Białowolska 2020). Research from this field, thus, has practical applications for the enhancement of individual lives, but also for organizational effectiveness (Hartnell et al. 2011). According to some prior studies, however, less than one in four EU workers expressed high levels of job satisfaction (Eurostat 2015). Moreover, European workers are less engaged with their jobs than employees from any other part of the world (Gallup 2023), indicated by having less clear expectations, feeling less connected to and supported by the team, and finding less purpose in their work. Additionally, some research revealed trends of decreasing job satisfaction across Europe (Martin and Omrani 2015). Such a tendency may be explained by a long-term rise in pay inequality, increasing job expectations and job-associated risks, and decreasing job autonomy (Green and Tsitsianis 2005).

In parallel, work–life conflict, stemming from the struggle to balance the demands of work and personal life, can exert profound effects on an individual’s mental health, job performance, and overall job satisfaction (Zedeck 1992). Admittedly, work–life conflict is one of the most important negative determinants of job satisfaction (Villarreal-Zegarra

et al. 2022; Más-Machuca et al. 2016). Moreover, work–life conflict has become even more acute in the post-crisis period (Gregory et al. 2013). This escalation can be attributed to heightened work-related pressures, increased unsocial hours, sudden overtime demands, and a surge in job insecurity (McGinnity and Russell 2013). The COVID-19 pandemic has further underscored existing gender inequalities, notably highlighting and exacerbating the uneven burden of caregiving responsibilities. This imbalance has become more pronounced, with women often shouldering additional caregiving responsibilities, particularly as a result of school and daycare closures (Santos et al. 2023; Collins et al. 2020). Work–life conflict has been found to have declined during the recent pandemic, mostly as many employees began working at home (Schieman et al. 2021); however, it is reasonable to assume that it is again on the rise.

Although potential individual-level moderators of the work–life conflict/job satisfaction relationship are well-studied, such as age and education (Pohlig et al. 2022), organization type (Zaman et al. 2021), affective and normative professional commitment (Dorenkamp and Ruhle 2019), satisfaction with coworkers (Haider et al. 2018), continuance commitment (Fayyazi and Aslani 2015), training and development, work environment (Aruldoss et al. 2021), and family-supportive supervisor behaviors (Susanto et al. 2022), previous research has overlooked the potential influence of different income groups on this dynamic. However, the impact of household income may seem important as it provides a greater ability to buffer or neutralize harmful effects of work–life conflict (Wu et al. 2013; Dean and Couldry 2006). Our aim in this paper is to test such a moderation effect within the context of Western Europe. Additionally, as this dynamic may be strongly influenced by gender, we carry out the analysis for men and women separately.

The structure of the article is as follows: After the introduction, in the second part of the article, we present the prior research relevant to work–life conflict and job satisfaction dynamics, looking at different income groups and gender as moderators, and we derive our hypothesis. In Section 3, we present the data and the methodology of the analysis, while in Section 4, we present the results of the gender-split pooled linear regression analysis. In the last section, the results and limitations of the analysis are discussed as well as policy implications and directions for future research are presented.

## 2. Literature Review

### 2.1. Work–Life Conflict and Job Satisfaction

Job satisfaction refers to the evaluation of the enthusiasm, pleasure, and contentment that a worker finds in his or her paid employment (Warr 1999). It encompasses various aspects related to one's work environment, such as autonomy, complexity, the opportunity for skill utilization and learning, as well as responsibility, compensation, prospects for career advancement, supervisory relationships, and interactions with colleagues, among others (Shields and Ward 2001; Alshmemri et al. 2017; Clark and Oswald 1996). There are five core job dimensions influencing satisfaction with a job: skill variety, task identity, task significance, autonomy, and feedback (Hackman and Oldham 1976). Comparisons to prior job experiences and others' evaluations of the job are also shown to be the causes of job satisfaction (Fritzsche and Parrish 2005).

Work–life conflict relates to a situation where the work role may interfere with individuals' other personal life roles and interests (Kossek and Lee 2017). There are three sources of work–life conflict primarily recognized: time-based conflict (time devoted to one role makes it difficult to participate in the other role), strain-based conflict (anxiety, fatigue, irritability, or tension experienced when one role in one domain intrudes and interferes in the other role) and behavior-based conflict (specific behaviors required in one role are incompatible with behavioral expectations within the other role) (Greenhaus et al. 1989).

While the consequences of work–life conflict affect individuals across class, gender, occupation, and ethnicity, they may be most pronounced among single parents, women, low-income families, racial minorities, and employees with care responsibilities for children, elders, and those with chronic health problems, as summarized by (Jang and Zippay 2011).

Additionally, some studies show that women are more prone to work–life conflict compared to men, as many of them continue to shoulder more home and care responsibilities; this tendency is especially noticeable among low-income and single mothers, who usually lack the instrumental support or financial resources to buffer such conflicts (Jang and Zippay 2011). However, other studies have suggested that both women and men perceive comparable levels of work–family conflict (Bianchi and Milkie 2010).

There is a consensus among scholars that work–life conflict has important negative implications on job satisfaction (Munir et al. 2012; Oosthuizen et al. 2016; Shockley and Singla 2011). Workers experiencing high work–life conflict often lack a sense of harmony in life and optimal psychophysiological conditions, which enable them to meet the long-term demands of work and nonwork roles, leading them to feel less satisfied with the job (Haar et al. 2014). It is also shown that balanced individuals have positive outcomes indicating high job satisfaction, such as job involvement and performance, and low job absenteeism and alienation, as well as nonwork-related outcomes, such as high marital and family satisfaction and leisure satisfaction (Sirgy and Lee 2018). It is thus not surprising that work–life conflict is shown to be a highly important issue by nearly all employees across different countries (Kossek et al. 2014; Haar et al. 2014). Based on these insights, the following hypothesis is derived:

**H1.** *Work–life conflict is negatively related to job satisfaction.*

## 2.2. *The Moderating Role of Income*

The core objective of our study is to investigate whether the influence of work–life conflict on job satisfaction varies based on income levels. Notably, prior research on the connection between work–life balance and job satisfaction has often concentrated on specific subgroups within the working adult population and has yet to be carried out using nationally representative samples. Therefore, these studies may not encompass the complete range of experiences and may mask notable social inequalities in work–life conflict. This aligns with a feminist, intersectional approach to the distribution of roles, resources, and power across gender, class, and other divides (Fan et al. 2019; Collins and Bilge 2020). For example, many earlier studies have been limited to lower or middle-to upper-level workers (Casper et al. 2007), who may encounter varying pressures and resources compared to lower-level workers (DiRenzo et al. 2011). This differentiation can lead to distinct relationships between their work and nonwork life domains. Furthermore, the nature of tasks, the social environment, and the physical work environment significantly differ across income groups (Heymann et al. 2002). Thus, an examination encompassing different income groups is vital for a comprehensive understanding of this relationship.

The relationship between income and job satisfaction is complex, as demonstrated by a meta-analysis including 92 independent samples (Judge et al. 2010). Job satisfaction can remain high even in situations where the level of pay is comparatively low. This phenomenon is attributed to the notion that once individuals reach a certain income threshold that fulfills their basic needs, relative income gains greater significance than absolute income (Clark and Oswald 1996; Stutzer 2004; Ferrer-i-Carbonell 2005). Furthermore, research by Parker and Brummel (2016) has revealed that the connection between income and various facets of job satisfaction tends to follow a quadratic, nonlinear pattern. Such patterns may also arise due to variations in adaptation and aspiration adjustment mechanisms among individuals and households with lower incomes (Clark 2009). Lastly, low individual income may be compensated by higher-earning partners or other household members, operating within the framework of a “together we get by” pattern (Sardadvar et al. 2017).

Although income can be positively associated with other characteristics that are potentially detrimental to both work–life conflict and job satisfaction, it is also reasonable to assume, *ceteris paribus*, that it can serve as a buffer to mitigate these harmful effects. Workers in higher-income households are likely to possess the economic resources needed to mitigate the consequences of work–life conflict. Voydanoff’s (2002, 2005) analytical

framework, which highlights demands, resources, and strategies, serves as a valuable starting point for delving into the dynamics of work-family fit and balance within the contexts of both work and family domains. [Voydanoff \(2002\)](#) presents an integrative model emphasizing the significant influence of the interplay between work and family domains on outcomes across work, family, and individual spheres. She underscores that these effects can be subject to moderation by various social categories and coping resources ([Voydanoff 2002](#), p. 140).

Furthermore, the conservation of resources theory asserts that individuals can mitigate stress and navigate challenging situations by utilizing and leveraging their available resources. [Hobfoll \(2002, p. 307\)](#) defines *resources* as “those entities that either are centrally valued in their own right (e.g., self-esteem, close attachments, health, and inner peace) or act as a means to obtain centrally valued ends (e.g., money, social support, and credit).” In other words, resources can be both internal and external, and they can be used to alleviate the negative effects of work–life conflict. For example, drawing on the conservation of resources theory, [Haar et al. \(2018\)](#) demonstrate that employees with more resources, such as control and time, can enhance the integration of their work and life roles, leading to higher levels of work–life balance. Furthermore, household income, as an external and structural resource, can interact and, in turn, amplify or diminish an individual’s susceptibility to negative work-to-family and family-to-work spillover ([Ford 2011, p. 145](#)).

Hence, we anticipate that income will act as a buffer against the detrimental effects of work–life conflict on job satisfaction. For example, higher income equips individuals with the financial resources to access solutions that mitigate work–life conflict by outsourcing household tasks or accessing support services. Higher-income workers often find it more affordable to access childcare services that are not only more readily available but also align more closely with the ideal of early childhood care, reducing emotional burdens associated with childcare. In contrast, lower-income individuals frequently grapple with the complexities of patching together childcare with limited resources, necessitating constant arrangement, transportation, worry, and care coordination ([Weigt and Solomon 2008](#)). In addition, higher family income has been linked to more favorable assessments of family functioning in terms of problem-solving, communication, role allocation, affective responsiveness, affective involvement, and behavioral control—factors that all contribute positively to work–life balance ([Georgiades et al. 2008](#)). In addition, low-income families often contend with heightened family demands and are, therefore, more susceptible to negative family-to-work spillover ([Ford 2011](#)). Having a higher income can prevent the negative spillover of work–life conflict from one’s personal life into the work domain, thus positively influencing job satisfaction.

In essence, income’s role as a buffer stems from its capacity to provide resources and control to effectively manage the challenges posed by work–life conflict, ultimately safeguarding job satisfaction. Hence, we hypothesize that the negative association between work–life conflict and job satisfaction is weakened at higher income levels:

**H2.** *There is a significant positive interaction between household income and work–life conflict on job satisfaction for both men and women.*

### 2.3. Gendered Nature of Work–Life Conflict?

Given our anticipation that higher income provides individuals with the financial resources to access solutions that alleviate the negative spillover of work–life conflict, such as childcare services, it is imperative to consider the gendered nature of work–life conflict. Research into the relationship between work–life conflict and job satisfaction is further complicated by the gendered structure of the labor market, where women in many countries often work shorter hours and hold lower-status positions compared to men. When controlling for these differences, many studies indicate more work–life conflict among women ([Hundley 2001](#); [Mikula 1998](#); [Crouter 1984](#); [Dilworth 2004](#)). Explanations for such differences may lay in the division of household labor and traditional ideology

about men's and women's responsibilities (Dilworth 2004). Additionally, women are more likely to be employed in "bad jobs" (Kalleberg et al. 2000), which are related to less work and family benefits (Christensen 1998).

However, the moderating effects of gender on the relationship between work–life conflict and job satisfaction have also received limited attention in prior research. Notably, certain studies have revealed a significant positive impact of work–life balance programs on job satisfaction, particularly among male workers, with this association being more pronounced among those with a higher annual income, as observed in the work by Ueda (2012). Other studies, such as McLeod (2020) and Anglade (2019), have found that gender and work–life balance do not significantly explain job satisfaction, and the interaction between gender and work–life balance is not statistically significant in this context.

Previous research has also illuminated the potential influence of the gendered distribution and valuation of work and household tasks on job satisfaction (Pohlig et al. 2022). In Western Europe, women are more likely to engage in part-time employment and unpaid housework and caregiving. The unequal allocation of tasks within households, often influenced by "gender contracts," reflects arrangements in balancing paid work and care work, which can be significant for work–life conflict and job satisfaction. This distribution is not solely a result of individual preferences but is shaped by societal norms, as evidenced in studies by Aboim (2010), Dingeldey (2016), Lomazzi et al. (2018), and Pfau-Effinger (2005). Furthermore, the total burden of work and family roles is more substantial for employed women compared to those who are not employed (Pleck 1977). Thus, income may exert differential effects on the impact of work–life conflict on job satisfaction for women and men. This recognition stems from the understanding that work–life conflict often manifests differently for men and women, and the role of income in mitigating its effects may vary accordingly.

Returning to Voydanoff's demands and resources model (Voydanoff 2002, 2005), possessing adequate financial resources to address those demands may decrease work–life conflict and, subsequently, reduce the negative spillover onto job satisfaction. Given that women typically face more family demands compared to men (Bianchi and Milkie 2010), it is anticipated that family income, serving as a resource, may play a crucial role in mitigating these effects. Additionally, when it comes to spillover, women encounter more negative spillover between work and family domains compared to men (Cottingham et al. 2020). Therefore, it is reasonable to expect that family income might be more effective in reducing the negative spillover of work–life conflict into the work domain, especially for women. This gender-specific approach is essential for a comprehensive examination of the interplay between income, work–life conflict, and job satisfaction, enhancing our understanding of how these factors interact within diverse workplace contexts. Thus, we propose the following hypothesis:

**H3.** *The interaction effect between household income and work–life conflict on job satisfaction is stronger among women.*

### 3. Materials and Methods

We used representative data from round 10 of the European Social Survey (ESS) from 2020 for twelve countries—Belgium, Finland, France, Greece, Iceland, Ireland, Italy, the United Kingdom, Netherlands, Norway, Portugal, and Switzerland. Data in many countries were collected amid the COVID-19 pandemic, and where conditions allowed, they were collected employing face-to-face methods. In instances where face-to-face data collection was not feasible, the self-completion method was employed. We limit our analysis to Western European countries where face-to-face data collection was employed. Additionally, we included only employed, married, or cohabitated respondents in the analysis (Gallie and Russell 2009; Kasearu 2009), totaling 3963 of them.

### 3.1. Dependent Variable

Within the ESS, job satisfaction is measured on a self-rated 10-point scale (0—extremely dissatisfied, 10—extremely satisfied). Assessing job satisfaction by using single-item measures is shown to be methodologically and analytically suitable for examining job-related outcomes (Fakunmoju 2020) and as equal (Bowling and Zelazny 2021), or even more favorable in many respects than by using multiple-item measures (Nagy 2002), containing, for instance, more face validity (Wanous et al. 1997).

### 3.2. Independent Variables

Work–life conflict, which within the ESS covers strain-based and time-based conflict, is measured through a three-item scale (self-rated frequencies of being too tired after work to enjoy things like doing at home, of being prevented by the job from giving time to their partner/family, and of their partner/family being fed up with the pressure of one’s job) (1—never, 5—always) (ESS 2018). We constructed a simple additive scale of these items. Therefore, the index varies from 1 to 5. The scale has acceptable internal consistency ( $\alpha = 0.73$ ). The first item refers to the extent to which work intrudes on life generally, whereas the second and third items refer to partner and family and, therefore, are more appropriate for those within couples. Consequently, our analysis has been restricted to those residing with a partner.

Household income is measured in objective terms, using deciles. Most studies deal with individual income or occupation level rather than personal wage or household income. However, household income is shown to be an important factor for job satisfaction that has yet to be considered. In addition, it provides a more comprehensive representation of individuals’ financial and social resources (Ford 2011). For instance, household rather than individual income has been shown to be the dominant influence over retirement decisions as this encompasses family resources that are available to finance retirement (Davies et al. 2017). Additionally, a wage that somebody is satisfied with is not potentially equal to a living wage, and a low individual wage may be related to high job satisfaction due to compensation by other household members (Pohlig et al. 2022).

We use objective rather than subjective household income as individuals often ascribe subjective meaning to their current objective conditions that may be shaped by their own situational or the broader social context, such as moving upward or downward in income or where the person lies relative to an ideal self, social norms, or surrounding people; subjective assessments are also susceptible to top-down influences such as transient moods or personal beliefs and characteristics unrelated to income (Tan et al. 2020). Within the ESS, respondents are typically asked to report or estimate their total household income (after tax and compulsory deductions) over a specific period that they know best: weekly, monthly, or annually. The ESS places all individuals into country-specific income deciles, which we recoded from low (1–3) to middle (4–7) and high income (8–10). Our results are robust to alternate specifications, such as treating income as a linear variable (see Supplementary).

### 3.3. Control Variables

We estimate the models with different control variables that may affect job satisfaction based on previous research (Pohlig et al. 2022; Zaman et al. 2021). First, we include sociodemographic variables such as gender, age, age squared, education, having at least one child younger than 14 years old, trade union membership, type of employment contract and type of organization where the respondent is employed, part-time work and work hours which relate to individual weekly hours worked. We have also applied the Oesch 5-class schema since it deals with post-industrial societies (Oesch 2006), the syntax of which is available on the author’s website<sup>1</sup>. We collapsed the original 16-class schema into a 5-class schema, and we differentiated between five different occupational classes (higher-grade service workers, lower-grade service workers, small business owners, skilled workers, and unskilled workers).

Second, we control for several work-related attitudes measured by items such as “Allowed to decide how daily work is organized”, “Work from home or place of choice, how often”, “Feel like part of your team, how much”, “Employees expected to work overtime, how often” and “Take on extra responsibilities at work without being paid more.” All data sources, coding, and descriptive statistics appear in the Supplementary.

### 3.4. Procedure

As the job satisfaction scale described above has a normal distribution of residuals, the effect of the covariates is modeled using linear regressions. We conducted a pooled linear regression analysis across twelve Western European countries to examine the relationship between work–life conflict and job satisfaction. However, as indicated in the literature review, we adopted a gender-specific approach, conducting separate regression analyses for each gender. We employed a three-model approach for our analysis. The first model included control variables, the second model incorporated the effects of household income and work–life conflict, and the third model introduced the interaction effect between income and work–life conflict. This structured approach enables us to systematically assess the influence of these variables and their interactions on the relationship between work–life conflict and job satisfaction. We weight the data using *anweight*, which controls for sample design, nonresponse, noncoverage, and sampling errors while taking into account differences in population size across countries (Kaminska 2020).

## 4. Results

Table 1 summarizes the overall descriptive statistics for all the variables considered broken down by gender.

**Table 1.** Descriptive statistics for variables used in the analysis.

Variable	N		Mean (% for Dummies)		Std. Dev.		Min	Max
	Female	Male	Female	Male	Female	Male		
<i>Dependent variable</i>								
Job satisfaction	2082	2485	8.42	8.60	1.92	1.73	1	11
<i>Main independent variables</i>								
Household income: Low Income	2082	2485	0.09	0.09	0.28	0.27	0	1
Household income: Middle Income	2082	2485	0.39	0.37	0.48	0.48	0	1
Household income: High Income	2082	2485	0.52	0.54	0.50	0.49	0	1
Household income, deciles	2082	2485	7.26	7.35	2.25	2.33	1	10
Work–life Conflict	2082	2485	2.71	2.70	0.81	0.81	1	5
<i>Control variables</i>								
Years in Education	2082	2485	16.0	15.4	3.60	4	1	40
Age	2082	2485	44.0	45.0	11.0	10	15	90
Public/private organization	2082	2485	0.39	0.27	0.49	0.44	0	1
Unlimited/Limited Contract	2082	2485	0.89	0.93	0.32	0.25	0	1
Trade Union Membership	2082	2485	0.23	0.22	0.42	0.41	0	1
Child younger than 14	2082	2485	0.34	0.42	0.48	0.49	1	1
Part-time work	1990	2485	0.22	0.04	0.41	0.20	0	1
Feeling part of a team	2082	2485	9.40	9.37	1.77	1.81	1	11
Work autonomy	2082	2485	8.20	8.10	2.80	2.90	1	11
Working extra	2082	2485	6.30	6.80	3.40	3.10	1	11
Work long	2082	2485	4.12	3.94	1.63	1.59	1	6

### 4.1. Direct Effects

To rigorously test these relationships and the hypotheses, we now present our baseline models to inspect the expected effects of studied factors. Table 2 presents the coefficients from a series of linear regression models for the dependent variable of interest. To reiterate, positive coefficients indicate higher levels of job satisfaction.

Beginning with the direct effects of factors in Models 1, 2, and 3, we find strong evidence in support of Hypothesis 1. Work–life conflict is negatively related to job satisfaction, both for men and women. In other words, as work–life conflict increases, job satisfaction among the respondents decreases. However, this effect is slightly higher when it comes to men ( $b = -0.48$ ) compared to women ( $b = -0.45$ ). Furthermore, income does not have a

significant effect on job satisfaction, regardless of gender. The total R2 denotes the amount of variance in job satisfaction that can be accounted for by the predictors. Model 2, which includes the main effects of work–life conflict and income, demonstrates a better fit compared to Model 1, as indicated by the greater variance explained.

**Table 2.** Pooled linear regression results for job satisfaction.

Predictors	Model 1				Model 2				Model 3			
	Women		Men		Women		Men		Women		Men	
	Estimates	p										
(Intercept)	3.8	0.001	5.86	<0.001	4.79	<0.001	6.7	<0.001	5.28	<0.001	7.48	<0.001
Age	0.02	0.771	−0.11	0.005	0.03	0.57	−0.09	0.031	0.04	0.484	0.04	0.032
Age Squared	−0.00	0.723	0.00	0.013	0.00	0.504	0.00	0.067	0.00	0.413	0.00	0.069
Trade union member	−0.02	0.932	0.11	0.521	0.01	0.966	0.09	0.598	−0.01	0.96	0.16	0.595
Public organization	0.15	0.303	0.28	0.024	0.13	0.38	0.25	0.043	0.13	0.363	0.13	0.045
Part-time worker	−0.54	0.057	−0.27	0.468	−0.54	0.05	0.01	0.972	−0.54	0.049	0.38	0.973
Unlimited Contract	−0.12	0.498	0.43	0.039	−0.18	0.317	0.43	0.027	−0.19	0.283	0.19	0.028
Years in Education	−0.02	0.254	−0.02	0.402	−0.02	0.264	−0.01	0.572	−0.02	0.236	−0.01	0.571
Work hours	−0.01	0.391	0.01	0.154	0.00	0.795	0.02	0.003	0.00	0.878	0.02	0.004
Work autonomy	0.08	0.003	0.07	0.015	0.09	0.001	0.06	0.025	0.09	<0.001	0.06	0.025
Work from home	0.08	0.085	0.03	0.387	0.1	0.024	0.03	0.388	0.1	0.025	0.03	0.386
Working extra	0.13	<0.001	0.09	<0.001	0.12	<0.001	0.09	<0.001	0.11	<0.001	0.09	<0.001
Working longer	0.15	0.001	0.16	<0.001	0.11	0.009	0.11	0.006	0.11	0.008	0.11	0.005
Feeling part of a team	0.35	<0.001	0.31	<0.001	0.33	<0.001	0.29	<0.001	0.33	<0.001	0.29	<0.001
Child younger than 14	0.07	0.65	−0.05	0.718	0.05	0.76	0.00	0.976	0.01	0.951	0.00	0.977
Work–life Conflict					−0.45	<0.001	−0.48	<0.001	−0.68	<0.001	−0.49	<0.001
Household Income: Ref Middle Income												
Low Income					−0.18	0.476	0.00	0.99	0.07	0.936	−0.05	0.962
High Income					0.13	0.453	−0.16	0.264	−1.21	0.029	−0.19	0.664
Work–life Conflict*Low Income									−0.1	0.776	0.02	0.964
Work–life Conflict*High Income									0.49	0.009	0.01	0.928
Observations	1903		2060		1903		2060		1903		2060	
R <sup>2</sup> /R <sup>2</sup> adjusted	0.253/0.154		0.261/0.154		0.286/0.190		0.301/0.198		0.297/0.202		0.301/0.197	

Note: All models include controls for country and occupations.

Regarding the control variables, it’s noteworthy that age is a significant negative predictor of job satisfaction for men but not for women. Additionally, for men, being employed in a public organization and having an unlimited contract is associated with higher job satisfaction. Work-related variables such as work autonomy, a sense of being part of a team, not being expected to work overtime, and not having to take extra responsibilities at work without being paid more, have a significant positive effect on job satisfaction among both men and women. Conversely, other control variables, including trade union membership, part-time working, working hours, having a child younger than 14 years old, years in education, and working from home, do not emerge as significant determinants of job satisfaction for men and women in any of the three models.

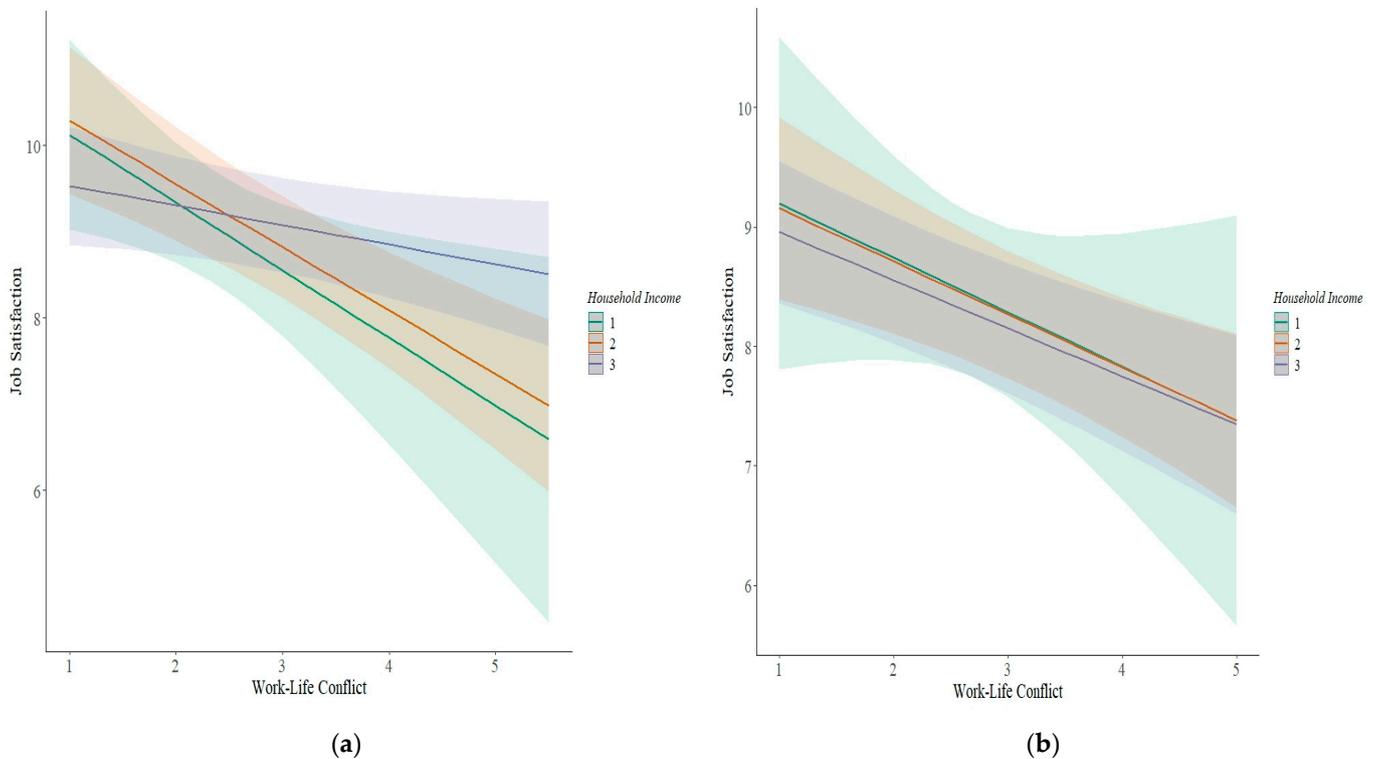
#### 4.2. Moderation Effects

In our third model, we introduced the interaction effect between household income and work–life conflict on job satisfaction. The findings reveal a significant and positive interaction between work–life conflict and household income concerning job satisfaction for women. More precisely, women with a high family income experience a significantly less pronounced impact of work–life conflict on job satisfaction when compared to women from middle-income households.

As depicted in Figure 1a, it is evident that women from high-income households are different from both women from middle- and low-income households.

However, for men, this interaction effect is not statistically significant (Figure 1b). In essence, this suggests that the relationship between work–life conflict and job satisfaction is more affected by household income for women, indicating that household income may serve as a protective factor, mitigating the detrimental impact of work–life conflict on job satisfaction for female respondents but only in the case of high-income households. Furthermore, among women, the third model explained the highest amount of variation in job satisfaction. Specifically, 30% of the variance in job satisfaction was attributed to our predictors (R<sup>2</sup> = 0.297).

These findings offer partial confirmation of our second hypothesis, as income does act as a buffer, but this effect is observed only for women coming from high-income households compared to middle-income ones. Moreover, our third hypothesis, asserting that household income plays a more substantial role for women than men in the relationship between work–life conflict and job satisfaction, is thereby confirmed.



**Figure 1.** Plots of Interaction Effects of Income and Work–life Conflict on Job Satisfaction for women and men (a) Women (b) Men.

## 5. Discussion

Using data from the tenth round of the European Social Survey for twelve Western European countries, we aimed to test the moderating role of household income on the relationship between work–life conflict and job satisfaction. We assumed that household income may serve as a buffer for the detrimental effect of work–life conflict on job satisfaction. However, having in mind the gender differences when it comes to work–life conflict, we employed a gender-specific approach.

We first tested for the impact of work–life conflict on job satisfaction across twelve countries. The results indicate that for both men and women, experiencing a higher degree of work–life conflict is associated with a negative effect on job satisfaction. This finding aligns with previous research, where an imbalanced work–life situation was linked to reduced job satisfaction among employees (Oosthuizen et al. 2016; Haar et al. 2014; Munir et al. 2012; Grandey et al. 2005). This effect is similar for men and women which is consistent with previous studies (Bianchi and Milkie 2010).

Our results indicate a positive and significant moderating effect of household income among women with high family income compared to women with middle family income, whereas this effect is not statistically significant among men. In practical terms, this suggests that the relationship between work–life conflict and job satisfaction is more affected by household income for women, implying that household income may serve as a protective factor, mitigating the detrimental impact of work–life conflict on job satisfaction for female respondents. This finding suggests gender differences in perceptions of work–life balance and job satisfaction based on household income. For women with higher household

incomes, achieving work–life balance appears to have a lesser impact on their overall job satisfaction. In contrast, for women from lower- and middle-income households, work–life balance plays a significantly more pivotal role in shaping their job satisfaction.

### 5.1. Theoretical and Practical Implications

The finding that household income is more important for women is in line with previous research (Harkness 2013) and may be explained by several factors. First, controlling for other job characteristics, gender disparities in earnings are still persistent across Western Europe, at the expense of women, making them more reliant on men’s income and the already mentioned “together we get by” pattern (Sardadvar et al. 2017). Such findings confirm that household context matters for job satisfaction, and that job satisfaction is not just about personal characteristics or situational aspects of the job; it’s also about how the job and its attributes align with the worker’s role in the home and financial circumstances (Pohlig et al. 2022).

Second, persistent societal norms and expectations pressure women to prioritize family life over their careers, making the financial stability provided by a higher household income even more crucial for them. Women across Western Europe still often bear a disproportionate share of caregiving responsibilities, which can limit their ability to work full-time or pursue higher-paying careers (Stanfors et al. 2019). Women contend with a greater number of family demands and are subject to a heightened negative spillover from the family domain into other domains of their lives (Cottingham et al. 2020).

Similarly, a higher household income can provide resources for better educational opportunities for children, extracurricular activities, and other resources that can positively influence family life, which may be more important for more female-oriented, domestic work (Weininger et al. 2015; White and Gager 2007). Finally, women still face workplace discrimination more compared to men. For instance, when there is a gender bias in the way work is organized (long working hours, rigid working-time schedules, and low work–life balance) women are more likely to be penalized, as compared to men (Lucifora and Vigani 2016). As hypothesized, family income serves as a resource capable of mitigating negative spillover to the work domain. Yet, this effect is observable among women from high-income households, indicating that these resources are effective in alleviating the adverse effects of work–life conflict only for affluent women. Although family income is relevant it doesn’t serve as an effective mitigating factor for women in low- or middle-income households as not everyone in these income brackets has access to the same resources, having in mind that, as Teo (2016) highlights, “not everyone has ‘maids’”.

Drawing on our results, we may recommend policies aiming to improve individuals’ ability to manage career-long demands of both work and family. These are a shorter working week enabling workers to lead more balanced lives; flexible work arrangements, providing control over the time, timing, continuity, and amount of work; direct dependent care supports, such as child and elder care services and employee assistance plans; and information and social support for managing work-related stress (Kossek and Ollier-Malaterre 2013). Additionally, our results call for policies raising the income independence of women.

### 5.2. Limitations and Directions for Future Research

A potential limitation of our analysis is the use of a single-item question to measure job satisfaction, as the ESS database does not provide alternative options. Nevertheless, it is unlikely that this limitation would significantly alter the results, given the findings of prior studies (Fakunmoju 2020; Bruck et al. 2002). However, future studies should test such an assumption.

Secondly, cross-sectional design limits our possibility of providing robust evidence on the causal relationships, and longitudinal analysis should be carried out to confirm the causal conclusion in the future. Also, the ESS Round 10 data was collected between 2020 and 2022. The pandemic crisis has likely further emphasized the impact of income,

particularly for more marginalized groups such as women. The crisis led to a reduction in work–life conflict for those working from home but also to a loss of income for many who lost their jobs, especially those with initially lower incomes, as well as an increase in the burden of women when it comes to household tasks (Alon et al. 2020; Farré et al. 2020). Therefore, it would be beneficial in the future to replicate the analysis with data not related to the pandemic context and test whether the moderating effect of household income on the relationship between work–life conflict and job satisfaction would still be significant.

Finally, it is important to acknowledge that this study was conducted in Western European countries. It would be intriguing to explore whether the role of income in mitigating the effects of work–life conflict on job satisfaction might be even more critical in economically disadvantaged countries. This avenue for future research could provide valuable insights into the dynamics of work–life conflict and its relationship with income across a broader international spectrum.

**Supplementary Materials:** The following supporting information can be downloaded at: <https://www.mdpi.com/article/10.3390/socsci12120678/s1>, Table SA1: Descriptive statistics for variables used in analysis; Table SA2: Correlation matrix for main variables used in analysis; Table SB1: Full linear regression model for women; Table SB2: Full linear regression model for men; Table SC: Income as a continuous variable; Figure SC1: Interaction effect of Household Income and Work-life Conflict for Women; Figure SC2: Interaction effect of Household Income and Work-life Conflict for Men.

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## Note

<sup>1</sup> <https://people.unil.ch/danieloesch/scripts/> (accessed on 31 October 2023).

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