

Working Conditions and Quality of Life in Europe

Deliverable 1.3 – March 2008

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Quality is an innovative, quantitative and qualitative research project that aims to examine how, in an era of major change, European citizens living in different national welfare state regimes evaluate the quality of their lives. The project will analyse international comparative data on the social well-being of citizens and collect new data on social quality in European workplaces in eight strategically selected partner countries: UK, Finland, Sweden, Germany, the Netherlands, Portugal, Hungary and a candidate country for EU enlargement, Bulgaria.

Quality is a Specific Targeted Research or Innovations Project funded within the European Commission's Sixth Framework Programme (contract no 028945), Priority 7, Citizens and Governance in a Knowledge-based Society (March 2006 to February 2009).

Beham, B, Präg, P. & Drobnič, S. (2008). Working Conditions and Quality of Life in Europe. Deliverable of EU-project Quality, Utrecht: Utrecht University



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Introduction

Being in paid employment is consistently ranked as one of the most important determinants of a high quality of life in Europe (Clark, 2001; Delhey, 2004; Haller and Hadler, 2006). Work does not only provide people with an adequate amount of money to make ends meet, it also provides individuals with a clear time structure, a sense of identity, social status and integration, and opportunities for personal development (Gallie, 2002). However, work has undergone important changes over the last two decades due to the introduction of information and telecommunication technologies and processes associated with globalisation as well as the changing structure of the labour force. Increased flexibility in working patterns, schedules and work contracts have left many employees with the impression of increasing work demands, intensification of work and less time for private and social life (e.g., Milliken and Dunn-Jensen, 2005; Sparks, Faragher and Cooper, 2001). The objective of the present report is to investigate how work characteristics, such as job insecurity, physical and psychological work characteristics and work-life balance, influence the quality of life of European citizens.

There is no general agreement on how the “quality of life” should be conceptualized and measured (see overview in Beham, Drobnič and Verwiebe, 2006). To give a few examples, Erikson (1993), interested in the standard of living in a society, defines quality of life in terms of control over resources. Lane (1996) understood high quality of life in terms of subjective well-being, human development and justice. The World Health Organization, concerned with health related quality of life, defined QOL as “an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns” (WHOQOL-Group, 1998: p. 551). Consequently, there is no single, agreed-upon definition of the construct or a single, widely accepted measurement instrument to assess quality of life (Mickel, Dallimore and Nelson, 2004).

As with “quality of life”, there is no single agreed-upon definition of what constitutes a “good” job. Whereas labour economists define the quality of work mainly in terms of objective indicators such as wages and hours of work, organizational psychologists perceive work through a broader lens including employee’s well-being, satisfaction, work-life balance, job autonomy and personal development (see Beham, Drobnič and Verwiebe, 2006 for a more detailed discussion). On the institutional level, the European Foundation of the Improvement of Living and Working Conditions defines quality of work in terms of several key areas: job security, working conditions, health and well-being, competence development and combining work and non-work life (Wallace *et al.*, 2007).

In this report, we take *subjective overall life satisfaction* as an indicator of people’s quality of life. Working conditions are measured in terms of a dangerous or unhealthy working environment, stress, time pressure, perception of financial rewards, job insecurity, job autonomy, career prospects and work-life balance. Due to different levels of economic development and extent of public policies, working conditions may vary significantly across countries and can be expected to influence the quality of life in different ways. Therefore, we will perform a comparative analysis for all the countries included in the QUALITY project. In addition, working conditions and their possible relationships with quality of life may differ for men and women. Accordingly, we will examine the relationship between working conditions and quality of life for men and women separately.

Data and sample characteristics

The following report is based on a sub-sample of the European Quality of Life Survey (<http://www.eurofound.europa.eu/areas/qualityoflife/eqls/2003/eqls.htm>), conducted in 2003 by the European Foundation for the Improvement of Living and Working Conditions. The survey covers the EU 15, 10 new Member Countries that joined the European Union in 2004 and 2007, and Turkey. Representative samples of approximately 1000 individuals over 18 years of age were surveyed in each country. Only in smaller countries, such as Luxembourg or Estonia, were fewer interviews conducted, about 600. In the European Quality of Life Survey (EQLS), data for all countries who participate in the Quality research project are available. Thus, this report focuses on the following countries: Bulgaria (BG), Hungary (HU), Portugal (PT), Germany (DE), the Netherlands (NL), Finland (FI), Sweden (SE) and the UK. Since we are interested in the impact of work on the quality of life, the following analyses draw on a sub-sample of working individuals in each country. Table 1 provides an overview of the sample size per country.

TABLE 1
Quality of Life Survey: Sample Size for Participating Countries

	N Overall	N Working	% Working
Bulgaria	1007	368	36,5
Hungary	1001	401	40,1
Portugal	998	449	45,0
United Kingdom	1012	424	41,9
Germany	1052	409	38,9
Netherlands	1050	592	56,4
Finland	997	468	46,9
Sweden	1000	561	56,1
Total	8117	3672	45,2

The choice of variables for the subsequent statistical analyses intended to investigate the relationship between work and quality of life is primarily determined by the availability of variables in the EQLS data set. The EQLS is a comprehensive survey that covers several key dimensions of quality of life: employment, economic resources, housing and local environment, family and household structure, participation in the community, health and healthcare, knowledge/education and training. It includes a number of items on working conditions, work-life balance and life satisfaction (see Beham and Drobnič, 2007 for an overview of available surveys on the quality of life and work). Table 2 gives an overview of the variables on job and work characteristics that were selected for this report.

The majority of variables are based on single-item measures. Respondent were asked how much they agree or disagree with statements describing positive and negative aspects of their jobs on five-level Likert-type scales. Only for work-life balance it was possible to create an index composed of the following three items: “I have come home from work too tired to do some of the household jobs which need to be done”; “It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job”; “I have found it difficult to concentrate at work because of my family responsibilities”. Exploratory factor analysis revealed that the three items load on one factor. Cronbach’s alpha for the

index was .72. Higher scores indicate better work-life balance.

TABLE 2

Quality of Life Survey: Overview of Variables on Job and Working Conditions

Variable Name	Statements	No. of Items
Psychological demands	<i>My work is too demanding and stressful.</i>	1
Time pressure	<i>I constantly work to tight deadlines.</i>	1
Physical demands	<i>I work in dangerous or unhealthy conditions.</i>	1
Job insecurity	<i>How likely do you think it is that you might lose your job in the next 6 months?</i>	1
Pay	<i>I am well paid.</i>	1
Job autonomy	<i>I have a great deal of influence in deciding how to do my work.</i>	1
Career prospects	<i>My job offers good prospects for career advancement.</i>	1
Work-life balance	<i>I have come home from work too tired to do some of the household jobs which need to be done.</i>	3
	<i>It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job.</i>	
	<i>I have found it difficult to concentrate at work because of my family responsibilities.</i>	
Life satisfaction	<i>All things considered, how satisfied would you say you are with your life these days? Please tell me on a scale of 1 to 10, where 1 means very dissatisfied and 10 means very satisfied.</i>	1

Table 3 provides an overview of the sample composition in total and in each country. The overall sample size of the working population in the eight countries of interest is N = 3672. 1694 men and 1978 women participated in the survey. The average age is 41.2 years, ranging from 39 years in Portugal to 44 years in Finland. 67.2% of the participants were married or living with a partner and 32.8% indicated that they had no partner. The proportion of respondents without a partner varied between 24% in Bulgaria and 41% in Finland. On average, participants had 1.4 children. 34.6% of all respondents (40.5 % of men and 28.7% of women) indicated that they had a supervisory position in their workplace. Hungary and Bulgaria stand out as countries with a particularly long working week. With an average of 43 hours, the employees work almost ten hours longer than in the Netherlands with the shortest working week.

TABLE 3
Sample Characteristics

	SE	FI	NL	DE	UK	PT	HU	BG	TOTAL
N	561	468	592	409	424	449	401	368	3672
Men (%)	44.0	42.9	57.9	49.4	40.8	48.6	44.6	35.6	46.1
Women (%)	56.0	57.1	42.1	50.6	59.2	51.4	55.4	64.4	53.9
Age									
Mean (SD)	42.6 (11.8)	44.3 (11.9)	39.8 (11.4)	41.2 (11.2)	40.1 (11.3)	39.1 (12.2)	40.0 (10.7)	42.3 (10.6)	41.2 (11.6)
Marital status (%)									
Married/partner	64.7	59.0	69.8	62.0	70.6	68.8	68.3	76.1	67.2
No partner	35.3	41.0	30.2	38.0	29.4	31.2	31.7	23.9	32.8
Number of children									
Mean (SD)	1.5 (1.2)	1.5 (1.3)	1.3 (1.2)	1.1 (1.2)	1.4 (1.3)	1.4 (1.2)	1.3 (1.1)	1.4 (0.8)	1.4 (1.2)
Education (%)									
None	0.7	2.6	0.3	0.0	0.2	1.1	0.2	0.0	0.7
Primary education	13.2	16.5	9.7	0.2	1.0	52.1	12.0	6.0	14.1
Secondary education	40.0	62.2	76.9	80.7	67.9	37.9	69.3	59.2	61.4
University	46.1	18.8	13.1	19.1	30.9	8.9	18.5	34.8	23.8
Job position (%)									
Supervisor	31.7	51.8	38.5	31.0	45.1	24.3	20.2	31.0	34.6
Employee	68.3	48.2	61.5	69.0	54.9	75.7	79.8	69.0	65.4
Working hours									
Mean (SD)	39.3 (8.5)	38.3 (9.7)	33.8 (12.0)	38.1 (12.2)	36.3 (13.4)	41.9 (11.3)	43.1 (11.9)	43.0 (9.8)	38.9 (11.5)

Comparison across countries

Analysis of variance (ANOVA)

In order to test for differences between the countries, a series of one-way analysis of variance tests (ANOVA) was conducted on the EQLS data. Table 4 displays the mean values of the variables, the F -test and the R^2 as an indicator of effect size. The F -test is statistically significant at $p < .001$ for all variables, indicating that for all variables at least one country significantly differs from the others. Furthermore, we also report the results of comparisons between the individual countries, indicated by superscripts in Table 4. For example, Bulgaria has an extremely high score for job insecurity that differs significantly from all other countries (denoted by ^a). Hungary, Portugal and Germany belong to the next group of countries (denoted by ^b) with relatively high job insecurity. In this respect, they do not differ significantly from each other. Finally, the members of the group with lowest job insecurity -- Sweden, Finland, the Netherlands, UK and Germany -- do not differ significantly from each other. In this example, Germany “belongs” to two different groups of countries. This simply means that the lower limit of the confidence interval around the population mean score on job insecurity in Germany overlaps with the confidence interval for countries with low job insecurity, and at the upper end with the confidence interval around the population mean scores for Hungary and Portugal.

In spite of variations in the mean values of the variables and a number of significant differences between the countries, the country-effects for most work-related variables are rather moderate, as indicated by the R^2 values, ranging from 0.028 (physical working conditions) to 0.163 (perceived job insecurity). Differences in physical working conditions are rather small. East European and Portuguese respondents report the most dangerous and unhealthy working conditions. In terms of psychological job demands, Bulgarians and Portuguese report the highest pressure, while Dutch and Finnish respondents experience the least psychologically demanding and stressful jobs. Time pressure is highest for British and German respondents, whereas Bulgarians report the least pressure. Perceived job insecurity differs significantly across countries, with the Bulgarians reporting the highest level of insecurity among all countries, followed by the Portuguese, Hungarians and Germans. German and Dutch respondents are those most satisfied with their earnings, while respondents from the post-socialist countries, Portugal and Finland are significantly less satisfied with the wages they receive. In terms of job autonomy, respondents from Nordic countries and the Netherlands report the largest degree of job autonomy, while respondents from Bulgaria, Portugal and Hungary report the least autonomy. The best prospects for career advancement are perceived by the British, followed by Dutch and Portuguese respondents, whereas those from the post-socialist countries report the least opportunities for career advancement. Overall, differences in career prospects are rather small across countries.

Similar to career prospects, cross-country differences in work-life balance are small, too. Perceived work-life balance is highest in the Netherlands, Finland and Germany, and lowest in the UK, Portugal and the post-socialist countries. In contrast to work-life balance, differences in life satisfaction vary greatly across countries. Life satisfaction is highest in Finland and Sweden, followed by the Netherlands, the UK and Germany. These countries display a very high average level of life satisfaction. The Portuguese and Hungarians report rather low levels of life satisfaction, but these are still significantly higher than the level of life satisfaction experienced by Bulgarians.

Overall, there seems to be a distinctive and systematic pattern in working conditions and the life

satisfaction level across countries. Bulgaria, Hungary and Portugal have in many respects adverse conditions at work, with Bulgaria being particularly affected by high job insecurity as well as demanding and stressful jobs. Only when it comes to time pressure (“I constantly work to tight deadlines”) do respondents from countries such as the UK and Germany report having most difficult working conditions. And Finnish respondents, who otherwise share comparably good working conditions with other Nordic countries, disagree that they are well paid and in this respect can be grouped with former socialist countries and Portugal.

These descriptive outcomes for individual countries are in line with the findings by Wallace *et al.* (2007) who conducted an analysis of quality of work on life satisfaction for regional country clusters, in particular old EU Member States, new Member States and acceding and candidate countries (ACC3). The authors found a rather weak association between quality of work and life satisfaction, particularly when perceptions of working conditions – as used in the present study – were considered. Instead, the key influential factor was region. Irrespective of employment setting and working conditions, most pronounced differences in life satisfaction were found between the Western European and Eastern European cluster of countries. In fact, these differences in life satisfaction were so great that people in Western countries who experienced unfavourable working conditions still reported higher levels of life satisfaction than those experiencing the best working conditions in the Eastern European countries or in the ACC3. This is not to deny, however, that some notable differences in overall life satisfaction also existed between the Western nations, particularly between the most affluent EU countries (EU12 High) and the poorest countries (EU6 Low) (Wallace et al., 2007: 26).

Böhnke (2007) also found that determinants of life satisfaction are country-specific, depending on the societal context, such as economic performance, social security level and political culture in a country. Her analysis confirms different levels and patterns of satisfaction in old and new member states. In this report, we will therefore regress life satisfaction on working conditions for the pooled data but also for the eight countries separately.

TABLE 4

Comparison of Variable Means by Country

	SE	FI	NL	DE	UK	PT	HU	BG	Range	F(df)	R ²
Psychological demands	3.0 ^{ε,d}	2.4 ^e	2.5 ^e	3.3 ^{b,c}	3.0 ^d	3.5 ^{a,b}	3.1 ^{ε,d}	3.7 ^a	1-5	65.8 (7, 3622)	.113
Time pressure	3.1 ^b	3.1 ^b	2.9 ^{b,c}	3.2 ^{a,b}	3.4 ^a	2.8 ^{ε,d}	3.0 ^{b,c}	2.6 ^d	1-5	16.4 (7, 3592)	.031
Physical demands	2.1 ^{ε,d,e}	2.1 ^{b,ε,d}	1.9 ^{d,e}	1.8 ^e	2.0 ^{ε,d,e}	2.2 ^{a,b,c}	2.4 ^{a,b}	2.4 ^a	1-5	15.0 (7, 3614)	.028
Job insecurity	1.5 ^c	1.6 ^c	1.5 ^c	1.8 ^{b,c}	1.6 ^c	1.9 ^b	1.9 ^b	3.7 ^a	1-5	97.6 (7, 3507)	.163
Pay	2.9 ^b	2.5 ^c	3.4 ^a	3.5 ^a	3.0 ^b	2.6 ^ε	2.3 ^c	2.5 ^c	1-5	66.8 (7, 3611)	.115
Job autonomy	4.0 ^a	3.9 ^{a,b}	3.8 ^{a,b}	3.7 ^{b,c}	3.4 ^{ε,d}	3.2 ^{d,e}	3.0 ^e	3.3 ^d	1-5	41.0 (7, 3606)	.074
Career prospects	2.5 ^{d,e,f}	2.6 ^{ε,d,e}	2.9 ^{a,b}	2.7 ^{b,ε,d}	3.1 ^a	2.8 ^{a,b,c}	2.3 ^f	2.4 ^{ε,f}	1-5	22.1 (7, 3582)	.041
Work-life balance	3.5 ^{b,c}	3.6 ^{a,b}	3.7 ^a	3.6 ^{a,b}	3.3 ^{ε,d}	3.1 ^d	3.2 ^d	3.1 ^d	1-5	29.2 (7, 3625)	.053
Life satisfaction	7.9 ^{a,b}	8.2 ^a	7.6 ^{b,c}	7.4 ^c	7.5 ^c	6.2 ^d	6.1 ^d	4.7 ^e	1-10	203.7 (7, 3628)	.282

Note. Means with different superscripts are significantly different from one another using Scheffé's test.

All *F*-tests are statistically significant at $p < .001$

Multivariate analysis

Previous research on the relationship between work characteristics and life satisfaction is inconclusive (cf. Diener *et al.*, 1999; Rode and Near, 2005). Predominantly based on spillover theories, empirical studies have hypothesized that satisfaction in one domain (e.g. work) spills over to other domains (e.g. family life) and affects overall life satisfaction. Wallace *et al.* (2007) stipulate that the impact of working conditions on life satisfaction can only be understood if job satisfaction is taken into account as an intervening variable or missing link, in this way corroborating the spillover theory. Rode and Near (2005), however, contest the “myth” that work attitudes influence the attitudes towards life overall, suggesting that employees often compartmentalize or “segregate” their work and non-work lives. Instead, they propose that the influence may be due largely to the working conditions associated with people’s jobs and the living conditions associated with people’s lives. The spillover that occurs seems to be primarily due to spillover of living and working conditions, or “activities spillover” rather than “attitude spillover” (Rode and Near, 2005: 105).

We will proceed to explore the impact of working conditions on overall life satisfaction. We expect that a positive evaluation of working conditions (work not too demanding and stressful, not dangerous or unhealthy, good pay and good career prospects, job security, no time pressure) increases the overall life satisfaction. However, following the line of reasoning proposed by Rode and Near, these aspects of working conditions are those that people can compartmentalize. Hence, we expect that they will be less important than the measure of work-life balance which explicitly takes the “activities spillover” into account.

Using ordinary least squares regression, we analyse the impact of working conditions and work-life balance on overall life satisfaction in the pooled sample and in each country separately. Also, to test our thesis that the level and pattern of life satisfaction may be gendered, we perform the analysis separately for men and women. In addition to subjective evaluations of working conditions, we include in our statistical models socio-demographic and additional work-related variables which might be confounded with our variables of primary interest: *Age* in linear and quadratic form to capture the non-linear U-shaped effect found in studies on life satisfaction (Clark and Oswald, 2006); *Marital Status*, distinguishing respondents with (married or cohabiting) partners and respondents without partners; *Number of Children*; *Educational Level*, distinguishing between less than secondary, secondary and college education. In addition, we include two factual job characteristics, *Number of Working Hours* and *Supervisory Position*, to control for factors that may impact on life satisfaction beyond the subjective evaluation of working conditions.

Pooled sample

Table 5 presents the results of regression analyses for all eight countries. Most of the effects are significant and in the predicted direction. Work demands and pressure, physically demanding work, and job insecurity decrease the overall life satisfaction. A one-point increase on the five-level scale measuring the likelihood of losing one’s job in the next six months decreases the life satisfaction score by 0.36 on the ten-point life satisfaction scale. Good pay and job autonomy increase life satisfaction, but having good career prospects does not have a statistically significant effect on life satisfaction. Time pressure is significant but not in the expected direction. Constantly working to tight deadlines seems to *increase* life satisfaction. However, recall the results of comparing country means in the previous section, where time pressure was most relevant for British and German respondents and less so for respondents in countries with adverse working conditions, such as post-socialist Bulgaria and Hungary, or Portugal. Time pressure

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seems to be a phenomenon of more affluent Western capitalist societies, where people exhibit a higher overall life satisfaction. In the pooled sample, this pattern is concealed and the outcome rather perplexing.

The indicator for work-life balance is a very strong predictor of overall life satisfaction. A better balance between work and non-work life is associated with higher life satisfaction. With respect to control variables, we indeed find a curvilinear effect of age: with increasing age, life satisfaction scores first decrease and then increase again. Partnered respondents are more satisfied with their lives than those without partners, as are better educated employees and those holding supervisory positions. All other things being equal, longer working hours tend to decrease life satisfaction.

Gender differences can be found in some estimates (Table 5). The effects of physical working conditions and career prospects are only significant for men, not for women. Good payment has a greater effect on men's life satisfaction and a good work-life balance has a higher impact on women's overall life satisfaction.

TABLE 5

Results of the OLS Regression for respondents in all participating countries

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	7.61	** .45	8.03	** .63	7.46	** .62
Psychological demands	-.15	** .03	-.18	** .04	-.13	** .04
Time pressure	.10	** .03	.08	* .04	.11	** .04
Physical demands	-.08	** .03	-.13	** .04	-.01	.04
Job insecurity	-.36	** .03	-.37	** .04	-.35	** .04
Pay	.18	** .03	.27	** .04	.11	** .04
Job autonomy	.17	** .03	.14	** .04	.18	** .04
Career prospects	.04	.03	.04	** .04	.03	.04
Work-life balance	.30	** .03	.23	** .05	.37	** .05
Gender	.19	** .07	—	—	—	—
Age	-.08	** .02	-.08	** .03	-.08	** .03
Age ²	.00	** .00	.00	** .00	.00	** .00
Marital status	.29	** .07	.39	** .11	.26	** .09
Number of children	.04	.03	.02	.04	.04	.04
Education (Reference: secondary education)						
Less than secondary education	-.17	* .09	-.08	.13	-.22	+ .13
College education	.20	** .08	.17	.11	.18	+ .10
Supervisor position	.29	** .07	.31	** .09	.26	** .10
Working hours	-.01	** .00	-.01	** .00	-.01	** .00
<i>F</i>	55.11	**	33.58	**	27.36	**
<i>N</i>	3194		1464		1730	
<i>Adjusted R²</i>	.22		.26		.20	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

Sweden

The multivariate analysis of the Swedish sample (Table 6) reveals a number of results that differ from the pooled sample. Most of the effects of working conditions that were statistically significant in the pooled sample are not relevant in Sweden. Due to smaller sample size and thus weaker statistical power it is to be expected that the parameter estimates in individual countries will fail to reach significance. However, the coefficients for working conditions in Sweden are not only insignificant but are also much smaller and closer to zero in substantive terms. What remains important is the negative effect of job insecurity (but for Swedish men only) and a very strong positive effect of work-life balance for women and men alike. Job autonomy also tends to increase life satisfaction and is borderline significant for women ($p < .10$).

A positive and significant effect of gender on life satisfaction is stronger in Sweden than in other countries (with the exception of Finland), even when all other variables are controlled. On average, life satisfaction of Swedish women is nearly half a point higher than the life satisfaction of their male counterparts. Two other estimates of control variables are noteworthy: contrary to the results in the pooled sample, the number of children has a significant positive effect for Swedish women and having a partner has a very strong effect, particularly for Swedish men. Having a partner increases the life satisfaction score by 0.83 for men, the highest effect of all estimates in the analysis. Overall, the model has a better fit for men than for women.

Finland

Similar to Sweden, the linear regression models show that Finnish women are more satisfied with their lives than men and that having a partner has a strong positive effect on life satisfaction for both sexes (Table 7). In terms of working conditions, job insecurity decreases life satisfaction for all employees but has a particularly detrimental effect on men. Adverse psychological working conditions tend to decrease life satisfaction for men, whereas being well paid increases satisfaction with life for both sexes. Work-life balance has a strong positive effect for Finnish women but is not significant for men. The overall model fit is better for the male than the female sample.

TABLE 6

Results of the OLS Regression for Sweden

Variables	Dependent Variable – Life Satisfaction								
	TOTAL		MEN		WOMEN				
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>			
Constant	7.46	**	1.01	9.32	**	1.60	7.27	**	1.29
Psychological demands	.00		.06	-.09		.09	.07		.08
Time pressure	-.02		.05	.01		.08	-.05		.07
Physical demands	.07		.05	.05		.08	.03		.08
Job insecurity	-.12	+	.06	-.26	**	.10	.01		.09
Pay	.06		.05	.09		.08	.06		.07
Job autonomy	.13		.06	.16		.10	.13	+	.08
Career prospects	.02		.05	-.01		.08	.03		.07
Work-life balance	.44	**	.08	.44	**	.12	.41	**	.11
Gender	.43	**	.14	—		—	—		—
Age	-.14	**	.04	-.19	**	.07	-.11	+	.06
Age ²	.00	**	.00	.00	*	.00	.00	+	.00
Marital status	.55	**	.14	.83	**	.24	.37	*	.19
Number of children	.16	*	.07	.08		.11	.20	*	.08
Education (Reference: secondary education)									
Less than secondary education	-.22		.20	.05		.31	-.44		.29
College education	.16		.15	.20		.23	.06		.20
Supervisor position	.22		.15	.11		.22	.35	+	.21
Working hours	.00		.01	.00		.01	.00		.01
<i>F</i>	6.32	**		4.46	**		2.66	**	
<i>N</i>	510			228			282		
<i>Adjusted R²</i>	.15			.20			.09		

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 7

Results of the OLS Regression for Finland

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.44	** .88	7.27	** 1.42	6.10	** 1.12
Psychological demands	-.11	+ .06	-.18	* .09	-.03	.08
Time pressure	.06	.05	.01	.08	.08	.06
Physical demands	.05	.05	.10	.07	-.02	.07
Job insecurity	-.21	** .05	-.36	** .09	-.12	+ .06
Pay	.14	** .05	.16	+ .09	.12	+ .07
Job autonomy	.06	.06	.08	.09	.01	.09
Career prospects	.04	.05	.12	.08	.00	.07
Work-life balance	.32	** .07	.10	.12	.47	** .09
Gender	.41	** .11	—	—	—	—
Age	-.02	.03	.02	.05	-.02	.04
Age ²	.00	.00	.00	.00	.00	.00
Marital status	.56	** .11	.58	** .20	.50	** .14
Number of children	.02	.05	.03	.09	.01	.06
Education (Reference: secondary education)						
Less than secondary education	.00	.14	.08	.23	-.06	.19
College education	.18	.14	-.10	.23	.33	+ .18
Supervisor position	.01	.11	.19	.17	-.09	.15
Working hours	.00	.01	-.01	.01	.01	.01
<i>F</i>	5.82	**	3.91	**	3.65	**
<i>N</i>	433		184		249	
<i>Adjusted R²</i>	.16		.20		.15	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

The Netherlands

Job insecurity and demanding, stressful working conditions decrease overall life satisfaction for Dutch men (Table 8). Job autonomy augments life satisfaction for women. Both men and women experience higher well-being with better work-life balance. The effects of other working conditions on overall life satisfaction are not statistically significant and the corresponding parameter estimates are considerably lower than in the pooled sample. This rules out the possibility that the difference in sample sizes, and thus statistical power, is responsible for the difference in significance.

Looking at the control variables, the age pattern found in Sweden is not replicated in the Netherlands. But the partner effect is similarly strong, especially for women. Having a partner increases life satisfaction for Dutch women on average by 0.65 point on the 10-point scale. Furthermore, the effect of college education is unusually high for Dutch women, increasing their life satisfaction by half a point. The overall model fit is somewhat better for women than men.

Germany

The regression analysis of the German sample reveals a number of gender differences in the effects of working conditions (Table 9). Being well paid significantly increases overall life satisfaction of men and women alike. Job insecurity only decreases well-being for men and job autonomy and good career prospects increase men's life satisfaction. No significant relationships between working conditions and life satisfaction can be found for women. Only work-life balance has a significant and strong positive effect for women, but there is no effect for men.

Socio-demographic control variables reveal a U-shaped curvilinear effect of age for men only. Being married or having a partner has a significant positive effect on life satisfaction for German women; the effect for men is not significant. In contrast to the outcomes for men and women in all other countries, German women with college education are the only group that exhibit significantly lower life satisfaction than their less educated counterparts. Model fit is better for men than for women.

TABLE 8

Results of the OLS Regression for the Netherlands

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.61	** .71	7.04	** .94	5.75	** 1.14
Psychological demands	-.08	+ .05	-.17	** .06	.03	.08
Time pressure	.00	.04	.09	.06	-.07	.06
Physical demands	-.07	.05	-.04	.06	-.11	.10
Job insecurity	-.15	** .06	-.20	** .07	-.07	.09
Pay	.08	.05	.10	.06	.08	.08
Job autonomy	.08	+ .05	.00	.07	.15	+ .08
Career prospects	.03	.05	.00	.06	.01	.07
Work-life balance	.22	** .05	.22	** .07	.23	** .09
Gender	.09	.11	—	—	—	—
Age	-.02	.03	-.04	.04	.02	.05
Age ²	.00	.00	.00	.00	.00	.00
Marital status	.49	** .12	.31	+ .17	.65	** .17
Number of children	-.02	.04	-.01	.05	-.04	.09
Education (Reference: secondary education)						
Less than secondary education	.01	.16	.07	.19	-.21	.30
College education	.22	.15	.05	.18	.52	* .26
Supervisor position	.15	.10	.18	.13	.12	.17
Working hours	.00	.00	.00	.01	.00	.01
<i>F</i>	5.96	**	4.06	**	3.39	**
<i>N</i>	494		291		203	
<i>Adjusted R²</i>	.15		.14		.16	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 9

Results of the OLS Regression for Germany

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.78	** 1.32	9.44	** 2.06	3.58	* 1.68
Psychological demands	-.03	.07	-.10	.10	.11	.10
Time pressure	-.02	.07	-.02	.11	-.01	.10
Physical demands	-.04	.07	-.06	.10	.07	.11
Job insecurity	-.14	+ .08	-.28	* .12	.01	.11
Pay	.37	** .09	.32	* .13	.42	** .12
Job autonomy	.22	** .07	.26	* .11	.14	.10
Career prospects	.16	* .08	.24	* .12	.00	.11
Work-life balance	.12	.11	-.04	.14	.40	* .16
Gender	.07	.18	—	—	—	—
Age	-.09	+ .05	-.16	+ .08	-.03	.07
Age ²	.00	.00	.00	+ .00	.00	.00
Marital status	.45	* .18	.39	.28	.58	* .23
Number of children	.00	.08	-.08	.13	.12	.11
Education (Reference: secondary education)						
Less than secondary education	1.18	1.56	1.61	1.64	—	—
College education	-.17	.21	.11	.30	-.56	+ .31
Supervisor position	-.02	.20	-.10	.28	.06	.28
Working hours	.00	.01	-.01	.01	.01	.01
<i>F</i>	5.60	**	4.43	**	3.26	**
<i>N</i>	371		177		194	
<i>Adjusted R²</i>	.17		.24		.15	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

United Kingdom

Working under time constraints is a pressing issue in the UK. As expected, time pressure negatively affects life satisfaction, particularly for women (Table 10). This confirms our assumption that the positive effect found for the pooled aggregate data is due to sample heterogeneity. Job autonomy tends to increase overall well-being. For British men, working in dangerous and unhealthy conditions has a negative effect and good pay has a positive effect on the life satisfaction score. Work-life balance has a significant positive effect on life satisfaction for both men and women.

With respect to the control variables, we find a U-shaped effect of age and a strong significant effect of marriage /having a partner. The effect of having a partner is particularly strong for men. All other things being equal, having a partner increases the life satisfaction score for British men by 0.75 on average. The proportion of variance explained in the British sample is rather low (adjusted $R^2 = 0.12$). Model fit is slightly better for men than for women.

Portugal

For Portuguese women, the estimated model shows a very poor fit; the only significant effect is the effect of marriage/partner (Table 11). Women with a partner have a higher level of life satisfaction than women without. For men, time pressure and difficult physical working conditions decrease their life satisfaction, whereas good career prospects increase it. Good pay also contributes to higher life satisfaction, but this relationship only becomes significant when the model is estimated jointly for men and women. Interestingly, work-life balance is only important for men. For women, the effect is not statistically significant and the regression coefficient is low.

TABLE 10

Results of the OLS Regression for UK

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.76	** 1.21	7.59	** 2.31	6.99	** 1.43
Psychological demands	.09	.07	.08	.13	.05	.10
Time pressure	-.16	* .08	-.12	.15	-.17	+ .10
Physical demands	-.11	.08	-.24	+ .13	-.03	.10
Job insecurity	.01	.08	-.10	.15	.08	.11
Pay	.12	.08	.29	* .14	.00	.10
Job autonomy	.13	+ .08	.15	.14	.12	.10
Career prospects	.09	.08	.13	.15	.06	.10
Work-life balance	.37	** .09	.30	+ .18	.40	** .11
Gender	.23	.20	—	—	—	—
Age	-.09	+ .05	-.13	.09	-.09	.06
Age ²	.00	+ .00	.00	.00	.00	.00
Marital status	.54	** .19	.75	* .36	.44	+ .23
Number of children	.04	.07	.06	.14	.00	.09
Education (Reference: secondary education)						
Less than secondary education	-.71	.71	-.26	1.01	-1.41	1.12
College education	.12	.20	.05	.33	.16	.26
Supervisor position	.11	.18	.05	.31	.11	.23
Working hours	.01	.01	.00	.01	.01	.01
<i>F</i>	3.84	**	2.35	**	2.22	**
<i>N</i>	373		144		229	
<i>Adjusted R</i> ²	.12		.13		.08	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 11

Results of the OLS Regression for Portugal

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.68	** 1.14	6.87	** 1.40	6.67	** 1.88
Psychological demands	-.03	.09	.14	.12	-.18	.13
Time pressure	-.09	.09	-.22	+ .13	.03	.12
Physical demands	-.12	.09	-.18	+ .11	-.09	.15
Job insecurity	-.07	.08	-.16	.11	.03	.13
Pay	.23	* .10	.21	.14	.23	.16
Job autonomy	.06	.09	.16	.12	-.08	.13
Career prospects	.23	* .09	.24	+ .13	.20	.15
Work-life balance	.22	* .09	.33	** .12	.10	.14
Gender	.30	.19	—	—	—	—
Age	-.12	* .05	-.14	** .06	-.08	.08
Age ²	.00	* .00	.00	+ .00	.00	.00
Marital status	.55	* .21	.51	.33	.60	* .30
Number of children	-.12	.09	-.02	.12	-.21	.13
Education (Reference: secondary education)						
Less than secondary education	.20	.22	.21	.29	.34	.33
College education	.17	.34	-.28	.53	.68	.49
Supervisor position	.26	.22	.24	.27	.25	.36
Working hours	.01	.01	.01	.01	.01	.01
<i>F</i>	4.00	**	4.01	**	1.55	+
<i>N</i>	385		186		199	
<i>Adjusted R</i> ²	.12		.21		.04	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

Hungary

Job insecurity has a negative impact on life satisfaction in Hungary, particularly for women (Table 12). Having a well-paid job increases the overall well-being. Job autonomy, however, has a significant negative impact on the life satisfaction of Hungarian men. This highly unexpected finding can perhaps be better understood by taking into account the effect of supervisory positions for Hungarian men. Compared to other countries, workers in Hungary in general perceive their job autonomy as low and only few respondents hold a supervisory position (Tables 3 and 4). For those who do, supervisory position increases life satisfaction by an entire point on the measurement scale. Having a supervisory position and high job autonomy still results in a very high positive effect on life satisfaction. However, having no supervisory position and a job where one can freely decide how to do the work may be due to a marginal position in the labour market, such as freelance jobs and self-employment. A similarly puzzling result emerges for Hungarian women for whom dangerous and unhealthy conditions are associated with higher overall well-being.

Work-life balance is significant for women only; it does not seem to be important for men's life satisfaction. Women are also more satisfied with their lives when they are college educated. Having a partner, however, increases life satisfaction for men but not for women. Furthermore, long working hours have a significant negative impact on life satisfaction.

Bulgaria

While adverse physical working conditions significantly decrease satisfaction with life, having a high income has a significant positive effect on life satisfaction in Bulgaria (Table 13). Interestingly, although job insecurity in Bulgaria is by far the highest among all participating countries (Table 4), the fear of losing one's job does not translate directly into life dissatisfaction. Perhaps the very prevalence of job insecurity in the labour market makes people less susceptible to see it as a personal crisis. In addition, the analyses reveal another intriguing and unexpected finding: high demands and stressful working conditions have a positive effect on life satisfaction for Bulgarian men.

Work-life balance increases life satisfaction in a similar way for men and women, but the coefficient is only significant for the whole sample when sample size is large enough. In addition to the U-shaped effect of age, respondents' educational attainment has a significant and strong positive effect on life satisfaction: Not having completed secondary education decreases life satisfaction by nearly one and a half points on average (compared to those who have completed secondary level education), whereas college education on average increases life satisfaction by half a point (again compared to those with secondary education). Overall, the model fit is better for men than for women.

TABLE 12

Results of the OLS Regression for Hungary

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.22	** 1.71	9.78	** 2.43	3.62	2.48
Psychological demands	-.02	.10	-.13	.15	.07	.15
Time pressure	-.03	.09	-.02	.13	-.02	.12
Physical demands	.14	.09	-.07	.13	.38	* .15
Job insecurity	-.31	** .10	-.21	.15	-.32	* .14
Pay	.32	** .12	.25	.18	.29	+ .16
Job autonomy	-.17	+ .09	-.28	* .14	-.10	.13
Career prospects	.12	.11	.14	.16	.06	.15
Work-life balance	.16	.11	-.04	.17	.36	* .17
Gender	.16	.23	—	—	—	—
Age	-.01	.08	-.11	.10	.05	.12
Age ²	.00	.00	.00	.00	.00	.00
Marital status	.49	+ .25	.79	+ .46	.36	.32
Number of children	-.07	.12	.11	.19	-.15	.16
Education (Reference: secondary education)						
Less than secondary education	-.41	.34	.06	.56	-.64	.46
College education	.81	** .28	.50	.53	.86	* .35
Supervisor position	.47	+ .27	1.04	** .39	-.10	.40
Working hours	-.02	* .01	-.03	** .01	-.01	.02
<i>F</i>	3.88	**	2.46	**	2.85	**
<i>N</i>	351		153		198	
<i>Adjusted R</i> ²	.12		.13		.13	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 13

Results of the OLS Regression for Bulgaria

Variables	Dependent Variable – Life Satisfaction					
	TOTAL		MEN		WOMEN	
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>
Constant	6.49	** 2.11	6.64	+ 3.41	6.62	* 2.83
Psychological demands	.18	.12	.36	+ .21	.08	.16
Time pressure	.14	.11	.30	.19	.10	.15
Physical demands	-.39	** .11	-.52	** .15	-.30	+ .15
Job insecurity	-.14	.10	.00	.16	-.22	+ .13
Pay	.49	** .13	.74	** .25	.40	* .17
Job autonomy	-.02	.11	-.04	.18	-.04	.15
Career prospects	-.02	.13	-.25	.20	.06	.17
Work-life balance	.30	* .13	.22	.23	.26	.17
Gender	.35	.27	—	—	—	—
Age	-.18	+ .09	-.19	.14	-.15	.12
Age ²	.00	+ .00	.00	.00	.00	.00
Marital status	.31	.32	.12	.60	.44	.41
Number of children	.06	.18	.23	.30	-.05	.24
Education (Reference: secondary education)						
Less than secondary education	-1.40	** .52	-1.41	+ .73	-1.40	+ .77
College education	.51	+ .29	.59	.54	.58	.38
Supervisor position	.07	.28	-.28	.49	.16	.38
Working hours	.00	.01	-.01	.02	.00	.02
<i>F</i>	4.81	**	2.66	**	2.62	**
<i>N</i>	277		101		176	
<i>Adjusted R²</i>	.19		.21		.13	

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

Differences across countries

The results of the multivariate regression analyses were reorganized and are displayed in Tables 14-16 in such a way that the differences between the countries -- in total, men, women -- are more readily visible. Distinct patterns with regard to gender, countries' economic development and welfare regime type can be observed. Across all countries studied, only a few socio-demographic characteristics have significant effects on life satisfaction. The positive effect of being married or living with a partner is almost universal. In the post-socialist countries, educational level has a positive effect on life satisfaction, indicating the important role of education for attaining high quality jobs in these countries. Age tends to exhibit the U-shaped effect on life satisfaction, particularly for men. For women, the effect of age is less clear and is only significant in Sweden. Education, on the other hand, seems to be more important for women than men. For women in Finland, the Netherlands, Hungary and Bulgaria a positive effect of education is observed (and for German women a negative effect), whereas for men a significant effect of education can only be found in Bulgaria.

In terms of working conditions, some country-specific or region-specific patterns can be observed. A positive evaluation of one's salary has a positive effect on life satisfaction in most countries. The strongest effect is found for Bulgarian men, followed by German and Bulgarian women. Job autonomy also has a significant, but smaller effect in many countries. While job autonomy increases life satisfaction in Sweden, the Netherlands, Germany and the UK, increasing autonomy on the job in fact decreases life satisfaction in Hungary. As discussed above, this finding suggests that job autonomy in Hungary should be considered together with position in the labour market to better distinguish between job autonomy as such and autonomy resulting from a marginal position in the labour market. Job insecurity has a negative effect on satisfaction with life in Sweden, Finland, the Netherlands, Germany and Hungary. However, in a situation where job insecurity is widespread (Bulgaria), it does not necessarily affect personal satisfaction with life. Here, gender differences are revealing: in the countries where differences in gender roles are more pronounced and women's participation in the labour market follows a different logic than men's employment, job insecurity is particularly detrimental for men's well-being. Job insecurity threatens their role as (primary) breadwinners. For women, job insecurity has a statistically significant effect only in Hungary, Bulgaria and Finland, where female full-time employment prevails and is expected.

Perceived work-life balance is an important predictor of life satisfaction across all countries studied. Nevertheless, cross-country differences emerge when comparing the importance of this indicator for male and female employees separately. In Sweden and the UK, work-life balance seems to play an equally important role for both men and women. Furthermore, in Bulgaria we find no gender difference in this relationship, but the effect is comparably low and hardly significant. In some countries, work-life balance is an aspect of working conditions that is particularly relevant for women, such as in the Netherlands, Germany and particularly in Finland and Hungary. Finally, in Portugal work-life balance is a concern for male but not for female employees

TABLE 14
Results of the OLS Regression for Total Samples

Independent variables	Dependent Variable – Life Satisfaction																											
	Pooled sample		Sweden		Finland		Netherlands		Germany		UK		Portugal		Hungary		Bulgaria											
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>										
Constant	7.61	**	.45	7.46	**	1.01	6.44	**	.88	6.61	**	.71	6.78	**	1.32	6.76	**	1.21	6.68	**	1.14	6.22	**	1.71	6.49	**	2.11	
Psychological demands	-.15	**	.03	.00		.06	-.11	+	.06	-.08	+	.05	-.03		.07	.09		.07	-.03		.09	-.02		.10	.18		.12	
Time pressure	.10	**	.03	-.02		.05	.06		.05	.00		.04	-.02		.07	-.16	*	.08	-.09		.09	-.03		.09	.14		.11	
Physical demands	-.08	**	.03	.07		.05	.05		.05	-.07		.05	-.04		.07	-.11		.08	-.12		.09	.14		.09	-.39	**	.11	
Job insecurity	-.36	**	.03	-.12	+	.06	-.21	**	.05	-.15	**	.06	-.14	+	.08	.01		.08	-.07		.08	-.31	**	.10	-.14		.10	
Pay	.18	**	.03	.06		.05	.14	**	.05	.08		.05	.37	**	.09	.12		.08	.23	*	.10	.32	**	.12	.49	**	.13	
Job autonomy	.17	**	.03	.13		.06	.06		.06	.08	+	.05	.22	**	.07	.13	+	.08	.06		.09	-.17	+	.09	-.02		.11	
Career prospects	.04		.03	.02		.05	.04		.05	.03		.05	.16	*	.08	.09		.08	.23	*	.09	.12		.11	-.02		.13	
Work-life balance	.30	**	.03	.44	**	.08	.32	**	.07	.22	**	.05	.12		.11	.37	**	.09	.22	*	.09	.16		.11	.30	*	.13	
Gender	.19	**	.07	.43	**	.14	.41	**	.11	.09		.11	.07		.18	.23		.20	.30		.19	.16		.23	.35		.27	
Age	-.08	**	.02	-.14	**	.04	-.02		.03	-.02		.03	-.09	+	.05	-.09	+	.05	-.12	*	.05	-.01		.08	-.18	+	.09	
Age ²	.00	**	.00	.00	**	.00	.00		.00	.00		.00	.00		.00	.00	+	.00	.00	*	.00	.00		.00	.00	+	.00	
Marital status	.29	**	.07	.55	**	.14	.56	**	.11	.49	**	.12	.45	*	.18	.54	**	.19	.55	*	.21	.49	+	.25	.31		.32	
Number of children	.04		.03	.16	*	.07	.02		.05	-.02		.04	.00		.08	.04		.07	-.12		.09	-.07		.12	.06		.18	
Education (Reference: secondary education)																												
Less than secondary education	-.17	*	.09	-.22		.20	.00		.14	.01		.16	1.18		1.56	-.71		.71	.20		.22	-.41		.34	1.40	**	.52	
College education	.20	**	.08	.16		.15	.18		.14	.22		.15	-.17		.21	.12		.20	.17		.34	.81	**	.28	.51	+	.29	
Supervisor position	.29	**	.07	.22		.15	.01		.11	.15		.10	-.02		.20	.11		.18	.26		.22	.47	+	.27	.07		.28	
Working hours	-.01	**	.00	.00		.01	.00		.01	.00		.00	.00		.01	.01		.01	.01		.01	-.02	*	.01	.00		.01	
<i>F</i>	55.11	**		6.32	**		5.82	**		5.96	**		5.60	**		3.84	**		4.00	**		3.88	**		4.81	**		
<i>N</i>	3194			510			433			494			371			373			385			351			277			
<i>Adjusted R</i> ²	.22			.15			.16			.15			.17			.12			.12			.12			.19			

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Gender is dummy-coded as 1 = female, 0 = male. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 15
Results of the OLS Regression for Men

Independent variables	Dependent Variable – Life Satisfaction																										
	Pooled sample		Sweden		Finland		Netherlands		Germany		UK		Portugal		Hungary		Bulgaria										
	B	SEB	B	SEB	B	SEB	B	SEB	B	SEB	B	SEB	B	SEB	B	SEB	B	SEB									
Constant	8.03	**	.63	9.32	**	1.60	7.27	**	1.42	7.04	**	.94	9.44	**	2.06	7.59	**	2.31	6.87	**	1.40	9.78	**	2.43	6.64	+	3.41
Psychological demands	-.18	**	.04	-.09		.09	-.18	*	.09	-.17	**	.06	-.10		.10	.08		.13	.14		.12	-.13		.15	.36	+	.21
Time pressure	.08	*	.04	.01		.08	.01		.08	.09		.06	-.02		.11	-.12		.15	-.22	+	.13	-.02		.13	.30		.19
Physical demands	-.13	**	.04	.05		.08	.10		.07	-.04		.06	-.06		.10	-.24	+	.13	-.18	+	.11	-.07		.13	-.52	**	.15
Job insecurity	-.37	**	.04	-.26	**	.10	-.36	**	.09	-.20	**	.07	-.28	*	.12	-.10		.15	-.16		.11	-.21		.15	.00		.16
Pay	.27	**	.04	.09		.08	.16	+	.09	.10		.06	.32	*	.13	.29	*	.14	.21		.14	.25		.18	.74	**	.25
Job autonomy	.14	**	.04	.16		.10	.08		.09	.00		.07	.26	*	.11	.15		.14	.16		.12	-.28	*	.14	-.04		.18
Career prospects	.04	**	.04	-.01		.08	.12		.08	.00		.06	.24	*	.12	.13		.15	.24	+	.13	.14		.16	-.25		.20
Work-life balance	.23	**	.05	.44	**	.12	.10		.12	.22	**	.07	-.04		.14	.30	+	.18	.33	**	.12	-.04		.17	.22		.23
Age	-.08	**	.03	-.19	**	.07	.02		.05	-.04		.04	-.16	+	.08	-.13		.09	-.14	**	.06	-.11		.10	-.19		.14
Age ²	.00	**	.00	.00	*	.00	.00		.00	.00		.00	.00	+	.00	.00		.00	.00	+	.00	.00		.00	.00		.00
Marital status	.39	**	.11	.83	**	.24	.58	**	.20	.31	+	.17	.39		.28	.75	*	.36	.51		.33	.79	+	.46	.12		.60
Number of children	.02		.04	.08		.11	.03		.09	-.01		.05	-.08		.13	.06		.14	-.02		.12	.11		.19	.23		.30
Education (Reference: secondary education)																											
Less than secondary education	-.08		.13	.05		.31	.08		.23	.07		.19	1.61		1.64	-.26		1.01	.21		.29	.06		.56	1.41	+	.73
College education	.17		.11	.20		.23	-.10		.23	.05		.18	.11		.30	.05		.33	-.28		.53	.50		.53	.59		.54
Supervisor position	.31	**	.09	.11		.22	.19		.17	.18		.13	-.10		.28	.05		.31	.24		.27	1.04	**	.39	-.28		.49
Working hours	-.01	**	.00	.00		.01	-.01		.01	.00		.01	-.01		.01	.00		.01	.01		.01	-.03	**	.01	-.01		.02
F	33.58	**		4.46	**		3.91	**		4.06	**		4.43	**		2.35	**		4.01	**		2.46	**		2.66	**	
N	1464			228			184			291			177			144			186			153			101		
Adjusted R ²	.26			.20			.20			.14			.24			.13			.21			.13			.21		

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

TABLE 16
Results of the OLS Regression for Women

Independent variables	Dependent Variable – Life Satisfaction																									
	Pooled sample		Sweden		Finland		Netherlands		Germany		UK		Portugal		Hungary		Bulgaria									
	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>	<i>B</i>	<i>SEB</i>								
Constant	7.46	**	.62	7.27	**	1.29	6.10	**	1.12	5.75	**	1.14	3.58	*	1.68	6.99	**	1.43	6.67	**	1.88	3.62	2.48	6.62	*	2.83
Psychological demands	-.13	**	.04	.07	.08	-.03	.08	.03	.08	.11	.10	.05	.10	-.18	.13	.07	.15	.08	.16							
Time pressure	.11	**	.04	-.05	.07	.08	.06	-.07	.06	-.01	.10	-.17	+	.10	.03	.12	-.02	.12	.10	.15						
Physical demands	-.01		.04	.03	.08	-.02	.07	-.11	.10	.07	.11	-.03	.10	-.09	.15	.38	*	.15	-.30	+	.15					
Job insecurity	-.35	**	.04	.01	.09	-.12	+	.06	-.07	.09	.01	.11	.08	.11	.03	.13	-.32	*	.14	-.22	+	.13				
Pay	.11	**	.04	.06	.07	.12	+	.07	.08	.08	.42	**	.12	.00	.10	.23	.16	.29	+	.16	.40	*	.17			
Job autonomy	.18	**	.04	.13	+	.08	.01	.09	.15	+	.08	.14	.10	.12	.10	-.08	.13	-.10	.13	-.04	.15					
Career prospects	.03		.04	.03	.07	.00	.07	.01	.07	.00	.11	.06	.10	.20	.15	.06	.15	.06	.17							
Work-life balance	.37	**	.05	.41	**	.11	.47	**	.09	.23	**	.09	.40	*	.16	.40	**	.11	.10	.14	.36	*	.17	.26	.17	
Age	-.08	**	.03	-.11	+	.06	-.02	.04	.02	.05	-.03	.07	-.09	.06	-.08	.08	.05	.12	-.15	.12						
Age ²	.00	**	.00	.00	+	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00						
Marital status	.26	**	.09	.37	*	.19	.50	**	.14	.65	**	.17	.58	*	.23	.44	+	.23	.60	*	.30	.36	.32	.44	.41	
Number of children	.04		.04	.20	*	.08	.01	.06	-.04	.09	.12	.11	.00	.09	-.21	.13	-.15	.16	-.05	.24						
Education (Reference: secondary education)																										
Less than secondary education	-.22	+	.13	-.44	.29	-.06	.19	-.21	.30	—	—	1.41	1.12	.34	.33	-.64	.46	1.40	+	.77						
College education	.18	+	.10	.06	.20	.33	+	.18	.52	*	.26	-.56	+	.31	.16	.26	.68	.49	.86	*	.35	.58	.38			
Supervisor position	.26	**	.10	.35	+	.21	-.09	.15	.12	.17	.06	.28	.11	.23	.25	.36	-.10	.40	.16	.38						
Working hours	-.01	**	.00	.00	.01	.01	.01	.00	.01	.01	.01	.01	.01	.01	.01	.01	-.01	.02	.00	.02						
<i>F</i>	27.36	**	2.66	**	3.65	**	3.39	**	3.26	**	2.22	**	1.55	+	2.85	**	2.62	**								
<i>N</i>	1730		282		249		203		194		229		199		198		176									
<i>Adjusted R²</i>	.20		.09		.15		.16		.15		.08		.04		.13		.13									

Note. + $p < .10$, * $p < .05$, ** $p < .01$. Marital status is dummy-coded with 1 = married/having a partner, 0 = no partner. Supervisor position is dummy-coded with 1 = supervisory status, 0 = no supervisory status.

Summary and conclusion

In this study, we examined the role of working conditions on the overall life satisfaction of employees in eight countries included in the *Quality of Life in a Changing Europe* project, using data from the European Quality of Life Survey (EQLS). Working conditions included subjectively perceived characteristics of the job. Descriptive analyses revealed significant differences in working conditions among the countries, with post-socialist Bulgaria and Hungary plus Portugal in the first cluster and other Western European countries in the second cluster. Respondents in Bulgaria, Hungary and Portugal work in many respects under worse conditions than their counterparts in other countries included in the study, with Bulgaria as an extreme case affected by high job insecurity as well as demanding and stressful jobs.

Differences in subjective well-being defined as overall satisfaction with one's life followed the same pattern. Bulgaria with an exceptionally low life satisfaction score of 4.7 (on a ten-point scale), was followed by Hungary and Portugal (6.1 and 6.2 respectively). The range in the other countries was between 7.4 (Germany) and 8.2 (Finland).

We then proceeded to explore the impact of working conditions on overall life satisfaction, using multivariate regression analysis. In addition to individual indicators of working conditions, we also included a composite index on work-life balance and a number of control variables. It is often assumed that poor working conditions, i.e. work stress, job insecurity, lack of autonomy or poor physical working conditions lead to poor quality of life by lowering life satisfaction. We indeed found some support for these hypotheses, but the relationship is more complex than suggested by the spillover theories. It seems that the impact of specific working conditions on life satisfaction is strongly mediated by the context. For example, work-life balance is an important predictor of life satisfaction. However, in some countries this is clearly a women's issue, whereas in other countries the relevance of this factor for overall well-being is more balanced and affects both men and women. Or, as shown in the Bulgarian example: when certain aspects of poor working conditions, such as high job insecurity, affect a very large proportion of the workforce, such a factor may not translate directly into life dissatisfaction because people are less susceptible to perceive it as a personal crisis. Examining the relationship between working conditions and the overall well-being *in context* and examining gender differences in quality of work and life seem to be fruitful areas for future research.

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