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**Employed Women's Well-Being:
The Global and Daily Impact
of Work**

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Employed Women's Well-Being: The Global and Daily Impact of Work

Wendy Campione, James Morgan, and Max Jerrell

Kramer and Kipnis (1995) report women's networks are much broader than men's throughout their life cycle. Yet historically it has been found that among studies of family caregivers, women are less apt to utilize their networks, believing that they should be able to manage their family roles without assistance (Zarit & Zarit, 1986.).

For the baby boomer cohort of middle-aged women examined here, the feminist movement of the 1960's and the subsequent period of legislative follow-through of the 1970's, meant a convergence of available birth control, legalized abortion, educational and employment opportunities, and rising divorce rates (including the influence of no-fault divorce laws). These forces combined to either pull or push these women into the labor force.

Whether creating or responding to the myth of "superwoman", this generation of women was determined to do it all. Many of them delayed marriage and child bearing to later years to acquire higher education and greater labor market experience. Many found themselves divorced and raising their children alone. Many women are caregivers to the elderly, whether they are spouse, daughter, or daughter-in-law caregivers, and many middle-aged women find themselves caught in the middle of care giving to their children and care giving to their parents, the "sandwich generation" (Braithwaite, 1986).

Nearly 70% of all women in the U.S. are now employed, with the majority of middle-aged women having lifelong attachments to the workforce. These particular women have made great strides into management and supervisory positions and in full time positions are earning nearly the equivalent of their male counterparts, providing them with financial and professional security. Women must now balance more diverse roles and attempt to achieve some overall satisfaction in life as well as some measure of daily sanity. Balancing work and family has nearly become a cliché with individuals, families, employers, and governments attempting to create schedules, task sharing, family-friendly fringe benefits, and work-life policies and programs to ensure this balance. While employment can be potentially a great source of pride, self-efficacy, and satisfaction for women, it can also potentially be a critical source of specific benefits, coping tools, and support to manage daily role stresses.

Clearly middle-aged women occupy many roles and the potential for stress engendered by the need to balance is of great concern to a wide array of researchers across a broad spectrum of fields. Out of this concern several questions arise. What are the networks and connections that are most satisfying and important to these employed women? Does the depth and quality of the employment role deepen satisfaction with life? Will these broader connections provide the tools, benefits, and strategies for coping with the stress of balancing multiple roles? And perhaps most importantly will these employed middle-aged baby boomers be willing and able to formulate strategies and utilize the support of their now even broader networks to successfully cope? Or will they still feel they can and must do it all themselves?

LITERATURE REVIEW

As early as Gove (1984) consensus was emerging that higher rates of psychological stress and physical illness of women (compared to men) was *due to the roles they occupied*; that gender differences in health were largely a consequence of social and psychological factors, not genetic in origin. He argued that structured roles such as employment are casually related to good mental health, while nurturant roles (typically held by women) are sources of strain and linked to poorer mental health. Barnett and Baruch (1985) point to important differences in the ways in which these role types contribute to well-being.

Froberg, Gjerdingen, and Preston (1986) in their review of the literature on multiple roles, note that people are faced with a wide array of role obligations, role strain – defined as having difficulty meeting role demands. Role strain could be due to role overload (constraints imposed by time) or role conflict (discrepant expectations) or both. Role strain could lead to a deterioration of well-being. They further note however, that human energy reserves could expand to meet the challenges of multiple roles *provided the roles are rewarding*. Multiple roles potentially provide linkages to other persons and resources, and bring rewards such as privileges, status, security, self-esteem,

personality enrichment, and social relationships. Spitz, Logan, Joseph, and Lee (1994) suggest perhaps women are more experienced at juggling multiple roles (as opposed to men) and may derive satisfaction from it.

Granovetter (1973) introduces the notion of “*the strength of weak ties*”: large, non-insular networks provide a broad range of information, coping strategies, and instrumental support. Building on this, Stoller and Pugliesi (1989) conclude that while burden increases with multiple roles (women have more to do), well-being also increases (they are doing it). Kramer and Kipnis (1995) report women’s networks are much broader than men’s throughout their life cycle. Yet historically it has been found that at least among studies of family caregivers, females *are less apt to utilize their networks*, believing they should be able to manage family roles without assistance (Zarit & Zarit, 1986).

It could be argued that women have historically been more sheltered from the work world. As a result of working, they are exposed to other people’s problems, failures, solutions, and successes. Thus employed women *may* utilize their more extensive networks more than was historically observed. Indeed, evidence strongly suggests that there is not only a mental health advantage of multiple roles for women, but it is the *addition of the employment role* to other roles that improves well-being of women. Employment uniquely offers women the chance to exercise self-efficacy, and therefore enhance her well-being.

Sueve and O’Donnell (1989) argue that employed women may be able to contain “home-centered” chores; that employment helps bound their family roles by providing structure and a timetable for getting things done and legitimacy for getting them done quickly. Skaff and Pearlin (1992) find that employment, by being the furthest removed from the family setting, lent the strongest protection against loss of self and role engulfment by providing a separate identity and outside sources of self-evaluation.

Doress-Worters (1994) argues there may be unexamined differences between family care giving and institutional roles, such as employment, that translate into different costs to women’s well-being. She notes that the overall weight of research supports the enhancement of mental health due to employment as equally valid for women as men. She concludes that the opportunity to exercise self-efficacy may be more central (than other factors) to reducing stress among women.

Whether viewed as an additional role, a structured role, a non-traditional role, or as a source of reward or reduction in stress, the employment role improves women’s well-being. However there has been little investigation into the *quality and depth* of the employment role within the context of employed women’s well-being. Women do not appear to want an excuse to quit, to want someone to take over, to want entitlement welfare-type help, but rather they want the means to acquire, for themselves, a successful outcome – a good life overall and an enjoyable, manageable daily existence. Employment and the quality of their employment experience may give them just that.

THE CONCEPTUAL MODEL

The purpose of this study is to develop and empirically test a model of well-being within the multiple roles context, *focusing on the impact of work-related variables*. By utilizing a model framework intended to examine many roles, we hope to improve examination of any one role.

To capture well-being within the multiple roles context, this study focuses on women’s mental health. The focus on mental health is chosen for two reasons: 1) Most women themselves report that mental or emotional stress outweighs concerns of physical, social and financial stress; 2) Most women will reduce or cease family care giving tasks only if their own physical health is threatened (Franks & Stephens, 1992; Tully & Sehn, 1994).

A predominant model of mental health in the literature is the two-factor model of mental health, which incorporates elements of both role theory and stress theory (Lawton, Moss, Kleban, Glickman, & Rovine 1991). Two-factor theory postulates that mental health must be represented by both negative and positive factors. The theory further contends that these factors are not two ends of the same spectrum, but rather distinct valences with distinct antecedents. Although previous studies have found that each factor has a different set of antecedents (or different antecedent processes), no effort was made to postulate *different* antecedent variables for each factor *within the theoretical model* (Pruncho, Peters, & Burant, 1995).

This study proposes a model that integrates and builds on the works of Granovetter (1973), Stoller and Pugliesi (1989), Pearlin, Mullan, Semple, and Skaff (1990), and Lawton, Moss, Kleban, Glickman, and Rovine (1991). The model conceptualizes individuals as existing on two “planes”: the **global plane** and the **daily plane**. Most individuals have a global view of their lives – a big picture. When asked to assess their lives, individuals will look over this big picture, assessing their connections and attachments to others in their world. Satisfaction with life in general is dependent upon the connections, resources, and networks that make up their big picture, their world.

However, when asked “how is your day going?” or “how is life treating you?” individuals will focus on the daily issues that confront them. Their frustrations will spew forth; the daily stresses will come to the forefront. This

is where individuals do their “daily juggling acts” and search sometimes for quick fixes to the problems they confront. Lazarus (1984) defines hassles as experiences and conditions of daily life appraised as salient and harmful or threatening to well-being.

The global and daily planes are represented here by two equations:

(1) **Life Satisfaction = f (a)**

(2) **Depression = f (b)**

where the variables *Life Satisfaction* and *Depression* are *subjective global* and *daily* dependent variables; “a” is a vector of *objective global* antecedent variables; and “b” is a vector of *objective daily* antecedent variables.

The use of the variables *life satisfaction* and *depression* to distinguish between global and daily planes of life is both theoretically sound and empirically supported within the literature. Froberg, Gjerdingen, and Prestson, (1986) state that a major advance in the search for social factors in illness has been recognition that in addition to major life events, the strains of daily living may lead to poor health. Moen, Dempster-McClain, and Williams (1989) conclude that one needs to examine the environment within which roles are carried out. Clipp and George (1990) state that their use of the Bradburn Affect Scale and a single life satisfaction measure was based upon previous work (George 1979, 1981) that showed the Affect Balance Scale measures transitory aspects of emotions; whereas life satisfaction elicits more enduring feelings of subjective well-being. Spitz, Logan, Joseph, and Lee (1994) use a single item self-report life satisfaction variable and a ten-item distress scale to measure middle-generation women’s well-being. Keefe and Medjuck (1997) emphasize the need to position women’s care giving within the larger social context and hence they measure and test both a global role strain dependent variable and a non-global role strain dependent variable.

These global and daily measures of mental health are explicitly modeled and tested as *functions of distinct but related, sets of antecedent variables*. The antecedents of the global dependent variable in equation (1) are theoretically akin to what social scientists refer to as ascribed statuses of individuals. These statuses signify where people stand within stratified orders having unequal distributions of rewards, privileges, opportunities, and responsibilities. The kinds and intensities of stressors to which people are exposed, the personal and social resources available to deal with stressors, and the ways stress is expressed are all subject to the effects of these statuses. The antecedents of the daily dependent variable in equation (2) represent women’s daily life: how they enact the various roles they occupy (role quality), what daily stresses, strains, and hassles they encounter, and what support they draw from their resources and strategies they develop to cope with daily life (Pearlin, Mullan, Semple, & Skaff, 1990).

Although linked, life satisfaction is not postulated to cause depression, but rather the global plane frames the setting within which daily life activities occur. How individuals balance and cope in their **daily plane** (the fixes available, for example) is *related back to* the broader attributes and statuses (*a mapping*) that comprise their lives. It will be from the totality of their **global plane** and its individual parts that women will draw support to meet the challenges they face and to learn to cope and adapt successful strategies in order to sustain themselves in their daily life’s roles.

DATA AND METHOD

The National Longitudinal Surveys (NLS) sponsored by the Bureau of Labor Statistics, U.S. Department of Labor, are a set of surveys designed to gather information at multiple points in time on labor market experiences of six cohorts of women and men selected to be representative of all people living in the U.S. This selection allows weighted conclusions to be drawn about the sample group that can be generalized to the experiences of the larger population of similar U.S. residents. Sample design procedures ensure that the labor market experiences of blacks, Hispanics, youth, women, and the economically disadvantaged can be examined. Analysis of each of the cohorts indicates that the re-weighting scheme used to compensate for non-response over time has allowed the samples to remain representative. (Center for Human Resource Research, 1997, 1999)

The cohort Young Women interviewed 5,159 young women age 14-24 in 1968 whose birth cohort ranges from 1944 to 1954. Out of the 3,187 remaining women in the 1993 survey group, 1,873 *employed* (not self-employed) women age 39-49 were selected.

There are several important reasons why this dataset and this sample were chosen:

- 1) The data in 1993 was collected using personal interviews. This allowed for structured, professional, and consistent data collection.
- 2) The *intent* of the NLS surveys was to gather data on the labor market experiences of these women. Thus questions asked regarding well-being and non-work individual and family variables are incidental

- to the primary purpose and this fact may reduce the sometimes overly-negative and self-serving responses of social service or employer surveys on work and family issues.
- 3) The women chosen are members of a unique birth cohort, the baby boomers. This is the generation many were “concerned” about in terms of fulfilling familial obligations in addition to work obligations.

Global and Daily Dependent Variables

The positioning of the *life satisfaction variable* as the last question in the NLS survey of 145 questions enables the respondent to “sum up” her life, the good, the bad, and the often forgotten details of her life. 49% of the sample report that they are “very happy” with their lives, while 51% report various degrees of less happiness, 43% somewhat happy, 6% somewhat unhappy, and 1% very unhappy. These last two categories were collapsed into one category, “unhappy”.

The CES-D depression scale is utilized as the measure of *depression*. Although this scale was designed as a self-report measure, it was included within the context of 144 other questions asked by the interviewer. Since the scale is designed to measure current level of depressive symptoms in the general population and is sensitive to possible depressive reactions to events in a person’s life, its structure fits with the daily portion of our model by measuring feelings and frequency of feelings during the past week. Mean scale value is 36.3.

Global Independent Variables

Table 1 lists the descriptive statistics for the variables that represent the global plane of women’s lives: race, global health, marital status, household income, number of family members, whether child in college, parents (parents-in-law) marital status, financial security, union membership, supervisory capacity, promotion, and whether government employee.

Table 1
Descriptive Statistics for Dependent and Independent Variables
Equations (1)
(n = 1873)

<i>Equation (1)</i>			
Variable	Definition	Mean	Standard Error
<i>Individual</i>			
Race	1 = White	0.69	0.01075
Global Health	1 = Excellent (Scale 1 – 4)	1.71	0.01600
Marital Status	1 = Married	0.67	0.01087
<i>Family</i>			
Income	Household Income	50,967	909.238
Family	Number of Household Family Members	3.09	0.03300
College	1 = Whether Child in College	0.32	0.01076
Parents	1 = At least one Parent/in-law Married	0.54	0.00900
Secure	1 = Financially Secure (“ahead”)	0.74	0.01014
<i>Work</i>			
Union	1 = Union Member	0.23	0.01014
Supervisor	1 = Supervisory Capacity	0.22	0.00959
Promote	1 = Good Promotion	0.27	0.01029
Government	1 = Government Employee	0.32	0.01073
<i>Dependent</i>			
Life Satisfaction	1 = Very Happy (Scale 1-3)	1.60	0.01500

Global Individual and Family Variables

Race is a binary variable indicating whether the woman is white or non-white. 69% of the sample is white, 31% non-white. The measure global health is derived from the survey question: Would you rate your health compared with other women your age as excellent, good, fair, or poor? It is a single item, self-report 1-4 scale measure with a mean value 1.71. Marital status is a binary variable indicating whether the woman is married. 67% of women are married; 33% not married. Household income is measured as total net family household income with a mean of \$50,967 and a range from \$-30,800 to \$323,002. The mean number of family members within women’s households is 3, with a range from 1 to 12 members. 32% of women have at least one child in college. 54% of parents or parent(s)-in-law are married. 74% of women report financial security where financial security is a binary variable created from the survey question: suppose you (and your husband) were to sell all of your major possessions (including home), turn all of your investments and other assets into cash, and pay all of your debts, would you have some money left over, break even, or be in debt?

Global Work Variables

Twenty three percent of women are union members. Creation of the variable supervisory capacity was a two-step procedure. The first step utilized a survey question that asked if the respondent supervises others in her job. This measure will ensure that women with supervisory or managerial “titles” do in effect have supervisory or managerial positions. The next step utilized two other survey questions: Do you have a say on pay or promotion for the people you supervise? And does your boss have a boss? A “yes” response to either of these indicated even broader supervisory capacity and greater likelihood of being a high level manager in their organization. 22% of women have broader supervisory capacity as defined above.

The authors define a “good” promotion as one that gives more pay, challenge, and/or authority (with or without more responsibility). A “lousy” promotion is defined as one that gives more responsibility without more pay, challenge and/or authority. The NLS survey distinguishes two types of promotion: employer-promotion and self-promotion. Employer promotion is what we normally refer to as promotion – your current employer promotes you to a “better” position within your organization. Self-promotion describes the situation where the jobholder changes employers in order to move to a “better” position. 16% of our sample received a promotion since the last interview (1991) and 19% changed employers to self-promote. These two groups are mutually exclusive survey universes and thus 35% of our sample received a promotion within the last two years.

In order to ascertain the consequences of promotion on women’s well being, the following additional survey questions are utilized: Did your promotion/job change give you more pay? More challenging work? More authority? More responsibility? For those women who self-promoted, 55% received more pay, 60% more challenging work, 30% more authority, and 58% more responsibility (categories not mutually exclusive). For those women who received an employer promotion, 85% received more pay, 71% more challenging work, 52% more authority, and 81% more responsibility. 27% of all women in our sample received a “good” promotion. And finally 32% of women are government employees where government employee is defined as a federal, state, county, city or other government employee.

Daily Independent Variables

Table 2 lists the descriptive statistics for the daily independent variables: education, whether woman smokes, change in marital status, health limitation, college expenses, disabled household family member, help with housework, parental care giving, working more than 40 hours, irregular shift, paid leave, flex time, and whether she telecommutes.

Table 2
Descriptive Statistics for Dependent and Independent Variables
Equations (2)
(n = 1873)

<i>Equation (2)</i>			
Variable	Definition	Mean	Standard Error
<i>Individual</i>			
Health Limit	1 = Health Limitation	0.12	0.00700
Change MS	1 = Change in Marital Status	0.09	0.00600
Smoke	1 = Current Smoker	0.23	0.01000
Education	Number of Years	13.50	0.05800
<i>Family</i>			
College Expenses	Number of Children in College	0.40	0.01507
Disabled Family	1 = Help Disabled Household Family Member	0.06	0.00600
Help with Housework	1 = Little Help (Scale 1-9)	3.29	0.05840
Parent Care	1 = Parent Needs Extra Care	0.87	0.01180
<i>Work</i>			
More than 40 Hours	1 = Hours Worked > 40	0.33	0.01088
Shift	1 = Irregular Shift	0.13	0.00784
Paid Leave	1 = Paid Leave Available	0.82	0.00595
Flexible hours	1 = Flex Hours Available	0.40	0.01200
Telecommute	1 = Telecommute In Current Job	0.29	0.01000
<i>Dependent</i>			
Depression	CES-D scale (Scale 1-80)	36.3	0.14376

Daily Individual and Family Variables

The mean number of years of education is 13.5 years. 23% of the women currently smoke. 9% experienced some change in marital status within the last two years. 12% of the women have a health limitation that limits the amount and/or kind of work they can do. 6% of women help a disabled family household member. 40% have college expenses associated with having at least one child in college. 87 % have parent(s) or parent(s)-in-law that require extra care due to a health condition. On a 1-9 scale, the mean number of housework tasks that women receive help with is 3.29.

Daily Work Variables

Thirty three percent of women work more than 40 hours. 13% of women have irregular shifts where an irregular shift includes regular evening, regular night shift, split hours, and hours vary in comparison to regular day shift. 82% of women have paid leave available to them where paid leave is a composite measure of paid sick leave,

paid leave, and paid personal time. 40% of women have the option of flexible hours available to them. 29% of women telecommute in their current jobs.

Empirical Model

The model to be estimated is:

$$\begin{aligned}
 (1) \text{ Life Satisfaction} &= a_0 + a_1 \text{Race} + a_2 \text{Global Health} + a_3 \text{Marital Status} \\
 &+ a_4 \text{Household Income} + a_5 \text{Number Family Members} \\
 &+ a_6 \text{Children in College} + a_7 \text{Parents Marital Status} \\
 &+ a_8 \text{Financial Security} + a_9 \text{Union Member} \\
 &+ a_{10} \text{Supervisor Capacity} + a_{11} \text{Good Promotion} \\
 &+ a_{12} \text{Government Employee} + e_1 \\
 (2) \text{ Depression} &= b_0 + b_1 \text{Years of Education} + b_2 \text{Whether Smoke} \\
 &+ b_3 \text{Change in Marital Status} + b_4 \text{Health Limitation} \\
 &+ b_5 \text{College Expenses} + b_6 \text{Disabled Family Member} \\
 &+ b_7 \text{Help with Housework} + b_8 \text{Parent Care} \\
 &+ b_9 \text{Work More 40 Hours} + b_{10} \text{Irregular Shift} + b_{11} \text{Paid leave} \\
 &+ b_{12} \text{Flex Hours} + b_{13} \text{Telecommutes} + e_2
 \end{aligned}$$

Method of Analysis

Given that the dependent variable, *life satisfaction*, represents polytomous ordinal outcome responses, the usual linear regression models do not work well. Linear regression assumes the outcome variable is measured on an interval scale. Because this is not true, the simplifying assumptions on which the linear regression relies may not hold.

An alternative approach to linear regression is to use a generalization of linear regression called generalized linear model to predict cumulative probabilities for the outcome response categories. The model is based on the notion that there is some latent continuous variable and that the outcome variable arises from discretizing the underlying continuum into ordered groups. Even if there is no theoretical concept that links to a latent variable, the model performs well and gives valid results (www.SPSS.com). The basic form of a generalized linear model utilized in SPSS's ordinal regression program PLUM is:

$$\text{Link}(\pi_{ij}) = 0_j - [B_1 X_{i1} + \dots + B_p X_{ip}]$$

Where: Link() is the link function

- π_{ij} is the cumulative probability of the j^{th} category for the i^{th} case
- 0_j is the threshold for the j^{th} category
- p is the number of regression coefficients
- $B_1 \dots B_p$ are the regression coefficients
- $X_{i1} \dots X_{ip}$ are the values of the predictors for the i^{th} case

Rather than predicting the actual cumulative probabilities, the model predicts a function of these values, called a link function. The choice of the link function depends upon the research question at hand and the structure of the data. Thresholds (sometimes referred to as cut points) or constants in the model correspond to the intercept in linear regression models. These thresholds depend only on the j^{th} category's probability that is being predicted. The prediction part of the model $[B_1 X_{i1} \dots B_p X_{ip}]$ depends only on the predictors and is independent of the outcome

category. These two properties imply that the result will be a set of parallel lines (or planes-one) for each category of the outcome variable, meaning that the estimated model has one set of coefficients for all outcome categories.

After comparing the results from two link functions, the logit function (which assumes evenly distributed ordinal outcome categories) and the negative log-log function (which assumes lower categories are more probable), the authors chose the logit function. The logit function gave slightly better results on all tests performed.¹

One important feature of the ordinal regression procedure PLUM is the collapsibility property. Unlike linear regression that is very sensitive to the categorization used, categories can be amalgamated in PLUM without changing the parameter estimates $B_1 \dots B_{p-1}$. This is very useful since ordinal variables have at least one category with a small number of responses.

Equation (2) is estimated using ordinary least squares (OLS) regression. Given that the outcome response (dependent) variable depression is measured on an interval scale and the sample size is large, the simplifying assumptions on which the linear regression relies hold.

Empirical Hypotheses

Based upon the conceptual model of women's well-being presented above, the following hypotheses about the impact of individual, family, and work variables on women's well-being are tested in this research:

Hypothesis 1: Race, health, and marital status are significant global individual determinants of life satisfaction.

Being white, healthy, and being married will increase life satisfaction.

Hypothesis 2: Household income, number of household family members, whether have children in college, parents (parents-in-law) marital status, and financial security are significant global family determinants of life satisfaction. Greater household income, children in college, married parents, and financial security will increase life satisfaction.

Hypothesis 3: Union membership, supervisory capacity, recent promotion, and government employee status are significant global work determinants of life satisfaction. Union membership, supervisory capacity, recent promotion, and government employee status will increase life satisfaction.

Hypothesis 4: Education, current smoker, recent change in marital status, and health limitation are significant daily individual determinants of depression. Greater education will decrease depression, while smoking, any change in marital status, and having a health limitation will increase depression.

Hypothesis 5: College expenses, help to disabled family member in household, help with housework, and parental care giving are significant daily family determinants of depression. Larger college expenses, having a disabled family member in household, and being responsible for parental care giving will increase depression. Help with housework will decrease depression.

Hypothesis 6: Working more than forty hours, having an irregular shift, available paid leave, available flex time, and actual telecommuting are significant daily work determinants of depression. Working more than forty hours and irregular shift will increase depression. Paid leave, flextime, and telecommuting will decrease depression.

FINDINGS AND DISCUSSION

To determine the appropriateness of the estimation technique, PLUM presents the results of its "test of parallel lines", designed to test the null hypothesis that all slope coefficients are the same across response categories (independent of response categories) against the alternative hypothesis that slope coefficients differ across response categories (dependent on a response category). The test compares the estimated model with one set of coefficients for all categories to a model with a separate set of coefficients for each category. The test yielded a $X^2 = 7.626$ with 12 degrees of freedom. Its significance level of .814 indicates that we cannot reject the null hypothesis, that is, slope coefficients are the same across response categories.²

The results from the estimation of equation (1) are in Table 3. The global chi-square statistic (analogous to the global F statistic in linear regression) $X^2 = 174.03$ is highly significant and signifies the overall significance of the global equation.

Table 3
**Results from Ordinal Regression of Equation (1), Life Satisfaction
 And from Linear Regression of Equation (2), Depression
 (N = 1873)**

<i>Equation (1)</i>		<i>Equation (2)</i>	
Variable	Coefficient	Variable	Coefficient
<i>Individual</i>		<i>Individual</i>	
Race	0.197*	Education	-0.171**
Global Health	0.657****	Health Limit	2.147****
Marital Status	-0.378***	Change MS	0.449
		Smoker	0.723**
<i>Family</i>		<i>Family</i>	
Income	-4.222E-06***	Help Housework	0.577
Family	0.086**	Disable Family	2.381****
College	-0.113	College Expense	0.116
Parents	-0.026	Parent Care	1.065***
Secure	-0.294**		
<i>Work</i>		<i>Work</i>	
Union	0.268**	More 40 hrs	-0.104
Supervisor	-0.202*	Irregular Shift	1.266***
Promote	-0.266**	Paid Leave	1.776***
Government	-0.428****	Flex Time	0.180
		Telecommute	0.984***
Global Chi-square Statistic	174.036****		
Global F Statistic			6.695****

*p-value<.10; **p-value<.05; ***p-value<.01; ****p-value<.001

Global Individual Variables³

Although it was stated above that only objectively measured variables would be used as antecedents, a self-rated health measure is used as a proxy for an objective measure on the grounds that it has been shown to be a reliable indicator of objective physical health, is racially unbiased, and is predictive of mortality (Pruncho, Kleban, Michaels, & Dempsey, 1990; Idler & Kasl, 1991; Wright, Clipp, & George, 1993). The highly significant health variable indicates that it is appropriate to include health in a woman's global assessment of her well-being.

Race/ethnicity is clearly a "status" variable within a woman's global plane. The approach (even presumption) in the literature of many fields has been that "being white" is the standard against which we measure all other racial/ethnic statuses. This "standard" is reflective of both current and historical norms and outcomes in US society. The presumption of a "standard" is tested and it is found that non-white women are more satisfied with their overall lives than white women.

By measuring both marital status and income in the global equation, the separate effects on life satisfaction of "being married" and "income" are tested. Without these separate measures, marital status alone may measure women's financial security. Together, the variable marital status measures satisfaction with "being a wife", a test of the societal norm of marriage and links to spouse's family and mutual friends, *regardless of income level*. Marital status is found highly significant revealing that married women are more satisfied with their "status" than non-married women.

Global Family Variables

Of the family variables tested, household income, financial security, and the number of household family members, are all highly significant. Household income, *regardless of marital status*, represents a source of monetary resources and financial security and as expected, greater household income is found to increase women's well-being.

Although income signals financial security, the reality is that it is only one side of the financial coin: greater income can be associated with greater debt (the baby boom/yuppie generation created all of our creative financing schemes!). When asked about the “bigger picture” of their financial affairs, women who estimate they would be “ahead” (as opposed to “even” or “in debt”) felt most secure and satisfied with life.

The number of family members in women’s households represents family network linkages and lifelong connections linking the past to the present and the present to the future. The results shown here indicate that increases in the number of family members in women’s households, decreases satisfaction with life. Since these household members need not be immediate family (they could be grandchildren, step children, parents, or parents-in-law to name a few), this result could be signaling that a simple count variable is not sufficient to capture complex family dynamics.

It is interesting to note that neither the variable *parents’ marital status*, a proxy for parents’ personal and financial security, nor *whether the woman has at least one child in college*, representing the pride of having a “successful” child, is significant. However lack of significance may be due to poor construction rather than true insignificance.

Global Work Variables

All work variables are found to be significant. Having supervisory capacity, receiving a promotion in last two years, and being a government employee all increase life satisfaction and women’s well-being.

The significance of the broad supervisory measure used here signals that women in these types of positions are connected to more powerful networks, feel pride in their career accomplishments, and perhaps have influence over policy, all of which enhances their satisfaction and self-efficacy. Usually variables such as the Duncan Index of Occupational Status (or a similar SES measure) or just occupational code are used to capture differences in the types of work done by individuals or the status attached to the work done. The measure used here uniquely crosses occupation lines to derive information about the actual functions of the position.⁴

Although a promotion is normatively seen as a good career move, the consequences of a promotion may vary considerably. It is found that a promotion that gives more responsibility without more pay, challenge and/or authority will stretch women’s given network resources (a “lousy” promotion), negatively impacting well-being and life satisfaction. A promotion that gives more pay, challenge, and/or authority (with or without more responsibility) positively impacts women’s well-being and satisfaction by increasing network resources, enhancing self-esteem, and giving more control over their work.⁵ This finding is consistent with past studies that have concluded that descriptive, objective job characteristics (such as autonomy and utilization of skills) are more clearly related to a person’s health than are general characteristics (such as job title) (House, Metzner, & Robbins, 1986; La Croix & Hyanes; 1987; Rodin & Salovey, 1989; Houston, Cates, & Kelly, 1992).

Government employment is found to be highly significant and increases women’s life satisfaction. Although government positions may pay less than comparable positions in the private sector, working as a government employee could represent greater job security, access to fringe benefits, and job flexibility to these women, especially in today’s churning, uncertain labor market environment. This finding may also reflect expanded access to government jobs for women resulting from governments’ affirmative action and equal opportunity policies.

Although overall union membership has declined in the U.S., it is hypothesized that membership represents links to work and social networks from which union members derive a certain connectedness to others, as well as specific workplace benefits. This is consistent with Moen, Dempster-McClain, and Williams, (1989) who found a very strong positive effect of membership in voluntary organizations on mental health. The results show however that union membership *decreases* life satisfaction for this group of women. There are several plausible reasons for this finding. The rapid growth of the largely non-union high tech sector means that many of the highest paying jobs are non-union. Declining membership may signal less job security, opportunity, and connectedness, than in the past. And historically unions have discriminated against women and excluded them from certain occupations. For these reasons, union membership is not a source of global life satisfaction.

Equation (2) Depression

The results from the estimation of equation (2) are in Table 3. The global F statistic, $F = 6.695$, is highly significant and signifies the overall significance of the daily equation.

Daily Individual Variables

Of the daily individual variables tested, education, smoking, and health limitation are found highly significant. Education enables individuals to acquire technical skills specific to their fields of study as well as more

general work skills. The results of a successful educational experience are integral parts of an individual's global plane as represented in equation (1): income, supervisory capacity, and job promotion. These contribute to overall life satisfaction.

However, education also imparts social skills that enable educated persons to more successfully interface with others in society in all settings. It has been found that caregivers' social skills are critical variables for eliciting social support (Robinson, Moen, & Dempster-McClain, 1995). The use of education here as a proxy for social skills uniquely captures the daily use of education and reveals that more educated women utilize problem-solving strategies and adapt to change more readily, reducing depression (White & Keith, 1990; Tausig & Fenwick, 2001).

Although many smokers underestimate or deny their susceptibility to illness, few would endorse smoking as a healthy habit. Remembering that not all coping strategies are positive, smoking could represent a life style habit that is a means to cope. The variable, *whether a woman smokes or not*, is used to proxy sub optimal levels of preventive health behavior, as well as negative coping strategies. The finding here that smoking increases depression argues that women may see smoking as synonymous with failure to manage their lives (Suls & Fletcher, 1985)

The variable, *health limitation that limits the amount and/or kind of work women can do*, is highly significant and appropriate. The consequences of this health limitation increase depression and make daily life more difficult for these employed women.

Unexpectedly the variable *change in marital status* is not found significant. The authors believe that this variable needs more investigation. Its insignificance may signal that other variables, for example, working longer hours or lack of help with housework, are picking up the "disarray" in women's lives, or that the disarray already occurred earlier while *becoming* divorced, widowed, or separated.

Daily Family Variables

Of the four daily family variables tested, two are highly significant: helping a disabled household family member and helping a parent (or parent-in-law).

Helping a disabled household family member increases women's daily depression. This finding is consistent with the hypothesis that a disabled member of the household will put additional stress on employed women, and thus increase depressive symptoms. This stress may originate from time constraints and a potential isolation inherent in the caring for a disabled family member within the household, even if the caregiver is employed. This is consistent with the findings of Deimling, Bass, Townsend, and Noelker (1989) who found significant negative effects of activity restrictions on caregiver's well-being.

The NLS data provides a somewhat unique question: "Even if a person's overall health is good, they may have a health condition that requires some extra care. Does your parent (parent-in-law) require any extra care because of a health condition?" This highly significant *parent care* variable seems to encompass the needed elements to capture stress and decreases in well-being that is associated with parental care giving.

Although the data for this sample of women confirms that women have the bulk of responsibility for household tasks such as dish cleaning, family paperwork, etc.,⁶ the variable *help with housework* is not significant. This variable ascertains only if any help is given to the respondent with a number of household tasks and says nothing of the quantity or quality of the help given. It could also reveal that help from others *is* insignificant to these women.

Daily Work Variables

On a day-to-day basis, employed women must balance many role demands. Specific aspects of their work experience, *working more than 40 hours* and *working an irregular shift*, strongly influence well-being on a daily basis and are potentially stressful whether freely chosen or not. ***It is here that family adapts to the workplace.***

Of the two variables tested, *irregular shift* is highly significant. An irregular shift makes interfacing with others who are on "regular" shift patterns more difficult, especially spouse, children, and household shopping and is found to significantly increase depression and reduce women's well-being. This is consistent with the findings of White and Keith, 1990; Tausig and Fenwick, 2001.

Working more than 40 hours per week, hypothesized to reduce well-being by making daily life "juggling" more difficult, is not significant. Perhaps this variable needs to specifically address different groups of women, distinguishing overtime of wage earners from salaried workers or women in managerial positions from non-managerial positions. Brett and Stroh (2003) find strong incentives, rewards, and stresses associated with working 61 hours or more for female and male managers, so perhaps the threshold of 40 hours is no longer relevant.

Recent recognition of the need to balance work and family stems from the fact that strict boundaries between the two "domains" no longer exist. Franks and Stephens (1996) argued that support is most effective when it is in the same domain as the stressor experienced. Thus it could be argued that family members' support (family

domain) is the appropriate source of support to examine in the context of women's family care giving activities (family domain). Practically speaking, the reality of dual earner households, single parent households, and single person households implies that people will need to draw support across domains. This has led many business organizations to formulate and adopt family-friendly/work-life benefit structures and policies (Fredricksen & Scharlach, 1997; Roehling, Roehling, & Moen, 2001). It is here that the *workplace adapts to family needs*.

It was expected that the fringe benefit *paid leave* would reduce daily depression by helping women meet any contingencies that might come along that require immediate attention. It is found to be highly significant but contrary to this expectation, its availability *increases* depression. There are several plausible explanations for this finding. Paid leave could be used as a "quick fix" solution (and even a very effective one) but its use may signal deeper feelings of imbalance and a need for a more permanent solution. Women themselves may view its use as a copout and resent having to use it for family-work emergencies. Employers may view paid leave, especially sick leave, as a privilege, not a right and communicate to employees that it should be used sparingly. Co-workers may resent picking up the slack for the missing person. And perhaps reflective of the impact of the FMLA, employers may be signaling (either directly or indirectly) that unpaid leave of FLMA is the preferred mechanism to deal with at least some contingencies.

Of the two work place options tested, telecommuting is highly significant. The NLS data provide information on *whether a woman telecommutes in her current job*. Advocates of telecommuting cite several benefits associated with telecommuting: the decreased need for office space, the improvement of employee retention and morale, and the expanded flexibility given workers to balance work and family needs. Given these aforementioned benefits, the expectation would be that telecommuting would decrease depression. However concern has also been raised over the costs to the employee in terms of isolation, feeling (and perhaps being) out of the loop. Anyone who has worked at home, especially a woman, knows she may still be expected to do all the errands, housework, etc. while at home and still meet her work deadlines. Men might view working at home as a "nice change of pace", while women may personally and professionally have difficulty with "being back home". The finding here that telecommuting significantly increases women's depression means that these costs outweigh the benefits cited above.

If self-efficacy derives from employment, does employment need to remain institutionalized, removed from the home on a daily basis? Doress-Worters (1994) suggests there may be unexamined differences between family care giving and institutional roles such as employment which may translate into costs to women's well-being. Working at home via telecommuting brings work into the family setting rather than remaining in an institutional setting. Thus it may be necessary to examine the net benefits of telecommuting (Fitzgerald & Winter, 2001).

Given the considerable evidence of the benefits of flextime in helping women to reliably and legitimately balance the demands of work and family (Scharlach & Boyd, 1989; Fredricksen & Scharlach, 1997), it is somewhat disappointing that the variable *flexible work hours* is not found to be significant. This finding is however consistent with Neal, Chapman, Ingersoll-Dayton, and Emlen (1993) who report work schedule flexibility decreases difficulty in balancing work and family, but does not affect women's stress and Roehling, Roehling, and Moen (1990) who found the significance of flex-time policy to be sensitive to life stage.⁷

CONCLUSIONS AND IMPLICATIONS

The conceptual model of women's well-being proposed here proved to be a highly successful approach. The division of global and daily planes of life captures the complex nature of well-being. But even more striking is the fact that women can and do keep separate the satisfaction derived from their accomplishments of self, family, and work from the barrage of problems, contingencies, and frustrations occurring daily in their lives.

The preponderance of evidence of employment's benefits for women and the tremendous self-efficacy derived from it, attests to a generation of women who fought hard for their place in the work world while still holding fast to more traditional sources of comfort and pride of family and community.

As gratifying as this may be to the many stakeholders, the story falls short of a happy ending. The evidence found here reveals that women are still hesitant to draw support from their global connections either from home or from work. Women still seem to be trying to do it all. The myth of superwoman dies hard for this cohort.

The results confirm that individual statuses are critically important in the global assessment of well-being and should never be relegated to control variable status. Race and ethnicity significantly increase life satisfaction for non-white women. Affirmation (or perhaps re-affirmation) is found for the importance of marriage in women's lives. Despite growing numbers of divorced and never-married women, marriage is still a strong positive force as assessed by women.

Women take great pride in their overall health status. This generation of women has seen the rise of the "health industry", campaigns linking smoking to cancer, and the growing awareness of preventive and healthy behaviors side by side with disregard and ignorance of specific women's health issues, the narrowing of the male-female gap in heart disease incidence, and the disingenuous attempts (such as indiscriminate valium prescriptions) to deal with women's mental and emotional health problems.

Satisfaction derived from family network connections appears to be more focused on the immediate family and household members, perhaps signifying the need to remain close and focused in a fast moving, sometimes all-encompassing world. Personal and financial security is of utmost importance.

Women have carved out "network niches" in their work world, being drawn to, and accepted by, government employment while pulling away from, or being closed out of, more traditional male-dominated union employment. They receive great satisfaction from their relative positions within organizations and the power and autonomy attached to these positions.

Women rely heavily on themselves on a daily basis, utilizing their education and health to cope and strategize. They are greatly affected by a personal health limitation and a large minority fall back on smoking to cope.

They are still performing the bulk of housework and find help either insignificant or unnecessary, preferring or grudgingly doing, most of it themselves. They find care giving both within their household and beyond their immediate family stressful, greatly contributing to depression. It is in these arenas that the greatest support is needed.

Characteristics of their jobs that make balancing work and family difficult, strongly contribute to declines in well-being. But most telling is that although women are utilizing tools (benefits and options) available through their jobs, this action does not translate into support they feel good about. On the contrary, paid leave and telecommuting only **add** to depression and reduce well-being. This reveals that workplace benefit and option structures' *impact* on women, and perhaps all individuals, needs to be more closely examined. Reluctance to utilize the available support (increasing women's depression) may reflect underlying corporate resistance to the very policies it created. Lack of knowledge, misconceptions, and ungrounded fears of both supervisors and employees will perpetuate a self-fulfilling prophecy for women: they feel they need to be strong, self-reliant, and professional and in doing so may deny themselves and their families the support they need to be strong, self-reliant, and professional. Reassessment of the implementation of the policies and their effects would go a long way to remedy the situation.

LIMITATIONS AND FUTURE RESEARCH

The finding that non-white women are more satisfied with their overall lives than white women demonstrates the need to separately explore the well-being of different racial and ethnic groups. Treatment of the separate marital statuses of divorced, married, and never married as different populations of women will shed additional light on the determinants of well-being. Measures of reciprocity among family members are needed for a more complete analysis of support and daily living. Given the significant finding for household income and financial security, exploration and comparison of lower income women's well being with middle income women's well-being could prove enlightening. Comparative assessment of younger women and middle-age women may lead to different insights into the use and impact of corporate fringe benefits and workplace options. Research is also needed to assess the net benefits of telecommuting and any differences between men and women and different groups of women.

NOTES

1. SPSS states that the logit, complementary log-log, and negative log-log functions usually give fairly close results.
2. Note that a significant X^2 test of parallel lines would indicate that another estimation technique is called for, such as multinomial logit or separate logit equations for each independent response.
3. In interpreting the coefficients for equation (1), a positive coefficient indicates that an increase in the independent variable will decrease life satisfaction and a negative coefficient indicates that an increase in the independent variable will increase life satisfaction. This almost counterintuitive interpretation of coefficient signs is due to the construction of the life satisfaction variable: on a scale of 1 to 3, “1” represents very happy and “3” represents unhappy. The author considered reversing the scale (which would not effect the results under PLUM) but decided against it. Since this variable (and others like it) is always scaled in this manner, for clarity across studies using this and other comparable measures, the original form of the scale is used here.
4. Note an overall job satisfaction variable was not used in Equation (1). The NLS data provides a job satisfaction variable, but the data is incomplete, with large numbers of unexplained missing values. In their exploration of the determinants of job satisfaction, Liou and Brunk (1990) measured objective work variables as income, supervisory capacity, and work autonomy. Given this, and our desire to use objective measures of our independent variables, we measured only objective work variables in equation (1).
5. For both types of promotion, more authority is the lowest category percentage. Women’s jobs often lack latitude and whether self-promotion or employer promotion, women’s promotions are less often associated with more authority. Also women who are changing jobs to self-promote are equally likely to receive (go after and get) more pay, more responsibility, and more challenging work; but employer promotions are clearly dominated by more pay and more responsibility with more challenging work a lower percentage. This latter finding is consistent with observations on job mobility of workers among organizations where they may seek characteristics of the job (such as challenging work) as well as pay and benefits or in lieu of pay and benefits.
6. Mean hours (23.62) of housework performed per week by these women are the equivalent of a part-time “outside” job.
7. It is worth mentioning that the NLS data lists flexible work hours as an available fringe benefit rather than a workplace option already in use. This may have been confusing to respondents.

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