# WORK-LIFE BALANCE OF EMPLOYEES IN BULGARIAN SERVICE SECTOR COMPANIES

# SIYKA KOVACHEVA STANIMIR KABAIVANOV

The paper presents some of the main challenges in front of the work-life balance of employees in the developing service sector in Bulgaria. The overall satisfaction is measured using regression analysis of survey data collected in 2007 from four companies – a supermarket, telecom firm, bank and hospital. Individual experiences of managing family and work life are influenced by the structural and cultural supports and constraints at the workplace and the household. Working organisations can increase employees' satisfaction by providing more opportunities for team work and flexible schedules, developing a family friendly organisational culture and offering assistance with childcare.

*Key words*: work-life balance, work-life satisfaction, organizational culture, workplace policies, household resources.

#### INTRODUCTION

Reconciliation of work and family life has been attracting a growing research attention in the advanced industrial societies in recent years (Hochshield, 1989; Rappoport et al., 2005; Lewis and Cooper, 2005; Crompton and Lyonette, 2006; Alber et al., 2004; Hantrais, 2006, to mention just a few studies). It has also become the target of numerous policy initiatives offering support to working parents and other carers (See for a review the OECD reports, 2002-2007). The growing need to match paid work with care commitments has been linked to various economic and social trends, such as women's entering the labour market in rising numbers in the last decades of the 20th century, changing employment patterns and diversification of family forms (Hantrais, 2004; Brannen et al., 2004; Lewis, 2006). In Europe, in particular, significant factors have become the declining fertility rates and economic pressures from global competition, as well as the increasing concerns with quality of life and gender equity (Fahey et al., 2003). The European Commission (EC, 2005) defines the achievement of a balance between work and personal life as a significant aspect of the European social model and a means for improvement both of the economic efficiency of the Union and the quality of life of its citizens.

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In Eastern Europe and particularly in Bulgaria the issue of work-life balance has come into the public debate even more recently (Mărginean *et al.*, 2006; Tilkidziev, 2006; Kovacheva *et al.*, 2007). With a tradition of women working fulltime, nourished by the practices of agricultural work predominant up to the mid 20<sup>th</sup> century and the communist industrialization in the second half of the 20<sup>th</sup> century, as well as the new experiences of precarious jobs, unemployment and gender discrimination in the emerging labour market in the last decade of the 20<sup>th</sup> century, there was little pressure to pursue a higher quality of work-family integration. Concerns with the dropping birth rate and negative population growth have dominated the public debates about family life and those about work efficiency and company competitiveness – the discussions about the domain of work (Kovacheva and Matev, 2005).

Nevertheless, with the improvement of the economic situation in the countries in the region and their joining the European Union, the integration of work and personal life started to attract research attention in the first decade of the 21<sup>st</sup> century. Long working hours and holding second jobs were found to be major difficulties in harmonizing work, family and social life (Tang and Cousins, 2005; Mărginean, 2006; van der Lippe et al., 2006). Other researchers have pointed at the barriers coming from the continuing practices of unequal division of household tasks and unpaid care work by women who are also full-time earners (Fodor, 2002; van der Lippe and Fodor, 1998). In the past few years governments in the region have launched initiatives in support of working parents in response to the intensification of work, drop in fertility and ageing of the population. Unlike the West where family friendly policies have focused upon flexibilisation of employment and part-time jobs in particular, in Eastern Europe such policies have relied more on lengthy though low paid maternity and parental leaves (Den Dulk, 2002; Wall, 2007; Kovacheva et al., 2007). What is more, unlike employees in the older member states, working parents in post-communist countries had little or no sense of entitlement to support from their employers (Kovacheva et al., 2005). Their expectations were directed toward the state (for legal changes) and the extended family (for informal help) while ignoring the intermediate level – that of the work organisation.

How do people in post-communist societies manage the reconciliation of work and wider life? What are the main supports for achieving a work-family balance and how satisfied are they with these opportunities? What are the assistance measures offered to working parents by the employers and which of them are being used in practice? This paper is an attempt to answer the above questions by analyzing data from a survey carried out in four companies in Bulgaria in the spring of 2007 as part of the cross-country comparative project 'Quality of life in Changing Europe' funded by the 6<sup>th</sup> Framework Programme of the European Commission – 2006–2009. We use only national quantitative data here, while the whole project also entails qualitative methods such as interviews-indepth and focus groups in each country which were organised in the summer of 2007.

The focus in this article is on the work-life balance as experienced by the respondents from the four Bulgarian companies. We set ourselves both descriptive and explanatory tasks – what are the commonalities and the differences between the four workplaces and how these can be explained by the particular sets of opportunities and constraints in each company. We focus upon the organizational level – the least studied in policy research in Bulgaria. While there are common legal provisions for employees in all businesses set in the Labour Code and other state measures in the field of employment and family policy, the private and public employers offer additional provisions in varying forms and degrees and even more varied are the practices of their take up. In the paper we first compare the experienced work-family interaction in the four companies and then proceed with exploring the factors influencing the satisfaction with the ways men and women manage to combine work and care.

# THEORETICAL APPROACHES TO THE BALANCE BETWEEN WORK AND FAMILY LIFE

Work-life balance is a major aspect of the quality of work and life of individuals and couples trying to manage multiple roles (e.g. employee, partner, and carer). The metaphor of balance does not denote an equal division of time, energy or other resources between the work and non-work domains (in economic sense), but is a highly individualized and reflexive concept of being able to manage one's work, family and leisure life in a self-fulfilling way. However, a narrow focus on individual psychological characteristics cannot capture the wider social influences over individual choices and behaviours. Individuals and households combine employment and family responsibilities not only on the basis of individual attitudes and aspirations but also under the influence of wider social trends such as developments in the economy, demography, social policy and national cultures (Crompton and Lyonette, 2006; Gallie, 2003). Workplace characteristics such as the length and organization of working time, family friendly policies, managerial practices and organizational cultures also act as determinants of how men and women experience work-family balance. To fully understand the patterns of worklife balance of individuals and families researchers have to examine the overlapping effects of structure and culture in framing and constraining parents' work and family choices and situate the study in concrete national and organizational contexts.

While the term work-life balance is widely used, there is no universally accepted definition (See for an overview Frone, 2003). Most often the term is linked to a lack of a conflict between the needs arising from paid work and family responsibilities and a satisfaction with their integration. Other terms that are used interchangeably, although with somewhat different connotations, are work-family interface, work-family integration and work-family spill over. Some authors argue

that the term 'balance' is outdated and a new approach should be used – workpersonal life integration (Rappoport *et al.*, 2001; Lewis and Cooper, 2005) which goes beyond the dichotomy between home and work life and underlines the role of organisations and supervisors in providing a family-friendly environment. Others prefer to use work-wider life or work-personal life balance as to denote the wider range of roles that people play outside the domain of paid work. Related concepts holding a negative evaluation that are studied in empirical research are workfamily conflict, work-family stress, combination pressure and on the positive side – work-family enrichment, flow and wellbeing.

Research on work-family balance has traditionally focused on the conflicts and strain that fulfilling multiple roles brings about. Role conflicts arise when trying to meet competing, irreconcilable demands and role stress denotes the sense of tension experienced in such conflict situations. Studies (Greenhaus and Beutell, 1985; Carlson *et al.*, 2000; Lyonette *et al.*, 2007) have distinguished between three forms of work-family conflict: time-based, strain-based and behavior-based and two directions: due to work interfering with family and due to family interfering with work. Work-family interference has a number of negative outcomes such as stress, lack of commitment and reduced quality of life. Barnett and Gareis (2006) argue that it is not the number of roles that causes conflict and strain. Rather, it is the quality of the roles that is most predictive of well-being and life satisfaction. Following this argument it can be assumed that a rewarding work-life balance is achieved when combining high quality work with high quality family life.

Many scholars have recently called for examining the positive effect of fulfilling multiple roles. According to Carlson *et al.* (2006) enrichment between roles occurs when resources – skills, flexibility, social capital, material assets – gained from one role improve the performance in the other. Enrichment is bi-directional and involves the transfer of competences and positive feelings from the family domain into work, as well as from the work place to the home. As with flow at work (Llorens *et al.*, 2007; Salanova *et al.*, 2006; Burke and Matthiesen, 2004), we can expect that enrichment between work and family brings about a sense of enjoyment from the activities and satisfaction with the achieved work-home interaction.

Various factors have been found as influencing the patterns of and satisfaction with work-life balance at national, organisational and individual level (Crompton and Lyonette, 2006; OECD, 2007). Widely researched influences are the forms of division of paid and unpaid work within couples (Drobnic and Treas, 2006) and cross-national comparisons of utilizing parental leave and childcare facilities (den Dulk *et al.*, 2003; Wall, 2007). Besides statutory provisions, organisational supports and obstacles have also attracted much academic attention (Dikkers *et al.*, 2005, den Dulk, 2001). Research has measured the effect of occupational level on relative work-home satisfaction (Hochschield (1997). When employees are pressed to do more and more for their companies, they are able to invest less time and energy for their family responsibilities. Using data from General Social Surveys in the USA Kiekolt (2003) found continuous differences in

women's and men's work opportunities, career patterns and family responsibilities. Over time work-family programs have spread, but they still remain unsystematic, weakly institutionalized and underutilized as they often lack managers' support.

Organizational culture has been found to play a mediating role between policies and their use for achieving a desired work-life balance and satisfaction (Thompson et al., 1999; Dikkers et al., 2005). Organisational culture incorporates shared norms, values and assumptions that underpin actions of employers, managers and employees (Schein, 1985). The layers of organizational culture encompass formal policies and informal practices, official discourses and hidden beliefs about the ideal worker. For example, in addition to statutory policies, employers might offer various measures to support working parents but whether statutory and company leave and flexibility policies are used by parents or not largely depends on the work-family culture in the workplace. Long-hour work and overtime practices encouraged by employers might be matched with negative career consequences for employees spending time and efforts on family care. Supervisors and colleagues are also important as they may help or hinder the development of a family supportive organizational culture (Lewis, 2003). Values about full devotion and loyalty, high career demands and assumptions about economic concerns having precedence over employees' personal and family demands attest to the low supportiveness of the work-family organisational culture.

In the academic literature in Bulgaria work-life balance is treated by emphasizing the negative side of the interface such as conflict and interference, with studies of the psychological stress dominating the debate (Vendov, 1996; Georgieva *et al.*, 1997; Rusinova, 1998; Zhekova, 2002). Analyses from a social policy perspective have also targeted the issue of balancing work and family life (Stoyanova and Kirova, 2001; Popova, 2002) but are not based on empirical research and rather provide overviews of Western models and EU regulations while criticising the deficiencies of the state family policy in Bulgaria. Interesting data about social practices and values are provided by publications which address the changes in the family forms from demographic (Zhekova, 2002; Mirchev, 1998), ethnographic (Makaveeva, 1991) and sociological perspectives (Spassovska, 2000; Kovacheva, 2002). Economic constraints and job insecurity have played a major role in the reduction of the number of children in the Bulgarian family.

Many studies (Mitev, 2003; Stoilova, 2001; Yachkova, 2002) have focused on the mixture of liberal and paternalistic attitudes toward family roles among Bulgarians arguing that the dominant belief is that housework and childrearing are most of all a woman's responsibility. While women do almost the same number of hours in paid work as men, they spend twice more hours in unpaid housework than men (Kirova, 1998; Stoilova, 2002). The situation of Bulgarian women is aggravated by the practice of home production of food and other services for own consumption which seems to be a specific form of integration of home and work in the post-communist Bulgarian context (Kovacheva, 2002). Kanev (2001) explains the greater role women play in the home production with their 'natural advantages' in childcare and lower wages and sees this specialisation as a rational choice of the two partners.

In the paper work-family balance is operationalised as both positive and negative experiences of managing one's work and family life. We measured the work-life balance of our respondents in four dimensions: stress from work and family life, work-life interference, work-family enrichment and general satisfaction with the achieved work-life balance. All these constructs try to capture people's subjective experiences and evaluations. Work and family pose conflicting demands on individuals in terms of time, material resources, and psychological pressures but they also provide them with social resources that benefit the accomplishment of the two roles and thus may affect the quality of life in a positive or negative way.

### THE WIDER CONTEXT IN BULGARIA

Bulgaria joined the EU on 1 January 2007 as one of the poorest members with a GDP per capita of 30% of the EU average. This event undoubtedly influenced public opinion and indirectly the expectations of the respondents in our survey carried out three months later. The euphoria of finally being recognized as part of Europe was already gone at the time of the fieldwork while it was still early to feel any economic consequences of the joining, both positive and negative.

The major social trends in Bulgaria in the first decade of the 21<sup>st</sup> century can be summed up as a constant economic growth of 4-5% of GDP for seven years in a row, falling unemployment, slow down of the negative population growth but still one of the lowest fertility rates in Europe of 1.3 and continuing out migration (NSI, 2007). The country's economy opened to the global competition while still preserving a high level of labour force protection in terms of full time jobs and permanent contracts. In 2007 the general unemployment rate was already below 10%, temporary contracts were below 10% of all employment and part-time jobs did not reach 5% (NSI, 2007). The Labour Code limits the opportunities for temporary contracts while the low salaries discourage job seekers, even when students or parents of young children to take up part-time jobs. The typical pattern of precariousness in Bulgaria, similar to the situation in some of the post-socialist countries, as well as in Greece and Italy, is the concentration of young people in the sector of undeclared work (MBMD, 2005). Gender inequalities in the labour market are much stronger with women's activity rate (44.4%) being 10% lower than that of men and women's salaries - about 20% lower than men's. Working overtime on the main job, holding a second job, most often in the informal economy and domestic production of food, are common household strategies (Chavdarova, 2001; Kovacheva, 2002).

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In 2007 state policy in the country is still dominated by pro-natalist concerns and the reconciliation of work and family life features very low in the recent 'National Demographic Strategy 2006-2020'. The Bulgarian model of state support for combining employment and family life relies upon long parental leaves during the first three years of the child and wide public provision of childcare till school age (7 years). This type of policy was designed during the communist regime to encourage the birth rate and family stability while securing women's participation in the state economy, but it ignored individual rights (Keremidchieva, 1998; Popova, 2002). Starting from 1 January 2007 the maternity leave paid at 90% of the salary was prolonged from 135 to 315 days. All those days of well paid leave, however, are not available for fathers who can only take the low paid (15 months at a flat rate) or the unpaid parental leave (12 months). The measure increasing the maternity leave acts to strengthen the traditional gender division in the household and works against the equity in the labour market. The paid leaves are inflexible and cannot be taken part-time. Only the unpaid leave of one year was made more flexible in 2006 – while previously fixed to be taken to the third year of the child, it can now be taken from the second to the eighth year of the child. Additionally it was split into two – six months for the mother and six months for the father (which however is transferable to the mother). There is no official statistics of how many men are using this unpaid leave but expert evaluations place it at less than 1 percent. At the same time there is no paternity leave – paid or unpaid – to be taken when the child is born.

Besides the long maternity and parental leaves the state provides a wide set of public crèches and kindergartens which offer services on a full time basis - five days a week all day long. Public kindergartens are easily affordable to parents from all income categories as the centres are supported financially by local municipalities and fees are very low. However with the market reforms in the 1990s many centres were closed down and their buildings used for other purposes, which led to a shortage of places in big cities as well as lack of any public care in small villages. The working times of the crèches and kindergartens are as inflexible as the working schedule of parents causing problems for employees with flexible working time. For parents often travelling on business trips or doing extra work or in cases of teacher's strikes grandparents' care is of crucial importance. Nevertheless, public childcare is the most used form of family support in Bulgaria. Thus in 2005 64% of children aged 3 and 85% of those aged 6 were in public care (Kovacheva et al., 2007). Alternatives for working parents are rather limited. Private day-care is developing in the country but at a very low speed providing less than 5% of all places. There is a rising use of informal care from grandparents, again mostly the grandmothers, and less but growing help from parents' groups or neighbours.

Given this structure of opportunities and constraints in the national context, we turned to measuring the satisfaction with the achieved work-life balance of working parents and the factors that influenced it.

#### METHODS FOR DATA COLLECTION AND ANALYSIS

#### Data and sample

The research on which this paper is based is part of a comparative international project Quality of Life in a Changing Europe funded by the 6<sup>th</sup> Framework Programme of the European Commission, 2006–2009. While the project involves 8 countries and a combination of quantitative and qualitative methods, in this paper we analyse only data coming from the survey of employees working in four companies in Bulgaria. In all countries companies from the service sector were selected as one of the fastest developing sectors in European economy. The companies were chosen to follow common criteria – one public hospital, and three private organisations from the financial, retail and telecommunication businesses. The size of the companies had to allow a sample of 200 respondents to be surveyed in each of them. The sample design was a probability sample of employees the list of whom was acquired from the Human Resources Manager in each company. In Bulgaria the response rate varied from 89% in the retail company and 87% in the university hospital to 60% in the bank and 57% in the telecom, providing a final pool of 789 filled in questionnaires.

The survey in Bulgaria was carried out in the spring of 2007. Permission was sought by providing official letters with a short description of the study and an invitation for the company to participate. While the bank and the hospital were the first organizations that were contacted and agreed to participate in the study, it was more difficult with the retail and telecommunications companies which were the fourth and the fifth contacted companies respectively to agree to the survey. The companies were given the choice of a web and a paper based survey but all preferred printed questionnaires. Individual employees were rather positive to the study and readily filled in the questionnaires, once the management permission for the survey was given. Data were coded and analysed with SPSS. The study was anonymous and the company management were given short presentations of the summed up results.

#### Measures

The variable explained in this article is the work-life balance of employees in the service sector. We measured the work-life balance of our respondents using four scales: work and family stress; work-family interference; enrichment and satisfaction with work-life balance.

#### - Stress from work and family life

Stress was assessed by a three-item instrument developed by the Quality research team following Bolino and Turnley (2005) and Motowildo *et al.* (1986) who constructed scales for examining job stress. Fulfilling multiple roles can result in feelings of anxiety, fear and strain not only in the workplace but also in the home. A measure of total stress was created (Cronbach  $\alpha = .787$ ; p < .05) by

combining scores on a four-point scale (1 = never; 4 = always) of the three items 'stress in general', 'stress from the job' and 'stress from family and personal life'.

– Work-family interference

Managing conflicting demands from work and family life is often experienced in a negative way as interference of one role into the other when the demands from one role prevent the individual from meeting the demands arising in the other role. We used a shortened version (6 items) of the SWING scale developed and validated by Geurts *et al.* (2005). Our instrument took into account both directions of the work-home interaction: when work spills over home (3 items, e.g. 'your work obligations make it difficult for you to feel relaxed at home') and when home interferes with work (3 items, e.g. 'you have difficulty concentrating on your work because you are preoccupied with domestic matters'). Respondents' answers were coded with scores varying from 1 = never; 4 = always.

Because of the two directions of the influence, we first treated the two subscales separately – interference of work into the home and interference of home into the work; and then analyzed the scale as a whole – total interference. Work interference into the home had an internal reliability (Cronbach's  $\alpha$ ) of .757 and the home interference into work had a Cronbach's  $\alpha$  of .780. The total interference scale also had an acceptable internal consistency (Cronbach's  $\alpha = .752$ ; p < .05).

#### *– Work-family enrichment*

The interaction between work and family roles not only has two directions but also two qualities – positive and negative. While the previous scale – workhome interference measures the negative side of the influence between the two life domains, the enrichment scale measures the positive side – the positive spill over, the mutual enhancement of the roles of employee and partner/parent. For assessing enrichment we used the scale of Carlson *et al.* (2006). Our instrument consisted of six items with a five point scale (1 = strongly agree, to 5 = strongly disagree). The first direction of the enrichment was examined by respondents' agreement or disagreement with statements such as 'My involvement in work helps me understand different viewpoints and this helps me be a better family/household member' and the other direction with statements such as 'My involvement in family/private life allows me to avoid wasting time at work and this helps me be a better worker'.

As with the interference scale we first created two subscales – enrichment coming from the family into the work (family-to-work enrichment) and enrichment from the work into the family (work-to-family enrichment) and then created a total enrichment scale. The internal consistencies (Cronbach's  $\alpha$ ) for the scales were very high – the highest in our data set: for the scale work-to-home enrichment – .916; for the scale home-to-work enrichment – .927; and for the total enrichment scale – .903 (p < .05).

#### - Satisfaction with work-family balance

The overall satisfaction with work-family balance is an important indicator of one's success in managing work and family roles (Carlson *et al.*, 2000; Kiekolt, 2003).

This construct differs from the previous measure (enrichment) which refers to the improvement of the quality of performance in one domain with the experiences in fulfilling the role in the other domain. Satisfaction with work-family balance conceptualizes the level of contentment with the way people manage the interaction between work and family (Valcour, forthcoming). Following Valcour (forthcoming) we assessed the satisfaction with work-family balance of our respondents on a three-item scale constructed from the respondents' degree of satisfaction with 'the way they divide the time between work and personal life'; 'their ability to meet the needs of their job with those of their personal or family life', and 'the opportunity to perform their job well and yet be able to perform home-related duties adequately'. The answers on each item were given on a scale from 1 = very satisfied to 5 = very dissatisfied. The internal consistency of the scale was very high (Cronbach's  $\alpha = .873$ ).

The correlation matrix of all scales and subscales measuring the work-life balance is presented in Table 1. It also provides information about the means and standard deviations for the scales.

Table 1

Scores	Μ	SD	1	2	3	4	5	6	7
1. Stress	1.72	0.65	-						
2. Work-home interference	2.21	0.65	0.436**	Ι					
3. Home-work interference	1.57	0.52	0.442**	0.458**	Ι				
4. Interference (total)	2.05	0.68	0.197**	0.110**	0.062*	-			
5. Enrichment work-to-home	3.39	1.22	-0.152**	-0.045*	-0.087*	-0.071*	I		
6. Enrichment home-to-work	3.25	1.19	-0.106**	-0.06	-0.06	-0.128**	0.559**	I	
7. Enrichment (total)	3.29	1.10	-0.134**	-0.03	-0.05	-0.112**	0.880**	0.886**	-
8. Balance Satisfaction	3.28	0.98	-0.324**	-0.40**	-0.24**	-0.133**	0.219**	0.292**	0.295*

Means, Standard Deviations, Scale Reliabilities, and Correlations

\* Correlation is significant at 0.05 level (2-tailed)

\*\* Correlation is significant at 0.01 level (2-tailed).

The correlation matrix shows that the scales of interference of work into personal life and vice versa are strongly interrelated as well as they form the most important combination of factors influencing the overall satisfaction with work-life balance. If we add the stress scale to this combination we can explain a significant level of the variance in the satisfaction balance. The table also gives an idea about the direction of the influence. Stress and interference have a negative effect on achieving good work/life balance. On the other side, higher enrichment levels provide for a better balance and thus they contribute to the overall satisfaction of the managing of work and wider life.

# **Independent variables**

We used three sets of independent variables to explain the company differences in work-life balance of their employees:

- individual characteristics: gender, age, educational level and health status;

- family context: marital status, having children, household income, subjective perceptions of the fairness of the division of household tasks, availability of childcare arrangements;

- workplace context: permanent contract, part-time work, shift work, extra work on a short notice, flexible working hours, compressed work weak, working from home, working in a team, use of maternity and parental leave and child-sick leave and organizational culture.

The third group of indicators describing the workplace context represents the workplace policies and practices in support of the reconciliation of work and life of the companies' employees. We examined the flexibility of work in terms of working time, place and legal conditions of employment and the provision of leaves for family reasons. The last variable 'organisational culture' presents the assumptions and values regarding the organisational support for the employees to combine work and family responsibilities. We used an instrument constructed as a scale of 9 items based on studies of Dikkers *et al.* (2005) and den Dulk and Peper (2006).

The organisational culture construct has three sub-subscales: career consequences (3 items), supervisor support (3 items) and colleague support (3 items). The first subscale measures the negative career consequences from using flexibility of work and family leaves on a five-point scale (1 = strongly agree and)5 = strongly disagree) by registering employees' opinions about items such as 'To get ahead in this organisation, employees are expected to work overtime on a regular basis', 'In order to be taken seriously in this organisation, employees should work long days and be available all the time', and 'In this organisation employees are expected to put their job before their private life when necessary'. The second subscale assesses the support the supervisors in an organization provide for employees to manage the balance between their work and family responsibilities, again using a five-point scale of agreement/disagreement with three statements: 'My direct superior supports employees who want to switch to less demanding jobs for private reasons', 'My direct superior supports employees who (temporarily) want to reduce their working hours for private reasons', and 'I am comfortable in discussing my private life with my direct superior'. The third subscale included items measuring the understanding of colleagues for family responsibilities and personal life, e.g. 'My colleagues support employees who (temporarily) want to reduce their working hours for private reasons', 'My colleagues support employees who want to switch to less demanding jobs for private reasons', 'I am comfortable in discussing aspects of my private life with my

colleagues'. Here again answers could range from strongly agree (= 1) to strongly disagree (= 5).

The internal consistencies (Cronbach's  $\alpha$ ) for the scales were as follows: career consequences scale – .833, supervisor support – .631, colleague support – .687, total organizational culture scale – .683. The coefficients for the subscales of supervisor support and colleague support were rather low. However, the scale on career consequences had a very high internal consistency and this is the measure that we mostly built upon in our analysis of organizational culture as a factor influencing the satisfaction with work-life balance.

### **EMPIRICAL RESULTS**

To examine the variance in the work-life balance of the employees in each of the four companies, we first calculated descriptive statistics for the main research variables: means, standard deviations, and internal correlations.

# The case study organizations

The four organizations studied in Bulgaria were all large for the current situation of Bulgarian economy, with more than 1500 employees each. The retail company was a private chain of supermarkets with headquarters in Sofia and a network of smaller shops in other cities. Although facing the hard competition from multinational chains such as Metro and Bila the supermarket in the study was doing quite well in the internal market. The telecommunication company was one of the three largest providers of such services in Bulgaria, created from the privatization of a former state company and a foreign investment, also acting in a very competitive market. The hospital was one of the largest state companies in the health sector, providing regular patient care, education and training of medical students and research, as well as acting as an emergency centre for patients and a national centre for organ and tissue donation. It was one of the few stable organisations working under the conditions of a painful wide scale health reform in the country. In the course of only ten years (since 1997) the system of general practitioners replaced the former state polyclinics, the financing of hospital care shifted from state support to mainly health insurance; the state monopoly over health care was abolished and private services began to be offered in the market. The financial sector organisation in Bulgaria was a private bank with mixed (foreign and local) ownership. For 15 years it underwent several mergers, initial privatization and then several changes of ownership, downsizing and work intensification.

# Socio-demographic profile of the companies' personnel

The four studied companies differ in their employees' main characteristics.

Table 2

Indicators	Retail	Telecom	Hospital	Bank
Gender (% women)	69.5	67.6	82.9	82.2
	(0.46)	(0.47)	(0.38)	(0.38)
Age (average years)	34.6	32.8	44.1	40.3
	(10.46)	(10.34)	(15.91)	(17.12)
Education (% higher education)	10	84.2	37.7	66.8
	(1.02)	(1.04)	(1.07)	(1.39)
Training (in the past 12 months)	12.5	66.7	14.9	58
	(0.33)	(0.47)	(0.36)	(0.49)
Health $(4 = bad, 1 = excellent)$	2.1	1.9	2.1	2.2
	(0.83)	(0.66)	(0.62)	(0.74)
Marital status (% married/cohabiting)	52	61.7	78.2	74.6
	(1.20)	(1.23)	(1.00)	(0.84)
Children living in the household (%)	53.5	47	79.7	59
	(0.50)	(0.50)	(0.40)	(0.49)
Caring for pre-school children (%)	7.5	18.5	5.0	8.3
	(0.26)	(0.39)	(0.22)	(0.28)
Caring for older people (%)	20.6	20.1	51	37.2
	(0.41)	(0.40)	(0.50)	(0.48)
Average income (1= lowest)*	2.97	3.82	2.65	2.73
	(0.93)	(1.08)	(1.04)	(0.99)
Fair division of housework (%)	36.8	30.4	16.4	24.2
	(1.27)	(1.28)	(1.37)	(1.28)
Easy to find childcare $(1 = very easy)$	3	3	4	4
	(2)	(1)	(2)	(2)
Survey respondents	200	195	201	193
Total employees	1616	2502	2548	3590

Socio-Demographic Profile of the Employees in the Companies
(Standard deviation in parenthesis)

\* The question asked about the total net household income (from all sources and all household members after deduction of national and local taxes and after deduction of compulsory contributions to the national social security) with alternative answers following a common scale from 1 = less than 150 Euro to 12 = more than 10000 Euro.

As is true for the most of the service sector in Bulgaria, the workforce in the companies is female dominated, with women comprising more than 80% in the hospital and the bank. In the retail and telecom companies men count as one third of the employees. The telecom has the youngest personnel in our sample – 35 years is the average age of the employees, while the state university hospital is the organization with the oldest workforce with an average age of 44. The bank and particularly the telecom are the companies with the most qualified personnel and also with the highest share of the workforce that have passed on-the-job training in the past 12 months. Both companies were in a process of work intensification with the introduction of new products requiring additional training. The supermarket is the company employing the highest share of people for low qualified jobs and has provided training for only 10% of its employees in the past year. The hospital has

the widest variation of skill levels (sd = 1.39). There are highly qualified professors among the doctors with international reputation, as well as unskilled attendants and orderlies. In the self-evaluation of their health, the bank employees were the most dissatisfied with their status with a score of 2.2, while the telecom employees scored the least – 1.9, stating the greatest satisfaction with their health.

The examination of the family responsibilities and resources of the employees in the four companies also displays significant differences. Living in a marital or cohabiting relationship varies from three quarters of the employees in the hospital and the bank to only a half of those in the supermarket. The employees in the health sector organization more often live in households with dependent children and have more caring responsibilities for older people. Over a half of the employees of the hospital report caring responsibilities for old relatives while only a fifth of those in the supermarket and telecom.

From the family resources we present data about the income, feelings of fairness in the division of household tasks and the easiness to find childcare (in case of unexpected delays of the employee at work, closed childcare centres due to a sickness of teachers, and others). None of the companies gave us official data about the payment of the personnel. From the survey data about the household budgets it seems that the telecom offers the highest remuneration for its employees. The banks which in the mid 1990s provided the highest salaries for their personnel have since experienced a decrease in their relative position and now the case study bank comes on the third place with the supermarket employees reporting higher income and taking the second rank. The hospital employees placed their families toward the lowest end of the income scale. In the course of 2007 doctors and nurses in Bulgaria launched several strikes for higher wages. However, during the fieldwork of the qualitative study many of our interviewees stated that their hospital was much better financially as an organization than most of the other hospitals in the country and their payment was higher than that in other hospitals.

The other indicator 'self-evaluation of the fairness of the division of housework among the partners' was a five-point scale of answers varying from 1 = 'I do much more than my fair share of the household work' to 5 = 'I do much less than my fair share of the household work'. The two organizations with a higher proportion of male workforce have higher shares of people considering that unpaid work is divided in a fair manner in their household. It is women employees in the hospital and the bank that feel that they do much more at home than their fair share.

From this overview the telecom emerges as having the youngest, most qualified and better paid workforce with less family responsibilities, followed by the supermarket. The hospital stands out with the oldest, most feminised, least paid workforce with the highest share of caring responsibilities at home and the most unfair division of housework, closely followed by the bank, which claim the worst health status in our sample. From these data the telecom employees can be expected to have the most opportunities for achieving a work-life balance, while the hospital employees – the worst opportunities. In the next paragraph we analyse the workplace policies and practices in support of the reconciliation of work and personal life and see whether they change the structure of opportunities for the people working in them.

While public childcare at affordable prices is still available in Bulgaria, it is not easy for parents to find out of school hours day care. The public crèches and kindergartens have a fixed regular working time and if parents are delayed at work, they cannot rely on the public centres for extra care. No wonder then that there is a wide variation among our survey employees' opinions about the ease with which they find childcare. In our sample the retail and telecom company employees report that they find it relatively easier to find childcare in emergencies. At the same time, our data show that the female retail workers on average find it more difficult to rely on such childcare services.

### Workplace policies and practices

Both official statistics of the National Statistical Institute (2007) and the interviews with managers in the companies attest to a low level of flexibility of work which could help employees manage the simultaneous demands of work and personal life. The companies did not have official policies of compressed work week, telework, or enhanced leaves for family reasons beyond the statutory leaves, nor did they offer childcare support in any form. Only the telecom officially had a policy of flexitime - the beginning and end of the workday could vary within an hour. In practice, however, very high shares of the personnel in all companies enjoyed informal flexibility in terms of time and place of their work. About a third (in the telecom almost a half) of the respondents used flexible starting and finishing times and about a fifth (in the supermarket a third) had used a compressed workweek in the past twelve months. Shift work also provides a way of increasing flexibility of working time enabling employees to meet family responsibilities. Many respondents used this opportunity to negotiate compressed working week or longer periods of time to be at home for family reasons. Working in a team allows a greater degree of flexibility through negotiations within the team between colleagues and line managers. This practice varies between 84.4% of employees in the hospital and 67.7% of employees in the telecom company (shares of employees working always in a team). Our data confirm previous observations (Kovacheva, 2002) that while official (formal) flexibility of work is low in Bulgaria, the informal flexibility, negotiated with line managers and colleagues, is rather high and widely used by the employees in the companies.

T	a	b	l	г	3

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Indicators	Retail	Telecom	Hospital	Bank			
Use of flexible work policies							
Fixed-term contract %	18,5	1,6	5,5	8,9			
Flexible working hours %	22.2	44.6	36.3	32.1			
Shift work %	72.5	33.3	83.1	17.7			
Working in a team %	81.2	67.7	84.4	71.7			
Compressed workweek %	35.2	14.3	19.6	22.5			
Working from home %	6.2	6.6	6.6	6.1			
Working part-time %	1.0	0.5	36.8	1.0			
Working long hours %	71.5	64.6	26.4	82.4			
Working extra hours on short notice %	19	26.8	22.5	58.9			
Average working hours	46.8	43.4	40	47.3			
Use of leave policies							
Maternity leave %	6.7	10.7	18.3	5.6			
Childcare parental leave %	5.7	8.1	15.7	4.5			
Sick-child or family care leave %	11.3	38.5	22.1	22.6			

Take-up of Workplace Policies

Fixed-term contracts are held by a low share of the employees in the telecom, hospital and the bank (only in the supermarket they comprise a high share of the employees). The fixed-term contracts do not necessarily mean higher job insecurity in Bulgaria. Most often they are linked to a trainee status or when taking new managerial positions, and after the trial period (3 to 6 months), the employeer is legally forced to make the contract permanent if they want to keep the employee. Employees in the four companies seem well protected legally against a forced flexibility with overwhelmingly permanent contracts with a 40 hours official working week.

Part-time work, the most common form of balancing work and caring responsibilities in other European countries, is rarely used by the Bulgarian respondents – less than 10% of the respondents in the four companies state that they hold jobs with reduced working hours (less than 36 per week). Instead, long working hours with expected negative consequences for the time resources left for the family is a widespread practice -60.5% of the respondents in our sample claim to work long-hours on a regular basis (more than 40 hours per week). The employees in the retail company and the bank report working the most hours per week (on their main jobs) - about 47 hours while the regular working week in Bulgaria is 40 hours by law. This finding confirms results from the study of the European Foundation for the Improvement of Living and Working Conditions (Marginean et al., 2006) attesting to the fact that employees in Romania and Bulgaria work longer hours per week than the average for the EU. Nevertheless, these figures do not disclose whether this is an imposed practice by the employer or whether this is an employee's choice to gain extra money. In the Bulgarian hospital, for example, where employees rarely report working more than the regular time, a great proportion, particularly of doctors but also of nurses and administrative staff hold second jobs to add to the family income. More indicative of a 'greedy organisation' practices at the expense of family commitments and work-life satisfaction is the practice of asking employees to work extra hours on a short notice. According to this indicator the employees in the bank are the most disadvantaged with over a half reporting such experiences while those in the retail company have done this more rarely. The bank is the company requiring from its employees to work long hours on a regular basis and to be ready to work extra hours on a very short notice, while flexibility is hampered by the lack of shift work and part-time jobs.

Employees in Bulgaria, independently whether in state or private companies, are entitled to 315 paid maternity leave paid at 90% of the salary, and about 460 days parental leave paid at a fixed sum. Additionally they can use up to 60 days fully paid leave per year to care for a sick child and up to 10 days fully paid per year to care for a sick child eleaves are very inflexible and can be taken only full-time. All employers whether state or private are obliged by law to stick to these policies and this is often a reason for gender discrimination practices against young women applying for jobs as they are expected to take long parental leaves from work (Ministry of Labour and Social Policy, 2007). Previous research (Kovacheva *et al.*, 2005) has shown that when afraid for their jobs, parents refrain from using the leaves. None of the companies in our survey offered any leave policies in addition to the statutory provisions and the Human Resources Managers did not consider any more leaves necessary. The employees in the telecom and the hospital have used these policies most widely while the retail workers have used those most rarely.

When we account for gender differences in using workplace policies<sup>1</sup>, there is no one single pattern of women using flexibility of work more often than men. Our data shows that men practice flexitime more often than women and have better opportunities to work from home (the number of men working from home is almost twice as big, with the notable exception of the telecom company). Women have on average a larger share of fixed-term contracts in the retail company and the hospital. Average actual working hours (per company) are not significantly different for men and women. There is no clear pattern of women working in parttime jobs more often than men, as well. What is more, long hours working patterns are as common for men as they are for women. Women in the bank even report long hours more often than men do and the same pattern emerges for extra work on a short notice. It is only the leave policies that the traditional gender differences are confirmed – caring for a very small child is considered and practiced as a mother's responsibility. Women in the four companies have taken parental and sick leaves much more often than men. Only in the hospital and telecom significant, although small, shares of male employees have used some type of the childcare leaves.

In conclusion, our data describe the bank as the organization where employees in general and women in particular have less opportunities to use flexibility of work and childcare leaves while being forced most often to work long

<sup>&</sup>lt;sup>1</sup> We do not present the data table here to save space.

hours and extra time on a short notice basis. The hospital comes out as the organization with the practices most favourable for achieving a work-life balance – there employees work the least hours per week, rarely do extra time on a short notice and more often use part-time options and childcare leaves. The retail and telecom are in between in offering flexible work and leave options. In the next paragraph we will check this observation with the organizational culture scale.

#### **Organisational culture**

Whether and how policies are used depend on the organizational culture supporting, tolerating or opposing the efforts of employees to meet the demands of wider life. In Table 4 we present the results about the inter-company differences in the scores on the three subscales, as well as their total score on the organizational culture scale.

Table 4

Scales	Retail	Telecom	Hospital	Bank
	Mean score*	Mean score*	Mean score*	Mean score*
	(standard	(standard	(standard	(standard
	deviation)	deviation)	deviation)	deviation)
Career consequences	3.15	2.82	3.57	2.31
	(1.17)	(0.97)	(1.86)	(1.20)
Supervisor support	3.10	2.97	2.73	2.87
	(0.95)	(0.95)	(1.26)	(1.12)
Colleague support	3.21	3.21	2.85	2.93
	(1.02)	(0.88)	(1.22)	(1.06)
Total organisational culture	3.15	3.00	3.06	2.68
	(0.66)	(0.67)	(0.79)	(0.76)

**Work-life Organisational Culture** (Standard deviation in parenthesis)

\* The scores vary from 1 = most unfavourable to 5 = most favourable for the reconciliation of work and family life.

The data on the subscale examining the career consequences of using worklife balance opportunities provide the most differentiation among the four companies in our sample. The highest score of 3.57 is measured in the hospital while the lowest – 2.31 is in the bank. The university hospital is the organization where using flexible work and childcare leaves have the least negative consequences for the career development of the personnel. However, the highest standard deviation of this score in the hospital means that there exist different norms for different categories of personnel. Employees with supervisory positions evaluate the organizational culture more positively than those on the lower ranks which suggests that the organizations are more tolerant toward the family responsibilities of the managers who have greater freedom and flexibility. This result is consistent throughout all examined companies and is also accompanied with a lower standard deviation in the total organizational culture score for employees with supervisory position.

Comparing the four companies the differences in the mean culture score (between employees with supervisory positions and others) are the largest in the telecom company, closely followed by the hospital and the bank. The score on the career consequences for the bank employees takes the lowest rank of all four examined companies and with the standard deviation taking the second place in ranking also suggests that there are more privileged and more underprivileged groups in their career development when allowing for a greater balance between work and wider life. The low value received by the telecom company shows the dominance of the assumption of work being more important than family and that if you want to make a career in the organization the work should take a larger portion of their time and efforts. With the lowest standard deviation, this is also the most compact attitude expression. The retail company has the highest scores on both supervisor support and colleagues support for employees to be able to meet their family responsibilities. In the total scale this is the company with the most tolerant organizational culture. As expected the bank comes out with the organizational culture that is the most intolerant toward the dual agenda.

# Managing the Work-life balance

This paragraph explores the differences in managing the work-life balance between the employees in the four companies. Which of the companies has allowed its personnel to achieve a better quality of life? Here we first present the means and standard deviations of the companies on all scales and subscales.

Table 5

C L	D . ( . 'I	Tiling	TT *4 - 1	D. J
Scales	Retail	Telecom	Hospital	Bank
Stress*	1.56	1.76	1.77	1.80
50055	(0.67)	(0.61)	(0.64)	(0.63)
Interference of work into the home*	2.02	2.22	2.15	2.47
interference of work into the nome	(0.72)	(0.58)	(0.56)	(0.63)
Interference of home into the work <sup>*</sup>	1.49	1.58	1.61	1.60
interference of nome into the work	(0.50)	(0.48)	(0.57)	(0.52)
Interference <sup>*</sup>	1.82	1.94	1.93	2.54
Interference	(0.47)	(0.49)	(0.46)	(0.93)
Enrichment home-to-work**	3.42	3.25	3.64	3.22
Enficiment nome-to-work	(1.18)	(1.03)	(1.28)	(1.34)
Enrichment work-to-home**	3.15	3.12	3.56	3.14
Enrichment work-to-nome	(1.28)	(1.06)	(1.12)	(1.26)
Enrichment <sup>**</sup>	3.26	3.17	3.58	3.14
Enrichment	(1.08)	(0.95)	(1.11)	(1.21)
Satisfaction Work life holenos**	3.40	3.19	3.49	3.02
Satisfaction Work-life balance**	(0.86)	(0.97)	(0.97)	(1.04)

#### Measures of Work-life Balance in the Companies (Standard deviation in parenthesis)

\* The score varies from 1 to 4.

\*\* The score varies from 1 to 5.

Stress levels, as measured by the first of the presented scales, are highest at the bank followed by the hospital and telecom. This is due to the dynamics of the sector the companies are operating in, as well as to the market and company situation by the time the survey was carried out. The supermarket employees report the lowest stress levels but at the highest standard deviation level which suggests a difference in stress levels within the company – depending for example whether respondent's job involves direct relations with customers or not. The bank stands out with the worst scores in the total interference scale as well as in its subscales, but particular in the direction of work interfering into the home. On the other hand, reporting the least work-family conflict, are the employees of the retail company. We should mention that the difference among the bank employees as measured by the standard deviation is very high.

When we look at the opposite direction of the work-family balance – that of enrichment instead of conflict, we find that the hospital employees seem to enjoy the best opportunities to meet work and personal life demands while at the same time transferring skills and positive emotions. This is confirmed by their highest total rank (3.58) and also by highest separate family-work (3.64) and work-family (3.56) enrichment ranks. The least sense of enrichment is reported by the bank employees – a score of only 3.14. The same ordering is kept if we turn toward the scale measuring the satisfaction with the achieved work/life balance, having in mind that here the standard deviation differences are smaller.

Summing up, the bank employees score the worst on all total scales and most of the subscales reporting most stress, conflict and least enrichment and satisfaction with the opportunities for achieving work-family integration. The hospital employees are the most satisfied with their work-life balance and the enrichment between the two life domains, although reporting medium levels of stress and work-family conflict. The retail company offers a work milieu with the lowest stress and conflict levels and its employees come second highest on the satisfaction scale.

# Explaining the satisfaction with work-life balance of the company employees

We used the OLS regression model to explain factor influences on respondents' satisfaction with the way they manage the integration between work and wider life. Linear regression analysis works by minimizing the sum-of-squared differences between a dependent variable and a weighted combination of independent variables. The coefficients that are estimated show how changes in factors affect the result (response variable). It is also assumed that the dependent variable is numerical, e.g. changes in its level are equivalent throughout the entire range of results. To capture different interactions we have presented five different models. Model 1 shows only differences that depend on the individual characteristics of the employees. It helps to point out selected personal characteristics that are important per se. Model 2 incorporates personal characteristics and organization type. To represent the different companies we introduced three dummy variables, for Telecommunication, Bank and Hospital. The fourth company - Supermarket is chosen to serve as a basis for our comparison and the newly created dummy variables. Model 3 further develops the analysis by including variables that describe the family context of the respondent. Model 4 includes workplace specific variables that help fully analyze dependencies and relations between work and family. Finally Model 5 includes a proxy variable for organizational culture, helping to determine whether the dominant culture in the organisation is important for finding a satisfactory work-life balance. Here we present the results from the OLS regression only on the work/life satisfaction scale. It can satisfy our needs as we want to study the relation between the work/life satisfaction scale and a set of both categorical and scale predictors. The total variance explained by our models (as described by R-square and adjusted R-square) suggests that there are yet other variables that account for changes in work/life satisfaction. At the same time, the selected elements are a valuable source of information for the factors of the satisfaction with the achieved balance between work and family life, as they involve five major groups of f individual/workplace characteristics. The results from applying the OLS regression are presented in Table 6.

Table 6 shows that in the analysis we have applied a set of models trying to separate and underline the most important factors influencing work-life balance. There are two layers of abstraction – grouping variables to show their nature and examining each variable within the group separately. The models are built in a hierarchical manner, each one adding a new group of factors to the previous step.

Table 6

		-					
	Tests	s of Model Eff	ects				
Predictors	Standardized $\beta$						
	Model 1	Model 2	Model 3	Model 4	Model 5		
(Intercept)	3.417	3.598	2.082	2.771	2.125		
Personal characteristics							
Age <sup>2</sup>	0.228*	0.212*	0.158*	0.148**	0.155*		
Gender	0.040	0.035	0.029	0.019	0.029		
State of health	-0.298*	-0.298*	-0.286*	-0.201*	-0.195*		
Family context		•		•			
Marital status			0.077	0.080	0.093		
Number of children			0.082	0.077	0.072		
Find day-care for children			-0.098**	-0.069	-0.058		
Sharing household			0.051	0.056	0.055		
Income			0.109**	0.174**	0.170**		

**OLS regression results** 

<sup>2</sup> Age is derived from year of birth.

				Table	6 (continued)
Organization and workplac	e characteristic	es.			
Type of contract				0.024	0.028
Education				-0.083	-0.064
Teamwork				0.121*	0.124*
Shift work				-0.068	-0.065
Overtime on short notice				-0.181*	-0.168
Flexible work time				-0.138**	-0.139**
Organizational culture (tot	al score)				
Career attitude					0.120*
Colleagues attitude					0.003
Supervisor attitude					0.042
Organization					
Telecom		-0.090*	-0.126**	-0.096	-0.091
Hospital		0.012	0.025	0.068	0.61
Bank		-0.164*	-0.129**	-0.076	-0.071
Model descriptive					
Adjusted R-square	.124	0.145	0.156	0.188	0.195
R-square	.120	0.151	0.186	0.238	0.248
R-square delta	0.004	0.006	0.03	0.05	0.053
F	35.369	22.249	6.182	4.745	4.665

\* Significant at 0.05

\*\* Significant at 0.10

The model effect tests found out that a number of the selected variables are not statistically significant, such as gender, type of contract, shift work, as well as many of the family context variables. From the individual characteristics health status and age demonstrate significant influence which they preserve even when we add other variables. The state of health is clearly an important personal characteristic as it can strengthen or weaken individual performance in a competitive labour market. The examined data set clearly shows that the worse personal health condition is, the higher the negative impact on achieving a good work-life balance. Age influences work/life satisfaction in a way that the satisfaction level is lower for younger employees. The older employers are more content with the achieved interface of employment and family life. It is also worth noting that the differences in the individual work/life satisfaction are greater among older employees. Our results do not show a strong influence of gender on the satisfaction with work-life balance. It can be explained with the fact that women report more stress but also more sense of enrichment than men in all the four companies. Differences between men and women employees in managing work-life

balance require a more focused analysis which should be the topic of another paper.

While marital status per se is not significant, other aspects of the family status of respondents play a major role in their satisfaction, such as the household income and the opportunities to find day care for children. The influence of the second factor diminishes when we add organisational context variables. The number of children living in the household and the sense of equal sharing of household tasks do not have a significant effect on the quality of managing work and family life. The fact that only two of the examined family context variables are statistically significant comes to support the notion that in the current economic conditions in Bulgaria, the financial status of the household is a precondition for a greater sense of control in managing the overall work-life balance. The wide acceptance of a more traditional division of labour in the home may create less expectations of equality and less dissatisfaction with the lack of it. We can expect that with the further improvement of the economic situation in the transition country, after its joining the EU in 2007, family status variables will gain in weight.

Many of the chosen workplace characteristics play a role in the satisfaction with work-family balance. While the formal employment contract does not bring statistically significant results other variables measuring flexibility of work, like working overtime on a short notice, teamwork, and organizational culture, influence the satisfaction with work-life balance. Teamwork is an essential variable, as it allows more flexible work schedules negotiated informally among the employees without the insecurity of the official flexible working time which seems to have a negative impact on the overall satisfaction of the employees. Overtime on short notice has a negative effect on the work/life satisfaction which declines when the variable organisational culture is introduced. Workplace culture influences satisfaction in the expected way – the more family-friendly the organisational culture is, the greater is the satisfaction of employees. It is interesting that in the conditions of Bulgarian companies, the significant factor is the scale for the career consequences and not so much the scales for managerial and colleague support. The satisfaction is the lowest in an organisation with dominant assumptions and practices of negative career consequences for those employees stating the need to meet family responsibilities.

Although results from analyzing separate work groups suffer from the fact that the total number of respondents for a given company is relatively small, it is still enough to demonstrate that there are important differences between the workplace conditions in each company. These differences are largely due to job specifics – for example shift work may be considered a normal way of working for hospital, thus something that is subject to little change. At the same time, common rules like fixed starting and finishing times may be considered an important obstacle, as the analysis of the bank shows. The regression results display similarities between the bank and telecom companies, as well as similarities between the hospital and the supermarket. This is an interesting finding, taking into account that job specifics are very different between these companies. However, characteristics such as team work and family friendly organisational culture mediate the influence of qualifications and shift work might have very different consequences in companies where it is negotiated among the employees working in a team or where the shifts are decided for the employees and do not allow for a flexibility due to family reasons.

#### CONCLUSIONS

This study presents the concept of work/life balance and makes an attempt to measure and analyze it, using data from four Bulgarian companies in the service sector which is of growing importance for the transformation of Bulgarian economy. We tried to address the issue of work-life balance from a wider perspective than offered from the conventional role theory which focuses on the individual abilities to balance the roles of employees and carers. We included in the analysis the roles of the state and employers in assisting workers and carers. In doing so, we did not only measure the psychological abilities of individuals to manage multiple roles but examined the process of managing those roles as situated in the context of the structural and cultural supports and constraints at the workplace, as influenced by the particular forms and levels of state provision of care leaves and childcare services.

We studied the type of balance between work and family life employees have achieved by four measures: stress and interference as negative aspects of the balance and enrichment and satisfaction as its positive sides. Lyonette *et al.* (2007) argue that even though people may receive similar scores on measures of stress, conflict and spill over, these scores may be the result of different structural supports and constraints, cultural and societal norms, occupational and family demands, gender, occupational status and other factors. That is why we examined the influence coming from such workplace characteristics as flexibility of working time and place and organizational culture. We also took into consideration the socio-demographic profile of the personnel in the studied organizations and their family resources and responsibilities.

Long statutory paid maternity and parental leaves with low formal flexibility in the labour market are the most characteristic conditions in the wider social context for achieving a quality work-life balance. The four service sector companies, however, offered different organisational contexts within which individuals and families made decisions about paid work and family lives. The university hospital did not have the youngest personnel the least burdened with family care responsibilities, nor did its employees have the highest qualifications or greatest salaries. However the company managed to provide a work organization that required from its employees less working hours per week and less extra work on a short notice. It offered opportunities for flexible work through shifts, teamwork and childcare leaves. It also had the most family-friendly organizational culture in which career opportunities were not strongly reduced if employees used these opportunities for family care. Logically it emerged as the organization with the best prospects for the enrichment between work and family life and the highest overall satisfaction of the employees. The company with the second best pattern of work-life balance was the supermarket. Its employees worked longer hours per week than in the hospital but enjoyed even more flexibility in terms of shifts and compressed working week. Its organizational culture was also supportive of the family responsibilities of the employees. Although their work was not so challenging and rewarding as that of the health care employees, the supermarket employees had the least stress levels and work-family conflicts. On its part, the telecom had the youngest and the most gender balanced and most qualified personnel in our sample. It also provided the most officially recognised opportunities for flexible working time and the highest remuneration in terms of salaries and financial benefits. However, some of these advantages were lost in the situation of a widespread practice of long hours work and intolerant assumptions and beliefs toward the family roles of the employees. The fourth company - the financial sector organization offered the worst opportunities for achieving a satisfactory work-life balance among the companies in our sample. Long weekly working hours, widespread practice of extra work on a short notice, little flexibility of working time and the most unfriendly organizational culture with negative career consequences for those using childcare leaves had resulted in the highest levels of stress and work-home interference and the lowest levels of work-family enrichment and balance satisfaction.

Our analysis showed that there were common factors working in all four companies, despite the fact that they had different profiles of the workforce and operated in different global market conditions. Some of the findings were related to the country specific conditions – such as income levels (as Bulgarian households have quite low average income compared to other EU countries) and statutory parental leaves (which are longer than typical for the liberal or conservative welfare regimes). Other commonalities are specific for the service sector companies. The findings of our study confirmed the link between organizational culture and work-life balance, although in a less straightforward way than found in other studies (e.g. Thompson *et al.*, 1999). The more favourably employees perceived the organizational culture toward the reconciliation of work and family responsibilities, the less conflict they experienced and the greater was their contentment. Particularly when taking time to meet family care responsibilities did not reduce employees' career opportunities, then they perceived their balance between work and wider life as more satisfactory.

The study threw light over an interesting association between stress levels and satisfaction. The hospital employees for example had a high level of stress and intermediate degree of work-family interference but expressed more work-family balance satisfaction. Furthermore, positive experiences of enrichment were closely related to satisfaction. Those employees who felt that their work enriches their family relationships were highly satisfied with the balance they had achieved in managing both roles. In a similar way Burk and Mathiesen (2004) have shown that flow and negative affect are relatively independent and can be experienced simultaneously. The study confirmed that fulfilling multiple roles may produce resources and contentment and not only strain and conflict, as Geurts *et al.* (2005) have shown.

The present analysis has its limitations. The design of the study – one-time survey - does not make it possible to draw causal inferences. In the regression analysis we could include only a restricted set of variables while the deeper study of successfully managing multiple roles requires taking into consideration a much richer scope of influences. The small sample size and the choice of only four companies to participate in the survey, do not allow to judge the extent to which our findings are relevant to the work-life balance of employees in other companies and sectors of Bulgarian economy. The predominance of female personnel in all four companies perhaps acted to blur the effect of the gender differences in managing work and family roles. We could expect that in male dominated companies the persistence of traditional gender role assumptions might have been more manifested. Further work will be needed to analyse the data coming from the other sources used in the study – interviews in depth and focus groups in order to examine work-home interaction and its associations. It will be very useful to make the comparative analysis across countries and across sectors to fully understand factorial influences.

Nevertheless the findings of our study have some useful practical implications by suggesting ways to improve the work-life balance in organisations. Statutory leave policies alone are a necessary but far from sufficient condition for achieving a high work-life balance. Improving the temporal and spatial flexibility of work favours the work-life balance of those employed in the companies. Providing more opportunities for flexible work schedules and reducing overtime (without affecting the economic effectiveness of the companies and impairing the household income) can further increase employees' satisfaction. The study also confirmed the role played by shared assumptions about the extent to which an organization values and assists the integration of work and family life of its employees. Organisations should therefore make concerted efforts to build a culture that is apprehensive of the ways employees manage to combine and enrich their multiple roles of workers, colleagues, partners, parents and carers.

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rticolul prezintă câteva aspecte legate de echilibrul dintre viața de muncă și cea de familie a angajaților din sectorul serviciilor din Bulgaria. Satisfacția globală este măsurată utilizând analiza de regresie a datelor colectate în anul 2007 în patru companii: un supermarket, o firmă de comunicații, o bancă și un spital. Experiențele individuale de îmbinare a vieții de familie cu cea de muncă sunt influențate de elemente structurale și culturale, precum și de constrângerile existente fie în gospodărie, fie la locul de muncă. Organizațiile pot spori satisfacția angajaților prin crearea de oportunități pentru munca în echipă și programe de lucru flexibile, prin dezvoltarea unei culturi organizaționale orientate către familie și prin oferirea de sprijin pentru îngrijirea copiilor.

*Cuvinte cheie:* echilibru muncă-viață, satisfacția față de viața de muncă, cultură organizațională, politici la locul de muncă, resurse ale gospodăriei.