

# **A Practical Exploration of Work-Family Balance**

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*This paper analyzes the dimensions of work and family interrole conflicts and modified a process developed by Yavas, Babakus, and Karatepe (2008). The effects of work-family conflict (WFC), family-work conflict (FWC), and stress on intent to stay (ITS) with an organization were analyzed and tested. The paper (a) presents and tests a revised version of the work-family and family-work conflict model and provides support for associated hypotheses; (b) investigates how constructs of FWC, WFC, stress, and ITS to stay with an organization are related in keeping with the model; and (c) presents and discusses the results. Four implications for human resource development practice emerged as well as implications for theory and future research.*

*Keywords: family-work conflict, work-family conflict, stress, and intention to stay*

## **INTRODUCTION**

Several studies have examined the relationship between interrole conflicts between family and work obligations. Yavas, Babakus, and Karatepe (2007) introduced a conceptual model that tested the effects of work-family conflict (WFC), family-work conflict (FWC), and emotional exhaustion on job performance and intention to stay (ITS). Recognizing the conflicts that arise from balancing work and family responsibilities, Yavas et al. developed a theoretical model that addresses interrole conflicts between work and family life. Byron (2005) conducted a meta-analytic review examining predictors of work-family conflict and found that work-related and family-related pressures are significant contributors to stress, reinforcing the link between interrole conflict and stress outcomes. There are numerous study reports that combined WFC and FWC scales into a single measure, ignoring the conceptual distinction between the two constructs (Cooke & Rousseau, 1984). The model divides WFC and FWC that can decrease an employee's intent to stay that stem from the demands of two universal domains of adult life. Their model is beneficial to human resource development (HRD) professionals desiring to lessen the unfavorable impact of conflict and stress in the work-family interface.

## **PURPOSE**

This paper aims to test the effects of WFC, FWC, and stress on ITS utilizing the Yavas et al. (2007) conceptual work and family conflict model. This paper will (a) present and test a revised version of the

work-family and family-work conflict model and provide support for associated hypotheses; (b) investigate how constructs of FWC, WFC, stress, and ITS to stay with an organization are related in keeping with the model; and (c) present and discuss results.

## **THEORETICAL MODEL AND HYPOTHESIS**

Figure 1 shows the theoretical model guiding the study. Existing literature advocates interrole conflicts that emerge between family and work obligations lead to stress. (Netemeyer, Boles, & McMurrin, 1996) state “Two important focal points of adult life are family and work. The role expectations of these two domains, however, are not always compatible causing conflicts between work and family life” (p. 400). Additionally, Yavas et al. (2007) theorized WFC and FWC lead to diminished employee performance and increased intentions to leave their organization. The fundamental basis for the model is WFC and FWC influence crucial outcomes of performance and employee intentions. The theoretical model includes two independent variables WFC and FWC, one dependent variable intention to stay and stress serves as the intervening variable. The present model was refined to include stress in lieu of emotional exhaustion. Work and family conflicts are related to outcomes such as stress, turnover, and burnout (Burke, 1988). ITS replaces turnover. Zigarmi, Nimon, Houson, Witt, and Diehl, (2012) defined ITS as a positive intention as to the “extent to which an employee intends to remain within an organization” (p.28). Figure 1 illustrates that WFC and FWC have a complete indirect effect on staying intent. The enhanced model identifies hypothesized relationships among factors contributing to the work-family and family-work conflicts and employee intentions.

Work family conflict and family work conflict and are separate yet theoretically associated forms of interrole conflict (Netemeyer et al., 1996). WFC implies “a form of interrole conflict in which the general demands of, time devoted to, and strain created by the job interfere with performing family-related responsibilities” and FWC implies “a form of interrole conflict in which the general demands of, time devoted to, and strain created by the family interfere with performing work-related responsibilities” (Netemeyer et al., 1996, p. 401). According to Boles et al., (2001), both forms of conflict result from an individual’s attempt to meet an overabundance of demands stemming from the home and work domains causing interrole conflict and strain on the opposing domain in which the individual operates. According to interrole conflict theory, family-work and work-family conflicts emerge from the pressures of distinct roles (Greenhaus & Buetell, 1985). Carlson and Kacmar (2000) found a reciprocal and positive relationship between WFC and FWC. It can be argued that work and family conflicts spill over from one domain to the other. In light of the literature and discussions the following hypotheses are proposed:

***Hypothesis 1.*** *Work family conflict and FWC are positively related.*

Several studies link WFC to stress (Carlson & Perrewé, 1999). The conservation of resources (COR) theory attributes stress as a determinant in the depletion of one’s valuable resources (Alacron, 2011). The estimate of predicted path from WFC to Stress in the Anderson et al., (2002) study was a positive 0.65. These findings suggest employees who experience elevated levels of work-family conflict are more likely to exhibit stress (Boles & Johnston, 1997; Babakus et. al. 1999). Based on previous findings that assessed interference from the workplace into the home, the following hypothesis is proposed:

***Hypothesis 2.*** *Work family conflict is positively related to stress.*

Parker and Decotis (1983) described stress as a feeling of being under constant pressure. Maslach and Jackson (1981), contend individuals are likely to experience increased stress levels when attempting to meet the dual demands of work and family. Posig and Kickul (2004) stated family-work conflict leads to increased stress levels. Shaffer et al. (2001) linked FWC to stress. In keeping with this research, the following hypothesis was proposed:

***Hypothesis 3. FWC is positively related to stress.***

Role conflict contends that once employees recognize that they may not be able to handle the stressors that arise from WFCs, they begin to prioritize their scarce resources and begin planning an exit strategy (Grandey & Cropanzano, 1996). A study conducted by Karatepe (2006) found stress was a critical determinant of employees' intentions to leave their organization. These findings and consideration employee intent to stay will have an opposite effect as turnover intentions give rise to the following hypothesis:

***Hypothesis 4. Stress is negatively related to intent to stay.***

Numerous studies support WFC as a predictor of an employee's intention to stay or leave an organization (Haar, 2004). A study conducted by Allen et al. (2000) found an employee's intention to leave their current organization to be the greatest outcome associated with WFC. Although intent to leave most frequently referenced outcome related to psychological distress, a meta-analysis conducted by Podsakoff, Lepine, & LePine, (2007) showed the value of measuring intentions to predict turnover behavior. Based on previous findings that assessed interference from the workplace into the home is positively related to turnover, and considering intention to stay would the opposing correlation to turnover, the following hypotheses is proposed:

***Hypothesis 5. Work family conflict is negatively related to intention to stay.***

A study conducted by Boyar et al., (2003) supported the relationship between FWC and turnover intentions. Employees desiring to resolve family conflicts may be willing to neglect organizational responsibilities (Armour, 2002). In consideration of previous findings that assessed conflict originating from family life into work is positively related to turnover, and considering ITS would the opposing correlation to turnover, the following hypotheses is proposed:

***Hypothesis 6. FWC is negatively related to intent to stay.***

Based on the above discussions and Hypotheses 1-6, a conceptual model with multiple processes is proposed. Chelariu and Stump (2011) studied the antecedents of stress and burnout and hypothesized work family conflict and family work conflict will have not have a significant direct effect on turnover intention when the indirect paths through stress are included in the model. Therefore, the following final hypothesis is proposed:

***Hypothesis 7. WFC and FWC will have complete indirect effects on intent to stay through stress.***

## **METHODOLOGY**

### **Participants and Procedure**

Participants of the study included 239 respondents that reside in North American, employed full-time, and possess a baccalaureate degree. The majority of study participants of the study were male (53%). Millennials were the prominent age group (77.0%), born between 1982 – 2004, followed by Gen Xers (17.9%), and born between 1961-1981. Participants completed the survey online through Amazon Mechanical Turk (MTurk). Participants were offered a monetary reward of \$0.30 for completing the survey. Table 1 displays the sample demographics that satisfied the desired study characteristics.

### **Measures**

Four sets of measures were used to test the study's theoretical model (see Figure 1). The WFC scale (Netemeyer et al., 1996) measured work conflict that interferes with family obligations. The FWC scale

(Netemeyer et al., 1996) was used to assess the strain created by family responsibilities that interferes with work commitments. The Stress scale (Parker & Decotiis, 1983) was used to measure stress. The work intention scale by Zigarmi et al. (2012) measured employee's intent to stay (i.e., ITS).

#### *WFC*

The WFC is a 5-item measure of conflict generated by work obligations that hinder family responsibilities. According to Netemeyer et al (1996), "the multi-item WFC scale measures exhibit adequate levels of internal consistency that assess the domain of some commonly agreed aspects of WFC" (p. 407). Additionally, the measure provides conceptual distinction between WFC and FWC constructs (Cooke & Rousseau, 1984). Netemeyer et al, (1996) reported the five-item scale had an average coefficient alpha level of .88. The WFC responses are obtained using a 7-point Likert-type scale where 1 indicates strongly disagree and 7 indicates strongly agree.

#### *FWC*

The FWC is a five-item measure of conflict generated by obligations generated by family that interfere with work responsibilities. According to Netemeyer et al (1996), "the multi-item FWC scale measures exhibit adequate levels of internal consistency that assess the domain of some commonly agreed aspects of FWC" (p.407). Additionally, the measure provides conceptual distinction between WFC and FWC constructs (Cooke & Rousseau, 1984). Netemeyer et al, (1996) reported the five-item scale had an average coefficient alpha level of .86. The WFC responses are obtained using a 7-point Likert-type scale where 1 indicates strongly disagree and 7 indicates strongly agree.

#### *Stress*

The stress scale uses eight items to measure time stress. The stress dimension was used to assess feelings of constant pressure. Stress was negatively correlated with organizational commitment and positively correlated with role ambiguity and overload (Jamal & Baba, 1992). Item responses were gathered using a 5-point Likert-type scale where 1 indicated a strong disagreement and 5 indicated strong agreement with statements relating to time stress.

#### *ITS*

Employee intent to stay was measured by five items obtained from the Zigarmi et al. (2012) questionnaire (e.g., "I intend to stay with this organization even if offered a more appealing job elsewhere."). The five items were rated on a 6-point scale, with 1 indicating to no extent and 6 indicating to the fullest extent.

#### *Measurement Model*

As recommended by Anderson & Gerbing (1998), a two-step model building approach was conducted. The measurement model was analyzed to identify relationships between the latent variables and hypothesized constructs. The second step identifies the relationship among the hypothesized constructs. This process identifies fit determinations issues that may arise from measurement or structure.

## **ANALYSES**

A confirmatory factor analyses was conducted to examine the measurement and structural models. Following Schumacker & Lomax (2016), the data were fit to a measurement model in order to determine how well the data fit the proposed model. In assessing the measurement models, all factors were allowed to correlate (i.e., four-factor correlated model). Harman's single-factor test was used to preliminary examine common method variance (cf. Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). The covariance data matrix of the raw data was positive definite and analyzed using IBM® SPSS® Amos 24.0.0. The estimation technique used was maximum likelihood which assumes multivariate normality which was not met for the raw data (Mardia = 55.142,  $p < .001$ ); therefore, bootstrapping was performed. Bootstrapped

estimates were not substantively different from non-bootstrapped estimates; therefore, non-bootstrapped estimates are reported.

## RESULTS

Table 2 displays the commonly used fit indices (cf. Schumacker & Lomax, 2016) used to evaluate the model fit of several measurement models. Model 1 was the first measurement model tested. Model 1 was a first-order factor model with all items retained. Model 1 had a pattern loading for ITS 1 lower than the .5 threshold as suggested by Bagozzi and Yi (1988). ITS1 was deleted and the model analysis was repeated (i.e., Model 2). The number of residual covariance values less than or greater than 2.58 did not change; therefore, ITS 2 was deleted (see Table 2). The average variance extracted value for stress was below the recommended .5 thresholds (cf. Bagozzi & Yi, 1988); therefore, stress 8, having the lowest pattern loading, was deleted. The repeated analyses did not yield the desired .5 threshold and Stress 6 was deleted. Deleting stress 8 and 6 resulted in acceptable AVE values (see Table 4).

Model 5 fit the data better than the single factor model (i.e., Model 6) and Model 1. Although seventy-eight degrees of freedom separate the two models, the delta chi-square ( $\Delta\chi^2=1050.871$ ) indicated Model 5 had a statistically significantly better fit ( $p < .001$ ) over model 6. The comparative fit index (CFI) that is a measure of model comparison indicated Model 5 was higher (.96) as compared to the poor fit in model 6 (.59). Similarly, the root measure square error approximation (RMSEA), standardized root mean square (SRMR), Akaike information criterion (AIC), and Bayesian information criterion (BIC) for Model 5 showed a more acceptable fit than Model 6. Additionally, the Model 5 had no standardized residual covariance values that were less than or greater than 2.58 where Model 6 had thirty-seven. These findings suggest that common method variance may not be a problem in the present study (cf. Podsakoff et al., 2003).

Table 3 illustrates the standardized regression weights, and suggests an acceptable measurement model. The retained items had factor loadings above the minimum threshold of .5 (cf. Bagozzi & Yi, 1988; Kline, 2016). Figure 2 illustrates the standardized regression weights, in general, suggested an acceptable measurement model. Examination of structure coefficients (cf. Graham, Guthrie, & Thompson, 2003; see Table 3) revealed that each manifest variable correlated highly with its respective factor. The range of composite reliability (CR; .85 - .90) and average variance extracted (AVE; .52 - .66) provided evidence of adequate reliability and convergent validity. Table 4 depicted the range of composite reliability (CR; .85 - .90) and average variance extracted (AVE; .52 - .66), respectively, that provided evidence of adequate reliability and convergent validity suggested by Bagozzi & Yi (1988). Except for stress, correlations between factors were lower than the square root of the AVE for individual factors, thus providing evidence of discriminant validity. Stress appeared to lack discriminant validity with WFC.

Given that stress structure coefficients loaded most heavily on the stress factor, all stress items were retained and the measurement model was considered sufficient to proceed. The factor correlations in Table 4 confirmed the following hypotheses (i.e., positive associations between WFC and FWC, WFC and stress, FWC and stress, negative associations between stress and ITS, and WFC and ITS). The study did not confirm a negative association between FWC and ITS as hypothesized.

As shown in Table 5, Model 4, the fully saturated structural model, had the best fit. However, Model 4 did not have a statistically significantly better model fit than Model 3 at alpha = .001 ( $\Delta\chi^2[1] = 1.584, p = 101$ ). Conversely, Model 3 did have a statistically significantly better model fit than Model 1, the conceptual model ( $\Delta\chi^2[1] = 33.949, p < .001$ ). Additionally, the RMSEA and CFI for Model 3 were substantively better than Model 1. While Model 3 did not explain as much variance in intention as Model 4, it did explain more than Model 1 and 2. Additionally, Model 3 had fewer standardized residual covariance values greater than and less than 2.58 than Models 1 and 2. Therefore, Model 3 is considered the best fitting model. The parameter estimates for Model 3 (see Figure 3) were statistically significantly different than zero. Model 3 provided partial support for Hypothesis 7. WFC had a complete indirect effect on ITS through Stress ( $-.347, SE = .071, p = .01$ ). FWC had a partial indirect effect on ITS through

Stress ( $-.049$ ,  $SE = .026$ ,  $p = .01$ ). The growth in standardized regression weight between FWC and ITS increased from  $.28$  in the measurement model to  $.46$  in the best fitting structural model (i.e., Model 5). The combination of opposing correlations between the independent and dependent variables and growth in standardized regression weights provided evidence that stress serves as an intervening variable (Bentler & Speckart, 1979).

## DISCUSSION

Several notable observations emerged from the findings. Of the 7 hypotheses tested, 5 received support from the data. The structural equation model shown in Figure 3 reveals that WFC and FWC have a positive relationship ( $.40$ ). The study results were consistent with findings reported in other studies, (Parker, 1983; Chelariu & Stump, (2011), that reveal employees dealing with conflict originating from either work roles or family roles experience increased levels of stress.

The paths from FWC and WFC were positively related to stress (Figure 3). Both FWC and WFC naturally reflect a negative impact on ITS. However, the implied correlations in Table 4 show a positive correlation between FWC and ITS. These results confirm other studies that report consistent findings that WFC is stronger correlated than FWC to psychological variables including turnover (O'Driscoll, Ilgen, & Hildreth et al., 1992; Frone et al., 1992; Maslach and Jackson, 1981). A study conducted by Anderson et al., (2002) revealed the path from WFC to ITS was weighted ( $0.10$ ) with a coefficient alpha reliability of  $.85$  as compared to the path between FWC to turnover intention was ( $0.00$ ) with a Coefficient Alpha Reliability of  $0.80$ . Given ITS has the opposite effect from turnover, the results of this study align with the Anderson et al. (2002) study that WFC is negatively related to intent to stay.

Lastly, some of the variance in stress is not explained by WFC. Netemeyer et al., (1996) stated that WFC and FWC are diverse yet hypothetically related concepts that can have spillover effects that impact an outcome. Boles et al. (2001) found WFC and FWC do not generate the same impact on outcome measures such as stress.

## LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

There are several limitations of this study. The present study included both married and single participants. Approximately 40% of the respondents were unmarried, which may have diminished the interrole conflicts between family and work.

Another limitation is that stress may not have been the best choice of an intervening variable on intention to stay. The positive correlation between FWC and ITS indicates the stress measure used in this study may have limited the adequate measurement of stress originating from family as found in the Yavas et al. (2008) study. Future research should include an additional dependent variable, for example absenteeism, in addition to intent to stay as modeled in the Anderson et al. (2002) study.

The context of the study was limited to MTurk workers who were measured at one point in time and do not necessarily capture the natural tendencies of full-time North American employees. The use of self-report data to test the study the predictor and outcome (Wiltshire, Bourdage, & Lee, 2014) was also limiting as it increases the chances for common method variance, which could bias effect estimates (cf. Nimon & Astakhova, 2015; Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). While Harman's test did not indicate presence of common method variance, more robust tests (e.g., CFA marker technique; Williams, Hartman, & Cavazotte, 2010) might have produced different results.

Additionally, the study utilized a one-shot design and did not use time lags, the results of the present study are likely biased (cf. Nimon & Astakhova, 2015). Future research should replicate the present study by moving up the continuum of mediated designs and employ either a sequential or replicative approach (cf. Hoyle & Robinson, 2004).

## IMPLICATIONS FOR HRD PRACTICE

Four implications for HRD practice emerge from this study. The first implication to future HRD research supports Netemeyer et. al., (1996) study that reported work-family conflict and family-work conflicts are distinct yet conceptually related concepts. . Employers that are cognizant of the potential for interrole conflicts and outcomes may engage in processes that could improve intent to stay. Second, research conducted after the COVID-19 pandemic reveals that individuals who were restricted from in-person office interactions experienced higher levels of stress due to challenges in balancing work and family life. The absence of social engagement that typically comes with office environments and blurred work-home boundaries in remote settings has significantly heightened work-family conflict and stress. The findings emphasize the importance of workplace social interactions in mitigating stress related to managing both roles (O'Connor and Crowley, 2022). Third, post-COVID HRD practices have led to a rise in alternative work arrangements, such as remote work, hybrid models, and flexible schedules. This study can explore how these alternative scheduling options impact work-family and family-work dynamics. Fourth, research on work-life balance can identify the key factors contributing to employee engagement and career development in a post-pandemic world. HRD can leverage this information to offer tailored professional development programs that support employees' career growth while considering their personal lives, thus improving retention and satisfaction.

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## APPENDIX

**TABLE 1**  
**DEMOGRAPHICS**

| Characteristic              | Baccalaureate Degrees<br><i>n</i> =239 | %    |
|-----------------------------|--|------|
| Gender                      |  |      |
| Male                        | 130                                    | 54.4 |
| Female                      | 109                                    | 45.6 |
| Ethnicity                   |  |      |
| African American            | 13                                     | 5.4  |
| American Indian             | 13                                     | 5.4  |
| Asian                       | 28                                     | 11.7 |
| Hispanic                    | 22                                     | 9.2  |
| White                       | 160                                    | 66.9 |
| Other                       | 3                                      | 1.3  |
| Generational Cohort         |  |      |
| Greatest (1901 – 1925)      | 0                                      | 0    |
| Silent (1926-1945)          | 0                                      | 0    |
| Baby Boomer (1946-1964)     | 11                                     | 4.6  |
| Generation X (1965 – 1979)  | 43                                     | 18.0 |
| Millennial (1980 – present) | 185                                    | 77.4 |
| Marital Status              |  |      |
| Single                      | 89                                     | 37.2 |
| Married                     | 139                                    | 58.2 |
| Widowed                     | 1                                      | .4   |
| Divorced                    | 10                                     | 4.2  |

| Characteristic        | Baccalaureate Degrees<br><i>n</i> =239 | %    |
|-----------------------|--|------|
| Occupation Type       |  |      |
| Healthcare            | 27                                     | 11.3 |
| Education             | 41                                     | 17.2 |
| Financial             | 52                                     | 21.8 |
| Retail                | 22                                     | 9.2  |
| Software              | 37                                     | 15.5 |
| Research              | 13                                     | 5.4  |
| Other                 | 47                                     | 19.7 |
| Children              |  |      |
| None                  | 131                                    | 54.8 |
| Yes                   | 108                                    | 45.2 |
| Age of Youngest Child |  |      |
| 0-5                   | 60                                     | 55.6 |
| 6-10                  | 25                                     | 23.1 |
| 11-13                 | 8                                      | 7.4  |
| 14-18                 | 6                                      | 5.6  |
| >18                   | 9                                      | 8.3  |

**TABLE 2**  
**FIT INDICES FOR MEASUREMENT MODELS**

| Model   | $\chi^2$ | <i>df</i> | RMSE | SRMR  | CFI  | AIC      | BIC      | #  SRC  > 2.58 |
|---|----------|-----------|------|-------|------|----------|----------|----------------|
| 1. 4-factor correlated  | 449.771  | 224       | .065 | .058  | .926 | 553.771  | 734.547  | 3              |
| 2. 4-factor correlated w/ITS1 removed                                   | 414.110  | 203       | .066 | .058  | .930 | 514.110  | 687.934  | 3              |
| 3. 4-factor correlated w/ITS1 & ITS2                                    | 360.178  | 183       | .064 | .050  | .939 | 456.178  | 623.048  | 0              |
| 4. 4-factor correlated w/ITS & ITS2<br>& Stress8 removed.               | 313.675  | 164       | .062 | .0489 | .947 | 405.675  | 565.593  | 0              |
| 5. 4-factor correlated w/ITS & ITS2<br>& Stress 8 and Stress 6 removed. | 255.277  | 146       | .056 | .0447 | .959 | 343.277  | 496.242  | 0              |
| 6. Single factor  | 1500.642 | 230       | .152 | .149  | .587 | 1592.642 | 1752.559 | 37             |

*Note.* SRC = standardized residual covariance value. The estimation for both models converged and the solutions for both models was admissible.

**TABLE 3**  
**STANDARDIZED PATH (P) AND STRUCTURE (S) COEFFICIENTS FOR**  
**FOUR-FACTOR CORRELATED MODEL WITH FOUR ITEMS REMOVED**

| Item    | ITS  |       | Stress |       | WFC  |       | FWC  |      |
|---------|------|-------|--------|-------|------|-------|------|------|
|         | P    | S     | P      | S     | P    | S     | P    | S    |
| ITS     |      |       |        |       |      |       |      |      |
| ITS3    | .700 | .700  |        | -.54  |      | -.118 |      | .192 |
| ITS4    | .904 | .904  |        | -.199 |      | -.131 |      | .249 |
| ITS5    | .812 | .812  |        | -.179 |      | -.101 |      | .223 |
| Stress  |      |       |        |       |      |       |      |      |
| Stress1 |      | -.189 | .858   | .858  |      | .761  |      | .398 |
| Stress2 |      | -.164 | .747   | .747  |      | .662  |      | .338 |
| Stress3 |      | -.173 | .787   | .787  |      | .698  |      | .356 |
| Stress4 |      | -.166 | .756   | .756  |      | .670  |      | .341 |
| Stress5 |      | -.128 | .580   | .580  |      | .514  |      | .262 |
| Stress7 |      | -.125 | .568   | .568  |      | .504  |      | .257 |
| WFC     |      |       |        |       |      |       |      |      |
| WFC1    |      | -.117 |        | .713  | .804 | .804  |      | .297 |
| WFC2    |      | -.124 |        | .759  | .856 | .856  |      | .319 |
| WFC3    |      | -.119 |        | .729  | .822 | .822  |      | .337 |
| WFC4    |      | -.115 |        | .702  | .792 | .792  |      | .327 |
| WFC5    |      | -.101 |        | .620  | .700 | .700  |      | .305 |
| FWC     |      |       |        |       |      |       |      |      |
| FWC1    |      | .206  |        | .339  |      | .297  | .750 | .750 |
| FWC2    |      | .222  |        | .364  |      | .319  | .807 | .807 |
| FWC3    |      | .234  |        | .384  |      | .337  | .850 | .850 |
| FWC4    |      | .228  |        | .374  |      | .327  | .827 | .827 |
| FWC5    |      | .212  |        | .348  |      | .305  | .771 | .771 |

**TABLE 4**  
**IMPLIED CORRELATIONS, AVERAGE VARIANCE EXTRACTED (AVE),**  
**AND COMPOSITE RELIABILITY (CR)**

| Variable  | 1   | 2    | 3    | 4   |
|-----------|-----|------|------|-----|
| 1. FWC    | .80 |      |      |     |
| 2. WFC    | .40 | .89  |      |     |
| 3. Stress | .45 | .89  | .72  |     |
| 4. ITS    | .28 | -.15 | -.22 | .81 |
| CR        | .90 | .90  | .87  | .85 |
| AVE       | .64 | .63  | .52  | .66 |

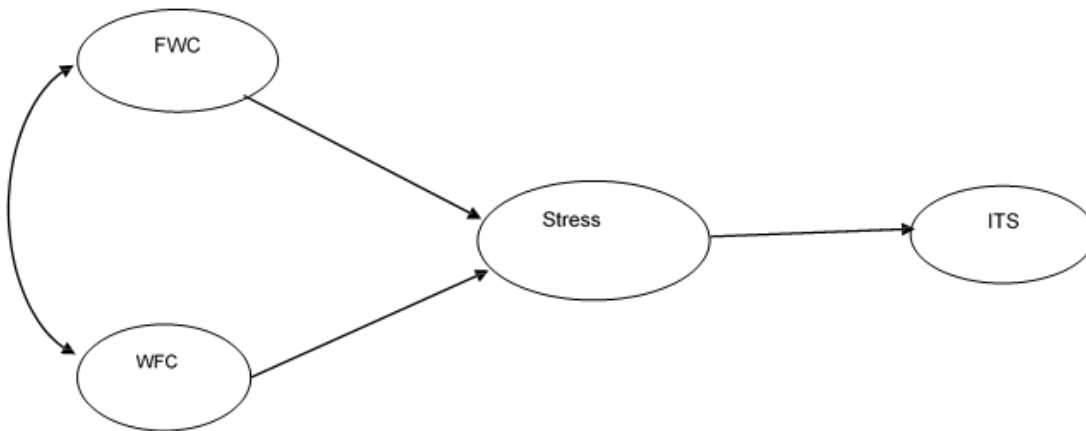
Note. Square root of AVE along the diagonal

**TABLE 5**  
**FIT INDICES FOR STRUCTURAL MODELS**

| Model   | $\chi^2$ | <i>df.</i> | RMSEA | SRMR  | CFI  | AIC     | BIC     | #  SRC  > 2.58 | $R^2(ITS)$ | $R^2_m$ |
|---|----------|------------|-------|-------|------|---------|---------|----------------|------------|---------|
| 1. WFC + FWC -> Stress -> ITS                               | 290.810  | 148        | .064  | .078  | .947 | 374.810 | 520.821 | 12             | .047       | .802    |
| 2. WFC + FWC -> Stress -> ITS and WFC-> ITS                 | 290.222  | 147        | .064  | .078  | .947 | 376.222 | 525.710 | 12             | .036       | .808    |
| 3. WFC + FWC -> Stress -> ITS and FWC -> ITS                | 256.861  | 147        | .056  | .0511 | .959 | 342.861 | 492.349 | 0              | .213       | .837    |
| 4. WFC + FWC -> Stress -> ITS and WFC -> ITS and FWC -> ITS | 255.277  | 146        | .056  | .0442 | .959 | 343.277 | 496.242 | 0              | .238       | .846    |

*Note.*  $R^2 = R^2$  of ITS. SRC = standardized residual covariance value. The estimation for all models converged and the solutions for all models were admissible. |

**FIGURE 1**  
**THEORETICAL MODEL**



**FIGURE 2**  
**MEASUREMENT MODEL**

