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Article

Balancing work and life when self-employed: the role of business characteristics, time demands and gender contexts

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Abstract: This study explores individual and contextual risk factors for the onset of work interfering with private life (WIL) and private life interfering with work (LIW) among self-employed men and women across European countries. It also studies the relationship between interference (LIW and WIL) and wellbeing among self-employed men and women and the effect of macro level risk factors. Data from the fifth round of European Working Conditions Survey was utilized and a sample of self-employed men and women with active businesses was extracted. Applying multilevel regressions, results show that though business characteristics are important for level of WIL, time demand is the most evident risk factor for WIL and LIW. There is a relationship between wellbeing and WIL and LIW respectively, and time demands is the most important factor in this relationship. Gender equality on the labor market did not relate to level of interference, nor did it mediate the relationship between interference and wellbeing. However, the main and most important risk factor for experiencing WIL and LIW and for how interference relate to wellbeing is gender relation processes in work and life, both on individual and contextual level.

Keywords: 1 contextual risk factors; 2 gender; 3 individual risk factors; 4 life-work interference; 5 self-employed; 6 wellbeing; 7 work-life interference

1. Introduction

Research witnesses of a more boundaryless life, where the line between work and private life has become more blurry (Annink 2017; Hagqvist, Gillander Gådin and Nordenmark 2017; Fahlén 2014; Allvin et al. 2013; Mellner 2016; Mellner, Aronsson and Kecklund 2014). When demands in paid work interfere with private life or vice versa, it is referred to as work-life interference (Greenhaus and Beutell 1985). Interfering is differentiated between work interfering with private life (WIL) and private life interfering with paid work (LIW). In a general working population, research show individuals experience higher levels of WIL than LIW (Byron 2005; Fahlén 2014). Meanwhile, it has been argued that both directions of interference are important for self-employed individuals (Beutell 2007). In comparison to employees, self-employed individuals seem to experience more conflicting demands between work and the private life sphere than regular employees (Nordenmark, Vinberg and Strandh 2012; Bunk et al. 2012). However, there is a lack of consensus, as other research finds that employees report higher levels of conflict than the self-employed (Beutell 2007). Reasons for inconsistencies in comparing self-employed to regular employees could be that the self-employed are often considered a homogenous group and neglect contextual differences between countries. Exploring the concept of 'doing gender', work is an arena where gender relations are produced and reproduced (West and Zimmerman 1987). Femininities are expressed and strengthened by carrying out work tasks closely

related to femininity such as caring for home and family, and having care focused paid work (West and Zimmerman 1987; Connell 2002). In a similar manner is masculinities emphasize through work by men and values such as economic success and career are important. How genders are expressed and understood has nuances across contexts, which affect men and women's conditions on both individual and contextual level (Kunovich and Kunovich 2008).

A body of research shows that an imbalance between work and private life relates to low health and wellbeing among a general working population (Hagqvist, Gillander Gådin and Nordenmark 2012; Hagqvist et al. 2017; Lunau et al. 2014; Griep, Toivanen, Santos et al. 2016; Griep, Toivanen, Van Diepen et al. 2016). The association varies across European countries. In Nordic countries where labor markets are fairly gender equal, the imbalance between work and private life tends to relate to low wellbeing to a greater extent than in more gender traditional countries where women have less access to labor markets (Hagqvist et al. 2017; Drobnič, Beham and Präg 2010). One reason for this may be the male norm that exists in the gender equalizing discourse in Nordic countries. This may partly result in a high work burden for women and in norm breaking behaviors among men when sharing housework. In the study of Hagqvist et al. (2017) the general working population was studied and no focus was placed on the self-employed.

Thus, the aim of the present study is twofold: first, the aim is to identify individual (business characteristics and time demand) and contextual level risk factors for the onset of WIL and LIW among self-employed men and women across European countries; and second, the aim is to study the relationship between interference (LIW and WIL) and wellbeing among self-employed men and women and the effect of context and gender equality on the labor market.

1.1 Interference of Work to Life and Life to Work

Previous research is equivocal as to whether men or women experience higher levels of WIL. Some studies support the idea that women experience higher levels of interference (Leineweber et al. 2013; Falkenberg et al. 2017; Griep, Toivanen, Van Diepen et al. 2016), while others found that men experience higher levels (Fahlén 2014). On the other hand, Guerts and Demerouti (2003) suggest that there is no empirical evidence that gender differences exists. Reason for these different findings could be that neither contextual differences nor the socio-economic position of the working men and women have been taken in considerations in many of these studies. It has, for instance been suggested that men and women with higher professional non-manual work experience more interference (Falkenberg et al. 2017; McGinnity and Calvert 2009), especially professional and highly educated women (Falkenberg et al. 2017; Griep, Toivanen, Santos et al. 2016; Griep, Toivanen, Van Diepen et al. 2016). Gendered expectations in parental roles also seems to influence interference as it increases mothers WIL to a higher extent than fathers (Fahlén 2014). Withal, a recent Swedish study suggested that women who chose self-employment to better balance work and private life also perceive less WIL (Johansson Sevä and Öun 2015).

Turning to LIW, Byron (2005) show that men and women tend to report similar levels of LIW. A decade later Fahlén (2014) presents evidence that women report higher levels of LIW than men do. Having a greater responsibility for housework, family and child care and experiencing stress and time strain related to unpaid work seem to be risk factors to experience LIW (Byron 2005; Hagqvist, Toivanen, and Vinberg 2015). These are tasks women have more responsible of, and spend more time on than men, which can be one reason explaining why women report higher levels of LIW. The fact that self-employment might be used as a way to balance work with family life especially for women (Kirkwood and Tootell 2008; Kirkwood 2009; Annink, Den Dulk and Amorós 2016), can result in differences in men and women's perception of LIW and WIL. For example, self-employed mothers in Canada seem to use self-employment to fit work around family demands and thus adjust work demands and work time to the needs of their children (Hilbrecht and Lero 2014). Being able to fit work around family would imply that perhaps LIW reduces among women in self-employment. However, this may not be the case all around the globe. For example, in Scandinavia strong job identification leads women to adapt to more masculine values in work and thus prioritize work before family and housework (Hagqvist, Vinberg and Landstad 2018).

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In summary, previous research shows a complex and incomplete picture of WIL and LIW among self-employed men and women. There is evidence that gender differences and contextual differences matter in relation to interference and how men and women relate to work and family demands. What is missing is a comprehensive analysis of individual and contextual risk factors for the development of LIW and WIL among the self-employed.

1.2 Risk factors for development of LIW and WIL in self-employment

A bulk of studies have identified risk factors for the onset of WIL and LIW (less on LIW) in a general working population neglecting the fact that circumstances might be different for self-employed individuals and that the group of self-employed is heterogeneous. In a general working population, risk factors for experiencing WIL include long working hours, working unsocial hours, high job demand, poor psychosocial work environment, partners' work hours and parenthood (Bianchi and Milkie 2010; Crompton and Lyonette 2006; Fahlén 2014; Gallie and Russell 2009; Grönlund 2007; McGinnity and Calvert 2009). Also, for women home demands as well as economic strains affect experiences of WIL (Fahlén 2014). Factors such as job flexibility, job control and social support lower the risk of experiencing WIL (Grönlund 2007; Engman, Nordin and Hagqvist 2017; Byron 2005). For women, long work hours, no job flexibility and working unsocial hours seem to have a stronger negative effect than for men (McGinnity and Calvert 2009; Fahlén 2014). Furthermore, women need very high levels of job flexibility to experience reduced levels of WIL (Grönlund 2007). Little is known about risk factors for LIW, but in contrast to WIL, LIW increases when there are high demands from the home domain rather than from paid work (Byron 2005; Fahlén 2014). In sum, different aspects from home and work seem to influence WIL and LIW differently, and have different impact on men and women. Also here knowledge is inconclusive and somewhat limited, especially with regard to LIW. Therefore, home and work demands are explored as risk factors for WIL and LIW, respectively, for self-employed men and women.

Self-employed individuals, when compared to regular employees, often report working longer and more irregular hours (Hagqvist, Toivanen and Vinberg 2016; Nordenmark et al. 2012), often have higher work demands (Stephan and Roesler 2010), and many, especially men, experience being always on, constantly working (Landstad, Hedlund and Vinberg 2017; Hilbrecht and Lero 2014). Thus, it seems that self-employed individuals have high pressure at work and that work takes up a lot of their time, which are factors that increase levels of WIL and will be further investigated. Meanwhile, despite high work demands, self-employed individuals often experience high levels of autonomy, flexibility, control and freedom which gives them greater possibilities to juggle family demands, and contribute to reducing risk of experiencing WIL (Beutell 2007; Stephan and Roesler 2010; Byron 2005). Furthermore, time use studies also acknowledge gender differences among self-employed compare to employees, as self-employed men and women seem to have a more gender stereotyped division between paid and unpaid work (Hagqvist, Toivanen and Vinberg 2016). Among the self-employed, business set up and economic security might affect how well self-employed individuals have control over time and what level of autonomy they actually have, which in turn can influence risks of experiencing WIL. For instance, it has been shown that self-employed individuals who are dependent on clients and have few possibilities to adapt working hours and amount of work experience WIL more often than self-employed persons with low dependency on clients and high autonomy (Annink and den Dulk 2012; Kunda, Barley and Evans 2002). Moreover, self-employed individuals with employees spend more time working (Craig, Powell and Cortis 2012), and long working hours increase risk of interference. Also, Swedish self-employed women with employees seem to experience more WIL than men and self-employed women without employees (Johansson Sevä and Öun 2015). Many individuals combine a wage work with self-employment, especially in the transition from regular employment to self-employment (Wennberg, Delmar and Folta 2009). This phenomenon is often referred to as hybrid entrepreneurship or combining entrepreneurs, here the latter term is used. Not all leave the combining entrepreneurship and continue a part-time self-employment with part- or fulltime wage work (Nordström 2015). However, little is known about how combining entrepreneurship effects individuals life interference. It has been identified that motivation for combining entrepreneurs is necessity for

economic security or to be able to do passionate work (e.g. crafting, painting, music) (Nordström 2015; Thorgren, Nordström and Wincent 2014). Either if it is out of passion or necessity, one can imagine that it demands long work hours, which could influence risk of experiencing WIL.

To the best of our knowledge, few if any studies have so far identified risk factors for the onset of LIW among self-employed men and women. Some studies explored demands between work and privet life in general, not defining directions, and how self-employed men and women relate to these demands. These studies suggest that self-employed individuals experience strong job identification which can blur the line between work and private life causing feelings of interference or imbalance as such (Annink 2017; Hagqvist et al. 2018).

In this study, risk factors for experience both WIL and LIW are explored with respect to combining entrepreneurs, being dependent on clients and having employees.

1.3 WIL, LIW and health

Previous research shows that there is a relationship between WIL and LIW interference and different health variables, including wellbeing, in a general working population (Lunau et al. 2014; Canivet et al. 2010; Leineweber et al. 2013; Hagqvist et al. 2012). In a study on self-employed individuals only, WIL was similarly related to reduced wellbeing (Nordenmark et al. 2012). For the general working population, it even show that the negative health consequences of WIL over-throw the positive effects of paid work (Hagqvist et al. 2012; Boye 2010). Thus, gender context seems important factor both for level of interference but also for the relationship between interference and wellbeing.

Even if women tend to report WIL more often than men, experiencing WIL is directly correlated with poorer self-rated health both in women and men (Griep, Toivanen, Van Diepen et al. 2016; Hagqvist et al. 2017; Lunau et al. 2014). There exists different health outcomes because of WIL for men and women. For example, among men high levels of WIL relates to increased intake of alcohol and among women, elevated levels of burnout (Leineweber et al. 2013). Studies differentiating between time and strain based WIL show differences regarding health outcome (Griep, Toivanen, Santos et al. 2016; Griep, Toivanen, Van Diepen et al. 2016). Both types of WIL are associated with poor self-rated health (Griep, Toivanen, Van Diepen et al. 2016), yet strain based WIL is associated particularly with migraine in women (Griep, Toivanen, Santos et al. 2016). In men, migraine is associated with lack of time for personal care and leisure (Griep, Toivanen, Santos et al. 2016).

1.4 Context and level of gender equality on the labor market

On a macro level, gender contextual differences might prompt how femininities and masculinities are expressed through work, access to the labor market and division of paid and unpaid work. This can contribute to gender differences in experiences of WIL and LIW across countries (Hobson and Fahlén 2009; Hagqvist et al. 2017; Drobnič et al. 2010). In order to better understand contextual differences contributing to gender differences in relation to work, the family policy models constructed by Korpi (2000) as well as Thévenon (2011) can be used. In their studies, they organized countries based on policy constructions and group them representing more or less gender equal contexts. In more conservative contexts, gender relations are often more traditional, what is considered feminine and masculine is based on more gender traditional values and thus work tasks are less equally divided. In conservative countries, few policies exist that support active participation of both men and women in the labor market and childcare is foremost relying on family responsibility (Korpi 2010; Thévenon 2011). In dual earner contexts on the other hand, family friendly policies are more progressive with public funded kindergartens and paid parental leave for either parent (Ibid.). Thus, more women take part in the labor market and spend more time on paid work (Hagqvist et al. 2017). A third group refers to market-oriented contexts, and these largely lack public funded childcare and care are instead largely provided by market and relatives (Korpi 2010; Thévenon 2011). Thus, different contexts give men and women different possibilities to take part in the labor market and have a career (Korpi, Ferrarini and Englund 2013) which is visualized in OECD data showing that full-time equivalent employment for women in

dual earner countries are higher than in conservative or market-oriented countries (The European Institute for Gender Equality [EIGE] 2013).

In an general working population, some studies show that men and especially women in dual earner contexts report higher levels of WIL than men and women in countries with more conservative values (Cousins and Tang 2004; van der Lippe, Jager and Kops 2006). Others show that WIL is just as high in dual earner contexts as in other countries (Grönlund and Öun 2010). And yet other studies show that among full time working women the level of WIL is highest in more conservative contexts (Boye 2011; Lunau et al. 2014). Thus, gender context and women's ability to take part in the labor market seem to be of importance to level of interference.

On a macro level, studies of cross-country differences in the relationship between interference and wellbeing are still scarce and results are somewhat disperse, especially with regard to self-employment. In recent articles, the relationship between WIL and wellbeing were studied across a general working population in different gender contexts (Hagqvist et al. 2017; Drobnič et al. 2010). Findings show that level of WIL is lower in dual-earner countries, however that the negative relationship between WIL and wellbeing is stronger compared to other countries representing conservative/traditional and market family policy models. No studies are found focusing on contextual differences in the relationship between LIW and wellbeing nor between interference and wellbeing for the self-employed. Because there are differences in level of interference between self-employed individuals and regular employees and because of the fact that gender differences in how men and women relate to, and uses self-employment in different contexts, we have reasons to investigate the relation between interference and wellbeing across countries for the self-employed.

2. Method

This article is based on data from the European Working Conditions Survey (EWCS) 2015. EWCS is a cross sectional cross-country study covering 35 OECD-countries. Included in this study are those who reported to be currently actively working as self-employed, resulting in a sample of 6 977 of which 36.7 per cent are women and 63.3 per cent are men.

2.1 Measurement

Both WIL and LIW were combined from several questions to produce indexes ranging from low levels of interference to high levels of interference. WIL was conducted using three questions (Cronbach alpha = 0.694) resulting in an index ranging from 0 to 12. Questions probed how often the respondent 1) worries about paid work when at home, 2) feels too tired after paid work to enjoy the things they normally do, and 3) finds that their job prevents them from spending time with their family. The LIW index was conducted using two questions asking: 1) if respondent found it difficult to concentrate on the job because of the family responsibility; 2) if respondent found that family responsibility prevented from giving the time wanted to work. In both cases answers ranged from never to always on a 5-point Likert scale. LIW index ranged from 0 to 8 (Cronbach's alpha = 0.747). Wellbeing was measured using a composite index of five questions (the WHO-5 wellbeing index;) asking whether over the last two weeks the respondent felt 1) cheerful and in good spirits, 2) calm and relaxed, 3) active and vigorous, 4) fresh and rested when waking up, and 5) that daily life has been filled thing that interest me (Cronbach's alpha = 0.881). Questions were answered on a 6-point scale ranging from "Never" to "All the time", providing an index ranging from 0 (low wellbeing) to 25 (high wellbeing).

Individual level measurements were included as a means to detect differences among self-employed men and women. These consisted of business characteristics and time demands. Business characteristics were measured using three dichotomized variables: 1) whether or not the self-employed respondent had employees or not (having employees were set as the redundant); 2) if respondents were combining entrepreneurs (non-combiners were set as the redundant), and 3) if respondent had more than one client (one client was set as the redundant). Time demand was measured as 1) minutes spent on unpaid housework per day and 2) hours spent on paid work per week.

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Based on an extensive literature we include four individual control variables based on respondents answers in questionnaire: 1) living with children in the household (no children in the household was set as the redundant), 2) partners time in paid work (not having a partner was set as the redundant), 3) age, and 4) as an indicator of socioeconomic position, respondents perspectives on their household economy was included. Regarding household economy, respondents were asked whether they believed their household made ends meet on a 6-point scale ranging from very easy to with great difficulty. The 6-point scale was merged to a tracheotomised variable: good economy (was set as the redundant) fair economy and bad economy.

One macro-variable were used as a proxy for gender context measuring gender equality on the labor market. The contextual measurement was based on the economic participation and opportunity section of the 2015 global gender gap index (GGGI) (World Economic Forum 2015), which measures the gender equality in working life across countries. The GGGI consists of three areas: 1) the participation gap (i.e., the ratio of female labor force participation to male labor force participation); 2) the remuneration gap (i.e., the wage equity between men and women for similar work); and 3) the advancement gap (i.e., the ratio of women to men among legislators, senior officials and managers, and technical and professional workers). A value of one on the GGGI score signifies perfect equity, whereas zero indicates the highest level of inequity. The GGGI scores are presented in appendix 1.

2.2 Analyses

The analyses had three steps. First, descriptive were conducted and by using independent T-test (for continues variables) and chi-square test (for categorical variables) we study differences across variables for self-employed men and women.

In the second step, we applied a multilevel model to identify individual level risk factors for reporting WIL and LIW respectively presented in two tables. In a stepwise structure, first a null model was computed, thereafter was gender added, and then the control variables. Following, risk factors were explored in three different models, first the three business characteristics variables, then the two time demand variables and thirdly GGGI. In a last model, all individual variables as well as GGGI was added.

Next, testing the relationship between wellbeing and WIL and LIW respectively, wellbeing was set as the outcome variable presented in two tables. Also here, a stepwise structure were used. First, interference was added, thereafter gender, and then control variables. Following again risk factors were tested in the same structure as above, first business characteristics, then time demands and last GGGI. Thereafter, GGGI was added. In the following model a random slope was used exploring the relationship between wellbeing and WIL and LIW respectively across context. Lastly an interaction between GGGI and interference were tested.

For all multilevel models, beta-values, significance level, inter class correlation (ICC) and the model fit measure log likelihood (LL2) are presented. All analyses were weighted for sample and design differences across countries using weights provided in the EWCS dataset.

3. Results

Starting with descriptive analyses studying distributions and differences between women and men, Table 1 shows that self-employed women experience significant higher levels of interference in both direction in relation to self-employed men. Self-employed men on the other hand report higher levels of wellbeing than women do. Men's partners seem to work less hours than women's partners which is what is expected (considering that most partnerships is heterosexual) and in line with the hours spent on paid work reported by the male and female respondents respectively. Women report somewhat worse household economy than men do. Looking at the individual business characteristics risk factors, Table 1 shows that women more often have no employees and are combining entrepreneurs, while men more often have more than one client. Moreover, results of time demands show that self-employed women spend less time on paid work and more time on housework compare to self-employed men.

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293 **Table 1**. Distribution and gender differences across variables.

	Women	Men	Sig.
WIL	5.20	5.00	0.008
LIW	2.06	1.77	0.000
Wellbeing	16.73	17.42	0.000
Business characteristics:			
No employees (%)	76.1	69.3	0.000
Combining entrepreneurs (%)	9.3	6.9	0.000
>1 client (%)	76.1	80.0	0.000
Time demands:			
Paid work (hours/week)	38.1	45.3	0.000
Unpaid work (minutes per day)	148.1	104.2	0.000
Control variables:			
Children living in the household (%)	60.9	51.4	0.000
Partners work hours	43.1	36.7	0.000
Age	44.8	46.3	0.000
Household economy			0.000
Good (%)	28.3	24.4	
Fair (%)	27.2	28.1	
Poor (%)	44.5	37.5	

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295 *3.1 Individual and contextual risk factors*

296 Presented in two tables, the potential individual and contextual level risk factors for the onset of
297 interference among self-employed men and women were identified with WIL respectively LIW as
298 outcomes. Starting with WIL (Table 2), initially Model 2 confirms the result from Table 1, that self-
299 employed women report higher levels. However, when including individual control variables (Model
300 3), result shows that self-employed women report lower levels of WIL than men do and children living
301 in the household is the variable changing the relationship. Meanwhile, the relationship between having
302 children and WIL is significant and rather high. Thus, having children living in the household seems to
303 be a more prominent risk factor for self-employed women than for men.

304 **Table 2**. Exploring individual as well as contextual risk factors for WIL using a multilevel model

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
Intercept	4.897*	4.845*	4.609*	4.521*	2.206*	4.705*	2.387
Women		0.141**	-0.367*	-0.232**	0.520**	-0.368*	0.561**
Children living in the household			0.624*	0.595*	0.331**	0.624*	0.276
Partners work time			0.016*	0.016*	0.002	0.016*	0.004
Age			-0.020*	-0.019*	-0.017	-0.020*	-0.019**
Fair economy			0.481*	0.522*	0.276	0.480*	0.238
Poor economy			0.910*	1.083*	0.858*	0.908*	0.976*

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No employees				-0.555*			-0.410**
Combining entrepreneur				0.349[x]			0.718**
>1 client				0.297**			0.325
Work hours					0.050*		0.050*
Housework					0.003**		0.003**
GGGI						-0.140	-0.182
Residual	8.018*	8.015*	6.799*	6.687*	6.091*	6.799*	6.090*
Country intercept	0.530*	0.528*	0.389*	0.392*	0.296**	0.403*	0.276**
ICC (%)	6.2	6.2	5.4	5.5	4.6	5.6	4.3
LL2	34023.84	34023.38	14328.00	13826.24	6300.61	14325.02	5992.57

[x] Sig. equal to 0.057

* Sig. equal or less than 0.001

** Sig between 0.05 and 0.002

In Models 4 and 5, individual level risk factors in relation to WIL are explored. Starting with model fit, in comparison to Model 3, models with the individual level risk factors significantly improve the fit, indicating that both business characteristics and time demands better explain the individual variation in WIL. Starting with business characteristics, results show that those who have employees and those who have more than one client report higher levels of WIL. Being a combining entrepreneur is borderline significant to WIL (p=0.057). Moving to time demands, both time spent on paid and unpaid work are significantly related to WIL. Also, the intercept considerably decreased indicating that time demand is a manifest risk factor for experiencing WIL among self-employed individuals. Importantly, while business characteristics seems to reduce gender differences in reported level of WIL, time demands changes the relationship and women report significantly higher levels of WIL. Demonstrating that time demands seem to influence self-employed men and women differently. To explore this further, separate models run for men and women respectively are presented below.

Turning to contextual level factor and impact, initially Model 1 shows that country of living explain 6.2 per cent of the variation in WIL on individual level. Country of living, accordingly, have little but yet some influence on self-employed individuals' risk of experiencing WIL. Impact from country reduces when individual control factors are included (Model 3). However, time demands made greatest impact on the reduction of ICC, indicating that part of the country variation in WIL explains by country differences in time demand. In Model 6, the presumed contextual level risk factor (GGGI) was added and result show that level of gender equality on the labor market do not relate to individuals' report of WIL and nor does it affect gender differences in reported WIL.

Last, in Model 7, business characteristics, time demands and GGGI were jointly included. Result shows that there seem to exist some covariance. Compare to previous Models, Model 7 show that combining entrepreneurs become significant and beta values increases, and having more than one client became non-significant. Results imply that these business characteristics are sensitive to time demands. Worth to notice is that when in Model 7, GGGI was added only marginal changes on Beta-values occurred across individual level factors, however the intercept became non-significant (result presented up on request). Furthermore, again gender differences changes character compare to previous models and women significantly report higher levels of WIL.

Exploring LIW, Table 3 show individual and contextual level risk factors in level of LIW. In difference from WIL, Table 1 show that women report higher levels of interference and this difference do not change when adding individual control variables.

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Table 3. Exploring individual as well as contextual risk factors using a multilevel model for LIW

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
Intercept	1.751*	1.651*	1.668*	1.691*	1.623*	2.068**	1.989**
Women		0.273*	0.218*	0.216*	0.236	0.216*	0.247
Children living in the household			0.465*	0.473*	0.433*	0.464*	0.413*
Partners work time			0.001	0.001	-0.003	0.001	-0.004
Age			-0.011*	-0.011*	-0.018*	-0.011*	-0.018*
Fair economy			0.269*	0.268*	0.302**	0.267*	0.307**
Poor economy			0.438*	0.432*	0.582*	0.433*	0.593*
No employees				0.039			-0.012
Combining entrepreneur				0.311**			0.481**
>1 client				-0.100			-0.144
Work hours					0.010*		0.009**
Housework					0.000		0.000
GGGI						-0.584	-0.261
Residual	3.072*	3.055*	2.690*	2.694*	2.872*	2.690*	2.936*
Country intercept	0.115*	0.113*	0.074**	0.079**	0.083**	0.075**	0.090**
ICC (%)	3.6	3.6	2.7	2.9	2.8	2.7	3.0
LL2	27694.65	27660.50	11657.42	11273.80	5282.10	11655.45	5044.98

* Sig. equal or less than 0.001

** Sig between 0.05 and 0.002

For individual level risk factors, Table 3 show that model fit marginally improve when business characteristics are added and substantially when time demands are added. Models 4 show that among the business characteristics do only combining entrepreneurs relate to increased levels of LIW. Among time demands do more time spent on paid work significantly increase risk of reporting LIW while time spent on housework have no significant relationship with LIW. However, though time spent on housework is non-significant adding the variable made gender differences insignificant, demonstrating that time spent on housework has different importance for self-employed men and women.

Country variation on individuals' experiences of LIW is rather small and decreases when individual control variables are included in Model 3. ICC thereafter remains stable and indicate that country differences in LIW is rather explained by differences in individual control variables. In Model 6, GGGI was added and result show that there is no linear relationship between level of gender equality on the labor market and level of LIW.

When in Model 7, all variables were included result show that in comparison to previous models only marginal changes occurred among individual level risk factors. Again, gender differences became non-significant.

In summary, business characterizes relate to increased levels of WIL but not to LIW. Having employees as well as more than one clients separately relate to increased risk of experiencing WIL. Time demands on the other hand relate to both WIL and LIW. Though, gender equality on the labor market is not linearly related to WIL nor LIW it seems context impact self-employed men and women's perceptions of interference. Hence, the labor market might have some importance for WIL and LIW.

All in all, while business characteristics seems to be a risk factor for WIL, time demands seem to be the most evident risk factors for experiencing both WIL and LIW among Self-employed men and

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women. Importantly, time demands seems to influence men and women differently. Risk factors will therefore be further investigated in separate analyses for men and women.

3.2 Gender, WIL and LIW

As results shown above, there seem to be gender differences in risk factors for experience WIL and LIW which will be further explored here (Table 4). This was not part of the initial aim, but is carried out as a result from the above findings.

Table 4. Separate multilevel analysis for men and women exploring both WIL and LIW

	WIL		**LIW**	
	Women	**Men**	**Women**	**Men**
Intercept	3.559**	0.074	3.144**	-2.624
Children living in the household	0.375[x]	-0.200	0.395**	0.524*
Partners work time	0.005	0.002	-0.006	0.007
Age	-0.010	-0.048*	-0.016**	-0.025*
Fair economy	0.045	0.783**	0.271	0.359
Poor economy	0.757*	1.707*	0.461**	0.889**
No employees	-0.299	-0.405	0.082	-0.101
Combining entrepreneur	1.154*	-0.126	0.462	0.359
>1 client	0.364	0.166	-0.221	0.318
Work hours	0.045*	0.051*	0.009*	0.013*
Housework	0.004**	0.001	0.001	0.000
GGGI	-1.693	5.602	-0.162	5.410
Residual	6.078*	5.672*	3.135*	1.849*
Country intercept	0.349**	0.318	0.106	0.723
ICC (%)	5.4	NA	NA	NA
LL2	4606.08	1387.49	3953.33	1078.30

[x] Sig. equal to 0.055

* Sig. equal or less than 0.001

** Sig between 0.05 and 0.002

NA not applicable

Beginning with WIL, separate analyses for men and women show that among self-employed men are household economy, age and time spent on paid work risk factors for experiencing WIL. However, for men, the intercept is non-significant, and it is when GGGI adds to all other variables the intercept and country intercept became non-significant. For women on the other hand, the intercept is higher than in Table 2 Model 7 above and both time spent on paid and unpaid work are of great importance for self-employed women's risk of experience WIL. In addition, in difference from men, children living in the household home is borderline significant and being combining entrepreneur is a significant risk factor for experiencing WIL. Beta-value for combining entrepreneur in women is rather high indicating that women who are combining are also struggling with matching demands from work with private life. Though bad household economy is a risk factor also for women, it seems less evident as for men. Furthermore, while no country variance exists for men, for women country of living account for 5.4 per cent of the variation.

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Regarding LIW, Table 4 show also here, the intercept for men is non-significant while women's intercept increases. Nevertheless, having children living in the household as well as hours spent on paid work are evident risk factors for LIW among both men and women.

In sum, for self-employed women, in difference from self-employed men are both WIL and LIW bulging and both long work hours and having children living in the household means struggles and demands influencing both directions of interference. In addition, for increase reports of WIL among women do also time spent on housework and being a combing entrepreneur conduct risk factors. Among self-employed men are neither individual nor country intercept significant. This demonstrate that , though there exists no linear relationship between GGGI and WIL level of gender equality on the labor market do play a role for self-employed men's level of WIL

3.4 Wellbeing, WIL and LIW

The second part of the aim seek to explore the relationship between wellbeing and LIW respectively WIL (Table 5 and 6). Starting with WIL, among self-employed men and women, there exist a negative relationship between WIL and wellbeing (Table 5; Model 1) which remain stable when individual control variables and sex are included (Model 2; individual control variables not shown). Of the individual level risk factors, none of the business characteristics (Model 3) significantly relates to wellbeing nor do they seem to make any changes in the relationship between WIL and wellbeing. For time demand, only time spent on paid work is positively and significantly related to wellbeing. Furthermore, model fit improved significantly when time demands are included. Jet again, adding time demands gender difference changes remarkable, now eradicated gender differences in wellbeing.

Table 5. Relationship between WIL and wellbeing

	Model 1	**Model 2[a]**	**Model 3[a]**	**Model 4[a]**	**Model 5[a]**	**Model 6[b]**	**Model 7[b]**	**Model 8[b]**	**Model 9[b]**
Intercept	20.179*	23.580*	23.465*	23.206*	21.882*	23.192*	20.161*	17.712*	17.878*
WIL	-0.547*	-0.511*	-0.523*	-0.576*	-0.511*	-0.570*	-0.570*	-0.003	0.153
Women		-0.489*	-0.417*	0.089	-0.484*	0.081	0.118	0.105	-0.106
No employees			-0.125						
Combining entrepreneur			-0.121						
>1 client			0.202						
Work hours				0.034*					
Housework				-0.001					
GGGI					2.466		4.345	7.946	8.582
GGGI*WIL								-0.832	-0.962
Residual	21.967*	17.547*	17.566*	17.831*	17.548*	17.775*	17.754*	17.751*	17.966*
Country intercept	0.994*	0.806*	0.822*	0.847*	0.808*	0.787*	0.746*	0.749*	0.896*
ICC (%)	4.3	4.4	4.5	4.5	4.7	4.2	4.0	4.0	4.8

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Variance of random slope						0.005	0.007	0.007	
LL2	40600.40	17046.04	16501.42	7682.42	17041.40	7682.02	7675.98	7673.45	7834.70

[a] controlled for by children, partners work hour, age and household economy

[b] controlled for by children, partner, household economy, age, workhours and housework

* Sig. equal or less than 0.001

** Sig between 0.05 and 0.002

Country variance of self-employed individuals' wellbeing is low, 5.1 per cent (result shown on request). When WIL is added, ICC reduced to 4.3 per cent (Model 2). ICC then remained stable around 4.3 per cent across Models. This indicates that WIL explain part of the contextual variance on individuals' wellbeing. GGGI, do not have a significant relationship with wellbeing, nor is variance of random slope significant (Model 6). Finally, level of gender equality on the labor market do not moderate nor mediate the relationship between WIL and wellbeing. When the interaction term was included in Model 7 the relationship between WIL and wellbeing became non-significant and in Model 8, WIL is still non-significant.

In Table 6, the relationship between LIW and wellbeing is explored. Model 1 shows that higher levels of LIW is related to lower levels of wellbeing. This relationship becomes marginally weaker when individual control variables are included (Model 2). Worth noticing is that the relationship between sex and wellbeing in non-significant, and remains so throughout all models. This illustrates that when the effect of LIW is removed there exists no gender differences in wellbeing.

Table 6. Relationship between LIW and wellbeing

	Model 1	**Model 2[a]**	**Model 3[a]**	**Model 4[a]**	**Model 5[a]**	**Model 6[b]**	**Model 7[b]**	**Model 8[b]**	**Model 9[b]**
Intercept	18.795*	22.062*	21.907*	22.858	20.574*	22.840*	20.013*	19.981*	19.804*
LIW	-0.752*	-0.637*	-0.645*	-0.729*	-0.637*	-0.717*	-0.721*	-0.434	-0.412
Women		-0.081	-0.087	0.057	-0.077	0.049	0.088	0.082	-0.007
No employees			0.223						
Combining entrepreneur			-0.174						
>1 client			0.086						
Work hours				0.015					
Housework				-0.003					
GGGI					2.162		4.063	4.696	4.895
GGGI*LIW								-0.429	-0.450
Residual	22.649*	18.094*	18.112*	18.097*	18.095*	17.957*	17.944*	17.944*	17.975*
Country intercept	1.087*	0.931*	0.991*	0.861*	0.944*	0.726**	0.720**	0.716**	0.913**
ICC (%)	4.6	4.9	5.2	4.5	4.9	3.9	3.9	3.8	4.8
Variance of random slope						0.048	0.050	0.055	
LL2	41263.18	17305.92	16718.67	7689.84	17301.44	7688.09	7682.25	7680.01	7822.81

[a] controlled for by children, partners work hour, age and household economy

[b] controlled for by children, partner, household economy, age, workhours and housework

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* Sig. equal or less than 0.001
** Sig. between 0.05 and 0.002

None of the individual level variables are significantly related to wellbeing. Furthermore, business characteristics do not seem to moderate the relationship between LIW and wellbeing. Time demand marginally moderate the relationship between LIW and wellbeing increasing the strength between the two. This pinpoint the importance of time spent on paid and unpaid work in relation to LIW.

As with WIL, contextual impact is little. ICC, is fairly low when LIW is included and only marginally changes across models, and reduces somewhat when random slope is added in model 6. Random slope is non-significant. Similarly, GGGI have a non-significant relationship with wellbeing, nor did GGGI have any moderating or mediating impact on the relationship between LIW and wellbeing. When the interaction term is introduced in Model 8, the relationship between LIW and wellbeing becomes non-significant and remain non-significant in model 12.

In summary, results indicate that context and level of gender equality on the labor market is of no significance for the relationship between wellbeing and WIL and LIW among self-employed. Business characteristics, have no relationship with wellbeing nor do they influence the relationship between wellbeing and WIL and LIW respectively. The one thing that seem important for wellbeing in relation to WIL and LIW respectfully is time demands, especially time spent on housework. Results indicate that also in the relationship between wellbeing and both directions of wellbeing do gender and time demands seem to play an important role and will therefore be further investigated.

3.5 Gender and gender context for the relationship between WIL, LIW and wellbeing

When analyzing men and women separately interesting patterns occur. In the relationship between WIL and wellbeing, both GGGI and the interaction term significant for self-employed women but not for men. This specify that for women, level of gender equality is somewhat important and for self-employed women in more gender equal countries the relationship between WIL and wellbeing is stronger. For men, though neither the interaction term nor GGGI are significant, ICC show a 19.7 per cent variance. This illustrate that GGGI account for a great part of the variation in wellbeing for individuals for self-employed men.

Table 7. Relationship between WIL and wellbeing and LIW and wellbeing for men and women separate. Controlled for by children, partner, household economy, age, workhours and housework

	WIL		**LIW**	
	Women	**Men**	**Women**	**Men**
Intercept	17.231*	30.474*	20.153*	27.849*
Interference	0.601	-2.244	0.345	-6.280**
GGGI	11.313**	-13.473	6.533	-11.321
GGGI*interference	-0.612**	2.376	-1.544	7.581**
Residual	17.817*	15.916*	17.641*	16.248*
Country intercept	0.763**	3.915**	0.691**	3.569
ICC (%)	4.1	19.7	3.8	NA
LL2	6006.38	1805.14	6004.71	1785.03

* Sig. equal or less than 0.001
** Sig between 0.05 and 0.002
NA not applicable

In difference from WIL, the interaction term is significant for men but not for women regarding LIW. Self-employed men in more gender equal countries seem to have a more strong negative

relationship between LIW and wellbeing compare to self-employed men in more gender traditional contexts.

Taken together, there seems to be differences depending on if you are a self-employed man or a self-employed woman. First, results show that women report significantly lower wellbeing than men do when controlling for WIL, but when controlling for LIW no gender difference in wellbeing exists (Table 5 and 6). Secondly, in sex-separate analyses, living in countries with more gender equal labor markets is important for the relationship between wellbeing and LIW for self-employed men and for the relationship between wellbeing and WIL for women.

4. Discussion

The overall aim of this paper was to first identify individual and contextual level risk factors for the onset of WIL and LIW among self-employed men and women across European countries, and secondly to study the relationship between interference (LIW and WIL) and wellbeing among self-employed men and women. First addressing the individual risk factors, containing business characteristics specified for self-employed individuals and time demands, results show that while business characteristics relate to increased levels of WIL no significant relationships were found for LIW. Specifically, as indicated in previous studies (Annink and den Dulk 2012; Kunda et al. 2002), having more than one client increased risk of experienced WIL. Having employees has shown to increase time spent on work (Craig et al 2012), in this study we also acknowledge that employees is a risk factor for experiencing WIL. In addition, though weak, combining self-employment with regular employment also seem to be a risk factor for WIL, especially for women. However, business characteristics had no significant relationship with wellbeing nor did they influence the relationship between wellbeing and WIL and LIW respectively. Contradictorily, time demand seems to be important for both level of interference as well as for the relationship between wellbeing and WIL and LIW respectively.

Reasons for being a combining entrepreneur can vary and depend on necessity or a passion. One can imagine that depending reasons, risk of experience interference can differ. Furthermore, an important factor in relation to interference, is the time spent on wage work and own business respectively (Nordström 2015). In this study, there were no way of differentiate between reasons nor time spent on which work and own business. However, it did became evident that when the effect of other business characteristics as well as time demands are removed, the relationship to WIL become significant with a high beta value, and for LIW the beta value increased. Demonstrating that combining entrepreneurs is of importance and should be further investigated. All the included business characteristics, being dependent on clients, managing employees and combining entrepreneurship are factors that could cause extra demand, work time and feelings of being always on for the self-employed individual that in turn can increase risk of experience WIL and LIW. For instance, Craig et al. (2012) confirm this argument saying that self-employed individuals with employees spend more time working. Our conclusion is that when studying interference among self-employed men and women it is of importance not to treat the group as homogenous but to acknowledge the differences within the group, especially with regards to factors that take a lot of time and demands. In this study a few business characteristics are explored but there exists others. For example, ownership, the existence of a management board, location of the business (located at home or outside the home) and time since business start-up could represent risk factors for experiencing interference. Lastly, because of the high relevance of time demands, different business characteristic should be investigated in relation to time use and job demand.

Both WIL and LIW showed some country difference, especially for WIL, however individual differences seem to be of more importance. Unlike previous studies (Hagqvist et al. 2017; Drobnič et al. 2010) was gender equality on the labor market not related to men and women's experiences of interference. This demonstrate that women's access to and on the labor market might have higher impact on regular employees.

In line with other studies (Nordenmark et al. 2012) did WIL negatively relate to wellbeing for self-employed men and women in Europe. Not shown in previous research, we can make clear that there also exist a negative relationship between LIW and wellbeing, strengthening the conclusion of Beutell

(2007) stating that both directions of interference should be considered when studying self-employed individuals. Though business characteristics seemed to be important for level of interference, they did not affect the relationship between interference and wellbeing. However, time demands did, especially time spent on housework. This is the first study looking at business characteristics and though we found no significant result more studies should be conducted exploring more and other business characteristics in relation to health and interference

Unlike the result of Hagqvist et al. (2017) we found no support of contextual differences in the relationship between interference and wellbeing nor for the effect of level gender equality on the labor market. In difference from regular employees, policies enabling individuals to balance work and family, might not be as beneficial for self-employed individual and in such reduce the effect of gender context.

Focusing on gender provides some clarity to the above painted portrait. In the results, it becomes evident that self-employed men and women have different working and living conditions that in turn cause existence different risk factors for experience interferences as well as how wellbeing and interference relate to each other. When first looking at gender differences, women report higher levels of both WIL and LIW. However, when we remove the effect of children living in the household, partner work hours, household economy and age, men report higher levels of WIL, children being of highest impact. For women partners work hours and having children at home specifically increased WIL while also household economy and age inflicted feelings of WIL among men. While gender differences remained stable when business characteristics were added, time demands played a significant role for gender differences. In such, results indicate that WIL and LIW influenced by how self-employed men and women produce and reproduce gender in work and life (West and Zimmerman 1987). Factor such as long work hours and poor household economy emerged as risk factors for both WIL and LIW among men. As breadwinners, men would feel a stronger burden in relation to low household economy which could inflict higher pressure of having to work long hours (Connell 2008). Housework and childcare are more often women's task (Connell 2002), and in line with how femininity is reproduced, having children in the household, long work hours and time spent on work related to increased levels of interference among women. As shown by McGinnity and Calvert (2009) our study supports the idea that time spent on paid work effect self-employed women's level of WIL to a greater extent than for men. Also, when the effect of time spent on housework is removed no gender difference in WIL exists. Similar to WIL, LIW show that the removal of time spent on housework eradicate gender differences. Rather surprisingly, long work hours relates to increased levels of LIW for both men and women, while time spent on housework merely relates to WIL. This could perhaps be an expression of guilt in relation to home when at work for women, and perhaps guilt of not helping enough at home for men (Hagqvist, Vinberg, and Landstad 2018). This study also show that though women report significantly lower levels of wellbeing than men do when controlling for WIL, but when controlling for LIW no gender difference in wellbeing exists. This reveal the importance of balance for gender difference in wellbeing and a need further investigations. In conclusion, for both WIL and LIW do time spent on both paid and unpaid work play an important role for gender differences in experiences of interference. Reflecting back on the affect from business characteristics on level of inference it becomes evident that more studies are needed exploring how characteristics can affect men and women differently, and furthermore if perhaps characteristic are gendered. This also emphasize the importance of considering the gendered process in work when studying self-employed men and women.

Though results indicate that context and level of gender equality on the labor market is of no significance for level of interference as well as for relationship between wellbeing and WIL and LIW among self-employed, in a gender aspect it does. From previous studies, it is evident that in more gender equal contexts, work is more evenly divided with in couples (Fuwa 2004) and women have better possibilities to take part in the labor market (Hagqvist et al. 2017; Korpi et al. 2013). When separated result show that country influence women's level of interference, but not men. Secondly, in separate analyses living in countries with more gender equal labor markets have bearing on women's wellbeing in relation to WIL and for men's wellbeing in relation to LIW. In countries with more gender equal labor market, wellbeing was more negatively affect by WIL for women and LIW for men. In a recent study by Hagqvist et al. (2018) interviewing Scandinavian small business managers it became

evident that self-employed women adapted to a masculine behavior, doing management. When women were doing management, they strongly identified as manager and with their job causing them not to reflect on high workload and long work hours as something abnormal and conflicting. Rather, it was the norm and part of the deal of being a manager (Hagqvist et al. 2018). This approach to management differ rather explicit compare to self-employed women in more gender traditional contexts where women and foremost mothers, self-employment as a way to balance work and family (Annink et al. 2016; Kirkwood 2009; Kirkwood and Tootell 2008). Furthermore, in Scandinavia compare to more gender traditional countries men spend more time on housework and childcare however, still not in the same amount as women (Hagqvist et al. 2017). This could be a reason why LIW relate to lower wellbeing in more gender equal contexts.

5. Conclusions

This study contributes to previous studies by providing extended knowledge of specific risk factors for the onset of interference for self-employed men and women in Europe. Furthermore, it also show that both WIL and LIW relate to wellbeing for the studied group. In specific, the conclusions are that business characteristics are important for foremost level if WIL emphasizing the importance to differentiate the group of self-employed, acknowledging the heterogeneity within the group. Furthermore, time demands is a more important risk factor for level of interference than business characteristics. A combination of business characteristics and time demand seem to have great effect on gender differences in level of WIL, which should be taken in consideration in future studies.

A main conclusion and important contribution to current knowledge, is that gendered work specification impede on self-employed men and women and influence how men and women experiences interference and how interference relate to wellbeing. As such, the overall conclusion is that the main and most important risk factor for experiencing WIL and LIW and for how interference relate to wellbeing is gender relation processes, both on individual and contextual level. Thus, the meaning of gender in self-employment need to be acknowledged in research as well as in policy construction. For self-employed men and women in more gender equal countries, being equal in the aspect of women working longer hours and men feeling guilty for not participating more in housework there is a daily struggle of demands that in turn affect wellbeing. Saying that, it is not the equality per se that is the cause of the problem but how work is still highly gendered. Policies and the governmental ideology support a male norm, not acknowledging that gender equality must be discussed in a broader context of work in general (Hagqvist 2016).

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Appendix 1

Table. Included countries and respective GGGI

Country	GGGI
Albania	0.668
Austria	0.650
Belgium	0.731
Bulgaria	0.716
Croatia	0.672
Cyprus	0.665
Czech Republic	0.647
Denmark	0.735
Estonia	0.703
Finland	0.794
France	0.676
FYROM	0.658
Germany	0.691
Greece	0.649
Hungary	0.672
Ireland	0.709
Italy	0.574
Latvia	0.785
Lithuania	0.757
Luxembourg	0.750
Malta	0.595
Montenegro	0.647
Netherlands	0.659
Norway	0.818
Poland	0.690
Portugal	0.713
Romania	0.699
Serbia	0.670
Slovakia	0.648
Slovenia	0.784
Spain	0.668
Sweden	0.802
Switzerland	0.745
Turkey	0.464
UK	0.700

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