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# **Dual-Earner Couples and Family Spillovers: An Empirical Study of Selected Families in Ghana**

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#### **Abstract**

Family-to-work spillovers have generated several disagreements among researchers. Whereas some believe it produces negative effects especially on women, others think otherwise. This study explored spillovers that occur from family life to work life of dual-earner couples. Kirchmeyer, (1992) and Stevens *et al.*, (2007) family spillover questionnaire was adopted and adapted for the study. Ninety eight couples with children, ten years and below were used for the study. The findings revealed that family life of the respondents had positive impact on their work life. The results also showed strong positive correlation between marital relationship satisfaction and positive spillover for the females, while cohesive family impacted positively on the males. The study concluded that family life of dual-earner couples facilitates and enhanced work life. The results of this study, apart from adding knowledge to the family to work spillovers from a developing country perspective could stimulate further cross-cultural study in the area.

**Keywords:** Family-to-work, spillovers, dual-income earning, Ghana.

#### 1. Introduction

In the traditional Ghanaian society, men are perceived to play the productive (breadwinner) role and community management (leadership) roles. The women on the other hand play the reproductive or affective role of nurturing caring and tendering of family members (Tuyizere, 2007; Munjanja *et al.*, 2005; Holroyd *et al.*, 2002). So it was acceptable for the men in the traditional family to take up employment outside the home whiles women stayed home to do house work and take care of the family.

The men according to Moser, (1995) are looked up to as the head and breadwinner of the family and therefore responsible for the general welfare of the household. The women were to ensure that there is adequate supply of basic needs in the house. Hence, they collect resources like water and firewood for the house and make sure that every household member's needs are met. In addition, women play the role of the mother, wife, and healthcare provider and are also responsible for educating children since they spend more time with the children than the men (Moser, 1995). Women's productive work was largely informal and often went unrecognized even by the census and development officials. However, it must be noted that most of the women worked for payment either in cash or kind. For example, women process cassava into roasted cassava granules called "gari", others process palm fruits into palm oil and maize into doe and make it into balls and cook and sell a product called "kenkey" (Hevi-Yiboe et al., 2004). Other women on their part engage in petty trading, baking, dressmaking, or hairdressing and earned some income (Oppong, 1974). Kumekpor (1974) is of the view that a wife who earned income and spent it on her own personal needs like clothes, food in the house, and cosmetics to keep up with the latest fashion is considered as helping her husband maintain the household.

With the advent of modernization, industrialization and commercialization and the changing gender roles and economic conditions society accepted that women needed education and job training. These skills allowed more women to be absorbed into the fast growing industrial world where their labors were needed. More and more women are now working in the formal sectors outside the home unlike in the past where women's productive work was largely restricted to the informal sector. Women are now able to earn money for themselves and acquire properties and decide how to spend their monies (Oppong, 1983). Many families are now made up of dual income earning couples. The dual earner family is a concept extracted out of the dual career-family system; a "revolutionary" type of dual-wage heterosexual family which has emerged as a result of complex social changes (Rapoport & Rapoport, 1976). One characteristic of this kind of family is that it is inconsistent with the traditional notions of gender (Unger, 2001) and therefore has resulted in imbalances between work and family life.

Researchers (Stevens, Minnotte & Kiger, 2007; Kinnunen & Mauno, 1998; Campbell & Campbell, 1994; Crouter, 1984) believe that couples who combine work and family life experiences some kinds of influences; either family-to-work or work-to-family. These influences are called spillovers and can either have a negative or positive impact on the people involved.

With the rise in the number of corporate wives, there has been some uncertainty about the effect that multiple role participation have on dual earner couples and their families. One strand of argument is of the view that multiple role participation only result in stress, loss of family coherence, poor child care, and other damaging effects on families and couple's level of production. For instance, Goode, (1960) explains that as a result of scarcity of resources, when individuals engage in multiple roles, it inevitably creates strain on the individuals involved. Agreeing to the effect of limited resources point of view, Katz & Kahn, (1978) believe that the occupation of two or more roles has the potential to lead to inter-role conflict, that is, where engaging in one role makes engaging in another role more difficult due to one's limited resources. Studying the negative spillovers associated with working women, Perry-Jenkins (2005) found lateness to work, absenteeism from work due to a sick child or other pressing family issue other child care disruptions, family interfering in work making work difficult, problematic or unsatisfactory (Voydanoff, 2005) as some of the spillovers. The

effects of this could be detrimental and could include, losing pay or the job at the worst case (Voydanoff, 2005).

Some researchers (Stevens, Minnotte & Kiger, 2004; Stevens, Kiger & Riley, 2002; Stevens, Kiger & Riley, 2001) prefer to look at impact of negative spillovers from the gender perspective. Studying the time constraints and satisfaction at home affected family-to-work spillover for employed mothers and fathers in the United States of America, Dilworth (2004) found that more working mothers than fathers reported negative family-to-work spillover. However, Dilworth identified certain attributes that significantly caused negative spillovers for fathers. These attributes includes; educational level, caring for a sick child and family life in general. Stevens *et al.*, (2007) on the other hand believe that income can insignificantly cause negative spillovers for both men and women. However, there are disagreements regarding men and women which sex experiences more negative spillovers. Whereas some studies (Keene & Reynolds, 2005; Dilworth, 2004; Crouter, 1984) have found that women experience spillover, others (Bolger *et al.*, 1989) suggest men have higher levels. While others, (Cinamon & Rich, 2002; Barnett, 1994; Voydanoff, 1988) found similar experiences of positive family-to-work spillover and conflict for men and women.

However, Kirchmeyer (1993) cautions that focusing only on the negative consequences of multiple roles may result in ineffective professional recommendations for people with families and that too much concentration on the negative outcomes of spillovers may be particularly damaging to women's acceptance and advancement in nontraditional professions.

Arguing in favor of the positive benefits of engaging in multiple tasks, researchers (Marks & MacDermid, 1996; Marks, 1977; Seiber, 1974; Thoits, 1983) believe that the concept of multiple domain participation could be beneficial. These researchers cited status enhancement, higher self-esteem, improved socioeconomic status, independent and improved academic strength of children as some of the benefits derived from multiple role participation. And that these benefits outweigh the challenges that this kind of life brought and so worth pursuing. The explanation given is that when individuals engage in multiple roles they stand the chance of increasing their psychological energies (Marks & MacDermid, 1996; Marks, 1977; Seiber, 1974; Thoits, 1983) and that it is the efficient and the effective use of these energies that produces the benefits which outweigh the resultant stress. This supports Voydanoff, (2005) argument that there is a direct relationship between positive spillovers and enhanced performance in other domains.

Taking a different perspective and emphasizing relationships between couples at home and how these could impact work-family outcomes, some researchers (Stevens *et al.*, 2004; Stevens *et al.*, 2002; Stevens *et al.*, 2001; Jansen *et al.*, 2003; Zimmerman *et al.*, 2003) suggest that when there is division of domestic labor, couples are able to balance their work and family life, but the reverse could result in work-family conflict. Johnson, (2005) and Netemeyer, *et al.*, (1996) found that increased quality and satisfaction with the couple's relationship positively enhanced work outcomes, improved the connections between family and work, and reduced work-family conflict Dilworth (2004), however, did not find a significant relationship between marital satisfaction and negative spillover

Though the above arguments are inconclusive with regards to whether or not couples role overload impact negatively or positively on their work. Hammer & Neal, (2002) are of view that the impact of couple dual roles in the family and at work could have either negative or positive impact. Hammer and Neal believes that psychological state experienced in one role affects (positively or negatively) the psychological states experienced in another role and vice-versa. This view is supported by Googins (1991), who adds that the feelings, attitudes and behaviors that individuals engaging in multiple tasks develop in one sphere could easily be carried over to another sphere.

However, these changing roles of women and its impact on the family and work become very evident in relatively progressive and politically stable economies. Ghana, having enjoyed political stability and peace over three decades in the West African sub-region, a region

known for its volatility and political instability, more women are entering the labor force and taking higher positions in various fields across the fabric of the society. It would be interesting to assess the family spillovers as more couples are dual-income earners to add to the spillover body of knowledge from a developing nation perspective. Therefore, the aim of this study was to identify the spillovers that occur from family life to work life of selected Ghanaian dual earner couples.

#### 2. Method

The cross sectional descriptive design was followed for this study. This design was adopted to allow for a detail exploration of the concepts under study. The study was carried out in the Adentan Municipality of the Greater Accra Region of Ghana. This municipality lies 19 kilometers to the northeast of Accra, the capital of Ghana, and located on Latitude 5"43" north and longitude 0"09" west. It shares boundaries with Tema Metropolitan Assembly in the east, Ga East Municipal Assembly in the west, Oyibi Township in the north and Madina a suburb of the municipality in the south. According to the 2000 Population and Housing Census survey, the total population of the Municipality was 62,715 made up of 32,228 males and 30,487 females. The males form 51% of the total population whiles the female population is 49%. However, with a projected growth rate of 2.6% by the Ghana Statistical Board, the current population is estimated to be around 1, 01847.

There are 18 communities in this municipality. This community was purposively chosen because it is one of the areas where most of the households have dual-income earning couples reside. The study targeted dual income earning couples with a child or children ten years or below who were married and living in the same house and each couple working outside the home for money 30 hours or more per week. These categories of respondents were targeted as a result of the aim of this study. It is believed that having a child or children ten years and/or younger would demand more attention from the parents at home regardless of the work schedules and demands.

After receiving ethical approval from the University of Ghana, letters were sent to the heads of Basic Schools within the Adenta community explaining the purpose of the study and on approval the schools were visited and letters handed to pupils who were ten years and younger and had both parents working outside the home. This approach was used as there was no database of dual-income couples with children either ten years or younger available. A hundred couples agreed to participate in the study; they therefore, became the study respondents.

With the approval from the couples that was willing to volunteer information for the study, the researchers visited their homes or work places whichever was suitable for the respondents and handed a questionnaire to solicit for information. A five-item Likert scale type of questions were adapted from Kirchmeyer, (1992) and Stevens *et al.*, (2007) and modified to suit the Ghanaian situation for measuring both positive and negative spillovers of the respondents.

Each couple was given a questionnaire each and encouraged to fill out individually without any discussion with the spouse. One collecting the questionnaire, the respondents were handed a notepad and a pen in appreciation of their time and effort for the study. Two hundred questionnaires were administered however; one hundred and ninety eight were returned and used for the analysis. Analysis of data collected was done using the SPSS software. Multiple regression analysis was run to measure the incremental powers of independent variables such as income, educational level, time spent on domestic work, on positive and negative spillover. This was done to find out the impact that the presence of various independent variables will have on positive and negative spillover. Again, four hierarchical models were used to predict the spillover experiences of the respondents and to find out if there were any correlation between the independent variables and positive and negative spillovers. Correlations, means and cross-tabulations were used to determine relationship between study variables.

## 3. Results and Discussion

## **Background of Respondents**

The results of the study shows that majority (83%) of the respondents were between the ages of 25 to 44 years as indicated in Table 1 below. Less than 20% of the respondents were above 45 years and a few (1%) were below 25 years.

Age of respondents % Freq ≤25 2 1 25-34 74 37 35-44 91 46 31 ≥45 16 Total 198 100

**Table 1:** Age distribution of respondents

## **Number of Children of Respondents**

The findings of the study shows that a little over one third (32%) of the respondents had three children while less than 5% had five children. Though Caldwell (1982) believes that Africans value children so they tend to have larger family sizes but the results of this study proved rather contradictory as only a few (4%) had five children whereas more half of the respondents (54%) had up to two children. However, there could be several reasons accounting for this situation. First, a little over a third (37%, Table 1) was relatively younger i.e. between 25-34years. First, with the growing hard economic conditions most couples use various birth control methods to keep the number of children at a reasonable size for proper care and also to minimize career disruptions. Second, education especially for women delays child birth. However, there is the probability some of the couples might add to the number of children in due time as they had just entered the expanding stage of their family.

Number of children	Frequency	Percentage
One	28	28
Two	26	26
Three	32	32
Four	9	10
Five	4	4
Total	99	100

**Table 2:** Number of children of respondent

## **Educational Background of the Respondents**

The respondents' had varied educational backgrounds (Figure 1 below), with secondary education being the lowest level. A little over two-thirds (63%) had tertiary education, a few (4%) had education up to teacher training college, a diploma awarding institution and less than 20% had education up to secondary and vocational/technical levels respectively.

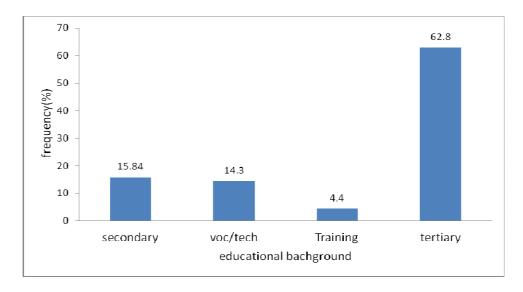


Figure 1: Educational background of respondents

## **Occupation of Respondents**

More female respondents (64%) compared to males (47%) were teachers as shown in Figure 2 below. The female respondents said that they liked to teach because it is a flexible and relaxing so they can have time for their families. Interestingly most of the teachers both males and females had tertiary education. However, the results show that the male respondents dominated in some professions like banking, accounts, artisans and the public service.

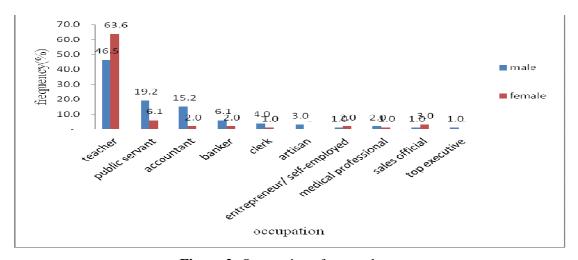


Figure 2: Occupation of respondents

## **Family Spillovers**

Family-to-work spillovers are basically influences that family life has on the work life of couples who combine their work and family life. There are two kinds of Spillovers, the negative spillovers (conflicts), which have been argued as interferences of family life with work life and the positive spillovers, which are the positive effects of family life on work life (Kirchmeyer, 1993; 1992). In this study, the negative spillover was measured using Stevens *et al.*, (2007) five item scale. Table 3 below shows that, there were not much difference between the experiences of both males and females regarding the items measured. The impact of the items on the respondents was minimal contrary to the findings of Dilworth, (2004). In Dilworth, (2004) study more females than males experienced negative spillovers but this

study found otherwise. One possible explanation could be the nature of family set up in Ghana.

It is a common practice that working couples get a hand in caring for their children by either the parents of the male or female couple for a while. In such a situation, the burden of child care is ease the tensions associated with combining family and work. It is also a common practice for young couples to hire the services of house help to help ease up the burden of combining work and family. However, the item "going to work late or sick" received the highest t-value score but its mean scores were not high enough to say that it was typical of the respondents.

SPILLOVERS	GENDER				
Negative spillovers	Male		Female	SD	t- Value
	Mean	SD	Mean		
Worked late /sick	2.07	0.884	2.22	0.910	1.189
Difficulty doing office work	1.87	0.769	1.97	0.826	0.979
at home					
Work performance suffered	1.88	0.705	1.81	0.740	-0.688
because of my family life					
My family kept me from	1.63	0.764	1.57	0.609	-0.617
advancing at work					
My family wanted me to stop	1.42	0.624	1.45	0.594	0.305
work					

**Table 3:** Comparison of negative spillovers experienced by gender

## **Predictors for Negative Spillover**

Since the respondents of this study on average did not find any of items used to measure negative spillover in this study as very typical of them, there were no significant correlations between most of the independent variables and negative spillover examined. However, there was a significant negative correlation between the amount of time spent on domestic work per week and negative spillover for men. This could be explained that since house work is not traditionally men's work the little time spent doing house work resulted in some family-to-work conflicts for men. In conclusion there were no factors found that predicted negative family-to-work spillover for the respondents studied.

## **Positive Spillovers**

Positive family-to-work spillover was also measured with a five item index adapted from Stevens et al., (2007). The results show a relatively higher means for both men and women for all the five items of positive family-to-work spillovers. The couples said 'their families were very supportive and always interested in their jobs', and that their families helped them face challenges at work whenever it arose. Some of the respondents who stated that 'their families helped them to understand their jobs better gave the reason that sometimes they discuss their work at home with their spouses and seek their views on issues bothering them at work and in so doing they get some clarity and ideas on how to handle such situations better.

**SPILLOVERS GENDER** Positive spillovers SD Male SD Female t-Value Mean Mean My family was supportive and 3.15 0.59 3.10 0.64 -0.57interested in my job I am highly regarded at work 3.10 0.63 3.03 0.81 -0.66 because of my family I felt good about how my 3.03 0.71 3.05 0.73 0.20 family affected my job 3.01 0.81 0.75 My family helped me face 3.08 0.63 challenges at work 2.83 0.71 2.93 0.77 My family helped me 0.20

Table 4: Comparison of positive spillovers experienced by gender

With regards to the male respondents, they mentioned that they were highly regarded at work because they have families' and that this makes them feel proud at their respective work places and having a family puts them in a certain category of responsibility and they are seen as such by their colleagues. Since both males and females in this study reported that on average their family life did not interfere with their work life, it is implied that family life greatly benefited work life for the respondents of this study contrary to popular perception that dual earner couples' life is conflict ridden. The findings of this study that both men and women experienced similar positive and negative (though not significant) spillovers confirm other studies (Cinamon & Rich, 2002; Voydanoff, 1998 and Kirchmeyer, 1993) in the family spillover literature.

# **Predictors for Positive Spillover by Gender**

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Multiple regression analysis was run to ascertain the incremental powers of the independent variables such as some demographic variables, domestic labor variables, and relationship variables on positive spillover. This was to find out what effect the addition of other independent variables may have on the positive spillover of the respondents. For example, presence of pre-school children in the home could decrease the positive spillover for couples especially women but a good salary may offset those effects. This hierarchical approach was chosen because of the aim to any correlation between the independent variables and the dependent variable (positive spillover).

 Table 5: Standardized Regression coefficients for Positive Family-to-work spillover

	Model 1		Model 2		Model 3	
	Women	Men	Women	Men	Women	Men
Demographic						
Control Variables						
Education	065	003	.002	017	.012	024

Monthly income	052	025	027	047	011	045
Hours on paid Job	046	.073	108	.078	117	.091
Presence of preschool children	003	.034	096	.020	087	.013
Domestic labor Variables						
Housework hours			.046	093	.229	096
Satisfaction with housework			.511	.183	.128	.190
Relationship variables						
Relationship Satisfaction					.028	013
Family cohesion					113	.052
R	.095	.084	.296	.229	.316	.243
$\mathbb{R}^2$	.009	.007	.088	.052	.099	.059

Table 5 shows the standardized regression coefficients for four different variables that have been argued as predicting positive family-to-work spillover by gender. In the first instance, the association between positive spillover and four demographic control variables was examined. The result indicated a weak negative association between the independent variables (education, and monthly income average) and positive spillover for women. This implies that education and monthly income did not enhance the effect of family life on work life. There was however a strong inverse correlation between the presence of preschool children and positive spillover for the female respondents. This means that the presence of young children (aged 10 years and below) in the house reduces the positive influences that family life had on work life especially for the women respondents. This finding emphasizes the importance and impact of young children in the home on spillover. The finding also showed a significant negative relationship between hours spent on paid work and positive spillover especially for the female respondents. These can be explained by the fact that women (especially from this part) are primarily responsible for housework regardless of the demands placed on them at work. Therefore, it is not surprising that most of the respondents mentioned that to ensure a balance at home, they employ the services of house helps or close family relations to help with house chores. In so doing the negative impact this might have brought is reduced drastically.

For the second approach, we introduced domestic labor variables (such as division of labor and satisfaction with housework variables) and found that there was a mild positive association between satisfaction with house work and amount of time spent on domestic work, and positive spillover for both male and female respondents. As mentioned earlier, women (from this part of the world) are primarily responsible for house work therefore when domestic responsibilities were taken care of, either by the female respondents themselves or an outside help, the female respondents had that peace of mind to do their paid jobs. These findings are consistent with the gender role theory of Chafetz (1999) that states that social roles are characterized by gendered expectations. Traditionally, men are not socialized to perform house work and so a little time spent on house work decreased their positive spillover. However, when they are satisfied with how the house work is performed their positive spillovers are increased. The addition of the domestic labor variables made education to have a significantly positive correlation with positive spillover for the female respondents.

This could simply mean that the female respondents that had relatively higher education and satisfied with the domestic labor variables had positive family-to-work spillovers.

#### 4. Conclusion

In conclusion this research revealed that the family life of dual earner couples actually facilitates and enhanced work life. However, this notwithstanding that there are no negative spillovers, but their impact is not significant as indicated by some research works in other countries. One difference between this study and those of the western world is the nature of the family structure here in Ghana (a developing nation). The communal approach to living and the extended family system impact heavily on the rearing of children by married couples. The extended family lends a hand and extends this to household chores; this tends to reduce and lessens the burden on couples. This could explain the positive family-to-work spillovers found in this study. Where the extended family could not help, it is not uncommon to see couples employing the help of house help to lend a hand. This study therefore, concludes that the popular belief that dual earner couples' lives are conflict ridden as a result of family demands is often exaggerated. This study offers significant implications for family-to-work theory and future research. First, the current literature on family spillovers is silent over the cultural impact on the nature and context of the family within a particular area and how this can impact family-to-work spillovers for couples. This is the case because most of the study in this area is normally conducted in a western world. Therefore, future studies could compare and contrast family-to-work spillovers of men and women in the same rank in the same profession in different cultural settings. Other studies could compare respondents in very demanding jobs with less demanding jobs in different settings to ascertain the nature of impact of family-to-work spillovers.

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