Quality of Work and Quality of Life of Service Sector Workers: Cross-National Variations in Eight European Countries*

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1 Introduction

How do European service sector workers evaluate their quality of work and life nowadays? Europeanization and globalization are bringing about major shifts in the economy, but we know little about how this is affecting the wellbeing of Europe's citizens. This chapter presents a range of subjective indicators for the quality of work and life as reported by service sector employees in eight European countries. In addition, it provides background information on the organizational context. The countries involved are at different stages of economic development and have differing welfare systems, as explained in Chapter 3 (Kovacheva *et al.*, 2011). Four organizations were surveyed in each country: one bank or insurance company, one public hospital, one retail organization and one IT or telecom company.

This chapter serves as a context for the other chapters in this book. Its aim is to describe and compare subjective indicators of quality of work and life across countries and organizational contexts. Those indicators are: work engagement, stress, work-home interference and enrichment, satisfaction with work-life balance, and overall life satisfaction. The key question addressed by this chapter is: how do these subjective indicators of quality of work and life differ between countries and service sector organizations, and how are they similar? We begin by describing the organizations included in the study, including

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workforce characteristics and organizational changes at the time of our research. We have grouped them by sector; in other words, we first discuss the hospitals in the eight countries, followed by the banks/insurance companies, the IT/telecom companies and finally the retail companies. Next, we look at how service sector workers in these organizations and countries evaluate their quality of work and life. Finally, we conclude the chapter with a discussion of our exploration.

2 Portraits of the service organizations in eight European countries

2.1 Public hospitals

The hospitals participating in this study represent the public sector. Some of the hospitals selected are university hospitals, while others are public hospitals in major cities. In general, the health care sector is dominated by female employees, and this is reflected in the high proportion of female workers in our hospital samples, ranging from 89 per cent in the Finnish hospital to 71 per cent in the UK and Portuguese hospitals. Regarding age, the hospitals in our study have more mature or older workforces than the other service organizations studied, with the average age varying from 39.1 years in the Portuguese hospital to 44.5 years in the Swedish hospital (see Table 1). Compared to other sectors, health care has a relatively highly educated workforce ([European Foundation for the Improvement of Living and Working Conditions, 2008](#)). The hospital workers in our study are also often highly educated, the two exceptions being the Dutch and German samples, where the shares of higher educated workers are relatively small. In the Dutch sample, this is because doctors are not included in the sample, as they are not employed by the hospital but are self-employed. The health care sector is considered a relatively favorable one in terms of working conditions, especially with respect to working hours. Compared to other sectors, however, health care workers and social workers are more likely to experience violence at work ([Jettinghoff and Houtman, 2009](#)). Organizational change was common among the hospitals in the study. All European countries face growing health care expenses owing to the aging of the population, and at the time of the study many hospitals reported that they were facing financial cuts and reforms. Not all of the hospitals in our study had a recent reduction in their workforce, however; the Finnish and Dutch hospitals, for example, reported a staff increase, and the workforce in the Swedish and German hospitals had remained stable in recent years.

Table 1: Public hospitals, workforce characteristics and organizational change at the time of the study

Finland	Sweden	United Kingdom	The Netherlands
Workforce 1,000–5,000 employees 89% female 93% higher educated Older workforce (43.5 years mean age) Organizational change Change in staffing: increase Major event: new work procedure for emergency work introduced, financial cuts, closing of departments and relocation of employees	Workforce 100–500 employees 83% female 87% higher educated Older workforce (44.5 years mean age) Organizational change Change in staffing: stable Major event: merging of departments and start of a new department	Workforce 1,000–5,000 employees 71% female 68% higher educated Older workforce (44.2 years mean age) Organizational change Change in staffing: decrease Major event: serious financial problems, possible closure or merger feared (although nothing concrete)	Workforce 1,000–5,000 employees 83% female 46% higher educated Older workforce (42 years mean age) Organizational change Change in staffing: increase Major event: announcement of financial cuts and closing down of departments
Germany	Portugal	Hungary	Bulgaria
Workforce 1,000–5,000 employees 80% female 31% higher educated Mature workforce (40.3 years mean age) Organizational change Change in staffing: stable Major event: no major events at the time of the survey	Workforce 1,000–5,000 employees 71% female 72% higher educated Mature workforce (39.1 years mean age) Organizational change Change in staffing: decrease Major event: National Health Service undergoing major reform due to the reduction of public expenses, new permanent employment contracts prohibited	Workforce 1,000–5,000 employees 83% female 56% higher educated Mature workforce (41.3 years mean age) Organizational change Change in staffing: decrease Major event: general crisis of Hungarian health care, reduction of state funding	Workforce 1,000–5,000 employees 83% female 82% higher educated Older workforce (44.1 years mean age) Organizational change Change in staffing: stable Major event: major changes in 1997 when a new national classification of occupations was introduced, resulting in new contracts at the hospital.

2.2 Banks and insurance companies

Based on the European Working Conditions Survey (EWCS), [Jettinghoff and Houtman \(2009\)](#) show that in general, financial sector workers reported relatively favorable physical working conditions, few non-standard hours, high-skilled work, and high levels of social support, at least until 2005. Trends in working conditions and job satisfaction show that ambient conditions (such as exposure to noise, fumes, powder, or dust), weekend work, and violence and discrimination decreased in the financial sector, and satisfaction with working conditions increased between 1995 and 2005. As the economic crisis has shown, however, conditions can change rapidly and it is important to note the organizational changes that were taking place at the time of the study. Mergers, takeovers and changes of ownership were very common within the banking and insurance industry, perhaps increasing feelings of job insecurity, in this case meaning uncertainty not about redundancy but about one's future job content or work location. Nevertheless, at the time of the study, our companies still had relatively favorable working conditions. Both banks and insurance companies are included in our study. These are all relatively large organizations, except for the two Scandinavian cases. They have relatively highly educated workforces and a large proportion of female employees. The average age varies between 30.7 years (Germany) and 44.2 years in Finland (see Table 2).

2.3 IT and telecom companies

Workers in the telecommunication industry are required to meet heavy demands, that is they often need to work hard and at a breakneck pace ([Jettinghoff and Houtman, 2009](#)). Four of the eight companies in our study had faced cuts in staff in the past few years, while the other four reported an increase. IT and telecom companies have a relatively young workforce, with the lowest mean age being found in Bulgaria (32.8 years). The Swedish and German IT companies were exceptions with older workforces (43.8 and 43.9 years, respectively) (see Table 3).

2.4 Retail companies

The retail companies were included in the study because they employ a relatively large share of lower educated workers. At first, the aim was to include supermarket chains in every country. Obtaining access to the chains proved difficult, however, and so we extended our focus to other types of retail chains, such as electronics and travel/outdoor shops. Many of the companies included in the study employ a young, largely female workforce, although the British and German shops had older workforces with an average age of 48.7 years. Some of the companies were expanding at the time of the study, whereas others had

Table 2: Bank/insurance companies, workforce characteristics and organizational change at the time of the study

Finland	Sweden	United Kingdom	The Netherlands
Workforce 100–500 employees 83% female 71% higher educated Older workforce (44.2 years mean age) Organizational change Change in staffing: decrease Major event: some branch offices were closed down, and operational responsibilities were redistributed in the top management	Workforce 100–500 employees 77% female 59% higher educated Older workforce (43.4 years mean age) Organizational change Change in staffing: decrease Major event: reorganization from one into two separate insurance departments, based on function	Workforce 5,000–10,000 employees 46% female 62% higher educated Mature workforce (38.3 years mean age) Organizational change Change in staffing: stable Major event: no major events at the time of the survey	Workforce 5,000–10,000 employees 42% female 51% higher educated Older workforce (43 years mean age) Organizational change Change in staffing: increase Major event: take-over of a major bank
Germany	Portugal	Hungary	Bulgaria
Workforce 5,000–10,000 employees 55% female 47% higher educated Mature workforce (30.7 years mean age) Organizational change Change in staffing: n/a Major event: integrating previous take-over	Workforce 5,000–10,000 employees 49% female 69% higher educated Mature workforce (38.4 years mean age) Organizational change Change in staffing: increase Major event: mergers, major reorganization, and evaluation of all departments and services	Workforce 5,000–10,000 employees 51% female 83% higher educated Mature workforce (36.7 years mean age) Organizational change Change in staffing: increase Major event: reorganization	Workforce 10,000+ employees 68% female 82% higher educated Older workforce (40.3 years mean age) Organizational change Change in staffing: stable Major event: expected take-over and change of ownership (large international banking group). New technologies and products, pay rise

Table 3: IT and telecom companies, workforce characteristics and organizational change at the time of the study

Finland	Sweden	United Kingdom	The Netherlands
Workforce 500–1,000 employees 69% female 63% higher educated Younger workforce (34.1 years mean age) Organizational change Change in staffing: decrease Major event: no major events at the time of the survey, but still feeling the impact of previous outsourcing strategies	Workforce 1,000–5,000 employees 27% female 84% higher educated Older workforce (43.8 years mean age) Organizational change Change in staffing: decrease Major event: no major events at the time of the survey	Workforce 5,000–10,000 employees 61% female 23% higher educated Younger workforce (35.2 years mean age) Organizational change Change in staffing: stable Major event: no major events at the time of the survey	Workforce 1,000–5,000 employees 36% female 30% higher educated Younger workforce (37.4 years mean age) Organizational change Change in staffing: increase Major event: take-over of a smaller company; higher performance targets
Germany	Portugal	Hungary	Bulgaria
Workforce 1,000–5,000 employees 38% female 68% higher educated Older workforce (43.9 years mean age) Organizational change Change in staffing: increase Major event: new subsidiary	Workforce 1,000–5,000 employees 51% female 61% higher educated Younger workforce (35.1 years mean age) Organizational change Change in staffing: decrease Major event: outsourcing	Workforce 5,000–10,000 employees 32% female 77% higher educated Mature workforce (40.4 years mean age) Organizational change Change in staffing: decrease Major event: change in ownership	Workforce 1,000–5,000 employees 68% female 89% higher educated Younger workforce (32.8 years mean age) Organizational change Change in staffing: increase Major event: tough competitive environment and expected competition from alternative communication channels and new providers; new technologies, pay rise

more or less stable workforces. The Dutch case represented a relatively secure work environment because the chain is part of a semi-profit organization (see Table 4).

2.5 Summary

The hospitals in our study are fairly similar across the eight countries; they all have a mature or older, female, professional workforce and they are all facing financial cuts and reforms, although some of these are more drastic than others. The banks and insurance companies also have an older and highly educated workforce. The banking and insurance industry offers relatively good working conditions in most countries, but employees are also experiencing considerable turbulence and change. Many telecom companies in this study have a young workforce, and they differ considerably from one another when it comes to staffing: some are increasing staff and some are downsizing their workforce. They operate in a highly competitive market, and outsourcing, mergers and takeovers are common. The retail companies have a lower educated, largely female workforce than the other service organizations and are also subject to much turbulence and change; some are doing better than others. Hence, despite our including comparable cases, there are some striking organizational differences between countries within the four sectors.

3 Subjective indicators of quality of work and life

We have seen that the 32 organizations vary considerably in their demographic composition both within countries and industries. In order to obtain comparable estimates of cross-national variation in the quality of life, we present adjusted means derived from analyses of covariance (ANCOVA, [Keppel and Wickens, 2004](#)). The adjusted means show country and organizational averages in the quality of life and work net of differences in age, percentage of female workers, educational attainment and sample size. In other words, these are the means that we would expect to find if the demographic make-up (in terms of age, gender and education) of all the organizations was equal to the empirical average found across countries and industries. In addition, all indicators presented below have been converted from the original scale to a range of 0 to 100. Reported values thus represent the percentage of the maximum value that could have been measured. This conversion makes it easier to interpret the indicators ([Cohen et al., 1999](#)) and is frequently used in some areas of quality of life research (e.g. [Cummins, 2003](#)). In this section, we first compare perceived quality of life and work across countries. We then consider the variation between sectors within

Table 4: Retail companies, workforce characteristics and organizational change at the time of the study

Finland	Sweden	United Kingdom	The Netherlands
Workforce 100–5,000 employees 91% female 34% higher educated Younger workforce (36.0 years mean age) Organizational change Change in staffing: stable Major event: more competition and slight decline in sales owing to opening of new mall nearby	Workforce 100–500 employees 77% female 25% higher educated Mixed workforce (40.5 years mean age) Organizational change Change in staffing: decrease Major event: ongoing reorganization within the company, increasing share of part-time workers	Workforce 10,000+ employees 57% female 87% higher educated Older workforce (48.7 years mean age) Organizational change Change in staffing: stable Major event: taken over by US company in 1999 and since then gradually introducing new contracts with less favorable working conditions	Workforce 1,000–5,000 employees 93% female 12% higher educated Younger workforce (35.3 years mean age) Organizational change Change in staffing: stable Major event: new shop concept (more active approach to the customers, rather than waiting behind the counter)
Germany	Portugal	Hungary	Bulgaria
Workforce 10,000+ employees 98% female 9% higher educated Older workforce (48.7 years mean age) Organizational change Change in staffing: increase Major event: expansion due to growth in sales and a merger	Workforce 10,000+ employees 55% female 44% higher educated Younger workforce (34.3 years mean age) Organizational change Change in staffing: increase Major event: mergers and acquisitions and the opening of new supermarkets	Workforce 1,000–5,000 employees 54% female 34% higher educated Younger workforce (30.9 years mean age) Organizational change Change in staffing: increase Major event: expansion in a number of stores and growth in profits	Workforce 1,000–5,000 employees 70% female 14% higher educated Younger workforce (34.6 years mean age) Organizational change Change in staffing: stable Major event: rising competition coming from big international chains that started investing in Bulgaria after 2000

countries and possible patterns according to type of sector.

3.1 Quality of work and life across countries

3.1.1 Work engagement

How happy are employees at work? Work engagement expresses how good people feel at work. Work engagement is typified by vigor, dedication and absorption (Schaufeli *et al.*, 2002). It is based on the concept of ‘flow,’ which has its origins in positive psychology (Seligman and Csikszentmihalyi, 2000). In order to measure work engagement, we used seven items taken from the Utrecht Work Engagement Scale (Schaufeli *et al.*, 2006; van der Lippe *et al.*, 2011).

Research has shown that work engagement is related to job resources such as working time and work intensity, job autonomy, training and relationships with colleagues (Lewis *et al.*, 2009). Results obtained in this survey rank The Netherlands (71 per cent) as having the highest levels of work engagement and the United Kingdom as having the lowest (53 per cent). Portugal (69 per cent), Sweden (66 per cent), Hungary (66 per cent), Bulgaria (63 per cent) and Germany and Finland (61 per cent both) are ranked between these two extremes (Panel (a) of Figure 1).

3.1.2 Stress

Stress is a common phenomenon in contemporary life and represents an individual’s response to the demands of his or her environment (Weinberg and Cooper, 2007). Much of the research on the quality of working life focuses on occupational stress, burnout, work–family conflict and other negative outcomes. Stress may be caused by heavy job demands and a lack of job resources, as well as demands associated with other life domains such as the family (see den Dulk *et al.*, 2011). In this sample, average job-related stress across the eight countries is greater than private or family-related stress.

Panel (b) of Figure 1 shows that workplace stress affects about half of the respondents, with the largest percentages being in the United Kingdom (50 per cent), Portugal (47 per cent) and Hungary (46 per cent). These are all countries where employees work long hours. The lowest percentages were found in The Netherlands (33 per cent) and Bulgaria (36 per cent), despite differences in the average number of hours worked in the two countries. Finland, Sweden and Germany are in the middle bracket.

Family-related stress is less common among our service sector workers. In the United Kingdom, 37 per cent and in Portugal 35 per cent of workers report family-related stress. The Nordic countries are ranked in the middle, together with Germany and Hungary. Bulgaria and The Netherlands have the lowest levels of family-related stress at 25 and 27 per cent respectively.

Figure 1: Subjective measures of quality of work (adjusted means)

3.1.3 Work–home interference and enrichment

Increasingly, employees combine paid work with other life activities. The work–life balance has hence become an important dimension of the quality of work and life. The literature shows that combining paid work with other life domains may have a positive as well as a negative impact on quality of life (see [den Dulk *et al.*, 2011](#)). [Den Dulk *et al.* \(2011\)](#) argue that a lack of resources and heavy work and/or household demands can result in negative work-to-home or home-to-work interference or conflict. From a positive perspective, work–home enrichment refers to the extent to which experiences in one domain improve the quality of life in the other ([Carlson *et al.*, 2006](#); [Greenhaus and Powell, 2006](#)). Panel (c) of Figure 1 shows the average work-to-home interference experienced by European service sector workers, as measured by three items on a scale developed by [Geurts *et al.* \(2005\)](#).

It turns out that around 40 per cent of Bulgarian and Hungarian service sector employees report work-to-home interference. In the United Kingdom and Germany, this is 35 per cent, and in Portugal 34 per cent. Workers reporting the least amount of work–home interference were found in Sweden (30 per cent), Finland (28 per cent) and The Netherlands (26 per cent).

A growing number of researchers have been exploring the positive aspects of combining work and family life in recent years. As some authors have argued, professional activity can have a positive effect on the private domain. [Moen *et al.* \(1992\)](#), for instance, were able to show that women’s multiple-role involvement had long-term positive effects on their health and social integration. Work can benefit the family regardless of the amount of perceived difficulty balancing home and work. The beneficial aspects of multiple-role engagement have gained in relevance ([Grzywacz and Butler, 2005](#); [Voydanoff, 2005](#); [Greenhaus and Powell, 2006](#)). Work is beneficial not only because it gives families resources and satisfies their material needs in the form of pay, but also because the social and interpersonal relationships established in the workplace produce social capital. It is at work that people make friends and acquaintances, build networks, and get the information and support they need to resolve problems in the domestic domain. This is especially true when people curtail their social lives outside of work because they have so little time left after working long hours. In order to assess to what extent European service sector workers believe their jobs enrich their private lives, we used a measure consisting of three items taken from the work–family enrichment scale developed by [Carlson *et al.* \(2006\)](#).

Panel (d) of Figure 1 reveals some variation across countries. Basically, we can distinguish two groups of countries with relatively high and relatively low levels of work-to-home enrichment. On average, service sector workers in Portugal (60), Bulgaria (58), Finland (58), Sweden (57), and The Netherlands

(55) find their jobs enriching for their private lives. Employees in Germany (46) and Hungary (45) generally perceive less work-to-home enrichment, while British service sector workers award a mean score of 50.

3.1.4 Satisfaction with work–life balance

Another way of conceptualizing the way work and home impact on quality of life is the notion of work–life balance satisfaction (Eby *et al.*, 2005; Poelmans *et al.*, 2005). This concept, developed by Valcour (2007), is defined as ‘an overall level of contentment resulting from an assessment of one’s degree of success at meeting work and family role demands’ (Valcour, 2007, p. 1512, see also van der Lippe *et al.* (2011)). A perceived conflict between work and family is negatively related to life satisfaction, job satisfaction, and organizational commitment (Kossek and Ozeki, 1998; Allen *et al.*, 2000), and positively related to health problems (Grzywacz and Tucker, 2008). A number of authors stipulate that workers in the Nordic countries should be experiencing the highest levels of work–life balance satisfaction owing to the family support policies of the social-democratic welfare regimes (Crompton and Lyonette, 2006; Leitner and Wroblewski, 2006). However, other researchers show that women in the Nordic countries are actually less satisfied with their ability to combine work and family (Scherer and Steiber, 2007). This is related to the large proportion of women who work full time in Sweden and Finland, a pattern that is in fact stimulated by generous work–family policies. After returning to work from what are indeed long and generous parental leaves, women tend to combine childcare responsibilities with full-time jobs, potentially leading to work–home interference. In addition, Drobnič *et al.* (2010) show that although work–life interference is more serious in the less affluent European countries than in the richer Nordic and Western European countries, it is only workers in the latter countries who perceive their life satisfaction as being negatively affected by work–life interference. In order to assess European workers’ satisfaction with their ability to combine work and private life, we used a three-item measure developed by Valcour (2007).

Panel (e) of Figure 1 shows service sector workers’ average satisfaction with their work–life balance. Country differences are fairly small but significant. Dutch employees, a large percentage of whom work part time, express the largest degree of satisfaction with their work–life balance, reaching a score of 65. On average, Swedish and Finnish service sector workers have slightly lower scores (62). Bulgarians assign a mean score of 60, followed by Germans (59), Hungarians (56), Portuguese (55), and British (54) workers. Respondents in these countries also report the least amount of support from their superiors, notably when they want to reduce their working hours for personal reasons. Bulgarians, Hungarians, and the Portuguese also report a higher average number of work-

Figure 2: Overall life satisfaction by country (adjusted means)

ing hours; in these countries, the long-hours culture tends to prevail (Burke and Cooper, 2008).

3.2 Overall life satisfaction

The final subjective measure of quality of life is overall life satisfaction, which we measured using the well-established scale developed by Pavot and Diener (1993). Life satisfaction is defined as an individual’s subjective judgment of their overall quality of life, based on their own set of criteria: ‘The quality of life must be in the eye of the beholder’ (Campbell, 1972, p. 442). As a measure of subjective wellbeing, this judgment is considered the cognitive component, as opposed to the affective component, which in turn comprises pleasant and unpleasant affects. There is consensus among quality of life researchers that subjective and objective measures should be considered together (Präg *et al.*, 2010).

In empirical terms, Figure 2 shows us that there is a marked divide in overall life satisfaction between the countries under study. The highest level of overall life satisfaction has been observed among Swedish and Dutch service sector workers. Both have average scores of roughly 67 on the satisfaction with life scale. Finland and Germany are close behind, with scores of 64 and 62, respectively. Life satisfaction for service sector workers in the other countries is considerably lower. On average, Portuguese workers score 57, Hungarians have a mean of 54 and both British and Bulgarian workers score approximately

53 on the satisfaction with life scale. These results are roughly in line with findings from representative cross-national studies (e.g. [Drobnič *et al.*, 2010](#)). Cross-national differences in life satisfaction are often attributed to economic development and national wealth ([Diener and Suh, 1999](#); [Fahey and Smyth, 2004](#)). However, the fact that British workers score at the same level as Bulgarian workers strongly suggests that there are also other mechanisms at play. Findings from other studies generally confirm that life and job satisfaction levels are lower and work-home interference levels higher in the UK than in Sweden, Finland, The Netherlands, and Germany ([Fahey and Smyth, 2004](#); [Pichler and Wallace, 2009](#)). In general, however, the difference between UK scores and those in other Western European countries tends to be smaller than observed in our study of service sector workers (see also [Szücs *et al.*, 2011](#)).

Research on the quality of life contends that overall life satisfaction is located at the very top of a domain hierarchy that organizes individuals' memories and perceptions within these domains ([Sirgy, 2002](#)). Material wellbeing and social relationships are two very important life domains relating to overall life satisfaction. There is a considerable amount of research literature on the effects of material conditions ([Clark *et al.*, 2008](#); [Diener *et al.*, 1993](#); [Diener and Biswas-Diener, 2002](#); [Easterlin, 2001](#)) suggesting that the correlation between income and life satisfaction is moderate, and that increases in income generate little if any additional satisfaction once a certain level of income has been reached. There is evidence, however, that differences in life satisfaction are considerable between the rich and the poor ([Lucas and Schimmack, 2009](#)) and that income plays a more important role in less affluent countries ([Drobnič *et al.*, 2010](#)). This sample of service sector workers combines better paying and more prestigious occupations, for instance in health care (e.g. doctors), and more precarious and poorly paid occupations (e.g. the majority of retail jobs). Socio-economic wellbeing, measured here as a worker's level of satisfaction with his or her household income, is a salient predictor for overall wellbeing ([van Praag *et al.*, 2003](#)).

4 Comparing organizations across countries

Besides differences between countries with respect to quality of life, the data have also revealed variations between organizations. Figure 3 illustrates this for the indicator overall life satisfaction. Earlier in this chapter, we saw notable differences between countries in overall life satisfaction. If we take the employing organization into account, we also see variation across organizations *within* countries.

The highest level of overall life satisfaction can be found among Finnish bank workers, but it is not the case that bank/insurance employees report the highest levels of life satisfaction in every country in our survey. For example, in The

Figure 3: Overall life satisfaction by organization

Netherlands and Bulgaria it is hospital workers who score highest (although at a far lower level in the latter country), while in Hungary, hospital workers and bank employees in fact have the lowest scores. In many countries (although not in all), telecom workers are generally the least satisfied with their lives. In other words, we see no clear pattern by organization within our data set, unlike the country differences. This is also true for the other subjective quality of work and life indicators.

5 Discussion

At a time of enormous change in the world economy, socially sustain-able working conditions that preserve and improve the quality of life are a crucial issue in Europe. Drawing on a survey conducted in 32 service sector organizations in eight European countries, this chapter presented the cross-national distribution of subjective quality of life indicators of service sector workers, including work engagement, stress, work-home interference and enrichment, satisfaction with work-life balance, and overall life satisfaction. Although we cannot assume that our samples are representative, we can report a number of interesting outcomes.

For most indicators, Swedish, Finnish and Dutch employees reported similarly high levels of contentment, namely overall life satisfaction, work-life balance satisfaction, and work engagement. A gloomier image of quality of life and work emerges for the less affluent countries, Portugal, Hungary, and Bulgaria.

Service sector workers from these countries score among the lowest on most indicators. Only for work-to-home enrichment do Portuguese and Bulgarian employees rank highest.

Remarkably, British service sector workers have scores similar to those of employees from less affluent countries when it comes to quality of work and life. On both work and non-work indicators, their scores are comparable and often lower. German service sector workers range in between these two groups.

The aim of this chapter was to explore the data with a view to the subjective indicators of quality of life. The key question was: what are the differences and similarities in quality of life between countries and across service sector organizations? We found a consistent pattern of country-specific differences, as discussed above, but organizational differences were less clear. The description of the various organizational contexts revealed major variations in workforce characteristics, but even sharper differences in terms of organizational change and economic position (increase or decrease in staff numbers). The differences between organizations in similar sectors show that there is no clear pattern across organizations when it comes to the subjective indicators of quality of work and life. Subsequent chapters, which focus more on explanatory analysis, may shed more light on the role of the organizational context.

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