



Job insecurity at a university : its impact upon the marital and family relations of married faculty and staff members
by Rochelle Ann Beley

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in Home Economics
Montana State University
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Abstract:

The purpose of this study was to examine the relationship between perceived stress resulting from job insecurity and marital and family functioning. The relationship between work and family life has been the focus of many research projects, however, the impact of one aspect of the work domain, namely the threat of a job loss on the family, has not been examined. With recent budget cuts at Montana State University and the impending threat of job loss, this study was proposed to examine the impact of job insecurity on the family. Data gathered from 111 MSU employees and their spouses (N = 222) revealed a significant difference between the level of stress of the MSU employees and the norm stress level as measured by Cohen's Perceived Stress Scale. Further analyses comparing stressed MSU employees and nonstressed MSU employees revealed a significant difference between mean scores on measures of marital adjustment, number of marital problems, general family functioning, family communication, family problem solving, family roles, affective responsiveness, affective involvement, and the number of family services requested. No significant differences were found on measures of behavior control.

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MARRIED FACULTY AND STAFF MEMBERS

by

ROCHELLE ANN BELEY

A thesis submitted in partial fulfillment
of the requirements for the degree

of

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APPROVAL

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Rochelle Beley

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ABSTRACT

The purpose of this study was to examine the relationship between perceived stress resulting from job insecurity and marital and family functioning. The relationship between work and family life has been the focus of many research projects, however, the impact of one aspect of the work domain, namely the threat of a job loss on the family, has not been examined. With recent budget cuts at Montana State University and the impending threat of job loss, this study was proposed to examine the impact of job insecurity on the family. Data gathered from 111 MSU employees and their spouses ($N = 222$) revealed a significant difference between the level of stress of the MSU employees and the norm stress level as measured by Cohen's Perceived Stress Scale. Further analyses comparing stressed MSU employees and nonstressed MSU employees revealed a significant difference between mean scores on measures of marital adjustment, number of marital problems, general family functioning, family communication, family problem solving, family roles, affective responsiveness, affective involvement, and the number of family services requested. No significant differences were found on measures of behavior control.

CHAPTER 1

ORIENTATION OF THE STUDY

Introduction

Historically, family life and occupational life were viewed as two separate entities (Davis, 1982). Since the great depression, however, extensive research has been conducted on the relationship between work and family life (Bakke, 1940; Bartolome & Evans, 1980; Burke, 1982; Burke & Weir, 1981; Burke, Weir, & DuWors, 1980; Cavan, 1959; Corwin, 1980; Dyer, 1956; Ginsburg, 1942; Hageman, 1978; Kanter, 1977; Larson, 1984; Mazie, 1985; Poitrkowski, Rapport, & Rapport, 1987; Pleck, Staines, & Lang, 1980; Renshaw, 1976; Rousseau, 1978; Staines, 1980). Researchers in this area stress that the view of work and the family as two separate worlds is a myth (Davis, 1982; Poitrkowski et al., 1987). In order to best understand family life and work life, one must study the relationship between these two worlds.

Since research on the relationship of work and family life grew out of the depression most of the research has focused largely on the impact of unemployment on the family. More recently, researchers have examined the relationship between job satisfaction and marital

satisfaction (Barling, 1984; Corwin, 1980; Freudenberger, 1984; Hageman, 1978; Pond & Green, 1983). The major focus of this research has been to examine the relationship of various occupational stressors (e.g., work schedules, job complexity, under utilization of skills) and one's emotional and family life satisfaction. One area of the work/family interface, however, has been overlooked. This area is the impact of the threat of job loss or job insecurity on the family.

Need for the Study

In examining the subject of job insecurity and the family, it is evident that there are two important reasons for studying this dimension of the work/family interface. The first reason is that there is a void in the research literature on job security and its impact on family relations. Bolt (1983), Greenhalgh and Rosenblatt (1984), Herzberg (1966), Kuhnert (1986) and Romzek (1985) have noted that job insecurity impacts an employee's mental and physical health as well as his or her productivity on the job. Furthermore, Staines (1980) postulates that the stress an employee experiences on the job carries over to his or her family relations. Hence, an examination of the relationship between job insecurity and marital and family relationships could support and contribute to the present theory and body of literature that exists on the subject of

work and the family. This information could further assist practitioners and policy makers in understanding and helping families who are experiencing stress as a result of job insecurity.

A second reason for studying job insecurity and its impact on the family is that current economic conditions in many regions of the country have made the threat of job loss a real concern for many employees. This has been especially apparent in many university settings, especially in those states west of the Mississippi where economic depressions in the oil, mining, timber, and agricultural industries have had major financial impacts on these state budgets. As state revenues fell, the budgets for state supported universities were often cut resulting in the threat of job loss for many employees (Galloway, 1986; Mooney, 1987a; Mooney, 1987b; College budgets cut nationally, 1986).

These cuts were often done in a piecemeal fashion as in Montana where the Montana State University budget was reduced by approximately 4 million dollars over a six month period (President's Office, 1987). To meet these financial reductions the university system proposed to cut a total of 135 full time jobs including 54 faculty positions, and 74 staff positions (Caughey, 1986, September 4). As of November 1986, 130 positions were cut including 90 faculty positions (Anez, 1986). Threats of further layoffs and the

closure of departments continue today (President's Office, 1987).

Mooney (1987a) quoted Montana Governor Ted Schwinden as saying that he challenges educational institutions to "make quality - not quantity - the priority of the system" (p. 29). Hence, Montana State University President William Tietz established a Priorities and Planning Committee for the purpose of studying and ranking each department on campus according to the productivity of the department and its importance to the university (Caughey, 1986, September 23). For this reason, some departments may be eliminated or merged with other departments, while others which were judged as highly productive and/or important departments will not only survive the budget cutting process but may eventually get more funding to strengthen them (Caughey, 1986, September 23). Hence, it is likely that some employees will experience job insecurity while others will not. It is in this setting of job insecurity for many faculty and staff members that this study was proposed to examine the effects of job insecurity on the marital and family relations of married faculty and staff members. More specifically, the purpose of the study is to examine the relationship between perceived stress resulting from job insecurity and marital adjustment, family and marital problems, and the internal dynamics family functioning.

Definition of Terms

1. Family functioning - the structural and organizational properties of the family group and the patterns of transactions among family members which have been found to distinguish between healthy and unhealthy families. These variables include family communication, family problem solving, roles, affective responsiveness, affective involvement, and behavior control (Epstein, Baldwin, & Bishop, 1983).
2. Marital adjustment - accommodation, consensus and satisfaction of a husband and wife (Locke & Wallace, 1959).
3. Marital and family problems - problems in marital and family relations that have been identified by marital therapists as being most damaging to marital and family relationships.
4. Occupational stress - the degree to which situations in one's work life are appraised as stressful.
5. Job insecurity - perceived powerlessness to maintain desired continuity in a threatened job situation due to financial problems resulting from imposed budget cuts and threats of eliminating programs and resources.
6. Spillover theory - a similarity between what occurs in the occupational environment and what transpires elsewhere (e.g., the family) (Staines, 1980).

7. Motivation-Hygiene theory - a theory explaining the employee's interaction with his or her work environment (Herzberg, 1966).

CHAPTER 2

REVIEW OF THE LITERATURE

A literature review was conducted on the following topics as they relate to family relations: unemployment, occupational stress, job insecurity, and motivation-hygiene theory. This literature was reviewed to determine the relationships between occupational variables and marital and family relations.

Unemployment and Family Relations

Most of the early research that examined the overlapping worlds of work and family was conducted during the depression of the 1930's. Eisenberg and Lazarsfeld (1938) in a review of research found that unemployed people tended to be more emotionally unstable than they were previous to unemployment. This emotional instability tended to rub off on their children in that children of unemployed parents showed emotional difficulties and poorer school performance than children from employed families (Eisenberg & Lazarsfeld, 1938). Bakke (1940) and Cavan (1959) noted that unemployment during the depression era often led to disorganization and disintegration of family relations. Cavan (1959) in a review of literature from the

1930's, also noted that a loss of employment not only meant loss of one's family income, but a loss of the symbols of social class and status, eventual probable application for financial relief, disorganized personal reaction such as worry, discouragement, and despondency, and disorganized and rearranged roles within the family and downward social mobility. Ginsburg (1942) through interviews with 180 families further noted that interpersonal relationships in the family system became strained. Most of this strain resulted from the father losing his position as breadwinner in the home. This disruption of family roles was also noted by Cavan (1959).

The second wave of research concerning the impact of unemployment on the family began during the recession of the 1970's. Thomas, McCabe and Berry (1980) argued that the impact of unemployment on the family during the 1970's was not as crisis provoking as it was during the depression era. The researchers contend that improved financial support for the unemployed, erosion of the psychological importance of work, and changing sex roles resulted in a less severe impact of unemployment on families. Thomas et al. (1980) studied 90 unemployed managers and professionals and found that although these men experienced some personal distress from their unemployment, when asked open ended questions on how the unemployment affect their marital and family relations, the majority reported that their marital

and family relationships had not changed since the unemployment. Little (1976) in interviews with 100 unemployed male aerospace defense electronics, also found that unemployment was less stressful than previous studies would suggest. In fact, Little (1976) found that job loss was even viewed by some of the unemployed as being positive. Little (1976) gave the following reasons for the unemployed's positive attitude towards their recent job loss: (1) the unemployed expressed general optimism concerning the future; (2) the unemployment was a relief from stressful demands of work; (3) the job loss gave the unemployed an opportunity to expand their interests; and, (4) unemployment provided an opportunity to change one's occupation.

More recent studies on blue-collar workers, however, have found that unemployment may significantly negatively impact marital and family life (Larson, 1984). Larson (1984) found that couples with unemployed husbands compared to couples with employed husbands reported significantly lower levels of family life satisfaction and harmony as measured by the Family Life Questionnaire and poorer marital adjustment as measured by the Dyadic Adjustment Scale. Madonia (1983) through interviews with 35 men and women who were unemployed for an average of 10 years also found that joblessness correlated with lower self esteem, disruptions in family's social relations, increased anxiety, worry,

tension, and depression, and an increase in family disharmony. Finally, Sawhill, Peabody, Jones and Caldwell (1975) found that unemployment was correlated with higher rates of marital separation.

In summary, early studies on the impact of unemployment on the family indicated that job loss creates a strain on the family system (Bakke, 1940; Cavan, 1959; Eisenberg and Lazarsfeld, 1938). More recent research, however, has produced contradictory results. Studies on blue-collar families indicated that unemployment was significantly correlated with lower marital and family satisfaction (Larson, 1984). Unemployment of white-collar workers, however, was found to be less stressful than hypothesized (Little, 1976).

Occupational Stress and Family Relations

The findings that unemployment negatively impacted marital relations (Bakke, 1940; Cavan, 1959) spurred further research on the relationship between work and family life. Kanter (1977) hypothesized that "occupations contain an emotional climate as well that can be transferred to family life. A person's work and relative placement in an organization can arouse a set of feelings that are brought home and affect the tenor and dynamics of family life" (p. 47). This phenomenon, often referred to as the "spillover theory," postulates that a worker's

experiences on the job carry over into his or her nonwork experiences, including family relations (Staines, 1980; Rousseau, 1978). Voydanoff (1980) further hypothesized that the relationship between job satisfaction and marital and family life satisfaction is reciprocal in that work and family life influence each other in a circular or feedback fashion. Consequently, if one is dissatisfied with his or her job, this will cause stress on marital and family relations which will in turn, induce further stress on the job.

The spillover effect has been supported by many studies which show that one's psychological well-being is impacted by work demands of his or her spouse (Barling, 1984; Burke & Bradshaw, 1981; Burke, Weir, & DuWors, 1980; Staines, Pottick, & Fudge, 1986). Barling (1984) found that a husband's job satisfaction was correlated with his wife's marital satisfaction. Burke et al. (1980) found wives whose husbands reported a great degree of occupational demands had a higher level of negative feeling states and increased psychosomatic symptoms than wives of husbands who reported less occupational demands. For measures of occupational demands, the researchers looked at eighteen variables such as hours worked per week, job complexity, and under utilization of skills. A wife's well being was examined by measures of worry about life concerns, stressfulness of life events, negative affective states, and

psychosomatic symptoms (Burke et al., 1980). This negative impact of occupational stress on a wife was also supported by Seindenberg (1973) in the book Corporate Wives - Corporate Casualties. Through interviews with clients, Seindenberg (1973) found that wives of corporate husbands were often characterized by chronic depression, lacking in hope or desire, and frequent addictions to alcohol, tranquilizers and barbiturates. Furthermore, recent moves resulting from promotions resulted in heightened marital friction and difficulties with children (Seindenberg, 1973).

The impact of a wife's employment on her husband has also been studied. Staines et al. (1986) found that a wife's employment had a negative impact upon her husband's job and life satisfaction. The two dependent variables, job satisfaction and life satisfaction, were assessed by the Index of Job Satisfaction and the Index of Life Satisfaction developed by Quinn and Staines (Staines et al., 1986). Staines et al. (1986) contributed this dissatisfaction to the finding that husbands of working wives feel less adequate as family breadwinners than do husbands of housewives.

A study by Pond and Green (1983) supported the spillover theory for working husbands, but not for working wives. Utilizing the Locke-Wallace Short Marital Adjustment Test, the Marital Communication Inventory and the Nye-MacDougall Marital Adjustment Scale for measures of

marital satisfaction and the Job Satisfaction Index, Job Involvement Survey, and measures of role ambiguity and role conflict to assess job satisfaction, the researchers found that measures of job and marital satisfaction correlated for husbands, but job satisfaction was not correlated with marital satisfaction for wives (Pond & Green, 1983). The researchers suggest that this difference between husbands and wives can be attributed to the moderating variable of job involvement (Pond & Green, 1983). Pond and Green (1983) note that the working wives compared to the working husbands in their sample were significantly less involved with their work, and therefore, they experienced less stress on the job compared to husbands.

These findings are similar to the findings by Ridley (1973) in which job satisfaction (as measured by Bullock Scale of Job Satisfaction) was significantly positively correlated with marital adjustment (as measured by the Nye-MacDougall Marital Adjustment Scale) for men, but not for women. Further analyses of the data revealed, however, that when women viewed their work role as highly salient, job satisfaction was significantly related to marital adjustment. In other words, women who view their work as important, experience the same impact of job satisfaction on marital adjustment as men (Ridley, 1973). As Piotrkowski and Katz (1982) in a review of the literature on the relationship between women's job and marital satisfaction

note, conclusions on this interface of job satisfaction and marital satisfaction are based on limited data, and therefore, further research is necessary before definite conclusions can be drawn.

Finally, Kemper and Reichler (1976), in examining the relationship between work integration and marital satisfaction, noted that items dealing with intrinsic satisfactions of work were associated with marital satisfaction, whereas, the extrinsic satisfaction of work was not related to items of marital satisfaction. A factor analysis of data collected from university students' ($N = 219$) reports of their father's work integration and parental marital satisfaction, revealed that items such as the meaningfulness of work correlated significantly with marital satisfaction while items such as income, recognition, and job prestige showed no significant correlations (Kemper & Reichler, 1976).

The impact of occupational stress extends beyond the marital relationship in that family relations are affected as well. Numerous studies have found that highly stressful, unpleasant, dissatisfying jobs are related to family tensions (Burke, 1982; Burke & Weir, 1981; Hageman, 1978; Hoffman, 1986; Kanter, 1977; Mortimer & London, 1984). Mazie (1985) found high levels of job stress among family practice residents and/or low levels of social support were associated with high levels of psychological distress,

including emotional detachment from family members. For the purpose of this study the following instruments were used to assess the dependent and independent variables; the Job Stress Index, the Social Readjustment Rating Scale, DeRogatis' Symptom checklist, and a social support tool developed by the researcher (Mazie, 1985).

Barling and Rosenbaum (1986) found that the occurrence of stressful work events such as promotions, change in work schedules, demotion, injury to fellow workers, transfers, and conflict with fellow workers were significantly associated with spouse abuse. The relationship between abuse and parental work stress also held true for children (Justice & Duncan, 1978). Justice and Duncan (1978) found that "abusing parents showed much higher levels of stress and changes in their lives during the year before they abused their child than did the non-abusing parents" (p. 42). Life stress was measured by the Social Readjustment Rating Scale. Justice and Duncan (1978) also found that four types of stressful work related situations were associated with the occurrence of child abuse. These stressful situations included: "(1) unemployed fathers caring for children at home; (2) working mothers with overloads of job and domestic obligations; (3) husbands, especially professionals, working so long and hard that they neglect their wives; (4) traumatic experiences on the job resulting in undischarged tension"

(Justice & Duncan, 1978, p. 43). Traumatic experiences on the job included stressful factors such as hazardous working conditions (Justice & Duncan, 1978).

Bartolome and Evans (1980), Burke (1982), Burke and Weir (1981), Burke et al. (1980), Hageman (1978), and Mortimer and London (1984) have identified specific occupational demands that impact on marital and family life satisfaction. These occupational demands and stressors include factors such as excessive work time and schedule conflicts (Aldous, 1969; Rathge et al., 1985; Staines & Pleck, 1983; Zedeck, Jackson, & Marca, 1983), fatigue and irritability (Staines & Pleck, 1983), unusual work circumstances (Corwin, 1980; Hageman, 1978), and burnout (Freudenberger, 1984). Renshaw (1976) also noted that promotions, transfers, requirements for travel, and high demands for creativity are stressors for employees which, in turn, may negatively affect the family system.

Finally, Kanter (1977) identified five aspects of the structure and organization of work life that may impact family systems. These aspects include: (1) the amount of time and energy the occupation absorbs and consumes of a worker's life; (2) the work hours and schedules; (3) rewards and resources (i.e., salary, prestige, economic security); (4) the cultural dimensions of the job (i.e., identity one draws from his/her job); and, (5) the emotional climate of

the job (i.e., work satisfaction, occupational stress, high conflict on the job).

In summary, research on the relationship between occupational stress and family relations revealed that a worker's experiences on the job carry over into his or her family life (Staines, 1980; Rousseau, 1978). More specifically, stressful occupational demands such as excessive work time, schedule conflicts, fatigue, irritability, unusual work circumstances, burnout, promotions, transfers, requirements for travel, and high demands for creativity are correlated with marital and family life dissatisfaction.

Job Insecurity and Family Relations

Although the impact of job insecurity on marital and family relations has not been examined by researchers, its impact on individuals and their productivity has been explored (Bolt, 1983; Greenhalgh & Rosenblatt, 1984; Kuhnert, 1986; Romzek, 1985). Bolt (1983) in comparing layoff rates with productivity rates for top United States companies, noted that "employees who felt secure in their jobs are more productive" (p. 115), whereas fear of losing one's job creates stress.

Greenhalgh and Rosenblatt (1984) in forming a conceptual framework of job insecurity, noted that research findings indicate there is a negative correlation between

job insecurity and work effort or the commitment one gives in both time and energy to a job. These researchers further state that "job insecurity is a key element in a positive feedback loop that accelerates organizational decline" (p. 438). The impact of job insecurity on organizational involvement was also noted by Romzek (1985). Romzek (1985) studied 484 public employees on measures of organization involvement, staffing level change, personal job security, public service recognition, and employees job classification. Romzek (1985) found a direct relationship between job security and organizational involvement. That is, employees who had job security were more committed to procedures associated with their work roles. These employees had a psychological bond toward their work organization (Romzek, 1985). Romzek (1985) further notes that cutbacks in staffing diminish the availability of rewards such as promotions and merit pay which are instrumental in employee motivation.

The importance of job security was also noted by Kuhnert (1986). Kuhnert (1986), through intensive interviews with 201 factory workers, noted the healthiest employees to be those who felt most secure in their jobs. Kuhnert (1986) found a significant relationship to exist between job insecurity and low self esteem, depression, and physical problems. In fact, Kuhnert (1986) noted that job

security had a greater impact than job satisfaction on the physical and mental health of an employee.

An examination of the literature on job insecurity revealed that this variable is a vital component of one's job satisfaction and psychological health (Bolt, 1983; Greenhalgh & Rosenblatt, 1984; Kuhnert, 1986; Romzek, 1985). Job security was found to promote productivity and organizational involvement (Bolt, 1983; Greenhalgh & Rosenblatt, 1984). Furthermore, the lack of job security created stress in employees which significantly impacted their physical and mental health (Kuhnert, 1986).

Motivation-Hygiene Theory and Its Application to Work and the Family

A final area necessary to examine in order to understand the impact of job insecurity on the family is the motivation-hygiene theory as developed by Herzberg (1966). Herzberg (1966) developed this theory to explain the employee's interaction with the work environment. Herzberg (1966) hypothesized that humans have two sets of needs at work: hygiene needs and motivational needs. Hygiene needs are those minimal factors that must be present to prevent dissatisfaction with one's work. Hygiene needs include factors such as satisfactory company policies, administration, supervision, interpersonal relations, working conditions, salary, status, effect on personal life, and job security (Herzberg, 1966). Hygiene needs are

related to Maslow's physiological and safety needs and are vital to one's life happiness (Herzberg, 1966).

Motivational needs are "higher-order factors" that promote more satisfaction with work (Herzberg, 1966). Motivational needs include factors such as achievement, recognition, the self-fulfilling nature of work itself, responsibility and advancement (Herzberg, 1966). Herzberg (1966) states that total psychological and physical adaptation depends on the gratification of these two separate types of needs.

Summary and Hypotheses

A review of the literature suggests that a spillover effect does exist whereby job induced stress impacts marital and family relations. Furthermore, the threat of job loss due to cutbacks appears to create stress for employees. In fact, Bolt (1983) notes the importance of this key variable in that job security has replaced wage and benefit demands as the top bargaining issue for labor unions. In recent contracts with Ford, GM, and Chrysler, the United Automobile Workers gave up pay increases, work-rule preferences and many benefits in return for guarantees of job security (Bolt, 1983).

A third important finding from the review of the literature is that the effect of job insecurity on the family has been overlooked. The threat of job loss is a

stressful event and according to the spillover theory, it would likely negatively impact marital and family relations (Herzberg, 1966; Kuhnert, 1986; Staines, 1980). Herzberg's (1966) hygiene-motivational theory suggests that job insecurity threatens one's basic hygienic needs which in turn, impacts one's emotional well-being which negatively affects one's family relations. Consequently, an empirical examination of individuals and their spouses who are employed by an organization experiencing cutbacks may contribute substantially to our knowledge about the work/family interface.

Based on the review of the literature, the following hypotheses were formulated for testing:

1. Employees and their spouses who experience stress as a result of feelings of job insecurity will report lower marital adjustment than those who do not experience such stress.
2. Employees and their spouses who experience stress as a result of feelings of job insecurity will report poorer family functioning than those who do not experience such stress.
3. Employees and their spouses who experience stress as a result of feelings of job insecurity will report poorer family communication than those who do not experience such stress.

4. Employees and their spouses who experience stress as a result of feelings of job insecurity will report poorer problem solving skills than those who do not experience such stress.
5. Employees and their spouses who experience stress as a result of feelings of job insecurity will report less role adaptation than those who do not experience such stress.
6. Employees and their spouses who experience stress as a result of feelings of job insecurity will report less affective responsiveness in their family than those who do not experience such stress.
7. Employees and their spouses who experience stress as a result of feelings of job insecurity will report less affective involvement in their family than those who do not experience such stress.
8. Employees and their spouses who experience stress as a result of feelings of job insecurity will report poorer behavior control in their family than those who do not experience such stress.
9. Employees and their spouses who experience stress as a result of feelings of job insecurity will report more marital problems than those who do not experience such stress.

10. Employees and their spouses who experience stress as a result of feelings of job insecurity will request more family intervention or education services than those who do not experience such stress.

Another objective of this study was to determine the most common family problems and family services desired by those employees and spouses experiencing stress related to job insecurity.

CHAPTER 3

METHODS

This section describes the sample, the instruments, the data collection procedure, and the statistical analyses that were utilized in this study. This study was a secondary data analysis of data that was collected in November, 1986 at Montana State University (Larson, Wilson, & Beley, 1987).

Procedure

The names of all employees at Montana State University (MSU) were obtained from MSU personnel services. A stratified random sampling procedure was then utilized to select employees from all colleges on campus. The employees and their spouses were telephoned and the research project was described to them; they were then asked to volunteer to participate in the study. The volunteer rate was 86% of the couples contacted. After the initial telephone contact, both the university employee and his or her spouse were mailed a questionnaire packet consisting of a cover letter to describe the research in more detail, (see Appendix A) a human subjects consent form (see Appendix B) which both spouses signed, and returned

separate from the questionnaire, and a questionnaire that measured demographic variables, current stress level, marital adjustment, family functioning, types of marital and family problems and desired family services.

Participants were asked to complete the questionnaire in private without consulting with their spouse. Each participant used a self-addressed, stamped envelope to return the completed questionnaire to the researchers.

After ten days participants were sent a postcard thanking them for participating in the study and prompting those who had not returned the questionnaire to please complete it as soon as possible. A total of 222 questionnaires ($N = 111$ couples) were returned. This represents a 74% return rate for the original 150 potential participants.

Sample

The sample consisted of 111 MSU employees and their spouses ($N = 222$). The employee sample included 46 faculty members (34 males and 12 females) and 65 staff members (47 males and 18 females). Faculty and staff members from all colleges and most departments were represented (see Table 1). The mean age for the husbands was 41.73 years ($SD = 8.31$); for wives the mean age was 38.21 years ($SD = 7.94$) (see Table 2).

Table 1. Occupations of MSU Employees in the Sample

Occupations	Frequencies (F) and Percentages (%)					
	Males		Females		Total	
	F	%	F	%	F	%
Faculty						
Academic	31	76	10	24	41	100
Extension	3	60	2	40	5	100
Subtotal	34	74	12	26	46	100
Staff						
Administrators	10	67	5	23	15	100
Adm. Assistants	5	72	2	29	7	100
Teaching/Research Assistants	11	69	5	31	16	100
Clerks	3	43	4	57	7	100
Secretaries	0	0	12	100	12	100
Custodian/Physical Plant	6	75	2	25	8	100
Subtotals	47	72	18	28	65	100
TOTALS	81	73	30	27	111	100

The educational level of the sample was high with 58% of the sample (employees and spouses) having a bachelor degree or more; 13% of the sample had Ph.D.'s; 13% had Master's degrees; and, 32% had Bachelor's Degrees. For the remainder of the sample, 40% had a high school education while only 2% had less than a high school education (see Table 2).

The income levels in the sample varied from less than \$15,000 a year to over \$50,000. Individuals with less than \$15,000 comprised only 6% of the sample; individuals with incomes of \$15,000 to \$34,999 comprised 50% of the sample;

Table 2. Demographic Characteristics of Sample of 111
MSU Employees and Their Spouses

Demographic Variables	Mean	Standard Deviation	Frequency	Percent of Total
Age				
Husbands	41.73	8.31		
Wives	38.21	7.94		
Years Married	16.30	9.20		
Children at Home	1.80	.73		
Education				
Less than High School			4	2%
High School			89	40%
Bachelor Degree			71	32%
Master Degree			29	13%
Doctorate Degree			29	13%
TOTAL			222	100%
Yearly Family Income				
< \$15,000			13	6%
\$15,000 - \$19,999			14	6%
\$20,000 - \$24,999			22	6%
\$25,000 - \$29,999			31	14%
\$30,000 - \$34,999			43	20%
\$35,000 - \$39,999			25	11%
\$40,000 - \$44,999			24	11%
\$45,000 - \$49,999			22	10%
> \$50,000			28	12%
TOTAL			222	100%
Religion				
Protestant			100	45%
Catholic			44	20%
No Religious Preference			73	33%
Other			5	2%
TOTAL			222	100%

and individuals with incomes over \$35,000 made up the remaining 44% of the sample (see Table 2). The mean family income for the sample was \$33,427 ($SD = \$10,952$). Most families (55%) earned between \$20,000 and \$39,999 per year. Approximately 78% of the families were dual-earner families (families in which the spouse held a part time or full time job outside of the home).

Couples in the study had been married an average of 16.30 years ($SD = 9.20$) and had an average of 1.80 children ($SD = .73$). Twenty-two percent of the sample had either been married before or his or her spouse had been married before.

Protestants represented 45% of the sample and 20% of the sample was Catholic. Two percent of the sample classified themselves in a variety of smaller religious sects. The remaining 33% of the sample had no religious preference (see Table 2).

Instruments

Demographic Questionnaire

A ten item questionnaire was constructed to gather demographic data (see Appendix C). This was done to determine each individual's gender, age, total gross income, spouse's employment status, occupation, religious affiliation, church attendance, length of time married, number of children, and previous marital status (if

applicable). Montana State University personnel records were used to determine each individual's educational background.

Stress

The independent variable, perceived stress resulting from job insecurity, was measured by the Perceived Stress Scale (PSS) (Cohen, Kamarck, & Mermelstein, 1983) (see Appendix D). The PSS is a 14 item self report scale which measures the degree to which situations in one's life are perceived as stressful. The PSS items were designed to measure the degree to which respondents find their lives to be unpredictable, uncontrollable, and overloading. The PSS was chosen because of its high internal consistency reliability ($r = .85$), test-retest reliability ($r = .85$) and concurrent and predictive validity (Cohen et al., 1983).

In order to better determine if an individual's current stress is directly related to Montana State University's financial problems and the resultant job insecurity, a second measure of the independent variable was used (see Appendix E). Each participant was asked to rate how much stress has been placed on him or her due to MSU's financial problems by circling a number from 1 - 7 on a stress continuum. This continuum which was developed by Larson et al. (1987) ranges from "not stressful" to "somewhat stressful" to "very stressful." For this sample, the

correlation between the PSS (Cohen et al., 1983) and this single item index of stress was .48 (Pearson r).

Marital Adjustment

The first dependent variable, marital adjustment, was measured by the Locke-Wallace Marital Adjustment Test (MAT) (see Appendix F). The MAT is a 15 item tool which measures the satisfaction, consensus and accommodation of a husband and wife (Locke & Wallace, 1959). Locke and Wallace (1959) report a split-half reliability coefficient of .90 for the MAT. The test also has concurrent and content validity as it clearly differentiates between those persons who are well adjusted and those who are maladjusted in marriage (Locke & Wallace, 1959).

Types of Marital and Family Problems

Types and frequencies of marriage and family problems were measured by asking respondents to check off the problems they were experiencing from a list of 33 most common marital and family problems (see Appendix G). This checklist developed by Larson et al. (1987) was based on a list developed by Geiss & O'Leary (1981). Geiss & O'Leary (1981) conducted a study in which marital therapists were asked to choose and rank order the five areas of marital problems most damaging to marital relationships.

Using Kendall's coefficient of concordance (W), which measures the degree of agreement between several sets of

rankings, the authors report a significant degree of agreement among professionals for the rank order of the five areas most damaging to marital relationships ($W = .81$, $p < .001$) (Geiss & O'Leary, 1981). Geiss and O'Leary (1981) found the following five areas as having the most damaging effect on marital relationships: 1) communication; 2) unrealistic expectations of marriage or spouse; 3) power struggles; 4) serious individual problems; and, 5) role conflict.

Respondents were also asked to choose and rank order their three most serious marriage problems. For these questions a sum of rankings across all stressed respondents was computed for each item. That is, a value of 3 was given to an item for each first place ranking it received; a value of 2 was given for each second place ranking; and, a value of 1 was assigned for each third place ranking. These values were summed for each item. In this way, the total ranking of items based on the responses of the stressed respondents was determined.

Family Functioning and Other Family Variables

Family functioning was measured by the McMaster Family Assessment Device (FAD) (Epstein et al., 1983) (see Appendix H). The FAD is a 53 item self report instrument that serves as a screening device to identify family problem areas (Epstein et al., 1983). The FAD is divided into seven subscales which measure family problem solving,

communication, roles, affective responsiveness, affective involvement, behavior controls, and general functioning (Epstein et al., 1983).

The first subscale, general family functioning, assesses the overall health/pathology of the family. The general functioning scale consists of 12 self report items (Epstein et al., 1983). Epstein et al. (1983) and Miller, Epstein, Bishop, and Keitner (1985) report a reliability coefficient of .92 (Chronbach's alpha) and a test-retest reliability of .71 for the general family functioning subscale. The general family functioning subscale appears to be a valid (concurrent and discriminant validity) measure of family functioning (Miller et al., 1985).

The second subscale, communication, refers to the exchange of information among family members (Epstein et al., 1983). The authors report a reliability coefficient of .75 (Chronbach's alpha) and a test-retest reliability of .72 (Epstein et al., 1983; Miller et al., 1985). The subscale also has concurrent and discriminant validity.

The problem solving subscale on the FAD refers to the family's abilities to resolve problems within and outside the family at a level which maintains effective family functioning (Miller et al., 1985). Miller et al. (1985) report both concurrent and discriminant validity for this scale. The authors also report a reliability coefficient

of .74 (Chronbach's alpha) and a test-retest reliability of .66 (Epstein et al., 1983; Miller et al. 1985).

The fourth subscale of the FAD, roles, assess whether the family has established patterns of behavior for handling a set of family functions which include provision of resources, supporting personal development, maintaining and managing the family system, providing nurturance and support, and providing adult sexual gratification (Epstein et al., 1983). Epstein et al. (1983) report a reliability coefficient of .72 (Chronbach's alpha) and Miller et al. (1985) report a test-retest reliability of .75. The subscale also has concurrent and descriptive validity (Epstein et al., 1983; Miller et al., 1985).

The FAD subscales of affective responsiveness and affective involvement are also both valid (concurrent and descriptive validity) measures of these variables (Epstein et al., 1983; Miller et al., 1985). Affective responsiveness assesses the extent to which individual family members are able to experience appropriate affect over a range of stimuli (Epstein et al., 1983). Affective involvement is the extent to which family members are interested in and place value on each other's activities and concerns (Epstein et al., 1983). Epstein et al. (1983) and Miller et al. (1985) report a reliability coefficient of .83 (Chronbach's alpha) for the measure of affective responsiveness and .78 (Chronbach's alpha) for the

measure of affective involvement. The test-retest reliability for affective responsiveness is .76 and for affective involvement is .67 (Miller et al., 1985).

The final FAD subscale, behavior control assesses the way in which a family expresses and maintains standards for the behavior of its members (Epstein et al., 1983). The authors report a reliability coefficient of .72 (Chronbach's alpha) for this scale and a test-retest reliability of .73 (Epstein et al., 1983; Miller et al., 1985). The FAD subscale of behavior control also has concurrent validity (Epstein et al., 1983).

Number and Types of Family Services

A checklist developed by Larson et al., (1987) based on Geiss and O'Leary's (1981) study of marital problems was utilized to determine the family services respondents would like to have (see Appendix I). Respondents were asked to check items from a list of 16 potential services that they felt would be beneficial to their marital and family relations. The respondents were then asked to rank order the three services that they felt were the most important. A sum of rankings across all stressed respondents was then computed for each item, whereby, a value of 3 was given to an item for each first place ranking it received; a value of 2 was given for each second place ranking; and, a value of 1 was given for each third place ranking. These values were summed for each item. Using this method, the ranking

of items based on the responses of the stressed respondents was determined.

Limitations

The following limitations for this study were established:

1. Montana State University employees and spouses may be different from other work populations in ways which cannot be controlled in this study.
2. Single persons and single parent families who are also impacted by job instability are also important to examine but are not the subjects of this study.
3. Job insecurity for this study was operationally defined as perceived powerlessness to maintain desired continuity in a threatened job situation due to financial problems resulting from government imposed budget cuts and threats of eliminating programs and resources. This definition may differ from other definitions currently utilized in the field of research on job insecurity.

Analyses of Data

Statistical analyses of the data consisted of one-tailed t tests for significance of differences between mean scores on dependent measures for the stressed and nonstressed groups. The significance of the relationships

between variables was tested using Pearson's Product Moment Correlations. A significance level of $p < .05$ was utilized to determine significance of differences. The major focus was to determine the relationships between the independent variable, perceived stress due to job insecurity, and the dependent variables, marital adjustment, general family functioning, family communication, family problem solving, roles, affective involvement, affective responsiveness, behavior control, marital and family problems and requested family interventions and educational services.

CHAPTER 4

RESULTS

Preliminary Analysis

A preliminary analysis of the data was conducted in order to determine the stress level of all MSU employees and their spouses in the sample as measured by the respondents' scores on the Perceived Stress Scale (PSS) (Cohen et al., 1983). The norms on the PSS show that the mean score on the PSS is 23.95 (Cohen et al., 1983). The mean PSS score for this sample was 30.38 ($SD = 8.18$). A one-tailed t test of the difference between this mean score and the norm mean score showed that the mean stress score of the MSU sample was significantly greater than the mean stress score of the Cohen et al. (1983) sample ($t = 4.94, p < .001$).

In the Cohen et al. (1983) sample, approximately 50% of the individuals scored greater than or equal to the mean score of 23.95; in this MSU sample, 79% of the individuals scored greater than or equal to 23.95. The mean stress scores of husbands and wives or employees and spouses did not differ significantly.

Main Analyses

Each of the hypotheses was tested utilizing a one-tailed t test for significance of differences between mean scores on dependent measures. The stressed group (N = 63 individuals) was compared to the nonstressed group (N = 53 individuals) on the marriage and family variables (see Table 3). A "stressed" employee or spouse was defined as one whose PSS was in the top quartile (25%) of all PSS scores in the sample (PSS score of 39 or greater). A "nonstressed" employee's score was in the bottom quartile (25%) of all scores (PSS score of 25 or less). In addition, only individuals who ranked MSU's financial difficulties of the last year as somewhat to very stressful were included in the stressed group; individuals in the nonstressed group ranked MSU's financial difficulties as less than somewhat stressful to not stressful. Finally, in order to be included in the "stressed" group, one of the spouses had to be in a department or college at MSU that was being reduced and/or threatened for reductions in the near future.

The first hypothesis stated that employees and their spouses who experience stress as a result of feelings of job insecurity would report lower marital adjustment than those who did not experience such stress. This hypothesis was tested by comparing the Locke-Wallace Marital Adjustment Test (MAT) mean scores for the stressed and nonstressed

individuals. A one-tailed t test for significance of difference between mean scores revealed a significance difference between the two groups ($t = 2.75$, $p \leq .01$) (see Table 3). Hence, the hypothesis was supported.

The second hypothesis which stated that employees and their spouses who experienced stress as a result of feelings of job insecurity would report poorer family functioning than those who do not experience such stress was also tested by a one-tailed t test for significance of difference between mean scores. A comparison of mean scores on the McMaster Family Assessment Device (FAD) general family functioning subscale (Epstein et al., 1983) for the stressed and nonstressed groups revealed a significant difference ($t = -2.59$, $p \leq .01$) (see Table 3). Hence, the hypothesis was supported.

The third hypothesis was that employees and their spouses who experienced stress as a result of feelings of job insecurity would report poorer family communication than those who did not experience such stress. The one-tailed t test revealed a significant difference between the two groups on the FAD communication subscale ($t = -2.99$, $p \leq .001$) (see Table 3). That is, the stressed group's mean family communication score was significantly lower than the nonstressed group's score.

The fourth hypothesis stated that employees and their spouses who experience stress as a result of feelings of job

Table 3. Mean Scores, Standard Deviations, and t -Tests for Measures of Marital and Family Functioning for Stressed and Non-stressed Individuals.

Marital and Family Measures	Stress levels		t^b
	Stressed ($N = 63$) ^a	Non-stressed ($N = 53$) ^a	
Marital Adjustment			
Mean	101.85	117.25	2.75***
S.D.	27.92	32.34	
General Family Functioning ^c			
Mean	20.19	17.94	-2.59**
S.D.	4.64	4.69	
Family Communication ^c			
Mean	12.83	11.49	-2.99***
S.D.	2.17	2.67	
Family Problem Solving ^c			
Mean	12.19	11.19	-1.96*
S.D.	2.38	3.12	
Role ^c			
Mean	18.43	15.72	-4.41***
S.D.	3.45	3.10	
Affective Responsiveness ^c			
Mean	14.49	13.04	-2.52**
S.D.	3.27	2.87	
Affective Involvement ^c			
Mean	14.33	12.28	-4.10***
S.D.	2.76	2.58	
Behavior Control ^c			
Mean	13.73	12.98	-1.37
S.D.	2.84	3.03	
Number of Marital Problems			
Mean	9.71	6.69	-1.77*
S.D.	4.68	5.89	
Number of Family Services Requested			
Mean	3.13	1.69	-2.32*
S.D.	2.30	1.70	

^a Number of employees and spouses

^b $df = 114$

^c The higher the score, the greater the family dysfunction

* $p < .05$
 ** $p < .01$
 *** $p < .001$

insecurity would report poorer problem solving skills in their family than those who did not experience such stress. Problem solving was assessed by the FAD problem solving subscale. A one-tailed t test revealed a significant difference between the two groups ($t = -1.96, p < .05$) (see Table 3) in the hypothesized direction.

The fifth hypothesis was that employees and their spouse who experienced stress as a result of feeling of job insecurity would report less role adaptation than those who did not experience such stress. This hypothesis was tested by comparing the mean scores on the FAD role subscale for the stressed and nonstress groups. A one-tailed t test revealed a significant difference between the two groups ($t = -4.41, p < .001$) (see Table 3). Hence, the hypothesis was supported.

The sixth hypothesis was that employees and their spouses who experience stress as a result of feelings of job insecurity would report less affective responsiveness in their family than those who do not experience such stress. A one-tailed t test for significance of differences between mean scores revealed a significant difference between the two groups on the FAD affective responsiveness subscale ($t = -2.52, p < .01$) (see Table 3). The hypothesis was supported.

The seventh hypothesis which stated that employees and their spouses who experience stress as a result of feelings

of job insecurity would report less affective involvement in their family than those who do not experience such stress was also tested by comparing the mean scores of the two groups in the FAD affective involvement subscale. A one-tailed t test revealed a significant difference to exist between the stressed and nonstressed group ($t = -4.10$, $p < .001$) (see Table 3). The hypothesis was supported.

The eighth hypothesis stating that employees and their spouses who experience stress as a result of feelings of job insecurity would report poorer behavior control in their family than those who do not experience such stress was not supported. A one-tailed t test for significance of differences between means failed to reveal a significant difference between the two groups on the FAD behavior control subscale ($t = -1.37$, $p > .05$) (see Table 3). Hence, the hypothesis was not supported.

The ninth hypothesis stated that employees and their spouses who experience stress as a result of feelings of job insecurity would report more marital problems than those who do not experience such stress. Marital problems for stressed and nonstressed individuals were measured by asking respondents to check off the problems they were experiencing from a list of 33 of the most common marital and family problems. As hypothesized, the stressed group reported significantly more marital problems than the nonstressed group ($t = -1.77$, $p < .05$) (see Table 3).

The last hypothesis was that employees and their spouses who experience stress as a result of feelings of job insecurity would request more family intervention or educational services than those who do not experience such stress. Family intervention and education services were measured by asking respondents to check off the services they wanted from a list of 16 intervention and educational services. A one-tailed t test for significance of differences between mean scores revealed a significant difference between the stressed group and the nonstressed group ($t = -2.32, p < .05$) (see Table 3). That is, the stressed group requested significantly more ($M = 3.13, SD = 2.30$) services than the nonstressed group ($M = 1.69, SD = 1.70$).

A final analysis of the data consisted of determining the most common family problems and family services desired by those employees and spouses experiencing stress related to job insecurity. The ten most serious marital and family problems experienced by the stressed MSU employees and their spouse are reported in Table 4. The most serious problem was money management. Employment problems, decision making/problem solving, communication with spouse, and sex were also common problems. Household management and communication with children were relatively serious problems (ranked sixth and seventh). Lack of loving feelings ranked eighth with child behavior problems and

Table 4. Ten Most Serious Marital and Family Problems for Stressed Employees and Their Spouses.

Rank	Marital Problem	Score*
1	Money Management/Financial Problems	40
2	Employment Problems	26
3	Decision Making/Problem Solving	22
4	Communication with Spouse	16
5	Sex	16
6	Household Management	15
7	Communication with Children	14
8	Lack of Loving Feeling	13
9	Child Behavior Problems	12
10	Relations with In-Laws	11

*The score was obtained by summing rankings across all stressed respondents. A value of 3 was given to an item for each first place ranking it received; a value of 2 was given for each second place ranking; and, a value of 1 was assigned for each third place ranking. These values were summed for each item giving it a total score.

problems with relatives and in-laws ranking ninth and tenth respectively. There were no significant differences in the types of problems reported as a function of spouse (husband/wife) or employer (employee/nonemployee).

The data in Table 5 reflects the most important family services desired by the stressed MSU employees and their spouses. The most requested service was marriage enrichment groups. Other services included day care services, family communication training, family life newsletter, information on human development and family therapy.

Table 5. Six Most Requested Family Services for Stressed MSU Employees and Their Spouses

Rank	Service	Score*
1	Marriage Enrichment Groups	40
2	Day Care Service for Children	35
3	Family Communication Training	32
4	Family Life Newsletter	31
5	Information on Human Development	29
6	Family Therapy	24

*The score was obtained by summing rankings across all stressed respondents. A value of 3 was given to an item for each first place ranking it received; a value of 2 was given for each second place ranking; and, a value of 1 was assigned for each third place ranking. These values were summed for each item giving it a total score.

CHAPTER 5

DISCUSSION

This section provides a summary of the results of the study and possible interpretations. There is also a discussion of the implications of the study and recommendations for further research.

The results of this study revealed that a significant majority of the MSU employees and their spouses in the sample (79%) were experiencing a higher than normal level of stress. This finding is consistent with Herzberg's (1966) Motivation-Hygiene Theory. Herzberg (1966) postulates that job insecurity threatens one's hygienic needs which negatively impacts one's mental health. This finding is also similar to the results reported by Kuhnert (1986) and Bolt (1983) in which job insecurity was positively correlated with stress and depression.

The results of this study showed that compared to individuals who reported lower stress levels, those employees and their spouses who reported higher levels of stress were more likely to experience serious marital and family problems. The finding that there were no significant differences between MSU employees and their spouses or between husbands and wives on marital and family

measures suggests that job insecurity and job stress transfer from the individual to his or her marriage and family life. These results support the findings of Burke (1982), Burke and Weir (1981), Hageman (1978), Hoffman (1986), Kanter (1977), and Mortimer and London (1984) who found highly stressful jobs were related to family tensions.

The first hypothesis which stated that there would be a negative relationship between perceived stress resulting from job insecurity and marital adjustment was supported. This finding, which is similar to findings by Barling (1984), Burke and Bradshaw (1981), Burke et al. (1980), and Larson (1984), lends support to the spillover theory (Staines, 1980) which postulates that a worker's experiences on the job carry over into his or her nonwork experiences, including one's marriage.

The spillover theory (Staines, 1980) was also supported by the findings that perceived stress resulting from job insecurity negatively impacted the inner dynamics of family functioning as postulated in hypotheses two through seven. That is, stress was related to poorer family functioning, poorer family communication, poorer family problem solving skills, less family role adaptation, less affective responsiveness, and less affective involvement. These results are similar to findings by Burke (1982) and Hoffman (1986) who found that stressful jobs are related to family tension, as well as Kanter's

(1977) conceptual framework of the structure and organization of work life. Kanter (1977) postulated that one's work place contains an "emotional climate" that impacts the family system. The results of this study revealed that perceived job insecurity can create a stressful emotional climate which, in turn, negatively affects family functioning.

Although none of the studies reported in the literature review specifically examined the relationship between job stress and family dysfunction by utilizing the family variables of communication and problem solving as tested in hypotheses three and four, the support of these two hypotheses is similar to findings by Burke (1982), Hoffman (1986), Kanter (1977), and Mortimer and London (1984) in which stressful jobs were correlated with family tensions. Based on the McMaster Model of Family Functioning (Epstein, Bishop, & Baldwin, 1982), family problem solving and communication are identified as very important dimensions of family functioning. Hence, dysfunctions in these two key areas would likely produce family tensions in other areas of family functioning (e.g., affective involvement and affective responsiveness).

The family dimension of roles, as tested in hypothesis five, was also significantly negatively affected by perceived stress resulting from job insecurity. The close relationship between work and family role functioning was

originally noted in the early research on the impact of unemployment on the family (Cavan, 1959). Cavan (1959) noted that unemployment resulted in disorganization and the rearrangement of roles within the family system. The findings of this study lend support to findings by Cavan (1959). Although participants in this study were employed, and therefore, they had not lost their role in the family of providing resources, this role was seriously threatened. One could speculate, therefore, that just the threat of losing one's role in the family is enough to cause family tension. This finding that employees and their spouses who experienced stress resulting from job insecurity reported less role adaptation also supports the spillover theory (Staines, 1980), as well as earlier studies on the work/family interface (Cavan, 1959; Ginsburg, 1942).

Hypotheses six and seven which stated that there would be a negative relationship between job insecurity and affective responsiveness and affective involvement in the family were both supported. These two family variables reflect the emotional components of family functioning (e.g., family members ability to show affection for each other, family members ability to respond emotionally, family members ability to talk about feelings, family members ability to involve themselves in other members activities, and so forth). These findings are similar to findings by Mazie (1985) in which high levels of job stress

were associated with emotional detachment from family members.

The final family dimension, behavior control, as tested in hypothesis eight, was the only family interaction variable that was not significantly impacted by stress resulting from job insecurity. However, the results were in the hypothesized direction, that is, the stressed families had higher behavior control dysfunction scores than nonstressed families. This finding is contradictory to the findings of Cavan (1959) and Ginsburg (1942) in which unemployment was associated with disruptive behavior on the part of the children. The researchers attributed these findings to the children's lack of respect for the unemployed parent. Hence, lack of support for the hypothesis tested in this study may be attributed to the fact that the parents in this study had not yet lost their jobs (and hence their income), and therefore, a feeling of lack of respect had not yet materialized.

Seidenberg (1973), however, noted that occupational stress was positively related to difficulties with managing children. His findings were based on self reports by his counseling clientele, hence, the difference between the results of this study and Seidenberg's study could be attributed to differences in data collection and measurement. Alternatively, job insecurity may be one type of occupational stress that does not seriously impact the

management of children as these behavior control measures could be established patterns in families. Hence, these patterns are not impacted by stress resulting from job insecurity.

It is interesting to note however, that one of the most frequently reported marital and family problems of the stressed group was child behavior problems, which would indicate that this was a concern for many of the stressed families. Hence, the nonsupport of this hypothesis may simply be a result of a Type II error occurring. Given nine out of ten of the hypotheses were supported, the nonsignificance of this variable may have simply occurred by chance.

Hypotheses nine and ten stated that employees and their spouses who experienced stress as a result of feelings of job insecurity would report more marital and family problems and request more family intervention and educational services that those who do not experience such stress. The support of both of the hypotheses lends further support to the spillover theory (Staines, 1980) in that job stress was positively related to marital and family stress and the number of family problems.

The final purpose of this study was to determine the most common marital and family problems and the most requested family services reported by those employees and their spouses experiencing the most stress. The ten most

commonly reported marital and family problems were money management, employment problems, decision making/problem solving, communication with spouse, sex, household management, communication with children, lack of loving feelings, child behavior problems and problems with relatives and in-laws. The second rated problem, employment problems, is related directly to the finding that the stressed group was experiencing high levels of stress due to university cutbacks and job security. Problems with money management, decision making/problem solving, and communication with spouse and children are related to the family dimensions of problem solving and communication as tested in hypotheses three and four. The problem of household management, is related to the family dimension of roles; problems with sex and lack of loving feelings are related to the affect dimension of family functioning. Hence, the nature of these problems corresponds with and supports the hypotheses that were supported.

The only exception may be the problem with child behavior. Stressed respondents listed it as a problem but evidently did not find it as problematic as the other five dimensions of family functioning since their scores on the behavior control subscale of the FAD were not significantly different from nonstressed individuals. People may define "child behavior problems" as things such as crying, spilling milk, yelling, tracking mud into the house and so

forth, whereas the FAD subscale asked questions such as, "We don't know what to do when an emergency comes up," "You can easily get away with breaking the rules," "We have no clear expectations about toilet habits," and "If the rules are broken, we don't know what to expect," (Epstein et al., 1983). This possible difference between respondent's definition of "child behavior problems" and the definition of behavior control in the FAD subscale may explain this finding.

Larson et al. (1987) found that the most serious marital problems for all respondents (stressed and non stressed) in this sample were as follows; (1) money management/finances; (2) sex; (3) communication with spouse; (4) demonstrations of affection; (5) household management; (6) problems with relatives and in-laws; (7) employment problems; (8) decision making/problem solving; (9) disciplining children; and (10) lack of loving feelings. In contrast, the stressed employees ranked employment problems, decision making/problem solving, communication with children and child behavior problems as the most serious problems. Both groups ranked money management/financial problems as their most serious marital problem.

The only similarities between this sample's top ten rankings of the most serious marital problems and the Geiss and O'Leary (1981) sample were the problems of

communication, lack of loving feelings, and sex. The Geiss and O'Leary (1981) sample ranked communication, lack of loving feelings, and sex as problems number one, six, and ten. These problems were ranked fourth, fifth, and eighth by the stressed employees. The difference between this sample and Geiss and O'Leary's (1981) reporting of the most serious problems in marriage indicates that although the problems of communication, lack of loving feelings, and sex are common for this sample, the respondents are more concerned about the structural components about their family (i.e., employment, money, decision making). This probably results from the fact that their employment is threatened along with their finances. Furthermore, it is possible that this sample is trying to make decisions about their future. Consequently these three problems (money management, employment, and decision making) are more serious for this sample as these are all impacted by job insecurity. Finally, in Geiss and O'Leary's (1981) study, marital therapists reported the most serious marital problems whereas in this study couples reported their problems.

The six most common family services requested by the stressed group included marriage enrichment programs, day care services, family communication training, family life newsletter, information human development, and family therapy. Previous results reported by Larson et al.

(1987) found that the six most popular services requested by all respondents in this sample (stressed and non stressed) were as follows: (1) monthly family life newsletter; (2) marriage enrichment programs; (3) family enrichment programs; (4) nutrition information; (5) day care services; and, (6) financial management. The stressed group rated marriage enrichment programs, communication training, information on human development, and family therapy higher than the entire sample of MSU employees and spouses rated them. This indicates that the stressed group was more likely to request more direct services (e.g., family therapy) than the entire sample. This may indicate that the stressed group view their families as having more serious problems that require more direct and intensive intervention than the rest of the sample.

It is important to note that the stressed group did not rank marriage counseling as one of the six most requested services while family therapy was only ranked sixth. This occurred even though the findings indicated that the marital and family relationships of these respondents are strained. For example, an examination of the mean score for the stressed group on the MAT ($M = 101.85$, $SD = 27.92$) indicated that many of these respondents' marital relationships are stressed to the point of needing marital therapy since a score of 100 is the approximate cut off score for healthy versus unhealthy

marital adjustment (Locke & Wallace, 1959). Furthermore, the stressed group's mean scores on the family dimensions of communication, problem solving, roles, affective responsiveness and affective involvement also were in the dysfunctional range indicating a need for family therapy.

The finding that more couples were interested in marriage enrichment programs than marriage and family therapy may reflect their tendency to feel more comfortable admitting that their marriages could use "some enrichment" rather than admitting they need therapy. Respondents appear to prefer information and learning (e.g., family life newsletter) over therapy. This may result from individuals feeling less threatened requesting information (which could be sent anonymously to all employees) than admitting they need therapy. More research is needed to confirm this explanation. Given the educational level of the sample, plus the nature of a university atmosphere, one could speculate that a common and comfortable way of solving problems for this sample is to "get information about the problem."

It is important to note that the stressed group did not include financial planning or money management as one of the most requested services even though money/financial problems was ranked as the most serious marital problem by the stressed group. The lack of request for this specific service may be a result of the respondent's thinking that

this topic would be covered in the marriage enrichment groups or in the family life newsletter.

The popularity of day care services for children probably reflects a shortage of affordable, quality child care services in the Bozeman area. Research should be conducted to determine if this is indeed a fact.

Implications

The major implications of this study apply primarily to policy makers and organizations experiencing financial difficulties which are in turn, threatening the job security of employees. Employees experiencing job insecurity report high levels of personal stress. This stress spills over into the employee's marital and family relations in negative ways. Employees and their spouses who experience stress as a result of feelings of job insecurity report lower marital adjustment, more marital and family problems, and poorer family functioning. Furthermore, these stressed employees request more family services.

Public policy makers have stated that "employers and unions can implement creative workplace policies that will help their employees (or members) handle job and family responsibilities in mutually beneficial ways" (Work and family: A changing dynamic, 1986, p. 20). Public policy makers and organizations need to be aware of the impact of

the threat of job loss on employees and their families in order to implement these beneficial programs. In the event of threatened job security, programs need to be implemented that assist employees and their families during the stressful times of layoffs. Obviously, this is a difficult task as funding to implement such programs may be limited during cutbacks. Family services such as marriage enrichment programs, family therapy and parent education, however, can be preventive measures for more serious and expensive family problems (e.g., divorce and family violence) that could occur if services are not implemented at times of high stress.

Finally, marital and family therapists and family life educators need to be aware that threatened job security impacts the inner dynamics of family functioning in similar ways that unemployment affects families. The results of this study suggest that therapists and educators need to focus on issues such as money management, employment, decision making, and communication during the stressful times of job insecurity.

Conclusions

Recent budget cuts at Montana State University and the threat of eliminating faculty and staff positions has resulted in both employees and their spouses experiencing high levels of stress. When examining the relationship

between perceived stress resulting from this job insecurity and marital adjustment, marital and family problems and family functioning, significant differences were found except in the area of behavior control in the family. Both employees and their spouses who reported high levels of stress also reported low levels of marital adjustment, poorer family functioning, communication, problem solving, role adaptation, affective responsiveness and affective involvement. Furthermore, these highly stressed individuals reported more marital and family problems and requested more family intervention and educational services than nonstressed individuals. These findings are similar to several studies which have examined the stressors in the work/family interface (Burke, 1982; Burke & Weir, 1981; Hoffman, 1986; Kanter, 1977; Mortimer & London, 1986). In addition, these findings support and contribute to existing theories which postulate that job insecurity negatively impacts one's emotional well-being (Herzberg, 1966). This impact appears to spill over into the employee's marital and family life (Kanter, 1977; Staines, 1980).

A better understanding of the impact of job insecurity on individuals and their families could result from the development and utilization of instruments that directly measure the variable of job insecurity. Although the stressed participants in this study reported that recent budget cuts were stressful to them and were from

departments or colleges threatened for more cuts, it is still difficult to accurately measure job insecurity. Researchers need to develop a more direct measure of job insecurity. The development of such an instrument would strengthen future studies of this important variable.

Because of the correlational nature of this study, it is impossible to establish a cause and effect relationship between perceived stress resulting from job insecurity and family dysfunction. In reality, these variables are probably related in a reciprocal way. For this reason, other areas that need to be investigated to fully understand stress resulting from job insecurity and its impact on marital and family relations include an examination of the intervening variables that either contribute to or buffer the effects of the stressful event. Variables such as age, income, race, religion, number of children, employment status of spouse, length of marriage, and length of employment may have an impact on one's perception of the stressfulness of job insecurity and its effect on the family system.

Finally, an understanding of job insecurity and its impact on the dynamics of family functioning can assist policy makers, organizations, family life specialists, and family therapists in working with individuals and families during periods of cutbacks and threats of layoffs. Services should be aimed at teaching stress management techniques

and building marriage and family strengths through improved family communication, problem solving and parenting.

Strong marriage and family relationships are vital for sustaining individuals and families during stressful life events such as the threat of losing one's job.

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APPENDICES

APPENDIX A

INTRODUCTORY LETTER

October 1, 1986

Dear

Thank you for agreeing to participate in this very important study of marital and family relations among MSU employees. The purpose of the study is to identify the family strengths and needs of MSU employees in order to help the Benefits Committee better plan the Employee Wellness Program. Through the feedback you give to us by completing the attached questionnaires, we will better be able to plan marital and family life education and counseling programs.

The questions in this study have been used in family research before with other groups of people. We are interested in the unique strengths and needs of MSU faculty and staff members. You were randomly selected as a representative MSU family. Hence, your part in this project is most important. Please note that you are not asked to put your name on the questionnaires. This and other procedures have been designed to insure anonymity.

It should take you about 20 minutes to complete the questionnaires. We think you will enjoy participating in this study. If you have any questions concerning this project, please contact Dr. Jeff Larson, the MSU Family Wellness Study Director at 994-5025.

With thanks,

Dr. Jeffry Larson, Dr. Stephan Wilson, and Rochelle Beley

APPENDIX B

INSTRUCTIONS AND CONSENT FORM

INSTRUCTION AND M.S.U. CONSENT FORM

COMMITTEE ON HUMAN SUBJECTS IN RESEARCH

Name of Project: M.S.U. Family Wellness Study

Researcher: Dr. Jeff Larson, Associate Professor of Family Science, M.S.U.

Purposes: (1) To determine the marital and family wellness of MSU employees and (2) to determine MSU employee needs for family support programs (e.g., daycare, parent education, etc.).

By participating in this study you will learn more about yourself and your marriage and family life. I do not believe there are potentially dangerous risks in being involved in this study. However, your participation in this study is voluntary, and you may refuse to participate at any time while completing the questionnaires.

Instruction: Please do not put your name on any of the questionnaires. Scores on the questionnaires will be reported for groups only with all identifying information omitted. Scores will not be reported to spouses or others.

MSU requires us to have you sign the enclosed consent form (postcard) acknowledging that you have read this explanation of confidentiality and risks and agree to participate. After you and your spouse sign the card, please put it in the mail (no postage needed).

After returning the signed postcard, begin answering the questions on the first page. You should do this in private; please do not compare your answers with your partner's answers. When you are finished, place your questionnaire in the enclosed self-addressed, stamped envelope and drop it in the mail. There is a separate envelope for you and your spouse. The results of this study will be available in early spring, 1987. They will be published in the Employee Wellness Newsletter.

MSU FAMILY WELLNESS STUDY, 1986

I am a willing participant in the Family Wellness Study & have been informed of the following items:

1. I have been informed of the general description of the project, its purpose & benefits; 2. I have been given an explanation as to why I have been asked to participate; 3. I have been given an explanation of my specific involvement and potential risks, if any; 4. I understand that I may withdraw from the study at any time that I desire; 5. I have been given the opportunity to ask questions about the study from Dr. Larson & those questions have been answered to my satisfaction.

Husband's signature

Wife's signature

Date:

APPENDIX C

DEMOGRAPHIC QUESTIONNAIRE

Demographic Questionnaire

Please complete the following items on your background characteristics:

1. Your gender: (circle one)
 1. Male
 2. Female

2. Your current age: (write in) _____

3. Your family's total gross income from all sources in 1985: (circle one)

0 \$ 5,000 - \$14,999	6 \$40,000 - \$49,999
1 \$15,000 - \$19,999	7 \$45,000 - \$49,999
2 \$20,000 - \$24,999	8 \$50,000 - \$54,999
3 \$25,000 - \$29,999	9 \$50,000 or more
4 \$30,000 - \$35,999	
5 \$35,000 - \$39,999	

4. Is your spouse employed : (circle one)
 1. full-time outside the home
 2. part-time outside the home
 3. full-time homemaker
 4. unemployed

5. Your occupation (write in) _____
 (eg., assistant professor of physics,
 custodian extension specialist,
 secretary, cook, etc.)

6. Your religious affiliation: (write in) _____

7. Average number of times per month you attend church:
 (write in) _____

8. Number of years married: (write in) _____

9. Number of children at home: (write in) _____

10. Have you or your spouse ever been married before?
 (circle one)
 - 1 yes
 - 2 no

APPENDIX D

PERCEIVED STRESS SCALE

Perceived Stress Scale

We are interested in how stress may be affecting your family relations. Hence, the questions in this scale ask you about your feelings and thoughts during the last month. In each case you will be asked to indicate how often you felt or thought a certain way. Although some of the questions are similar, there are differences between them, and you should treat each one as a separate question. The best approach is to answer each question fairly quickly. That is, don't try to count up the number of times you felt a particular way but, rather, indicate the alternative that seems like a reasonable estimate. For each question circle the appropriate response.

Circle Your Response Below:

Very Often	Fairly Often	Some- times	Almost Never	Never
4	3	2	1	0

1. In the last month, how often have you been upset because of something that happened unexpectantly? 4 3 2 1 0

2. In the last month, how often have you felt that you were unable to control the important things in your life? 4 3 2 1 0

3. In the last month, how often have you felt nervous and "stressed?" 4 3 2 1 0

4. In the last month, how often have you dealt successfully with irritating life hassles? 4 3 2 1 0

5. In the last month, how often have you felt that you were effectively coping with important changes that were occurring in your life? 4 3 2 1 0

6. In the last month, how often have you felt confident about your ability to handle your personal problems? 4 3 2 1 0

7. In the last month, how often have you felt that things were going your way? 4 3 2 1 0

8. In the last month, how often have you found that you could not cope with all things that you had to do? 4 3 2 1 0

9. In the last month, how often have you been able to control irritations in your life? 4 3 2 1 0

10. In the last month, how often have you felt that you were on top of things? 4 3 2 1 0

11. In the last month, how often have you been angered because of things that happened that were outside of your control? 4 3 2 1 0

12. In the last month, how often have you found yourself thinking about things that you have to accomplish? 4 3 2 1 0

13. In the last month, how often have you been able to control the way you spend your time? 4 3 2 1 0

14. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

4 3 2 1 0

APPENDIX E

STRESS CONTINUUM

Stress Continuum

M.S.U. has been experiencing financial problems due to government-imposed budget cuts and threats of eliminating programs and resources. How stressful do you find these problems to be to you, personally? (circle the dot below that best represents your opinion)

1	2	3	4	5	6	7
.
Not Stressful			Somewhat Stressful		Very Stressful	

APPENDIX F

LOCKE-WALLACE MARITAL ADJUSTMENT TEST

Locke-Wallace Marital Adjustment Test

1. Check the dot on the scale below which best describes the degree of happiness, everything considered, of your present marriage. The middle point, "happy," represents the degree of happiness which most people get from marriage, and the scale gradually ranges on one side to those few who are very unhappy in marriage, and on the other, to those few who experience extreme joy or felicity in marriage.

VERY
UNHAPPY

HAPPY

PERFECTLY
HAPPY

State the approximate extent of agreement or disagreement between you and your mate on the following items. Please check each column.

	ALWAYS AGREE	ALMOST ALWAYS AGREE	OCCA- SIONALLY DISAGREE	FRE- QUENTLY DISAGREE	ALMOST ALWAYS DISAGREE	ALWAYS DISAGREE
2. Handling family finances	_____	_____	_____	_____	_____	_____
3. Matters of recreation	_____	_____	_____	_____	_____	_____
4. Demonstration of affection	_____	_____	_____	_____	_____	_____
5. Friends	_____	_____	_____	_____	_____	_____
6. Sex relations	_____	_____	_____	_____	_____	_____
7. Conventionality (right, good, or proper conduct)	_____	_____	_____	_____	_____	_____
8. Philosophy of life	_____	_____	_____	_____	_____	_____
9. Ways of dealing with in-laws	_____	_____	_____	_____	_____	_____

10. When disagreements arise they result in:

1. HUSBAND GIVING IN
2. WIFE GIVING IN
3. AGREEMENT BY MUTUAL GIVE AND TAKE

11. Do you and your mate engage in outside interests together:

1. ALL OF THEM
2. SOME OF THEM
3. VERY FEW OF THEM
4. NONE OF THEM

12. In leisure time do you generally prefer:

1. TO BE "ON THE GO"
2. "TO STAY AT HOME"

Does your mate generally prefer:

1. TO BE "ON THE GO"
2. "TO STAY AT HOME"

13. Do you ever wish you had not married?

1. FREQUENTLY
2. OCCASIONALLY
3. RARELY
4. NEVER

14. If you had your life to live over, do you think you would:

1. MARRY THE SAME PERSON
2. MARRY A DIFFERENT PERSON
3. NOT MARRY AT ALL

15. Do you confide in your mate:

1. ALMOST NEVER
2. RARELY
3. IN MOST THINGS
4. IN EVERYTHING

APPENDIX G

KINDS OF MARITAL AND FAMILY PROBLEMS

Kinds of Marital and Family Problems

Most couples experience one or more problems in their marriage. Below is a list of potential problems in marriage. Place a check (x) by items which have caused difficulties for you in your marriage.

1. _____ Household management
 2. _____ Money management/finances
 3. _____ Communication with spouse
 4. _____ Sex
 5. _____ Disciplining children
 6. _____ Communication with a child
 7. _____ Relatives or in-laws
 8. _____ Recreation or use of leisure time/recreation
 9. _____ Friends
 10. _____ Extramarital affair
 11. _____ Employment problems
 12. _____ Alcoholism or drinking problems
 13. _____ Personal habits or appearance
 14. _____ Physical abuse of spouse or children
 15. _____ Demonstration of affection
 16. _____ Lack of loving feelings
 17. _____ Power struggles
 18. _____ Decision making or problem solving
 19. _____ Value conflicts
 20. _____ Role conflicts
 21. _____ Serious individual problems
 22. _____ Conventionality (what is proper behavior vs. what is improper behavior)
 23. _____ Jealousy
 24. _____ Problems related to a previous marriage
 29. _____ Adult psychosomatic problems (e.g., ulcers, nervous itcs, and so forth)
 30. _____ Addiction to drug other than alcohol
 31. _____ Religious differences
 32. _____ Health problems or physical handicaps
 33. _____ Incest
 34. _____ Child behavior problem(s) (e.g. hitting others, lying, running away, stealing, teasing, etc.)
 35. _____ Child emotional problems (e.g., anger, depression, etc.)
 36. _____ Psychosomatic problems in a child (e.g., bedwetting, fear of school, nervous tics)
 37. _____ Unrealistic expectations of marriage or spouse.
- 38-40. Which of the above problems is the most serious one for you now? Write in the number corresponding to that problem here (e.g., #23 is jealousy): _____.

- 41-43. Which of the above problems is the second most serious one for you now? Write in the number corresponding to that problem here: _____.
- 44-46. Which of the above problems is the third most serious one for you now? Write in the number corresponding to that problem here: _____.

APPENDIX H

McMASTER FAMILY ASSESSMENT DEVICE

McMaster Family Assessment Device

We are interested in what you perceive are your family's strengths and needs. After reading each statement below, decide if you strongly agree, agree, disagree or strongly disagree with the statement as it reflects how you feel about your family.

Circle your answers below

	Strongly Agree (SA) 4	Agree (A) 3	Disagree (D) 2	Strongly Disagree (SD) 1
1. We usually act on our decisions regarding problems.	4	3	2	1
2. When someone is upset, the others know why.	4	3	2	1
3. When you ask someone to do something, you have to check that they did it.	4	3	2	1
4. We are reluctant to show our affection for each other.	4	3	2	1
5. If someone is in trouble, the others become too involved.	4	3	2	1
6. We don't know what to do when an emergency comes up.	4	3	2	1
7. Many family activities are difficult because we misunderstand each other.	4	3	2	1
8. After our family tries to solve a problem, we usually discuss whether it worked or not.	4	3	2	1
9. You can't tell how a person is feeling from what they are saying.	4	3	2	1

10. We make sure members meet their family responsibilities.	4	3	2	1
11. Some of us just don't respond emotionally.	4	3	2	1
12. You only get the interest of others when something is important to them.	4	3	2	1
13. You can easily get away with breaking the rules.	4	3	2	1
14. In times of crisis we can turn to each other for support.	4	3	2	1
15. We resolve most emotional upsets that come up.	4	3	2	1
16. People come right out and say things instead of hinting at them.	4	3	2	1
17. Family tasks don't get spread around enough.	4	3	2	1
18. We do not show our love for each other.	4	3	2	1
19. We are too self-centered.	4	3	2	1
20. We know what to do in an emergency.	4	3	2	1
21. We cannot talk to each other about the sadness we feel.	4	3	2	1
22. We confront problems involving feelings.	4	3	2	1
23. We are frank with each other.	4	3	2	1
24. We have trouble meeting our bills.	4	3	2	1

25. Tenderness takes second place to other things in our family.	4	3	2	1
26. We get involved with each other only when something interests us.	4	3	2	1
27. We have no clear expectations about toilet habits.	4	3	2	1
28. Individuals are accepted for what they are.	4	3	2	1
29. We try to think of different ways to solve problems.	4	3	2	1
30. We don't talk to each other when we are angry.	4	3	2	1
31. There's little time to explore personal interests.	4	3	2	1
32. We express tenderness.	4	3	2	1
33. We show interest in each other when we can get something out of it personally.	4	3	2	1
34. We have rules about hitting people.	4	3	2	1
35. We avoid discussing our fears and concerns.	4	3	2	1
36. We can express feelings to each other.	4	3	2	1
37. When we don't like what someone has done, we tell them.	4	3	2	1
38. We discuss who is to do household chores.	4	3	2	1

39. There are lots of bad feelings in the family.	4	3	2	1
40. We cry openly.	4	3	2	1
41. Our family shows interest in each other only when they can get something out of it.	4	3	2	1
42. We don't hold to any rules or standards.	4	3	2	1
43. We feel accepted for what we are.	4	3	2	1
44. If people are asked to do something, they need reminding.	4	3	2	1
45. Even though we mean well, we intrude too much in each others lives.	4	3	2	1
46. If the rules are broken we do not know what to expect.	4	3	2	1
47. Making decisions is a problem for our family.	4	3	2	1
48. We generally dis-satisfied with the family duties assigned to us.	4	3	2	1
49. Anything goes in our family.	4	3	2	1
50. We are able to make decisions about how to solve problems.	4	3	2	1
51. There are rules about dangerous situations.	4	3	2	1
52. We don't get along well together.	4	3	2	1
53. We confide in each other.	4	3	2	1

APPENDIX I

FAMILY SERVICES REQUEST FORM

Family Services Request Form

The Employee Wellness Program at MSU would like to know what programs or services for families you are interested in it providing. Please place an x by each program or service below in which you are interested.

1. _____ Marriage counseling
2. _____ Marriage enrichment groups (e.g. Couples Communication Program)
3. _____ Family counseling for parent-child problems
4. _____ Alcohol counseling
5. _____ Counseling for physical abuse
6. _____ Parent education programs
7. _____ Daycare for my child or infant
8. _____ Counseling for incest problems
9. _____ Sex therapy
10. _____ A monthly family life newsletter addressing topics on enriching marital and family life
11. _____ Divorce counseling
12. _____ Information about normal human development and behavior (birth to death)
13. _____ Nutrition counseling or information
14. _____ Programs for increasing family unity, family communication, etc.
15. _____ Stepparenting or remarriage information
16. _____ Other: (list) _____

17-19. Which of the above programs or services is most important to you now? Write in the number corresponding to the most important program here (e.g., #7 is daycare): _____.

20. Which of the above programs or services is second most important to you now? Write in the number corresponding to that problem here: _____.

22. Which of the above programs or services is third most important to you now? Write in the number corresponding to that problem here: _____.

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