



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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in

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APPROVAL

of a thesis submitted by

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This thesis has been read by each member of the thesis committee and has been found to be satisfactory regarding content, English usage, format, citations, bibliographic style, and consistency, and is ready for submission to the College of Graduate Studies.

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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	%
<b>Faculty</b>						
Academic	31	76	10	24	41	100
Extension	3	60	2	40	5	100
Subtotal	34	74	12	26	46	100
<b>Staff</b>						
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
<b>TOTALS</b>	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



































































































































