

**Occupational Stress and the Small Business Owner:
The Role of Task Complexity and Social Support**

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Abstract

Occupational stress is commonly acknowledged to be a critical issue for small business owners. Surprisingly, little research has attempted to examine the causes of stress. This study attempts to fill part of this void in literature by examining the relationship between stress, task complexity, and the use of social support systems among 226 small business owners. The study's findings suggest that higher stress levels are related to greater task complexity. The findings also indicate that lower stress levels are associated with greater social support.

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Introduction

Stress has received a great deal of renewed attention during the last two decades (Beehr, 1998). In a 1997 survey, thirty-three percent of Americans believed that their job was more stressful than it had been just a year previously, and over two thirds of Americans believed their jobs had become more stressful over the previous five years (Cohen, 1997). Small business owners, in particular, may face high levels of stress because work and its demands often dominate their lives (Jamal, 1997). Clear separation between work and non-work activities are frequently nonexistent. Moreover, an average work day can easily extend to 12 hours or longer (Jamal and Badawi, 1995).

Although stress is widely accepted as a potential drawback of small business ownership, (Akande, 1992; Buttner, 1992; Rahim, 1996), there clearly is a dearth of information regarding this subject. Conceptual and definitional issues within the field have effectively inhibited any real analysis (Jamal, 1997). The work that has been done has concentrated almost solely on comparisons of entrepreneurs with their corporate management counterparts. Any discussion of the relationship between occupational stress and its antecedents among small business owners has received little, if any, attention in the literature.

Stress in the Workplace

Even though Americans and citizens of other industrialized nations are enjoying the fruits of the industrial revolution through ever-higher standards of living, they are enjoying those fruits less than was anticipated. This may be due in large measure to the excessive levels of stress in their lives (Karasek & Theorell, 1990; Schor, 1991; Wachtel, 1989). For many people, a great

deal of this surfeit of stressful events comes from the workplace (Dorsey, 1994; Karasek & Theorell, 1990).

In a recent national survey of 600 workers, 46 percent of the subjects believed that their jobs were very stressful and more than a quarter of them said that the job was the greatest cause of stress in their lives (Murphy, 1995). Work-related stress has been associated with increased worker injuries and psychological disorders (Landy, Quick, & Kasl, 1994). Work-related stress is also significantly positively associated with both depression and hostility (Motowidlo, Packard, & Manning, 1986). While there is a great deal of disagreement among researchers regarding terminology and research methodology, there is clear consensus on the importance of this issue and its potential consequences for individuals, organizations and society (Kahn & Byosiere, 1990).

Occupational stress has become one of the major influences on the health and well-being of employees in the modern workplace. Although there is clearly a personality component in an individual's susceptibility to workplace stress (Lazarus, DeLongis, Folkman, & Gruen, 1985), it is none-the-less a long-accepted fact that the workplace is a major source of socio-psychological stressors, strains, and subsequent ill-health (Margolis, Kroes, & Quinn, 1974). The accumulation of stressful events can lead to psychopathology—real illness (Dohrenwend & Dohrenwend, 1978; Dohrenwend & Shrout, 1985). The effects of workplace stress can sometimes be so severe that some researchers have been prompted to equate its effects with “combat stress” or “battle fatigue” (Nelson, Quick, & Quick, 1989).

Managing stress and its attendant health and productivity consequences may be one of the biggest challenges facing organizations in the 1990s (Murphy, 1995). The effects on the organization can be substantial, ranging from lost production time to increased workers

compensation claims and skyrocketing health insurance costs (Pelletier & Lutz, 1991; Sullivan & Bhagat, 1992), to lawsuits, and even the death of the employee (Tubbs, 1993). Estimates of stress-related costs to businesses in the U.S. have been put at over ten percent of the gross national product (Ivancevich & Matteson, 1980). Yet, this problem is an often overlooked issue in the complicated world that many organizations find themselves in today (Winnubst, 1984).

In addition to physiological responses, work-related stress also causes severe psychological reactions in employees, including depression and aggression (Kahn & Byosiere, 1990). Significant positive relationships have been found between supervisor behavior and incidence of union grievances and employee turnover (Fleishman & Harris, 1962). The same study showed that trust, rapport and communication reduced incidences of grievance and turnover. Excess stress, or distress, results in lowered individual and organizational performance, with both production and quality suffering (Nelson & Quick, 1996). In the case of executives, stress can result in faulty decision-making (Nelson, Quick, & Quick, 1989) with obvious ramifications for the organization. It has even been suggested that managers of organizations who persist in ignoring the presence of unhealthy jobs may actually threaten the very economic survival of the firm (Rosen & Berger, 1991).

Numerous studies have explored the causes of occupational stress. These include deadline pressures, job dissatisfaction, job insecurity, poor supervision, and boring, repetitive work (Kasl, 1973). Excessive levels of worker stress often result from inadequate feedback regarding performance, lack of training, lack of control, and lack of meaningfulness or knowledge of how the individual contributes to the organization's goals (Doby & Caplan, 1995). Individuals who feel unable to control important outcomes suffer anxiety, and continual feelings of low control can lead to a chronic state of anxiousness (Archer, 1979). It is important to note

that anxiety is not the same thing as stress, although it is a common reaction to stressful events (Quick & Quick, 1984). It has been both theorized and empirically verified that the combination of high job demands (frequent in modern organizations) and low decision latitude significantly increases stress (Ganster & Schaubroeck, 1991), resulting in high blood pressure, and higher levels of potentially harmful chemicals and hormones in the bloodstream (Fox, Dwyer, & Ganster, 1991).

Another significant factor in increasing workplace stress has to do with lack of opportunity to interact with co-workers which can act as a sort of stress release mechanism. Wachtel (1989) theorizes that many workers are likely to see themselves as simply being an extension of whatever machine they are working on and not connected to their fellow employees. These feelings of isolation from other humans can be a significant source of added stress. Jobs which are often judged to be boring and repetitive, such as assembly line work or computer data entry, tend to increase employee stress levels (Karasek & Theorell, 1990). These same jobs often serve to isolate workers from their colleagues.

There have been a number of laboratory studies and field studies findings that lead to some specific suggestions of ways to reduce work-related stress. Researchers have found that employee involvement significantly reduces job-related strain (Jackson, 1983). Landy, Quick, and Kasl (1994) found that employee participation in decision making lowers worker stress levels. Ivancevich and Donnally (1975) found that employees in firms with flat organizational structures reported greater levels of job satisfaction and self-actualization, and lower levels of anxiety-stress than did employees in other types of organizations. Researchers have also found that ability to cope with stressful situations is directly related to the individual's perceived ability to control the situation (Latack, Kinicki, & Prussia, 1995). In a Swedish study of the effects of

increased job control on employee stress, Karasek (1990) found that increased job control exhibited a significant positive association with reduced worker stress, absenteeism, depression, and heart disease.

Social Support and Occupational Stress

Social Support has been found to have a positive effect on occupational stress (Shaw, et al. 1993). This may be especially important in demanding and stressful occupations (Parkes, et al. 1994) such as small business ownership. According to the literature, there are essentially two ways in which social support may influence stress. The first viewpoint is that social support has a main effect on outcomes or strains. This suggests that possessing a strong social support network in fact directly enhances an individual's well-being. In effect, this viewpoint proposes that receiving social support simply makes one happier and healthier from the very beginning (Ganster, Fusilier, & Mayes, 1986; House, 1981; and Beehr, 1985).

The second approach proposes that social support functions as a buffer. In this approach, the more social support a person receives, the less impact job stressors will have on that person. It follows that if a person experiencing stressors receives little or no social support, he or she should then experience more of the negative outcomes commonly associated with high levels of stress (House, 1981; Leavy, 1983; Cohen & Wills, 1985; Beehr, 1985). The buffering hypothesis is similar in concept to Karasek's (1989) job demands-control model. This model indicates that worker control or social support, (or both) interacts with stressors in a manner that reduces the effects of the stressors on the individual's well-being. It is proposed that the worker's control over social support provides a means by which stressors can be changed, in order to lessen their potential impact. As stated previously, the small business owner has unusual control over his or

her working environment. It is expected that small business owners with strong sources of social support will experience lower levels of occupational stress.

Hypothesis 1: There will be a significant negative relationship between social support and occupational stress.

Task Complexity and Occupational Stress

Kelloway and Barling (1991) found that autonomy, task identity, and feedback were negatively related to emotional exhaustion, but skill variety was not. Prior research has found that complex, interesting work is less stressful than routine, boring work (Puffer & Brakefield, 1989; Fisher, 1993). Routine or boring tasks are among the ones stress researchers believe are the most stressful.

According to Karasek's (1979) job demands-job control model, stress outcomes such as mental and physical health problems, occur when jobs are simultaneously high in demands and low in controllability. This idea stems from the reasoning that high demands produce a state of arousal in a worker that would normally be reflected in such responses as elevated heart rate or adrenaline excretion. When the worker is restrained from addressing the high demand, as might occur when control is low, the arousal cannot be appropriately channeled into a coping response and thus ultimately magnifies the physiological reaction and causes it to persist for an extended period of time. The model also suggests that positive outcomes, such as motivation, learning, and healthful regeneration, occur when an individual actively occupies the job (Karasek, 1979). This occurs when they have both high levels of psychological demands and controllability. Alternatively, when an individual has low control while occupying a low-demand job, a passive condition would be created that would be generally dissatisfying and ultimately stress producing (Karasek, 1989). Small business owners have extraordinary control over their work environment.

Those who choose to be involved in the more complex and interesting tasks that exist in their business, combined with the ability to exercise control over the parameters of those tasks, should experience lower levels of occupational stress. Therefore, small business owners who select more complex tasks should experience lower levels of occupational stress.

Hypothesis 2: There will be a significant negative relationship between task complexity and occupational stress.

Methods

The sample was derived from a group of insurance agency owners located in two large metropolitan areas in a single state in the Southwestern United States. These agency owners all have a primary contractual affiliation with one of the largest property and casualty insurance carriers in the U.S. The company divides these agency owners into geographic districts that are managed by District Managers, who are also independent business owners. The agency owners included in this study were members of nine different districts in the areas referenced above. A total of 309 insurance agency owners make up the nine districts. A minimum target of 200 subjects was desired for the study. If less than 200 agency owners in these nine districts chose to participate, then additional districts could be added as needed. The variables are discussed in the following paragraphs.

Social Support: Social Support was measured via an instrument developed by Caplan, et al. (1975). This instrument uses four 5-point scaled items such as “How much can each of these people be relied on when things get tough at work?” with '4' meaning very much, '1' meaning very seldom, and '0' meaning there is no such person (see Appendix A). The questions were originally designed for employed workers and ask the subject to evaluate each of the questions for: (1) supervisors, (2) coworkers, and (3) spouse, relatives and friends. Because the subjects in this study are self-employed the instrument was modified to change the first category

to District Manager, as there is no actual supervisor involved. A variety of studies have utilized this instrument and reported satisfactory validity, internal consistency and reliability (Rahim, 1990).

Task Complexity: Task complexity was measured by the percentage of non-property and casualty policies in the agent's book of business. Most successful personal property and casualty insurance agents are very comfortable with their primary products (primarily home and auto insurance). Many are less comfortable with their secondary products, such as life insurance and commercial insurance. These products are less structured, more difficult to rate and service, have unique qualifying guidelines, and require more specialized marketing skills. Task complexity was measured by the percentage of non-property and casualty policies in the agent's total book of business. Higher percentages indicate higher task complexity.

Occupational Stress: There are a number of instruments currently available to measure occupational stress (Cohen, Kessler, & Gordon, 1995). In this particular study, due to the fact that small business owners are being studied, many of these instruments are inappropriate as they include measurements that are not relevant (e. g., interactions with immediate supervisor). For this study the Job Stress Survey (JSS) (Turnage & Spielberger, 1991) was utilized. The JSS is a 60 item, self-report instrument that measures both the intensity and the frequency of various stressors commonly found in the workplace (see Appendix B).

The instrument asks the subject to rate the amount of stress (intensity) associated with each of 30 potential stressful events. The rating is on a scale of 1 to 9, anchored to a standard established by the subject at the time of completion. It then asks the subjects to indicate the approximate number of days, during the previous six months, that they have personally experienced each event. This is on a scale of 0 to 9+. Once the intensity and frequency are

measured, a Job Stress Index (JSI) can be calculated that represents the level of occupational stress experienced. Higher scores represent higher levels of stress. The Job Stress Survey has enjoyed extensive use in stress studies with diverse subjects such as university, corporate, and military personnel (Spielberger & Reheiser, 1994). These studies have reported internal consistency alphas ranging from 0.71 to 0.93.

Control Variables: Certain demographic data was also collected and used as control variables in the subsequent analysis. These included the respondent's gender ('1' = male and '0' = female), age, and tenure as owner of the small business.

Data Collection

Prior to administering the survey to the target sample, a pilot test was conducted. Five new agents, with less than a year of experience, volunteered for the pilot study. The pilot study was used to determine if measures in the survey booklet were clearly explained, if there were any errors that prevented proper completion, and to get an estimate of how long it would take to complete the survey. One minor error was detected and corrected in subsequent surveys. The average time to complete the survey, with the pilot group, was approximately twenty minutes.

All agency owners, in each of the nine districts, were invited to participate, on a purely voluntary basis. The target group of agency owners totaled 306. One hundred forty seven of these agency owners, in five of the districts, were given the survey at a district meeting attended by the principle investigator. One hundred and forty-five of these agency managers completed the survey and returned it to the researcher. The 40 agency owners in these five districts who were absent from the meetings, and all of the 119 agency owners from the remaining four districts received a copy of the survey in the mail with a request for their participation. Eighty-one of the agency managers who received surveys by mail returned them to the researcher. The

participation rate for surveys collected during meetings was very high at 98.6 percent. The participation rate for those agency managers contacted by mail was 50.9 percent, for an overall participation rate of 73.9%.

Once the data was collected from the agents, it was thoroughly examined utilizing univariate analysis techniques to ensure that it fits all the important assumptions of linear regression and analysis of variance (ANOVA) analyses. Linear regression analysis was used to test the hypotheses.

Results

The results of the study are summarized in Table 1. As can be seen, the social support coefficient was significantly and negatively related to level of stress. This finding suggests that a greater reliance on social support is related to lower levels of stress. Thus, the first hypothesis was supported. The task complexity coefficient was also significantly associated with stress. Contrary to expectations, however, the relationship was positive suggesting that greater task complexity is related to high stress levels. Thus, the second hypothesis was not supported. None of the three control variables had a significant relationship with level of stress.

Discussion

The results of the regression analysis indicate that social network may play an influential role in dealing with occupational stress. The size of the effect was somewhat less than the literature suggested, however, and may be an indication that social support is less of a stress factor for small business owners than it is for employed workers. This was the finding of a study by Rahim (1996) that compared entrepreneurs with managers.

Although the finding of the current study cannot prove causality, the stress literature generally supports that having sources of social support has a negative impact on level of

experienced stress (Beehr, 1985). It can be effectively argued, therefore, that the level of stress can negatively influence social support. Individuals who are experiencing high levels of occupational stress may become irritable and exhibit anti-social behaviors that will tend to alienate their friends, family members, and co-workers (Mack, Shannon, Quick, & Quick, 1997).

The results of this study also indicate that there is a significant *positive* relationship between task complexity and occupational stress. Because this goes counter to what the literature would suggest, this finding was discussed with two of the District Managers whose agents were involved in the study. One possible explanation for this unexpected result is that the company that the agency owners represent has put a great deal of emphasis on increasing sales in life and commercial insurance, with particular attention directed towards life insurance. Both District Managers indicated that increasing life insurance sales is a top priority for them and that they expend a significant amount of time, with the agency owners in their districts, discussing this issue. It is possible that the pressure to increase sales of these two types of policies actually creates a stressful situation, thus influencing the results of the hypothesis test.

Karasek (1979) proposed that task complexity was only stressful when the worker had low control. In effect what this may be saying is that complex tasks in low control situations are more stressful than complex tasks in high control situations. Within high control situations it is possible that complex tasks may be more stressful than more simple tasks. Since the sample subjects own their own business and have a high degree of control, more complex tasks may be more stressful in this situation. Further study with better measures of task complexity will be required to more fully explore this issue.

Conclusions

Occupational stress has been extensively studied with a diverse population of subjects for

well over fifty years. Very little of this attention has focused specifically on small business owners or other entrepreneurs (Boyd & Begley, 1987). This is surprising due to the intense interest in entrepreneurship that has developed over the past two decades. It is commonly believed that one of the key issues that entrepreneurs must deal with is the stress that is inherent in the entrepreneurial process. Yet, very little is known about the subject. The study described in this dissertation was designed to focus on the issue of stress for a specific type of entrepreneur, the small business owner.

This is one of the few studies that actually examines occupational stress from the viewpoint of the small business owner. The relationship of specific outcomes of the entrepreneur's actions with the amount of occupational stress experienced, provides useful insights into the issue of entrepreneurial stress and lays the groundwork for the development of ways to identify causal relationships. Prior research has focused almost exclusively on comparisons of occupational stress levels between employed and self-employed workers (Jamal, 1997; Rahim, 1996).

In summary Understanding the effects of occupational stress means that there must be consideration for the importance of the interaction of each individual with the stressor (Lazarus & Folkman, 1984). The research described here shows that there is clearly a connection between the outcome of actions taken by the individual and the level of stress that is experienced.

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Table 1
Summary of Regression Results

Variable	Unstandardized Coefficients
Age	-0.17
Gender	3.48
Tenure	-.008
Social Support	-3.29 **
Task Complexity	30.32 ***
Adjusted R ²	.11
F-Statistic	6.15 ***

* p<.05, ** p<.01, *** p<.001

APPENDIX A

Please read the following statements. Using the scale shown, please circle the number that best reflects your situation.

1. My friends and family can be relied upon when things get tough at work.

0	1	2	3	4
Not At All				Very Much
2. The people I work with can be relied upon when things get tough at work.

0	1	2	3	4
Not At All				Very Much
3. My district manager can be relied upon when things get tough at work.

0	1	2	3	4
Not At All				Very Much
4. My friends and family are willing to listen to work-related problems.

0	1	2	3	4
Not At All				Very Much
5. The people I work with are willing to listen to work-related problems.

0	1	2	3	4
Not At All				Very Much
6. My district manager is willing to listen to work-related problems.

0	1	2	3	4
Not At All				Very Much
7. My friends and family are helpful in getting the job done.

0	1	2	3	4
Not At All				Very Much
8. The people I work with are helpful in getting the job done.

0	1	2	3	4
Not At All				Very Much
9. My district manager is helpful in getting the job done.

0	1	2	3	4
Not At All				Very Much
10. My friends and family are easy to talk to.

0	1	2	3	4
Not At All				Very Much
11. The people I work with are easy to talk to.

0	1	2	3	4
Not At All				Very Much
12. My district manager is easy to talk to.

0	1	2	3	4
Not At All				Very Much

APPENDIX B

Job stress can have serious effects on the lives of working people and their families. The impact of stressful job events is influenced by both the amount of stress associated with a particular event and the frequency of its occurrence. This survey will determine your perception of important sources of stress in your work. The survey lists 30 job-related events that many people find stressful. First, you will be asked to rate the amount of stress associated with each event. Then, indicate the number of times within the last 6 months that you have experienced each event.

In making your ratings of the amount of stress for each stressor event, use all of your knowledge and experience. Consider the amount of time and energy that you would need to cope with or adjust to the event. Base your ratings on your personal experience as well as what you have seen to be the case for others. Rate the average amount of stress that you feel is associated with each event, rather than the extreme.

The first event, *Having to Perform Disagreeable Duties*, was rated by persons in a variety of occupations as producing an average amount of stress. This event has been given a rating of "5" and will be used as the standard for evaluating the other events. Compare each event with this standard. Then assign a number from "1" to "9" to indicate whether you judge the event to be less or more stressful than being assigned disagreeable duties.

Part A. Instructions: For job-related events judged to produce approximately the same amount of stress as *Having to Perform Disagreeable Duties*, circle the 5. For those events that you feel are more stressful than the standard, circle a number proportionately larger than 5. If you feel an event is less stressful than the standard, circle a number proportionately lower than 5.

Stressful Job-Related Events

	Amount of Stress								
	Low	Moderate						High	
1A. Having to perform disagreeable duties	1	2	3	4	5	6	7	8	9
2A. Working extra hours	1	2	3	4	5	6	7	8	9
3A. Lack of opportunity for advancement	1	2	3	4	5	6	7	8	9
4A. Having to take on new or unfamiliar duties	1	2	3	4	5	6	7	8	9
5A. Fellow workers not doing their job	1	2	3	4	5	6	7	8	9
6A. Inadequate support from District Manager	1	2	3	4	5	6	7	8	9
7A. Dealing with crisis situations	1	2	3	4	5	6	7	8	9
8A. Lack of recognition for good work	1	2	3	4	5	6	7	8	9
9A. Performing tasks not in job description	1	2	3	4	5	6	7	8	9
10A. Inadequate or poor quality equipment	1	2	3	4	5	6	7	8	9
11A. Having to take on increased responsibility	1	2	3	4	5	6	7	8	9
12A. Periods of inactivity	1	2	3	4	5	6	7	8	9
13A. Difficulty getting along with District Manager	1	2	3	4	5	6	7	8	9
14A. Experiencing negative attitudes toward the organization	1	2	3	4	5	6	7	8	9
15A. Insufficient personnel to handle workload	1	2	3	4	5	6	7	8	9
16A. Making critical on-the-spot decisions	1	2	3	4	5	6	7	8	9
17A. Personal insult from customer/consumer/colleague	1	2	3	4	5	6	7	8	9
18A. Lack of participation in policy-making decision	1	2	3	4	5	6	7	8	9
19A. Inadequate compensation	1	2	3	4	5	6	7	8	9
20A. Competition for business success and personal growth	1	2	3	4	5	6	7	8	9
21A. Poor or inadequate support from District Manager	1	2	3	4	5	6	7	8	9

APPENDIX B (cont.)

22A. Noisy work area	1	2	3	4	5	6	7	8	9
23A. Frequent interruptions	1	2	3	4	5	6	7	8	9
24A. Frequent changes from boring to demanding activities	1	2	3	4	5	6	7	8	9
25A. Excessive paperwork	1	2	3	4	5	6	7	8	9
26A. Meeting deadlines	1	2	3	4	5	6	7	8	9
27A. Insufficient personal time (e.g., coffee breaks, lunch)	1	2	3	4	5	6	7	8	9
28A. Covering work for an employee	1	2	3	4	5	6	7	8	9
29A. Poorly motivated workers	1	2	3	4	5	6	7	8	9
30A. Conflicts with other departments	1	2	3	4	5	6	7	8	9

Part B. Instructions: For each of the job-related events listed, please indicate the approximate number of days during the past 6 months on which you have personally experienced this event. Circle a zero if the event did not occur; circle 9+ for each event that you experienced personally on 9 or more days during the past 6 months.

Stressful Job-Related Events	Number of Days on Which the Event Occurred During the Last Six Months									
1B. Having to perform disagreeable duties	0	1	2	3	4	5	6	7	8	9+
2B. Working extra hours	0	1	2	3	4	5	6	7	8	9+
3B. Lack of opportunity for advancement	0	1	2	3	4	5	6	7	8	9+
4B. Having to take on new or unfamiliar duties	0	1	2	3	4	5	6	7	8	9+
5B. Fellow workers not doing their job	0	1	2	3	4	5	6	7	8	9+
6B. Inadequate support from District Manager	0	1	2	3	4	5	6	7	8	9+
7B. Dealing with crisis situations	0	1	2	3	4	5	6	7	8	9+
8B. Lack of recognition for good work	0	1	2	3	4	5	6	7	8	9+
9B. Performing tasks not in job description	0	1	2	3	4	5	6	7	8	9+
10B. Inadequate or poor quality equipment	0	1	2	3	4	5	6	7	8	9+
11B. Having to take on increased responsibility	0	1	2	3	4	5	6	7	8	9+
12B. Periods of inactivity	0	1	2	3	4	5	6	7	8	9+
13B. Difficulty getting along with District Manager	0	1	2	3	4	5	6	7	8	9+
14B. Experiencing negative attitudes toward the organization	0	1	2	3	4	5	6	7	8	9+
15B. Insufficient personnel to handle an assignment	0	1	2	3	4	5	6	7	8	9+
16B. Making critical on-the-spot decisions	0	1	2	3	4	5	6	7	8	9+
17B. Personal insult from customer/consumer/colleague	0	1	2	3	4	5	6	7	8	9+
18B. Lack of participation in policy-making decision	0	1	2	3	4	5	6	7	8	9+
19B. Inadequate compensation	0	1	2	3	4	5	6	7	8	9+
20B. Competition for business success and personal growth	0	1	2	3	4	5	6	7	8	9+
21B. Poor or inadequate support from District Manager	0	1	2	3	4	5	6	7	8	9+
22B. Noisy work area	0	1	2	3	4	5	6	7	8	9+
23B. Frequent interruptions	0	1	2	3	4	5	6	7	8	9+
24B. Frequent changes from boring to demanding activities	0	1	2	3	4	5	6	7	8	9+
25B. Excessive paperwork	0	1	2	3	4	5	6	7	8	9+
26B. Meeting deadlines	0	1	2	3	4	5	6	7	8	9+
27B. Insufficient personal time (e.g., coffee breaks, lunch)	0	1	2	3	4	5	6	7	8	9+
28B. Covering work for an employee	0	1	2	3	4	5	6	7	8	9+
29B. Poorly motivated workers	0	1	2	3	4	5	6	7	8	9+
30B. Conflicts with other departments	0	1	2	3	4	5	6	7	8	9+