

The Relationship of Financial Stress to Overall Stress and Satisfaction

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This study examines the relationship of financial stress to personal and work stress and its negative impact on personal and work satisfaction. A survey of 187 professional mental health staff working in behavioral hospitals determined that financial stress scores from personal and work areas explained 50% of the variance in their overall stress. Financial stress scores also explained 30% of the negative variance in personal and work satisfaction. This study indicates as much as 50% of overall stress could be reduced by improved financial management, thus contributing significantly to their personal and work satisfaction which counter-balances stress which lowers productivity.

Stress and Satisfaction

Stress is one of the leading causes for the loss of employee productivity in the U.S. Stress has been projected to cost businesses between \$100 and \$150 billion annually (Tang & Hammontree, 1992). Stress rarely has a single source point, rather stress has been found to have many different sources. In addition, in this complex society stress influences many different areas of life. Stress can be caused by acute or chronic physical stressors, or by psychological and social stressors (Sapolsky, 1994). The majority of stressors tend to be those associated with psychological and social issues that are related to both personal and work lives.

Financial stress is perceived to be one of the most important sources of psycho-social stress because so many of the basic activities of daily life are associated with personal financial resources and their management (Peirce, Frone, Russel, & Cooper, 1996). Financial problems often affect an individual's level of work productivity and personal relationships (Williams, Haldeman, & Cramer, 1996). Although research has indicated there are a variety of stressors in both work and personal

life, little empirical research has assessed the contribution of financial stress to the overall level of personal and work stress. This report examines the contribution of financial stress to overall stress from these two interconnected areas of life.

Satisfaction with life has been found to be a counter-balance against stress in both the personal and the work aspects of life. Satisfaction with a life dimension can be defined as how well an individual feels about his or her adaptation in specific areas of life. Previous research has suggested that financial stress or concerns with financial compensation on the job can have a detrimental affect on overall personal satisfaction as well as work satisfaction (Kantak, Futrell, & Sager, 1992; Boles, Johnson, & Hair, 1997). This study will also examine the relationships between financial stress and personal and work satisfaction among those who work in behavioral health care hospitals.

Mental Health Care Workers

While all jobs provide the potential for undue mental stress and strain, perhaps human service professionals are among the most threatened and challenged in their work environment (Koeske,

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Kirk & Koeske, 1993). Mental health professionals experience unique occupational stress created by the emotional demands of caring for troubled patients whose mental health is challenged. Stress, leading to burnout among mental health professionals, affects not only how well they perform and the success of their interventions, but also impacts their job satisfaction and ultimately their physical and emotional health.

Additionally, job satisfaction for mental health care professionals is clearly threatened by the current restructuring of the health care system. Many mental health professionals are concerned about job security as well as reimbursement for services which may lead to increased financial stress. Health care administrators in mental health environments are plagued by large turnover rates resulting from this stress and leading to job dissatisfaction.

Health care administrators and managers in a variety of health related industries will benefit from knowing how the relationship between stress and satisfaction contribute to job satisfaction or job dissatisfaction. Increased understanding of the relationship between financial stress, personal, and work stress as well as satisfaction in these areas indicates the need for financial educational services to lower overall stress levels and increase retention rates among valuable employees.

Research Background and Hypotheses

One recommended procedure for examining previously unexamined, but potentially interrelated issues, is through the use a homogenous group of research subjects (Nunnally, 1978). This study uses mental health care professionals employed in a private hospital setting who provide a variety of mental health services to patients. This homogenous occupation group tends to be highly educated, have higher than average social status, and experience similar forms of stress related issues.

An examination of the personal financial situations in the U.S. indicates that many individuals and their families are experiencing financial stress. A national survey conducted in 1997 by *Money* indicated that 59% of respondents reported they were often worried about financial matters in their household. More

than 35% state their lives are more stressful than a year ago and only 20% reported less stress in their lives. This may be the result of more than 30% stating they are working more hours this year than last and over 40% reporting they are sleeping fewer hours each day (Keating, 1996).

One of the most important indicators of financial stress may be the number of bankruptcy filings. In the last five years, more than 6 million personal bankruptcies have been filed. In 1997, the estimated number of bankruptcies was over 1.2 million, up over 35% from 1996 ("Criticism Grows," 1997). According to the American Bankruptcy Institute, the number of personal bankruptcies in 1998 were 727,578 which at this rate is outpacing the record number set in 1997 ("Bankruptcies," 1998).

Previous research has found a considerable spill-over in a variety of stressors in the lives of employed individuals. William and Alliger (1994) determined there were considerable conflicts between work and family responsibilities. Experiences in the work environment spilled over into family life; the reverse was also true. The daily lives of many working Americans is a juggling act between the demands of work and family. Regarding the relationship between financial stress and personal stress, we propose:

H1: Personal financial stress scores will be positively correlated with total personal stress score.

H1a. Personal financial stress will be positively correlated with stress caused by the daily hassles and life strains related to the scores of stresses in marriage and family life, health, home, time, employment, neighborhood and community, and health behaviors.

Regarding the relationship between financial stress and work stress, we propose:

H2: Work financial stress will be positively correlated with the total work stress score.

H2a. Work financial stress will be positively correlated with the stress caused by job characteristics, work schedule, work relationships, relationships with work supervisors, and demand for work productivity.

Previous research has indicated an interrelationship between personal and work satisfaction (Olson, Portner, & Lavee, 1985). While work and family had the highest correlation (.65), the correlation between personal and work satisfaction was a moderate .37. It is expected that financial stress will have a negative effect on both personal and work satisfaction. Regarding the relationship between financial stress and personal satisfaction, we propose:

H3: Personal financial stress as measured by stress caused by concerns about financial well-being will be negatively correlated with overall life satisfaction scores.

H4: Financial stress as measured by stress caused by concerns over work benefits and compensation will be negatively correlated with overall work satisfaction scores.

If as predicted, there is a high positive correlation between financial stress and personal and work stress, it can be expected that financial stress will predict the total of both personal and work stress scores. Regarding the relationship between both types of financial stress and overall total stress scores, we propose:

H5: Overall amount of financial stress as measured by using both financial well-being and work benefits/compensation stress scores will significantly predict the combined level of total stress as measured by combining both personal and work stress scores.

If as predicted, there is a high negative correlation between financial stress scores and both personal and work satisfaction scores, it can be expected that financial stress will negatively predict both personal and work satisfaction. Regarding the relationships between both types of financial stress and overall total satisfaction scores, we propose:

H6: Financial stress as measured by combining financial well-being and work benefits/compensation stress scores will significantly, negatively predict the combined level of total life

satisfaction created by combining both personal and work satisfaction scores.

Method

Universal Health Services, a national hospital corporation, provided a list of their 20 behavioral hospitals, which allowed for a national sample representative of all geographical regions of the United States. Data were collected from hospitals located in Arkansas, California, Georgia, Illinois, Louisiana, Massachusetts, Michigan, Missouri, Pennsylvania and Texas. The normal professional staffing for these hospitals included nurses, psychologists, social workers, activity/recreational therapists and counselor/therapists. The Director of Human Resources for Universal Health Services provided a list of the Human Resource Personnel for each of the behavioral hospitals. Packets of questionnaires were sent to human resource directors who distributed the materials, arranged for a confidential return box at each site, and returned the packets to the researchers. Due to concerns that "stressed" professionals might not participate in the study and in order to increase the return rate, a cash incentive was offered for participation. A one hundred dollar cash award drawing which included the names of all professional participants was held with one of the professionals who participated. Eighteen of the original list of 20 hospitals did participate in the study. Of the 1,300 instruments sent to the hospitals less than 200 were returned. This is a response rate of only 14.5%, but there were more than 350 items on the instrument.

Sample

The sample consisted of 187 employed mental health professionals. All respondents were professionals working within these behavior hospitals as nurses (47.6%), psychologists (12.3%), counselors (15.5%), social workers (16%), or recreation/activity therapists (8.6%). More than half of the sample (50.3%) was under the age of 40. Fifty-two percent had 10 years or less of experience in their professional field. Eighty-two percent of the sample were married and forty-two percent had dependent children living at home. Individual or family income information was included in the data collected for this study. However, it could be predicted that the majority of these individuals made above median income due to their professional training and their positions in the private sector

of the health care field. These sample members most likely resided in middle to upper middle class situations. For further description of the sample see Table 1.

Measures

Stress levels and coping resources were evaluated by *The Coping and Stress Profile (CSP)* (Olson, 1995). All the CSP scales have been found to have high reliability, content validity and construct validity (Olson, 1995; Woodiel, 1997). The total work and total personal stress as well as the work and personal satisfaction subscales from the CSP were used for this analysis. Depending upon the question asked, response options consisted of a Likert scale ranging from 1 (never/strongly disagree/very dissatisfied) to 5 (very often/strongly agree/very satisfied). The CSP assesses work and personal stress with items such as “my job is everything I want it to be” and “Indicate how often during the past year ‘ongoing family problems’ have created stress for you.” There are a total of 50 items on the overall personal stress scale measuring a variety of potential stressors including health, time, employment, and home issues. There are 28 items on the overall work stress scale measuring a variety of potential sources of stress including job characteristics, work schedule and work relationships (Cole, Lykken, Pedersen, & Rust, 1995). Using results from a national study, Olson (1995) classified individual respondents into five categories of stress. These categories ranged from very high to very low on each stress subscale. Slightly more than half of the respondents (50.8%) reported high or very high levels of personal stress. The mean score on the Personal Stress scale was 121.5 which classifies the group in the high stress range (121-135). More respondents reported having high or very high levels of work stress (59.6%). The mean score on the Work Stress scale was 72.1 which also places this group in the high stress range (68-78). These results indicate that, as a group, these respondents

	51+ years	34	18.0
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<u>Marital Status</u>			
(n = 189)	Single	37	19.6
	Married	114	60.3
	Divorced	35	18.5
	Widowed	3	1.6
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<u>Gender</u>			
(n = 188)	Male	41	21.8
	Female	147	78.2
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<u>Children</u>			
<u>Under Age 20</u>			
<u>Living in Home</u>			
(n = 189)	None	109	57.7
	1	33	17.5
	2	32	16.9
	3	13	6.9
	4+	2	1.1
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<u>Years of Experience in Professions</u>			
(n = 189)	0-5 years	51	27.0
	6-10 years	47	24.9
	11-15 years	29	15.3
	16-20 years	26	13.8
	21+ years	36	19.0
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<u>Profession of Participant</u>			
(n = 187)	Nursing	89	47.6
	Psychology	23	12.3
	Social Work	30	16.0
	Recreation/Activity	16	8.6
	Therapy		
	Counselor/Therapist	29	15.5

Table 1.
Demographic Characteristics of the Sample

	Demographic	Frequency	Percent
<u>Age Categories</u>			
(n = 189)	20-30 years	46	24.3
	31-40 years	49	25.9
	41-50 years	60	31.7

reported higher levels of stress in their lives than the general population.

Financial stress was evaluated by two different sets of questions. Personal stress caused by concerns over issues of financial well-being is measured using six items. The respondent was to indicate how often in the past year these issues created stress. The items included "inadequate

income," "disagreements over how to spend money," and "lack of savings."

The respondent's scores on the financial well-being stress scale ranged from the minimum of 6 to the maximum of 30. The mode was 11 with mean of 16.05 and standard deviation of 5.29. Since the mid-point of the 24 scale was 18, these results would indicate this sample was slightly below average in their level of personal financial stress. The subjects tended to respond to the six questions with "seldom" more often than "never" or "sometimes."

Employment related financial stress was measured by using five items associated with benefits and compensation. The respondent was asked to indicate how often the following statements applied to them at work: "employer policy on payment of wages creates problems," "salary and benefits create problems," and "I am paid fairly for what I do" (reverse scored).

The work financial stress score responses were developed from the five items entitled "work benefits/compensation" on the SCP. The respondents' scores on this scale ranged from the minimum of 5 to 24, slightly less than the potential maximum of 25. The mode was 14 with the mean being 14.8 with a standard deviation of 4.2. Since the mid-point of the 20 point scale was 15, these results would suggest this sample was about average in their level of work related financial stress since the sample was almost precisely on the midpoint of the scale indicating they answered the five questions with "sometimes" more often than "never" or "seldom."

The ten item Personal Satisfaction scale was created by Veit and Ware (1983). The scores ranged from above the minimum possible score of 10 to the maximum possible of 50. The mode was 35 with a mean 34.4 with a standard deviation of 6.3. This classified the majority of the sample in the moderately satisfied range. Almost 19% of the sample was classified in the "very high" personal satisfaction range. The ten item Work Satisfaction scale was developed by Olson and Stewart (1988). These scores also ranged from above the minimum to slightly below the maximum possible score of 50. The mode was 40 with a median of 33.6 with a standard deviation of 7.

Table 2.
**Descriptive Statistics on Stress,
Financial Stress, and Satisfaction Scales**

	Frequency	Percent
<u>Stress Level</u>		
Work Stress		
Low	58	31.1
Moderate	65	35.2
High	63	33.8
Personal Stress		
Low	60	31.9
Moderate	63	33.6
High	64	33.9
Total Stress		
Low	61	32.7
Moderate	60	32.4
High	63	33.2
<u>Financial Stress Level</u>		
Personal Financial Stress		
Low	57	30.2
Moderate	71	37.6
High	61	32.2
Work Benefits and Compensation Stress		
Low	57	30.3
Moderate	60	31.9
High	71	37.8
<u>Satisfaction Level</u>		
Work Satisfaction		
Low	59	33.3
Moderate	56	31.4
High	63	35.4
Personal Satisfaction		
Low	60	32.1
Moderate	63	33.8
High	64	34.2
Total Satisfaction		
Low	58	33.0
Moderate	51	28.8
High	68	38.5

This classified the majority of the sample in the moderately satisfied range with 23% classified in the "very high" work satisfaction range. For further information on results of analysis of these scales see Table 2.

Results

In order to determine how homogeneous the sample responses were, t-tests and ANOVAs

were conducted to determine if any significant differences in personal and work related overall stress scores existed among respondents because of differing demographic characteristics. There were no significant differences in either total personal or total work stress scores by gender, age, profession, or years of experience in the profession. Similar results were found when the same type of analysis was conducted using the financial stress scale scores. The same was true with analysis of the personal and work satisfaction scales. These results indicate that this is an extremely homogenous group of employees despite some differences in demographic characteristics that do not impact the stress scale scores.

In order to evaluate the relationship between the level of personal financial stress and total personal stress as well as each of the other components of the total personal stress scale, a series of Pearson correlations were computed. Personal financial stress was also significantly correlated with all seven other aspects of the personal stress scale. The correlations with personal financial stress ranged from time stress ($r = .469, p < .000$) to health ($r = .187, p < .01$). The results indicated that total personal stress was significantly correlated with personal financial stress ($r = .704, p < .000$). Hypothesis 1 was supported because the predicted relationships between personal financial stress and personal stress were found. Hypothesis 1a was supported. See Tables 3 and 4 for additional results.

The results were similar when examining the relationships between financial stress and work stress as well as the other components of the work stress scale. Work financial stress was also positively related to the five other components of the work stress scale. The correlations with work financial stress ranged from job characteristics stress ($r = .459, p < .000$) to work productivity stress ($r = .178, p < .015$). The relationship between financial stress caused by concern over benefits and compensation and total work stress ($r = .682, p < .000$) was also significant. This positive relationship between financial stress related to work and work stress scores supported Hypothesis 2. Hypothesis 2a was supported. See Tables 3 and 4 for additional correlations.

Hypotheses 3 and 4 were also supported. Hypothesis 3 predicted that personal financial

stress would be negatively correlated with overall personal satisfaction. Hypothesis 4 predicted a similar relationship between work related financial stress and overall work satisfaction. Analysis found that personal satisfaction was moderately negatively correlated with personal financial stress ($r = -.305, p < .000$).

Table 3.
Correlations between Personal and Work Subscales

	Personal Financial Stress	Work Benefits/ Compensation Stress
Personal Stress		
Marriage/Family	.34	
Health	.18	
Home	.43	
Time	.46	
Employment	.41	
Work Stress		
Job Characteristics		.46***
Schedule		.22**
Relationships		.25***
Supervisor(s)		.35***
Productivity		.18*

P < *.05, ** .01, *** .001

In addition, work satisfaction was significantly negatively correlated with work financial stress ($r = -.575, p < .000$). There was also negative spill-over between the two types of financial stress on the levels of both personal and work satisfaction. The results of these tests are presented in Table 4.

Table 4.
Correlation between Overall Stress, Financial Stress, and Satisfaction Scores

	1	2	3	4	5	6
1	1.00	-	-	-	-	-
2	.43***	1.00	-	-	-	-
3	.31***	.70***	1.00	-	-	-
4	.68***	.29***	.35***	1.00	-	-
5	-.45***	-.48***	.31***	-.28***	1.00	-

6 -.67*** -.19* -.21** -.58*** .31** 1.00
 p < *.05, ** .01, *** .001

- 1= Work Stress
- 2= Personal Stress
- 3= Financial Stress
- 4= Work Benefits and Compensation Stress
- 5= Personal Satisfaction
- 6= Work Satisfaction

Table 5.
Regression Analysis of Financial Stress and
Total Stress and Total Satisfaction

	Total Personal & Work Stress	Total Personal & Work Satisfaction
Personal Financial Stress	.535***	-.150*
Work Benefits & Compensation Stress	.320***	-.486***
<i>F</i>	92.182	38.270
<i>P</i>	.000	.000
<i>R</i> ²	.505	.307
Adjusted <i>R</i> ²	.499	.299
<i>N</i>	184	176

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

A regression analysis was conducted to determine the relationship between total financial stress and respondents' total stress scores. The results indicated that almost 50% of the total stress score was predicted by the two financial stress scores ($F = 92.19$, $p < .000$, adjusted $r^2 = .499$). Hypothesis 5 was supported by these results. A regression analysis was also conducted to examine the relationship between the two financial stress scores and total satisfaction scores. The results found that almost 30% of the total satisfaction score was negatively predicted by the total financial stress score ($F = 38.27$, $p < .000$, adjusted $r^2 = .299$). Hypothesis 6 was supported by these findings. These results are presented in Table 5.

Discussion and Implications

Findings in this study contribute new insights into the relationship between financial, personal, and work stress as well as the role of financial stress in personal and work satisfaction. The spill-over of financial stress into the life and work domains in this study support prior research in the area which suggests that financial stress is related to these sources of stress in individual lives.

The interrelationships between financial stress and each of the other components of the personal and the work stress scales is indicative of how pervasive financial concerns are within an individual's perception of work and personal stress. The total sense of insecurity about personal financial well-being was significantly related to all the other factors making up the personal stress scale, including marital and family stress, health behaviors, time management struggles, and employment. Concerns over the adequacy of the benefits and compensation one received from employment likewise impacted all the different domains of work stress, including job characteristics, relationships with co-workers, relationship with supervisor, work schedule, and one's sense of productivity in the work place.

These findings suggest that many personal struggles could be eased through better management of financial resources and a stronger sense of financial well-being. Likewise, many of the problems of the work place could be positively impacted by a better sense of adequacy relative to work compensation. The findings reinforce other research that has suggested that stronger financial management skills mixed with adequate work compensation can increase work productivity, improve personal health, support better family and work relationships, and go a long way toward improving all the dimensions of life's stresses and overall life satisfaction.

Based on previous literature, it was expected that each of the financial stress would be related to both personal and work stress as well as to the total stress expressed by respondents. However, the level of variance explained for overall stress by financial stress was surprising even to the researchers. These findings indicate that money issues do indeed predict an individual's total stress score when personal and work stressors are

considered together. Indeed, they suggest that nearly half of all stress could be alleviated by the implementation of financial education programs that assist employees, even highly educated ones, in handling their money better.

In a similar manner, life satisfaction in both personal and work arenas are significantly related to financial concerns. However, this relationship is negative and explains less of the variance in overall satisfaction. The negative relationship indicates that the more concerns one has about financial well-being and about one's work benefits and compensation, the lower one's overall level of satisfaction, personally and at work. Again, financial education could go far in increasing life satisfaction if mental health professionals could benefit from it in such a manner that it substantially reduced financial stress. Fewer financial concerns could increase overall life satisfaction by up to 30 percent. Improved life satisfaction would in turn increase work productivity as well as marital and family relationships.

The results of this research have several significant implications for individuals, employers, and organizations. The additive effects of financial stress on overall stress suggest that individuals should restructure much of their financial attitudes and behavior. Many negative financial attitudes and behaviors have been incorporated into Americans' lives. Some of these are due to the negative experiences in the economic socialization process as well as the negative experiences in the market place. Many of these financial stresses can be reduced by both increased information and financial skill building experiences. Employers and organizations would clearly benefit from the process of providing financial education that would include the necessary information and skill building techniques that would eliminate many of the financial stress in their employees' lives. A reduction in only half of the financial stress would result in a 25% reduction in the overall stress their employees experience in both their personal and work lives.

Personal and work satisfaction would also increase as the result of the lessening of the financial stress in employees' lives. It must be recalled that satisfaction is the fundamental counter-balance against stress. Any positive change in satisfaction can assist an employee in

handling their current work demands and expectations. In periods of additional work demands and expectations stress can be managed with less additional psychological or physical cost to either the employee or the organization.

This empirical evidence should be utilized by human resource managers, employers, and employees to encourage the development of financial education within the corporate environment. The results of lowering financial stress through improved information about financial management and increased financial management skills would result in increased productivity due to less overall stress and increased satisfaction.

Limitations and Future Research

This study is one of the first to illustrate the relationship between financial stress, overall stress, and satisfaction in both personal and work life. Although the results cannot be generalized beyond this sample, they suggest that additional research using a random sample of a population would yield valuable findings that may benefit both the individual and his or her employer.

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