

7-1-1988

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Recommended Citation

Krug, Ted and Levy, Steven (1988) ""Identifying Sources of Stress in Financial Aid Offices: Where to Apply the Tourniquet"," *Journal of Student Financial Aid*: Vol. 18 : Iss. 2 , Article 1.

Available at: <https://ir.library.louisville.edu/jsfa/vol18/iss2/1>

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“Identifying Sources of Stress in Financial Aid Offices: Where to Apply the Tourniquet”

by
Ted Krug and Steven Levy

The authors attempt to identify organizational stressors in the Financial Aid Office and base their research on a survey conducted in March 1987 under the California Association of Student Financial Aid Administrators.

Synopsis

This article summarizes the results of a survey conducted in March 1987 under the auspices of the California Association of Student Financial Aid Administrators (CASFAA). Pilot interviews identified specific sources of stress (*i.e.*, stressors) perceived by employees in typical job classifications in Financial Aid Offices (FAOs). Based on these data, a questionnaire survey was used to measure and rank-order the stressors in terms of relative strength. These findings call attention to specific stressors associated with specific job classifications. They also form the basis for developing countermeasures (CMs) directed specifically at the most critical stressors in Financial Aid Offices and may have broader implications for other student service areas, especially those with voluminous student contact.

Introduction

According to a spokesperson for the Cornell University Medical College, stress has been called “one of the most debilitating medical and social problems in the U.S. today.” (Everly and Girdano, 1980) In particular, Spacapan (1987) showed that stress lowers morale, lowers tolerance for frustration, and impairs performance. Karasek, *et.al.* (1982) linked stress to purposely doing inferior work, spreading rumors, stealing from employers, and purposely damaging equipment. “Burnout,” the condition in which a person’s ability to cope has been totally exhausted, is often the final result of unrelieved, severe stress. (Golembiewski, *et. al.*, 1986)

The legal implications of these medical consequences are clearly reflected in major metropolitan newspapers where attorneys advertise their services to individuals considering work related stress claims against their employers. Everly and Girdano (1980) claim that the cost of stress to American industry has been estimated to exceed \$20 billion annually (in 1979 dollars). According to Anthony Ozbalt, legal counsel for the California State (Worker’s Compensation) Fund, stress related claims have now surpassed back injuries as the most common workers’ compensation claim by employees in the public sector. (Personal communication, 7/12/87)

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Moreover, even employers who have not paid large monetary claims experience dollar losses because stress severely undermines job performance. Ultimately, the institution suffers the greatest loss because of the deleterious effect of stress on employees. Employers will continue to pay large sums of money unless they learn to diagnose and treat stressful situations before they are summoned to court (Ivancevich *et.al.*, 1985)

Is this information relevant to Financial Aid Offices? Given the diverse and multiple demands placed upon the office, the resounding answer is: yes. These demands arise from such sources as: (1) federal and state regulatory agencies; (2) the institutional administration, especially in the area of recruitment and retention; (3) faculty and coaches with their special needs; (4) the students, who often view the office as an impediment to achieving a major life goal; and (5) low income communities, which may look to the Financial Aid Office for substantial help with their educational and economic aspirations. Hence, the issue of stress in the Financial Aid Office must be effectively addressed by senior management. While an extensive review of stress literature yielded reports of high stress levels associated with jobs involving student contact, none of the articles specifically addressed stress or countermeasures in Financial Aid Offices.

The present study identified and measured specific stressors in Financial Aid Offices in order to accomplish two basic objectives: (1) provide a basis for FAO management to address *specific* sources of stress, which often differ among job classifications and segments; and (2) provide a basis for further research to develop specific countermeasures targeted at specific stressors.

Methodology

The primary method for data collection was a questionnaire survey. In order to generate data for developing questionnaire items, 15 pilot interviews were conducted with employees in each of 6 typical job classifications: director, associate director, assistant director, counselor/advisor, technician, and clerk.

All schools included in the study were located in California within the 5 post-secondary education segments in the state. These 5 segments are: California State University (CSU), community colleges, independents (four year private schools), proprietary schools, and the University of California (UC). Employees from 3 (CSU, independents, UC) of the 5 segments were interviewed.

Based on data from the pilot interviews, 39 individual questionnaire items were developed. These items were then divided into 5 topic categories. Each of the categories is listed below, accompanied by an example of the items contained in the category.

1. *Students/Applicants* (e.g., Talking with an applicant who is anxious or upset).
2. *Workload* (e.g., Accomplishing the amount of work required during the busiest times of the year).
3. *Rules/Regulations* (e.g., Applying or enforcing a rule or regulation which is not in the best interest of the applicant).
4. *Management* (e.g., Not getting information from management in a timely manner).
5. *Other* (e.g., Looking for a missing file while an applicant is waiting).

The draft questionnaire was pilot-tested, and appropriate changes were made to eliminate any ambiguities perceived by respondents. 25 volunteer institutions, representing all of the 5 post-secondary education segments, were designated by CASFAA for participation. 400 copies of the final questionnaire with a stamped, self-addressed return envelope were mailed to the participating FAOs. Of these 400 questionnaires, 245 (or 61%) were completed and returned.

The questionnaire instructed respondents to rate each of the items along each of the following two dimensions:

1. How much stress? A scale from "0 = None" to "5 = Severe" was used.
2. How often? A scale from "0 = Never" to "5 = Frequently" was used.

A mean score for "How much stress?" was calculated for each item. A mean score was also calculated for "How often?" The result of multiplying the two mean scores for a particular item was designated "chronic stress" for that item, and was taken as a measure of the strength of the stressor.

Results

This procedure resulted in 12 rank-ordered lists of the 39 items (stressors) appearing in the questionnaire. In one of these lists, designated *Overall Chronic Stressors*, the stressors were arranged in order of their strength based on data from all 245 respondents, irrespective of segment, job classification, or gender. This list is reproduced as Table #1.

TABLE #1
OVERALL CHRONIC STRESSORS

<u>Questionnaire Item</u>	<u>Chronic Stress Score</u>
1. Accomplishing the amount of work required during the busiest times of the year.	15.7
2. Being distracted by interruptions (such as phone calls, for example).	14.3
3. Meeting numerous deadlines.	12.5
4a. Experiencing a conflict between doing high-quality work and getting the work done on time.	11.8
4b. Being "behind schedule" and trying to "catch up."	11.8
6. Feeling that your office works under more difficult conditions than other offices on campus, but other offices are not aware of this.	11.7
7. Keeping up with changes in regulations.	11.4
8. Being unable to set priorities because there is so much to do all at once.	10.8
9. Doing work over again because of changes in regulations or policy after processing is underway; for example: new or changed verification procedures.	10.1
10a. Not getting information from management in a timely manner.	9.8
10b. Looking for a missing file while an applicant is waiting.	9.8
12. Applying or enforcing a rule or regulation which is not in the best interest of the applicant.	9.1
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13a.	Talking with an applicant who is anxious or upset.	8.8
13b.	Working with so many details in the processing of an application that it is difficult or impossible to avoid errors.	8.8
15a.	Explaining to an applicant a rule or regulation which seems unfair and/or senseless.	8.7
15b.	Doing repetitive tasks.	8.7
17.	Having to wait for information when a computer system is not working.	8.6
18.	Not being able to take vacation time during the busiest times of the year.	7.9
19a.	Putting in overtime during the busiest times of the year.	7.7
19b.	Having to talk with so many applicants that there is not enough time to spend sufficient time with each one.	7.7
19c.	Having to apply regulations when the regulations conflict with one another.	7.7
22.	Experiencing a conflict between wanting to help a student and applying regulations impartially.	7.5
23.	Giving an applicant "bad news" for example: that (s)he is not eligible for aid or must repay funds.	7.4
24a.	Talking with an applicant's parent, who is upset.	7.3
24b.	Coping with changes in management personnel or philosophy.	7.3
24c.	Getting no feedback about your work.	7.3
27a.	Getting necessary information from other offices on campus.	6.9
27b.	Getting conflicting information from two supervisors.	6.9
29.	Wanting training which is not available.	6.7
30a.	Not having priorities set by management.	6.4
30b.	Having impractical demands made of you; for example: being asked to participate in an extra work assignment when you are already working overtime.	6.4
32a.	Coping with the unwritten rule that quantity counts more than quality; for example: "don't spend too much time with any one student."	6.3

32b. Being evaluated by someone who is not aware of all the tasks involved in your job.	6.3
34. Being misled by management; for example: having your input solicited for a decision that has really already been made.	6.1
35. Reviewing the work of others in your office for errors.	5.7
36a. Adapting to the use of personal computers or terminals.	5.1
36b. Being subjected to pressure from outside the office; for example: from an administrator, athletic coach or faculty member.	5.1
38. Having your work audited.	5.0
39. Coping with an unwritten rule that promoting the image of the office is more important than helping applicants.	3.4

In 6 of the remaining lists, the items were rank-ordered separately for each of the 6 job classifications without regard to the type of educational institution or gender. The 6 job classification lists have been consolidated into Table #2. And in the 5 other lists, the items were rank-ordered separately for each of the 5 post-secondary education segments without regard to job classification or gender. These 5 lists have been combined and are presented as Table #3.

In Table #2, the most potent *Overall Chronic Stressors* are listed in order of potency (#1 = most potent) and compared to corresponding lists for specific job classifications.

An additional comparison is made between the *Overall Chronic Stressors* and chronic stressors by segment in Table #3.

Table #4 compares chronic stressors by gender.

TABLE #2
A COMPARISON OF CHRONIC STRESSORS BY JOB CLASSIFICATION

Overall (n = 245)	Director (n = 21)	Assoc. Director (n = 11)	Asst. Director (n = 27)	Advisor/ Counselor (n = 69)	Technician (n = 45)	Clerical (n = 72)
1 Amount of work	1	1	1	1	1	1
2 Interruptions	5	4	2	2	4	2
3 Deadlines	4	3	4	6	2	3
4a Quality vs. Quantity	7	14	3	3	5	6
4b Behind schedule	6	8	5	8	3	4
6 Difficult conditions	2	6	9	3	6	6
7 Changes regulations	2	2	7	5	5	10
8 Setting priorities	12	7	6	15	6	8
9 Doing work over	8	5	10	10	7	14
10a Untimely information	10	10	7	16	15	12
10b Missing files	23	26	17	13	14	8

Column 1 lists the eleven strongest stresses for the overall group of respondents; see Table #1. Each of the six other columns indicate where the column 1 stressor ranked for each job classification (e.g. "Missing Files" ranked eleventh among the overall group of 245 respondents; but it ranked twenty-third for the 21 Directors.) If the same number appears twice in a job classification column, there was a tie.

TABLE #3
A COMPARISON OF CHRONIC STRESSORS BY SEGMENT

Overall (n = 245)	CSU (n = 86)	Community Colleges (n = 26)	Independent (n = 21)	Proprietary (n = 28)	UC (n = 84)
1 Amount of Work	1	1	1	1	1
2 Interruptions	2	2	2	2	2
3 Deadlines	4	7	9	6	3
4a Quality vs quantity	3	4	7	33	7
4b Behind schedule	7	2	3	10	4
6 Difficult conditions	6	5	5	3	10
7 Changes in regulations	5	15	15	4	5
8 Setting priorities	12	9	6	9	6
9 Doing work over	9	22	21	5	8
10a Untimely information	9	21	11	19	9
10b Missing file	9	6	3	27	14

Column 1 lists the eleven strongest stressors for the overall group of respondents; see Table # 1. Each of the five other columns indicates where the column 1 stressor ranked for all respondents of each institutional segment (e.g. "Missing Files" ranked eleventh among the overall group of 245, but it ranked ninth among the 86 California State University respondents.)

TABLE #4
A COMPARISON OF CHRONIC STRESS BETWEEN
MALES AND FEMALES FOR EACH JOB CLASSIFICATION

<u>Job Classification</u>	<u>Females</u>	<u>Males</u>
Director	433.6 (5)	294.4 (10)
Assoc. Director	376.8 (5)	271.6 (5)
Asst. Director	345.0 (17)	126.5 (4)
Counselor	332.5 (45)	328.3 (18)
Technician	348.3 (40)	319.0 (3)
Clerk	303.7 (49)	266.3 (10)

NOTE: Line numbers in the table correspond to average total stress. Example: for each of the 5 female directors, the chronic stress scores for each of the 39 items on the questionnaire were added together. These 5 "total chronic stress scores" were then added together and divided by 5.

The numbers in parentheses are the number of respondents in each cell of the table. The total number of respondents equals 211 rather than 245 because all questionnaires missing any data were excluded in Table #4.

Discussion

The results of this research support other studies indicating that the amount of work expected of employees is a major cause of job stress. In the case of *California Cannery and Growers vs. Workers' Compensation Appeals Board of the State of California and John Hampton*, the court ruled that the employee's stroke was directly related to the number of hours worked and the changing work environment. In the present study, the first 9 *Overall Chronic Stressors* are either the workload itself, or factors very closely related to workload.

Specific Overall Chronic Stressors

The most striking finding was that 4 of the 5 most potent *Overall Chronic Stressors* involve the volume of expected work, while the fifth most potent factor is the employee's perceived conflict between quantity and quality of work. Only one factor had a consistent rating by job classification, segment, and gender: "accomplishing the amount of work required during the busiest times of the year." This factor was ranked #1 in all categories. Although "continuous interruptions" ranked #2 in all segments, it was a less potent stressor for technicians, associate directors, and directors. (Associate directors and directors experienced more chronic

stress due to "keeping up with changing regulations").

The third *Overall Chronic Stressor*, "meeting numerous deadlines," varied from #3 to #9 by segment, but the ranking was more consistent when viewed by job classification (with the exception of advisor/counselor). Because of the nature of the tasks performed by advisors/counselors, deadlines may not play as important a role for them as for other personnel.

Tied for fourth and fifth in the rating of *Overall Chronic Stressors* was "quantity versus quality" and "being behind schedule and trying to catch up." An anomaly seems to exist in the proprietary segment which rated "quantity versus quality" as number 33 (of 39) in *Overall Chronic Stressors*. This finding was not anticipated and may be worthy of further study. Moreover, associate directors appeared less concerned with "quantity versus quality" than other job classifications. They may have rated this specific stressor lower than other personnel because associate directors do not have overall responsibility for the office, and ordinarily their work does not include the daily technical tasks required of other positions. It should also be noted, however, that the relatively low number of respondents in this job classification reduces the level of statistical confidence.

"Being behind schedule" was a more potent chronic stressor for technicians and clerical staff than for the other 4 job classifications. Because they physically handle more applications and supplemental documents in the office, and process more paperwork than other job classifications, and probably have less discretionary time, technicians and clericals would be expected to experience greater stress in the area of "being behind schedule."

The community college segment exhibited the most chronic stress from "being behind schedule," and the proprietary segment exhibited the least. This finding may result from differences in state financial support among the UC, CSU, and community colleges. The proprietary segment, however, often has less experienced personnel and generally less resources than the other segments. Rolling application deadlines may help the proprietary segment to "spread" the workload over the calendar year so that there are fewer and less extreme peaks and valleys. There also may be some correlation between the proprietary segment responses to "being behind schedule" and to "quantity versus quality." Both of these items were less stressful for the proprietary segment than many of the other factors listed in the survey questionnaire.

The sixth *Overall Chronic Stressor*, "feeling that the office works under more difficult conditions than other offices on campus," produced an interesting dichotomy. For the proprietary segment this item was the #3 stressor, but #10 for the UC segment. Other segments rated this factor fifth or sixth overall. These results may reflect the amount of staffing and other support provided to Financial Aid Offices in the different segments. It is also interesting to note that this particular factor is a much greater stressor for directors and advisors/counselors than for other job classifications. Since directors are responsible for securing the necessary resources, it is reasonable to conclude that working under difficult conditions would be a major chronic stressor for this group. For advisors/counselors, this specific stressor may be the result of an inability to resolve matters for students because of inadequate institutional resources.

"Keeping up with changing regulations" created much less stress for community colleges and independents than for the other segments. Federal and state funds play a much lesser role for independents than for the other segments; hence, the lower importance and rating for this stressor among independents. The opposite would seem true for community colleges. Further inquiry is required to determine whether the current results are reliable, and if so, why.

The results by job classification in "keeping up with changes in regulations" followed an expected pattern: greater stress occurred higher up the organizational ladder. Clericals and technicians ordinarily would not interpret regulations, while directors do this much of the time. Much of the basis for managing and implementing an effective financial aid delivery system often rests on a director's interpretation of regulations.

"Setting priorities" appeared to be less of a problem for the CSU segment than for the independent and UC segments, and caused less stress for directors and advisors/counselors. More chronic stress was exhibited by assistant directors and technicians in this area. Because the independent and UC segments have a greater variety of financial aid programs available to students, these two segments may have more difficulty in "setting priorities" — there are simply more choices to consider. The other segments—CSU, community colleges, and proprietaries—administer mostly (80% to 100%) federal funds and incorporate modest amounts of private funds into their financial aid delivery systems. Directors and counselors experienced less stress "setting priorities" than did other job classifications. Because directors and counselors are more experienced at making discretionary professional judgments, (*i.e.*, "setting priorities"), this factor would tend to create less stress for these two job classifications.

The ninth *Overall Chronic Stressor*, "doing work over because of changes in regulations or policy after processing is underway," created much greater stress for the CSU, proprietary, and UC segments than for the community colleges and independent segments. It is noteworthy that there is a correlation between the responses of community college and independent segments to this particular stressor and overall stressor #7, "keeping up with changing regulations." (See Table #3) Again, the significant proportion of private funding in the independent segment, with discretionary use of these funds, may ameliorate the need to redo work caused by regulation changes after processing is underway. While the amount of private funding at the community colleges is generally modest, their application processing cycle starts much later than most of the other segments. This can result in less regulatory changes after processing is initiated. However, the same logic would seem true for proprietary schools, which according to the results of the survey, is not so. The reason(s) for this apparent contradiction has not been determined.

By job classification, "doing work over" was a greater chronic stressor for directors and associate directors than clericals. Management personnel may suffer greater stress, knowing the impact that doing work over has on the timely delivery of financial aid and the amount of work this will require of support staff.

The tenth and eleventh *Overall Chronic Stressors* were "receipt of untimely information" and "looking for a missing file while an applicant is waiting." Perhaps because of their later processing cycle, community colleges and proprietary institutions suffered less stress due to untimely information than the three other segments. This stressor was somewhat less critical for non-management classifications than managers. Managers probably experience greater stress because they must make decisions about implementing changes in a timely fashion with a minimum of disruption to the financial aid delivery system, whereas subordinates may only need to follow direction.

There was an expected correlation in chronic stress between job classifications and the task of "looking for a missing file while an applicant is waiting." Individuals in higher classifications exhibited less chronic stress than those in lower classifications. Directors ordinarily would delegate this function to clerical staff, who evidenced the greatest amount of stress for this task. By segment, there is a major difference between the independent and proprietary sectors. For independents, this item rank-

ed very high (3) on the list of chronic stressors, but was much lower (27) for proprietaries. Factors which may contribute to this finding are: (1) the type of clientele serviced by each segment; (2) how financial aid is used as a recruitment tool; and (3) differences in the processing cycle for each segment.

Other Findings

1. Table #2 (Job Classifications) shows similar patterns of responses to the questionnaire by directors and advisors/counselors. This indicates that conventional wisdom underestimates the extent of similarity between these two job categories.

2. Adapting to personal computers or terminals was quite low (36) as an *Overall Chronic Stressor*. This contradicts earlier studies which indicated much higher stress in adapting to computers in work settings other than Financial Aid Offices. However, the present study assumed that all participating institutions had personal computers or terminals in their Financial Aid Offices. If this were not the situation, the results could be distorted by the responses from those offices which were not automated and had no experience with an automated delivery system. Alternately, over the past few years, employees in general may have become more accustomed to working with computers.

3. The evaluation process created greater anxiety for supervisors than subordinates, according to written comments on the questionnaires. Many supervisors felt uncomfortable evaluating employees' work because the supervisor often did not perform the same tasks and lacked familiarity with specific processes.

4. Although the item "being evaluated by someone who is not aware of all the tasks involved in your job" was rated low (32) as an *Overall Chronic Stressor*, directors rated this item as the tenth highest chronic stressor. This may indicate a need for greater understanding and knowledge by those who supervise directors of Financial Aid Offices, and what is required to manage a Financial Aid Office.

5. Conversely, directors should be aware that the sources of stress for personnel in other job classifications often differ substantially from their own sources of stress. For example, clericals experience significant stress from: doing repetitive work (#5); having to wait for information when a computer system is not working (#11); talking with an applicant who is anxious or upset (#13); getting no feedback about job performance (#14a); and "having to talk with so many applicants that there is not enough time to spend sufficient time with each one" (#14b). These factors, in addition to those listed in Table #2, should be closely scrutinized by management for the purpose of relieving some of the organizational stress in the office.

Because of the number of females employed in the financial aid profession, the amount of chronic stress experienced by males and by females for each job classification was investigated (See Table #4). The results seem to substantiate other research indicating that females suffer greater occupational stress than do males (Jick and Mitz, 1985; Lennon, 1987). At the lower end of the job classifications, females evidenced slightly higher stress levels. At the top end of the job classifications (directors, associates, assistants), females indicated much greater stress than did males, with female directors exhibiting the greatest amount of stress of any classification.

It should be noted that there are two factors limiting confidence in the finding that aggregate female stress is greater than male stress: (1) in the lower job classifications, there is a disproportionately low number of male respondents; (2) at the director and associate director levels, the combined number of respondents is too low to draw firm conclusions.

Conclusions

Recognition of chronic organizational stressors in the Financial Aid Office can be the first step to providing a synergistic working environment for support staff. However, there are many other personal factors which contribute to individual stress. According to psychologists at the University of California at Berkeley, "psychological stress is a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her wellbeing." (Lazarus, 1984). The same demanding situation viewed by three individuals could be seen as: (1) a challenging opportunity; (2) ambiguous; or (3) overwhelming.

The factors which are listed in this research paper are the chronic *organizational* stressors in the Financial Aid Office. Managers have an opportunity to work with support staff to reduce certain organizational stressors. One approach would be for the director to utilize a third party, trusted by both management and staff, to facilitate an open discussion of the means by which these identified chronic stressors can be reduced. These discussions may lead subordinates to perceive greater control over their environment. This, in turn, can produce increased job satisfaction, less absenteeism, greater productivity, and fewer health problems. Another (very important) benefit will accrue to directors who can openly accept suggestions from their staff for an improved working environment: they, in turn, will reduce their own stress.

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