

The Effects of Dual-Income Stress in Organizational Outcomes

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Introduction

An increased amount of research has been conducted concerning work-family balance due to the rising amount of dual-income families that have entered the workplace (Purohit, & Simmers, 2010; Windle, & Dumenci, 1997; Zimmerman, Haddock, Current, & Ziemba, 2003; Entricht, Hughes, & Tovey, 2007; Gareis, Barnett, Ertel, & Berkman, 2009). Results have shown that role conflict and role overload act as major contributors to an employee's mentality towards job satisfaction and job commitment (Higgins, Busbury, & Lyons, 2010; Anton, 2009; Salami, Ojokuku, & Ilesanmi, 2010, Entricht; Hughes, & Tovey, 2007; Gareis, Barnett, Ertel, & Berkman, 2009; Paden, & Buehler, 1995; Higgins, Busbury, & Lyons, 2010). Occupational as well as family expectations account for the acting stressors that have produced the difference in outcome of individuals in businesses. Because of the lack of research analyzing these factors of stress and their correlation to the projected outcomes regarding the small business region, this study focused on the neglected category of business. The purpose of this study was to examine the correlation of role overload and role conflict to job satisfaction and job commitment in dual-earner families of small enterprises.

For the purpose of this study, clear explanations of the following terms will be given: stress (role overload and role conflict), outcomes (job satisfaction and organizational commitment), small business, and dual-income family.

Stress

Definition and Description

According to the Federal Government's National Institute for Occupational Safety and Health's (NIOSH) gathered information, estimates were found that between 60-90 percent of all doctor visits could be correlated to stress-related causes (Colquitt, LePine, & Wesson, 2010).

Many factors (such as increased amount of women in the workplace, increased technology, changes of gender expectation roles) have entered the workplace that have contributed to the increased of elevated stress on the job that has made it more prevalent than it has ever been before (Colquitt, LePine, & Wesson, 2010; Purohit, & Simmers, 2010; Higgins, Busbury, & Lyons, 2010; Ahmad, & Omar, 2010; Windle, & Dumenci, 1997; Zimmerman, Haddock, Current, & Ziemba, 2003; Gareis, Barnett, Ertel, & Berkman, 2009.) A negative psychological reaction occurs when the perception of the environment of an individual perceives a lack of fit between themselves and their workplace culture, characterizes stress (Higgins, Busbury, & Lyons, 2010; Windle, & Dumenci, 1997; Entricht, Hughes, & Tovey, 2007). Stress has been defined as “a psychological response to demands (i.e. family and occupational expectations) for which there is something at stake and coping with those demands taxes or exceeds a person’s capacity or resources”(Colquitt, LePine, & Wesson, 2010, p 22). By limiting it to the business entity aspects, the conditions of the physiological reactions are illustrated by the threatening environmental events of the workplace as well as those experienced outside of the office within their family lifestyle (Salami, Ojokuku, & Ilesanmi, 2010). Stressors are the particular demands that are responsible for the experience of stress and have dependence of the nature of the alleged demand and the personality of the individual who is engaged in it (Colquitt, LePine, & Wesson, 2010). The significance and meanings of the demands being confronted are dependent upon the nature of the people facing them; and in the evaluation of the stressors, “they consider the implications of the stressor in terms of their personal goals and overall well-being” (Colquitt, LePine, & Wesson, 2010). Stressful demands that result in negative emotions and limit the advancement of personal accomplishments or goal attainment are referred to as hindrance

stressors (Colquitt, LePine, & Wesson, 2010). This study will examine two types of hindrance stressors, role conflict and role overload.

Role Conflict

When demands from different sources arise and compete for satisfaction during overlapping points in time, role conflict occurs and the individual must give privilege to one role over the other for a particular time in order to fulfill a certain demand (Hecht, 2001; Coverman, 2001; Paden, & Buehler, 1995). Role conflict has been stated as “the extent to which a person experiences pressures within one role that is incompatible with the pressures that arise within another role” (Coverman, 2001, p 968). An occurrence of role conflict is established when the requirements connected to one role directly hinders one’s ability to compensate the demands of another role (Hecht, 2001). Applied to the workplace and in the dual-income lifestyle, role conflict can be seen as the conflict that takes place when an employee tries to satisfy the expectations of home as well as work obligations. “For example, at work, a professional woman often is expected to be aggressive, competitive, and committer to her work. At home, she often is expected to be nurturing to her children and compassionate and caring to her husband” (Paden, & Buehler, 1995, p 101).

For this study, the definition of role conflict that states, “The extent to which a person experiences pressures within one role that is incompatible with the pressures that arise within another role” (Coverman, 2001, p 968) will be applied.

Role Overload

Because significant participation in occupational roles and family domains, role overload can be an imperative aspect among dual-income households (Paden, & Buehler, 1995).Role

overload has developed when an individual has a high amount of demanding roles and is unable to perform the effectively given the amount of time (Colquitt, LePine, & Wesson, 2010; Paden, & Buehler, 1995; Hecht, 2001). Multiple roles exceed the amount of restricted time and energy resources, thereby making a person incapable of satisfactorily meeting the requirements of assorted demanding roles (Higgins, Busbury, & Lyons, 2010; Hecht, 2001; Paden, & Buehler, 1995). Often times the demands at work can be transpired into the family element, as well as home overload can emerge into one's occupational obligations (Paden, & Buehler, 1995). When this is apparent, spillover effect has resulted and role overload is not affected in a solitary role but across various demanding responsibilities (Paden, & Buehler, 1995; Higgins, Busbury, & Lyons, 2010). Though a demand may not be perceived as excessively demanding when observed individually, one's total amount role responsibilities can be alleged as overload in entirety. (Higgins, Busbury, & Lyons, 2010)

The definition of role overload for the present study will be that adapted from the previous research accomplished (Higgins, Busbury, & Lyons, 2010; Hecht, 2001; Paden, & Buehler, 1995; Colquitt, LePine, & Wesson, 2010): Role overload is when multiple roles exceed the amount of restricted time and energy resources, thereby making a person incapable of satisfactorily meeting the requirements of assorted demanding roles.

The concepts of role conflict and role overload have been used interchangeably in past studied literature and even though they are connected concepts they are individual elements, with the main differing deterrent of time (Coverman, 2001; Hecht, 2001). Role overload yields to role conflict "when the demands of a one of the multiple roles make it difficult o fulfill the demands of another role" (Coverman, 2001, p 968). This result of role conflict from role overload is increased when an employee does not have alternative mechanisms available to help themselves

effectively fulfill their various roles in a given circumstance (Coverman, 2001). Though role conflict and role overload overlap, it is important that their theoretical and reasoned distinctions remain (Coverman, 2001).

Outcomes

Definition and Description

In the organizational workplace, the experience of stress is greatly rising and the ability to make a living has become exceedingly difficult (Anton, 2009). With the increased amount of women who have entered the workforce and the changed employee composition; the traditional family lifestyle that employees were accustomed from past decades, have shifted to contemporary dual-income family society (Purohit, & Simmers, 2010; Higgins, Busbury, & Lyons, 2010; Ahmad, & Omar, 2010; Windle, & Dumenci, 1997; Zimmerman, Haddock, Current, & Ziemba, 2003; Gareis, Barnett, Ertel, & Berkman, 2009). Previous research has analyzed how job stress experienced by an employee affects their attitudes in regards towards their work obligations (Anton, 2009). “Role conflict and ambiguity have been proposed as determining factors of workers’ job satisfaction and their commitment towards the organization” (Anton, 2009, p 188). The pressures from roles stressors placed upon individuals is involved in impacting their job satisfaction and organizational commitment (Anton, 2009).

Job Satisfaction

A satisfying emotional response as a result of the appraisal or events of an employee’s job experience in an organization identifies job satisfaction (Colquitt, LePine, & Wesson, 2010; Anton, 2009). “In other words, it represents how you feel about your job and what you think about your job” (Colquitt, LePine, & Wesson, 2010, p 55). When employees experience high job satisfaction, they have strong positive feelings towards their occupational responsibilities and

task activities; consequently, when employees with low job satisfaction have negative emotions towards these employment functions (Colquitt, LePine, & Wesson, 2010). Literature indicates that an increase of experience in job stressors, role conflict and role overload, is directly linked to the outcome of an employee's job satisfaction (Coverman, 2001; Anton, 2009; Colquitt, LePine, & Wesson, 2010; Higgins, Busbury, & Lyons, 2010). Causing an elevation in levels of stress by a member of staff, role overload can result as deterrent in one's capacity to meet the requirements of the weights of other roles (Higgins, Busbury, & Lyons, 2010). Role conflict also creates a decrease in job satisfaction, associated with both men and women, as presented by previously conducted studies (Anton, 2009; Coverman, 2001).

For the purpose of current study, job satisfaction will be the collaborated definition of Colquitt, LePine, & Wesson (2010) and Anton (2009) stating: a satisfying emotional response as a result of the appraisal or events of an employee's job experience in an organization.

Organizational Commitment

Simply stated, organization commitment can be identified as an employee's desire to retain their membership with an organization (Colquitt, LePine, & Wesson, 2010).

"Organizational commitment is considered to be a mental state that reflects the necessity, the desire, and the obligation to remain in the organization" (Anton, 2009, p 189). To better comprehend organizational commitment, it is beneficial to evaluate the force that causes an employee to preserve their membership with a company (Colquitt, LePine, & Wesson, 2010).

There are three types of organizational commitment, each with a different reason associated for residing with a corporation. Affective commitment (the necessity) is created because of the emotional connection associated with an organization. The emotional connection can be defined with emotional-based reasons such as friendships, the organizational culture, and/or overall

enjoyment with the requirements of the job (Colquitt, LePine, & Wesson, 2010; Anton, 2009).

“You stay because you *want* to” (Colquitt, LePine, & Wesson, 2010, p 34). The consciousness of the cost associated with leaving an organization, creates continuance commitment type (the desire) within an employee (Colquitt, LePine, & Wesson, 2010; Anton, 2009). Obligation-based reasons, such as the availability of company advancement, the cost of living in connection with relocation, and family establishment provide support for continuance commitment (Colquitt, LePine, & Wesson, 2010). “You stay because you *need* to” (Colquitt, LePine, & Wesson, 2010, p 34). When an employee feels indebted to an organization to stay (the obligation), the experience of normative commitment is taken (Colquitt, LePine, & Wesson, 2010; Anton, 2009). Obligation-based reasons are defined by the amount of time an employee perceives has been invested towards training and mentoring, allowing special accommodations involving time-off, family purposes, and emergencies, and the opportunity to even be provided a job all contribute to the normative commitment type (Colquitt, LePine, & Wesson, 2010.) “You stay because you *ought* to” (Colquitt, LePine, & Wesson, 2010, p 84). When there are low levels of either type of commitment, high-absenteeism, turnover, and withdraw behaviors occur as a consequence (Colquitt, LePine, & Wesson, 2010; Anton, 2009; Ziauddin, Khan, Jam, & Hijazi, 2010; Higgins, Busbury, & Lyons, 2010). Past research has linked, both indirect and directly, role conflict and role overload being motivators in the diminishing of an employee’s organizational commitment (Ziauddin, Khan, Jam, & Hijazi, 2010; Higgins, Busbury, & Lyons, 2010). With elevated levels of job stressors, employee’s show a lack of contributing to the overall development and assurance to an organization (Colquitt, LePine, & Wesson, 2010; Anton, 2009; Ziauddin, Khan, Jam, & Hijazi, 2010; Higgins, Busbury, & Lyons, 2010).

For this study, organizational commitment will be defined as “the desire on the part of an employee to remain a member of the organization” as stated by Colquitt, LePine, & Wesson (2010, p 25). This will include all three types of commitment, affective, continuance, and normative, and will not directly focus on a specific element.

Small Business

Definition and Description

Past studies have examined the effects of role overload and role conflict to outcomes large industry organizations (i.e., companies with a minimum of 100 employees) (Ahmad, & Omar, 2010) and in specific professions with educational requirements (i.e. health-care professional, athletic trainers, junior physicians, psychologist)(Bird, & Schnurman-Crook, 2005; Entricht, Hughes, & Tovey, 2007; Ahmad, 2010; Rupert, Stevanovic, & Hunley, 2009; Mazerolle, Bruening, & Casa, 2008). Because of the breach in research concerning stress effects to outcomes in small enterprises, this study will direct its focus to employees of a small size organizational structure. The U.S. Census Bureau reports that approximately 5 million small business firms in the United States as justified by the definition given by the U.S. Chamber of Commerce that defines small businesses as entities with 100 or fewer employees (<http://www.uschamber.com/about>, 2011). As primary driving forces in economic development and critical strategic initiatives in a country’s economy, developed research concerning small businesses is vital to their understanding involvement in the workforce (London, 2010).

This study uses the definition provided by the U.S. Chamber of Commerce that a small business is a business entity with 100 or fewer employees.

Dual-Income Family

Definition and Description

Breaking the traditional roles of past decades, dual-earner families have steadily increased to become a common attribute in society's contemporary workforce. (Purohit, & Simmers, 2010; Higgins, Busbury, & Lyons, 2010; Ahmad, & Omar, 2010; Windle, & Dumenci, 1997; Zimmerman, Haddock, Current, & Ziemba, 2003; Gareis, Barnett, Ertel, & Berkman, 2009) As a result of this change in employment patterns, married men and women have significantly combined their work and family obligations and the consequences of the collaboration have been shown in the workplace and in family lifestyle (Paden, & Buehler, 1995). According to the research of Higgins, Busbury, and Lyons (2010), to “qualify” as a member of a ‘dual-earner family’ participants had to be married or living together, with both earners working full time and residing in a household that required child and/or adult care” (Higgins, Busbury, & Lyons, 2010, p 851). Expressed commitment by both partners in a relationship to occupations, marriage is of interdependent nature where one spouse's actions have consequences for the couple, as well as the family unit (Bird, & Schnurman-Crook, 2005). In order to compare gender differences, men and women need to be both parents and workplace members to contrast how gender distinction influences family and work-related stress (Windle, & Dumenci, 1997).

For the use of this study, the definition adapted from Higgins, Busbury and Lyons (2010) of dual-income family is as follows: participants had to be married or living together, with both earners working full time and residing in a household.

Gender Differences

Research shows that gender role expectations can be examined through self perception gained from a society's normative beliefs of the parental and employee roles one should possess. (Purohit, & Simmers, 2010; Higgins, Busbury, & Lyons, 2010) "Normative beliefs are defined as cognitions individuals hold about how they believe others think they need to behave as a result of their membership in a particular group" (Purohit, & Simmers, 2010, p 52). Experiences from early childhood socialization lead to men's normative belief that they are to be the provider for their family household and in adulthood is sought by giving a stronger emphasis in work role; whereas women's normative belief is to be the care-taker and play a nurturing role which in adulthood is found by giving greater importance in the family role (Purohit, & Simmers, 2010; Higgins, Busbury, & Lyons, 2010; Windle, & Dumenci, 1997). Normative beliefs and gender role expectations act as a critical factor in influencing dual-earner relationships outcomes and how men and women outline their lives in the workplace (Purohit, & Simmers, 2010). Literature has shown that because of the imbalance of family obligations within a household, women have a stronger negative relationship with role conflict than men in order to satisfy the role expectations of the home as well as her occupational ones (Entricht, Hughes, & Tovey, 2007; Paden, & Buehler, 1995; Higgins, Busbury, & Lyons, 2010). Because men are not as socialized to the role of housework and home, they show a greater negative relationship with role overload than women (Entricht, Hughes, & Tovey, 2007; Paden, & Buehler, 1995; Higgins, Busbury, & Lyons, 2010). "Time spent in family activities would take away from time spent in their traditional breadwinner role" (Higgins, Busbury, & Lyons, 2010, p 855). In contrast to traditional perspectives, men and women believed that a balance in household tasks should be established by equally dividing family responsibilities while maintaining responsibilities in the workplace

(Zimmerman, Haddock, Current, & Ziemba, 2003). Still, gender role expectations prevail over this opposing view creating couples to still be structured by these discrepancies (Higgins, Busbury, & Lyons, 2010; Zimmerman, Haddock, Current, & Ziemba, 2003).

Hypotheses

This study examined the correlation involvement of role overload and role conflict to job satisfaction and job commitment in dual-earner families of small enterprises. The following research hypotheses was investigated:

H1: There will be an inverse relationship between role overload and job satisfaction.

H2: There will be an inverse relationship between role overload and organizational commitment.

H3: There will be an inverse relationship between role conflict and job satisfaction.

H4: There will be an inverse relationship between role conflict and organizational commitment.

H5: The inverse relationship between role conflict and job satisfaction is more evident in women than men.

H6: The inverse relationship between role overload and job satisfaction is more evident in men than women.

Methodology

Participants

This study gathered information, following the approval of the HSRRC, through a survey given to those who complied with the following requirements: qualified as a dual-income individual and be employed by a small business entity. The survey was conducted on a volunteer basis targeting men and women of various occupations and family backgrounds with the intended estimate of one hundred functional responses. The participants were selected from within various companies of the south-east Texas region that qualified within the definition as stated above.

Procedure

The final survey that was distributed to participants was a compilation of various surveys that analyzed the elements of role overload, role conflict, job satisfaction, and job commitment. For this study job satisfaction (SAT) was measured using an adaptation of the “Satisfaction with Job (Generalized)” scale developed by Dubinsky (1986). Role overload (RO) was measured using an adaptation of the “Role Overload” scale developed by Reilly (1982). Developed by Michaels et al. (1988), organizational commitment (COM) was measured using an adaptation of the “Commitment (Organizational)” scale. Role conflict (RC) will be measured using an adaptation of the “Work-Family Conflict and Family-Work Conflict Scales” scale developed by Netemeyer et al. (1996). Each construct was captured by five survey questions for a total of twenty questions (see Appendix) using the seven-point Likert scale. The surveys were then organized and placed into envelopes that were delivered to assorted small businesses. At the small businesses, the envelope was given to the front desk to

act as the primary place of distribution throughout the organization. After completing the surveys, the responses were collected and placed backed into the envelope to be sealed until the packet had been picked up by the survey coordinator.

Results

	ROTOT	ROTOT(F)	ROTOT(M)	SAT	COMTOT	RCTOT	RCTOT(F)	RCTOT(M)
1. ROTOT	---			.310**	.156	---		
1a. ROTOT(F)				.139				
1b. ROTOT(M)				.489*				
2. SAT	.310**	.139	.489*	---	---	-.135	-.163	-.358*
3. COMTOT	.156			---	---	-.179**		
4. RCTOT	---			-.135	-.179**	---		
4a. RCTOT(F)				-.163				
4b. RCTOT(M)				-.358*				

As seen in the correlation matrix, the result for role overload and job satisfaction indicate a positive relationship that was statistically significant (2-tailed) in a Pearson correlation showing a less than 1% outcome due to chance, allowing a 9.6% ($r^2 = (.310^2) = 0.0961$) impact explanation for the variables tested.

The test for H2 was found to be approaching significance in the Pearson correlation with a positive relationship between role overload and commitment ($r=.156$, $p>.05$)

There was no statistical significant correlation between role conflict and job satisfaction ($r=-.135$, $p<.05$).

Performed comparing role conflict and commitment, a negative Pearson correlation of H4 was shown to be statistically insignificant ($r = -.179$, $p < .01$).

In the approach to H5, female participants were analyzed as a group for the Pearson correlation testing to result in a statistically insignificant finding with no correlation in the relationship between role conflict and job satisfaction. In the same comparison between the two variables, male participants was found to be statistical significance, ($r = -.359$, $p > .05$) in an inverse relationship found by the Pearson testing.

Testing of H5 and H6 could not occur because there was no finding of statistical significance in the relationship between role conflict and job satisfaction (H5) or role overload and job satisfaction (H6).

Discussion and Implications

The participants in this study varied in industries and authoritative status throughout the southeast Texas region. The findings of this study suggest that there was a positive relationship between role overload and job satisfaction, contrary to what was originally hypothesized in H1, and the analysis of the relationship shows that 10% of the variance could be explained. This outcome could be a possible reflection of the economic standings of the region, having satisfaction created simply in the holding of a job position. The pay off can be of a greater reward in the sense that with accomplishing a multitude of responsibility one can have a greater significance and bring an external satisfaction and feel that their work is valued.

This study found that though not as meaningful of statistical significance, there was a positive correlation between role overload and commitment found. As people invest more into an organization their attachment grows for the organization they are working for in making

successful. The more that is invested, the harder it to leave and their level of commitment is increased.

The findings of this study suggest that there are no correlations between role conflict and job satisfaction (H3) as well as in the relationship between role conflict and commitment (H4).

This study also suggests that there is no correlation between role conflict and job satisfaction in women therefore hindering the comparison of that to men (H5). Though not pertaining to the comparison, the results concluded that there was moderate to high inverse correlation between role conflict and job satisfaction found in men. This raises the question of why this particular relationship was of significance to men but not to women. Several factors can be taken into association such as job positions, job types, job responsibility, and position level that can act as an influence of how the information resulted.

As in the findings of H5, there was no correlation between role overload and job satisfaction in women therefore hindering the comparison of that to men (H6). Though not pertaining to the comparison, the results concluded that there was a moderate to high positive correlation between role overload and job satisfaction found in men. This raises another question of why this particular relationship was of significance to men but not to women. This can be related back to gender roles in how men desire to be needed, and if given more responsibility, they are entrusted in more therefore increasing their satisfaction.

Further Study and Limitations

Limitations in this study include that the results were comprised of self reported data. Many participants were found in entry and intermediate level positions, and few from executive or higher. Other variables could be taken into consideration such as the type of work

environment or type of leadership and organizational culture. The small business factor could have resulted in an impact to sensitivity.

This study carries information that is supportive to previous findings and support further research. Because of the lack of information found in women that could have provided greater insight, more research should be conducted on women to be able to significantly compare to the research found in men. There is greater room for development in the research concerning small businesses.

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Appendix

Please answer the following questions below regarding your current work position. Your answer should reflect the extent to which you agree with the following statements, with #1 indicating “strongly disagree” and #7 indicating “strongly agree”. Circle your answer to each question.

<u>Strongly</u>	<u>Disagree</u>	<u>Slightly</u>	<u>Neutral</u>	<u>Slightly</u>	<u>Agree</u>	<u>Strongly</u>
<u>Disagree</u>		<u>Disagree</u>		<u>Agree</u>		<u>Agree</u>
1	2	3	4	5	6	7

1. Generally speaking, I am very satisfied with this job. (SAT)
1 2 3 4 5 6 7
2. I frequently think of quitting this job. (SAT)
1 2 3 4 5 6 7
3. I am generally satisfied with the kind of work I do in this job. (SAT)
1 2 3 4 5 6 7
4. Most people on this job are very satisfied with the job. (SAT)
1 2 3 4 5 6 7
5. People on this job often think of quitting. (SAT)
1 2 3 4 5 6 7
6. I have to do things I don't really have the time and energy for. (RO)
1 2 3 4 5 6 7
7. There are too many demands on my time. (RO)
1 2 3 4 5 6 7
8. There are times when I can't meet everyone's expectations. (RO)
1 2 3 4 5 6 7
9. I need more hours in the day to do all the things which are expected of me. (RO)
1 2 3 4 5 6 7
10. I can't ever seem to get caught up. (RO)
1 2 3 4 5 6 7
11. I really care about the fate of this organization. (COM)
1 2 3 4 5 6 7
12. I feel very little loyalty to this organization. (COM)
1 2 3 4 5 6 7

13. I am willing to put in a great deal of effort beyond that normally expected in order to help this organization be successful. (COM)

1 2 3 4 5 6 7

14. I could just as well be working for a different organization as long as the type of work was similar. (COM)

1 2 3 4 5 6 7

15. Deciding to work for this organization was a definite mistake on my part. (COM)

1 2 3 4 5 6 7

16. The demands of my work interfere with my home and family life. (RC)

1 2 3 4 5 6 7

17. The amount of time my job takes up makes it difficult to fulfill family responsibilities.(RC)

1 2 3 4 5 6 7

18. Due to work-related duties, I have to make changes to my plans for family activities.(RC)

1 2 3 4 5 6 7

19. I have to put off doing things at work because of demands on my time at home. (RC)

1 2 3 4 5 6 7

20. The demands of my family interfere with work-related activities. (RC)

1 2 3 4 5 6 7

Please answer the following questions.

Indicate your gender:

Male: _____

Female: _____

Indicate your marital status:

Single: _____

Married: _____

End of survey. Please return your completed questionnaire to the Human Resource Department. Thank you for your participation.