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Job Satisfaction, Life Satisfaction and the Unemployed Spouse

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This is to certify that the doctoral dissertation by

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Abstract

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MA, California State University, San Marcos, 2004

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Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Organizational Psychology

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Abstract

The recent economic recession has led to a large number of dual-income families losing their second income or having a smaller overall household income as a result of hourly wage cuts. Previous research has examined how job satisfaction can spill over into home life satisfaction; however, literature on how life satisfaction can affect job satisfaction is scarce. Based on theories of job satisfaction, personality, conservation of resources, and affective spillover, this study examined whether job satisfaction of the working partner was affected when the other became unemployed. Measures of job satisfaction, life satisfaction, personality, spousal status, and some demographic data were collected from 99 participants, recruited via various social media sites, who were a dual earning couple and had a significant other who had lost their job in the prior six months. Analysis of covariance was used to compare job and life satisfaction of single- versus dual-earner families, with these covariates: age, education level, income, and the personality traits of neuroticism and conscientiousness. A multivariate analysis of covariance found that the covariates did not account for any significant variance in the analyses, and there were no significant differences between single- and dual-earner family status for either life or job satisfaction. While no empirical support was found for the hypotheses, supplemental analyses revealed that having a partner who worked part-time was preferable to having one who worked full-time, suggesting that part-time work allows for more family/spouse involvement. The social change implications for individuals and organizations include the exploration of how significant life events can impact job satisfaction. Continued research in this area could assist in increasing overall job satisfaction and performance.

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Dedication

A special thank you to my husband Martin, you are amazing. Your continued support and encouragement has meant so very much. Thank you for being there, being you, and keeping me grounded. I love you (more)!

To my family, Jim, Polly, and Russ Stogsdill, thank you for believing in and supporting me in the many years of undergraduate/graduate work. See Mom, all those trips to the library finally paid off. To my nephews Justin and Ryan Stogsdill, thanks for your continued encouragement (it's Dr. Aunt Jewie now). To my stepsons, Morgan and Korbin Anchustigui, remember the first step is just to believe you can. Justin, Morgan, Korbin, and Ryan, my prayer for all of you is to that you live your life well, never be afraid to fail, and that you accomplish amazing things. But most importantly, be happy!

One last thank you to the most amazing cheerleader ever, Suzanne Hutchcraft, your enthusiasm and constant inquiry on my progress meant so much. Thank you my friend.

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To Dr. Richard Thompson, the long journey is finally over and I could not have done this without you. Thank you for your guidance and patience, especially after about 100 re-writes. Your kind words and reassurance that I could do it meant more than you will ever know. I hope someday to be able to be as kind and encouraging to another as you have been to me. Thank you so very much!

Dr. Marlon Sukal, thank you for helping me along on this incredible journey. And what a journey it has been!

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Chapter 1: Introduction to the Study

Background

For most people, the two most important aspects of life are work and family (Naithani, 2010; Michel, Kotrba, Mitchelson, Clark, & Balts, 2011). The makeup of these two dominant spheres has changed significantly over the past few decades (Naithani, 2010) and as such, research on the relationship between work and family has increased tremendously (Judge, Ilies, & Scott, 2006; Virick, Lilly, & Casper, 2007; Legerski & Cornwall, 2010; Naithani, 2010; Michel et al. 2011). This research could be separated in two categories. The first is research that addresses the individual, for example, rates of mental illness (e.g. depression), physical diseases (e.g. hypertension), and relationship changes (e.g. divorce) that result from or contribute to changes in work or family status (Charles, Reynolds, & Gatz, 2001; Howe, Levy, & Caplan, 2004; Ferrer-i-Carbonell, 2005). The second is research that addresses organizational outcomes, such as increased absenteeism and turnover rates, as well as decreased levels of organizational commitment, job satisfaction, and organizational citizenship behaviors (Hopkins & Weathington, 2006; Amah, 2009; Jafri, 2011).

The change in these two dominant spheres has frequently been attributed to the increase in dual-income households (Crossfield, Kinman, & Jones, 2005; Matthews, Del Priore, Acitelli, & Barnes-Farrell, 2006; Cha, 2010), nontraditional gender roles (Christie-Mizell, 2006; Cooke, 2006; Cooke & Gash, 2010), and the current state of the economy (Minchin, 2009; Feliksiak, 2010; Luechinger, Meier, & Stutzer, 2010). It is because of these findings that a balance between the spheres of work and family has become a struggle for millions of Americans (Naithani, 2010; Michel et al. 2011).

Research on the relationship between work and family has identified four predominant issues. First, while both work and family are extremely important to most people, there is only a finite amount of time, energy, and resources that can be devoted to either domain before stress and strain results in the other one or both domains (Naithani, 2010; Pittau, Zelli, & Gelman, 2010; Robak & Nagada, 2011), Second, women and men play differing roles in each domain – usually the one in the workplace is considered to be a nontraditional, gendered role, for example, women in management/supervisory roles and men in subordinate support roles; whereas the one at home tends to be considered a more traditional role, for example, women as caregivers and men as head-of-household (Judge, Ilies, & Scott, 2006; Legerski & Cornwall, 2010). Third, dissatisfaction in one domain can cause conflict in the other domain, for example, work-family conflict and family-work conflict (Judge, Ilies, & Scott, 2006; Michel et al. 2011). Fourth, the current state of the economy has hurt more than just the unemployed (Virick, Lilly, & Casper, 2007; Naithani, 2010).

Statement of the Problem

With the continuing fluctuations in the economy (Crossfield, Kinman, & Jones, 2005), and ever-changing work environment, employment pathways have become increasingly unstable and unpredictable (Duffy, Bott, Allen, & Torrey, 2013). The economic standings for the year 2012 reflected only small improvements since the start of the recession in 2007 (Board of Labor Statistics, 2012b). In February 2013, the Bureau of Labor Statistics (BLS) reported that the unemployment rate for the United States remained at approximately 8%, indicating that over 12.2 million people remain unemployed; of these 12.2 million people, 4.8 million (approximately 39%) had been unemployed in excess of 27 months (BLS, 2013a). Also reported was that during 2013, over 6,000 organizations performed a “mass layoff.” where more than 50 employees are laid off at any one given time, regardless of reason or length of employment (BLS, 2013d).

The unemployment rate has continually decreased over the past few years, as reported by the Bureau of Labor Statistics (September 2015). However the unemployment rate still indicates that over eight million people in just the United States remain unemployed. This number represents those who have claimed unemployment within the past month. Adding to that number is approximately 2.1 million people who have been out of work for greater than a month, but less than six weeks and 2.2 million people who have claimed unemployment for 27 weeks or greater (BLS, 2015).

Purpose of Study

The focus of this study was to examine the experiences of former dual-income families who have endured one partner becoming unemployed due to organizational downsizing or restructuring, and how that experience affected the job satisfaction of the now sole income provider. The literature has reviewed the impact of downsizing on the organization, the survivor, and the victim of such events; but there is little research on the employed partner of a former dual-income family, in which one partner is now unemployed. Nor has much research been done on how life satisfaction influences job satisfaction, especially in light of that individual's partner becoming unemployed. Research on unemployment has revealed that the unemployment of one partner affects the overall life satisfaction of the other partner (McIntyre, Mattingly, Lewandowski, & Simpson, 2014; Hewitt, Baxter, & Mieklejohn, 2012; Song, Foo, Uy, & Sun, 2011; Diener, Ng, Harter, & Arora, 2010; Kassenboehmer & Haisken-DeNew, 2009). It must be clarified that there is research on how job situations influence, or spillover, into home life. However, there is a significant, well-acknowledged gap in literature on how life satisfaction influences job satisfaction (Mansfield, Erdogan, Bauer, & Truxillo, 2012).

A better understanding of how life and job satisfaction are interrelated has implications for making organizations more effective as well as helping couples experiencing marital discord. For example, several researchers noted the relationship between marital satisfaction and overall job satisfaction (Bartley, Judge, & Judge, 2007; Dakin & Wampler, 2008; Furdyna, Tucker, & James, 2008; Nasir & Mdamin, 2010; Matheson & Rosen, 2012). While marital satisfaction was positively associated with job satisfaction, the reverse was also true: lower levels of marital satisfaction were frequently associated with low levels of job satisfaction (Rogers & May, 2003). According to Furdyna, Tucker, and James (2008), marital satisfaction may decrease once the wife enters the workforce because "when wives contribute income to families, the benefits from marriage are reduced … if the wife's earnings are sufficient for economic independence, the risk of her departure from the marriage increases" (p. 333). Bartley, Judge, and Judge (2007) reported that gender role ideology could help explain this loss of marital satisfaction. Gender role is defined by contemporary dictionaries as a set of behaviors that indicates one's gender, "specifically the image projected by a person that identifies them as female or male; an overt public presentation" (*Merriam-Webster's* online dictionary, n.d.).

In reviewing literature regarding human resource policies, and how they may or may not affect overall job/life satisfaction, it was concluded that the success or failure of an organization is determined by factors such as manpower, money, and marketing (Subbiah, Selvakumar, & Krishnaveni, 2012). Of these, manpower is one of an organization's greatest resources (Blook, Kretschmer, & Van Reenen, 2011.) According to Subbiah, Selvakumar, & Krishnaveni, 2012), "every effort should be taken on a priority basis to keep this factor for achieving the main objectives of the industry" (Subbiah, Selvakumar, & Krishnaveni, 2012, p. 48).

It was noted by Korpa (2011), that in times of economic unrest, many organizations have opted to maintain their family-friendly policies. However, fewer employees are choosing to use them (Amah, 2010; ten Brummelhuis & Van der Lippe, 2010; Zhao, Settles, & Sheng, 2011; Odle-Dusseau, Britt, & Greene-Shortridge, 2012). Amah (2010) reported that employees are often afraid to take advantage of family friendly work policies (FFWP) because it could damage their careers. For example, managers and coworkers of individuals who use FFWP have often reported that they perceive these individuals as being less dedicated to their job, as causing more work for coworkers and supervisors, and "[receiving] unfair benefits at the expense of others" (Butts, Casper, & Yang, 2013). This perception of being less committed can lead to fewer rewards and advancement opportunities for individuals (Butts, Casper, & Yang, 2013).

Ten Brummelhuis and Van der Lippe (2010) reported that some employees did not use FFWP because they believed the policies did not pertain to them (because they were single or did not have children) even though they were single with children or were caring for an elderly relative.

Nature of the Study

This study used a quantitative, nonexperimental, self-report survey based on a cross-sectional convenience sample. A nonexperimental approach was most appropriate of the variables did not need to be manipulated (Creswell, 2009).The study evaluated the relationship between the variables, but made no attempt to infer causality (Rumrill, 2004). Use of survey design research is common practice when assessing behaviors and attitudes of a smaller sample in order to make a more appropriate and calculated inference (Creswell, 2009).

Participation was limited to individuals and who met the following criteria: (a) over the age of 18, (b) married or in a relationship defined as a “common law marriage,” (c) having a spouse who was currently unemployed or considered “marginally attached to the work force” (BLS, 2011d, p. 2). (d) able to read and understand the English language. For this study, a multiple analysis of covariance (MANCOVA) was used; a total sample size of 132 was required, however only a sample size of 99 was obtained for analysis. Recruitment was limited to word-of-mouth, e-mail, and Facebook and LinkedIn announcements.

Research Questions and Hypotheses

After a thorough review of previous research on life satisfaction, job satisfaction, and the effects of the current economic status (see Chapter 2), the following research questions and hypotheses were developed. It is important to understand that each research question builds upon the next one. For the purpose of analysis, it was important to establish which of the variables produced a significant result in order to be used in the next step of analysis, and then in the final, critical analysis.

Previous research indicated that there are multiple variables (age, income, and education level) that influence life satisfaction and job satisfaction. Also, in spite of a vast amount of literature that recognizes the conflict between work and life satisfaction, little research has looked at personality as a possible factor in dealing with stress at work caused by disruptions in home-life (Malekiha, Abedi, & Baghban, 2012).

This study evaluated whether there was a statistically significant mean difference in life and job satisfaction scores for those whose spouse was unemployed compared to those whose spouse had not had a job change, after including key variables as covariates: demographic data and personality. From the literature researched, the following 12 hypotheses and research questions were formulated. In order to demonstrate the relationship between the variables, the following figures are also presented. Figure 1 demonstrates the relationship between variables for Hypotheses 1–5. Figure 2 demonstrates the relationship between variables for Hypotheses 6-10, and Figure 3 demonstrates the relationship between test variables for Hypotheses 11 and 12.

RQ1: Is age a predictor or covariate for life satisfaction?

$H_0$1: Age will not be a statistically significant predictor or covariate for life satisfaction.

H_a1: Age is a significant predictor of life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ2: Is income a predictor or covariate for life satisfaction?

$H_0$2: Income is not a statistically significant predictor or covariate for life satisfaction.

H_a2: Income is a statistically significant predictor for life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ3: Is education level a predictor or covariate for life satisfaction?

$H_0$3: Education level is not a statistically significant predictor or covariate for life satisfaction.

H_a3: Education level is a statistically significant predictor for life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ4: Is conscientiousness a predictor or covariate for life satisfaction?

$H_0$4: Conscientiousness is not a statistically significant predictor or covariate for predicting life satisfaction.

H_a4: Conscientiousness is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Satisfaction with Life Scale (SWLS) after controlling for age, income and education level.

RQ5: Is neuroticism a predictor or covariate for life satisfaction?

H_05: Neuroticism is not a statistically significant predictor or covariate for predicting life satisfaction.

H_a5: Neuroticism is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Satisfaction with Life Scale (SWLS) after controlling for age, income and education level.

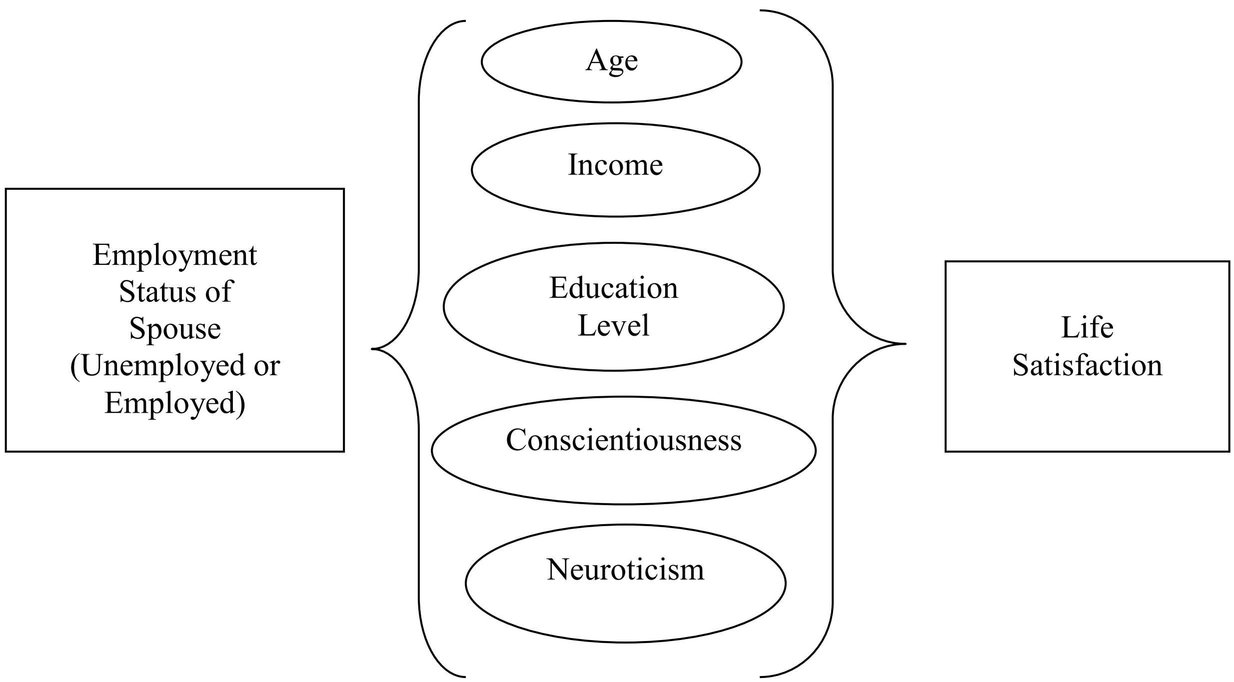

Figure 1. Hypotheses 1 through 5 describes the independent variable, employment status of spouse, when controlling for the covariates (age, income, education level, conscientiousness and neuroticism) may affect the perceived life satisfaction of the participant.

RQ6: Is age a predictor or covariate for job satisfaction?

$H_0 6$: Age is not a statistically significant predictor or covariate for job satisfaction

$H_a 6$: Age is a statistically significant predictor for job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ7: Is income a predictor or covariate for job satisfaction?

$H_0 7$: Income is not a statistically significant predictor or covariate for job satisfaction.

$H_a 7$: Income is a statistically significant predictor of job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ8: Is education level a predictor or covariate for job satisfaction?

$H_0 8$: Education level is not a statistically significant predictor or covariate for job satisfaction.

$H_a 8$: Education level is a statistically significant predictor for job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ9: Is conscientiousness a predictor or covariate for job satisfaction?

$H_0 9$: Conscientiousness is not a statistically significant predictor or covariate for predicting job satisfaction.

H_a9: Conscientiousness is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Job Satisfaction Scale (JSS) after controlling for age, income and education level.

RQ10: Is neuroticism a predictor or covariate for job satisfaction?

H_010: Neuroticism is not a statistically significant predictor or covariate for predicting job satisfaction.

H_a10: Neuroticism is a statistically significant predictor of job satisfaction as measured by the NEO- Factor Five Inventory (NEO-FFI-3) and the Job Satisfaction Scale (JSS) after controlling for age, income and education level.

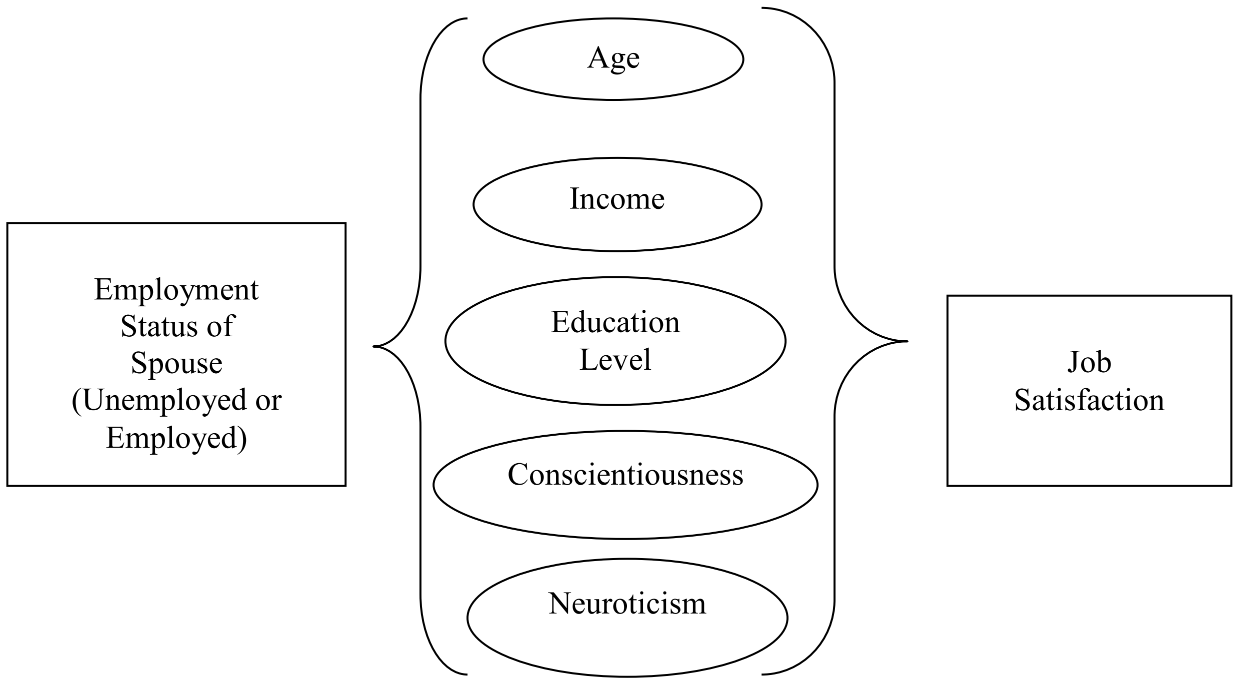

Figure 2. Hypotheses 6 through 10 are described. The independent variable, employment, status of spouse, when controlling for the covariates (age, income, education level, conscientiousness, and neuroticism) may affect the perceived job satisfaction of the participant.

RQ11: Once the predictors or covariates are controlled for does the employment status of the spouse affect life satisfaction?

H$_0$11: After taking into account the covariates of age, income, education level, conscientiousness and neuroticism, no statistically significant difference in life satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse.

H$_a$11: After taking into account the covariates of age, income, education level, conscientiousness, and neuroticism, a statistically significant difference in life satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse as measured by the Satisfaction with Life Scale (SWLS).

RQ12: Once the predictors or covariates are controlled for does the employment status of the spouse affect job satisfaction?

$H_0$12: After taking into account the covariates of age, income, education level, conscientiousness and neuroticism, no statistically significant difference in job satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse.

H_a12: After taking into account the covariates of age, income, education level, conscientiousness, and neuroticism, a statistically significant difference in job satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse as measured by the Job Satisfaction Scale (JSS).

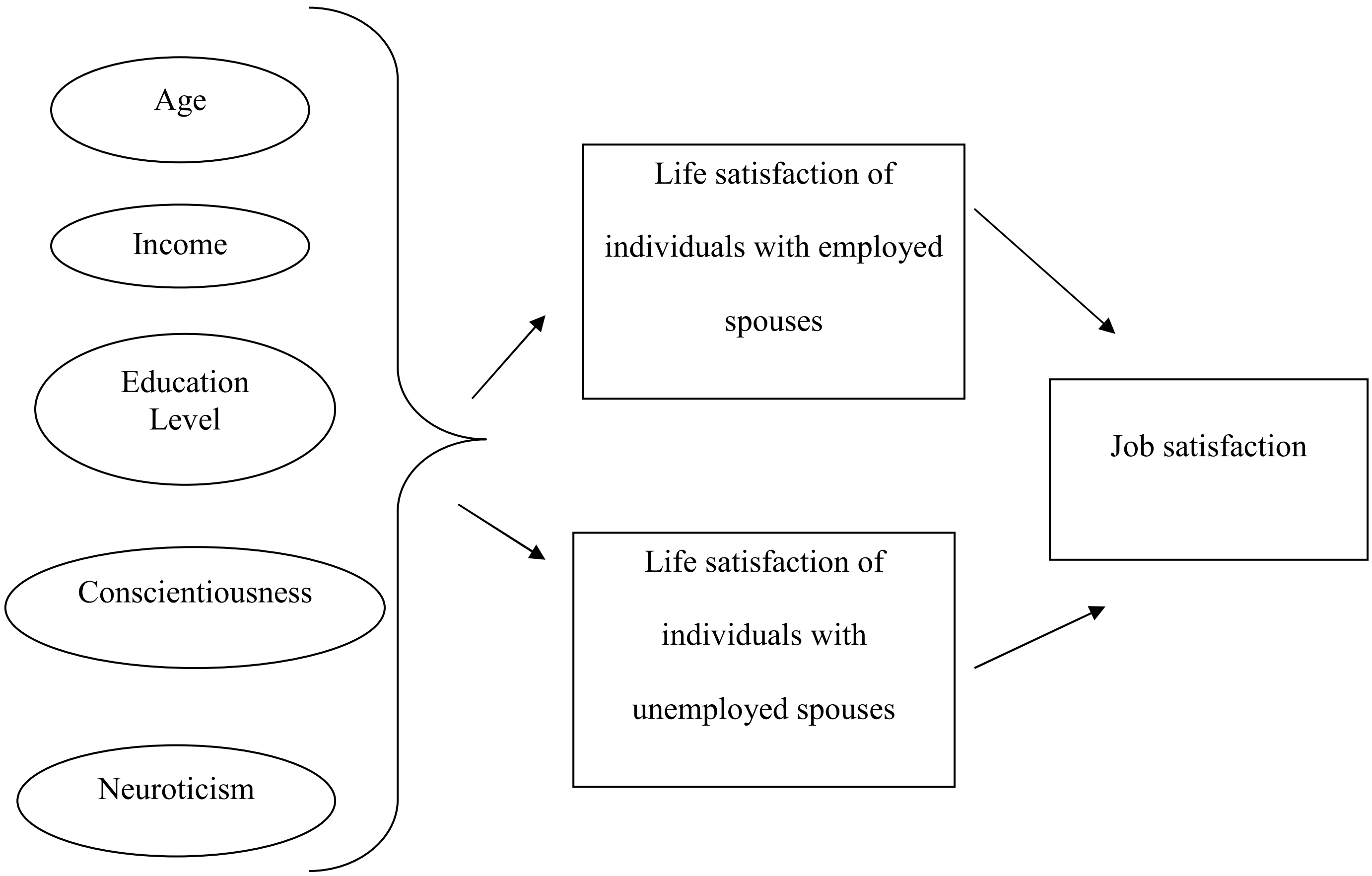

Figure 3. Hypotheses 11 and 12 are described. After taking into account the covariates (age, income, education level, conscientiousness, and neuroticism), there is a significant difference in reported life satisfaction of individuals with employed spouses compared to those with unemployed spouses, and that difference is reflected in their reported overall job satisfaction.

Literature Search

Literature for this study was accessed through the following databases: PsycINFO, Academic Search Complete, PsycARTICLES, and SocINDEX. Key search terms used related to the area in which literature was being sought. The following keywords were searched: *job satisfaction, employment satisfaction/conflict, life satisfaction, work-life/life-work conflict/issues, personality, downsizing, lay-off, job loss, spousal employment* , and *unemployment.*

While the scope of the searches was unlimited, literature published within the past 10 years was emphasized for the purpose of presenting current research. Two websites were also valuable in this review: the Bureau of Labor Statistics (BLS) and the Society for the Industrial and Organizational Psychology (SIOP) website.

Theoretical Framework

A theory is a grouping of concepts and principles that, when tied together, result in a better understanding of a specific area of knowledge (Saif, Nawaz, Jan, & Khan, 2012); theories present testable concepts that describe behaviors and make predictions about future behaviors (*Merriam-Webster's* online dictionary, n.d.). Theories are neither right nor wrong, but present different perspectives of reality (Checkland, 1981). This research is based on the theoretical framework of six well-established theories.

Subjective Well-Being

Subjective well-being (SWB) is an umbrella term used to describe an individual's perceived life satisfaction, mood, happiness, and general well-being (Diener & Ryan, 2009; Helliwell & Barrington-Leigh, 2010). As defined by Diener (1984) subjective well-being is how a person feels and thinks about their life. Studies have shown that people who experience unemployment are less happy than those who do not (Lucas, Clark, Georgellis, & Diener, 2004; Diener & Ryan, 2009) and that they frequently report difficulty in returning to their pre-unemployment SWB level (Plagnol, 2010). Individuals who reported high levels of SWB foster that in the workplace, as evidenced by reported higher levels of job satisfaction and organizational citizenship (Diener, 2012); likewise, a person's increased level of SWB has been frequently coupled with higher levels of job productivity (Diener & Ryan, 2009; Oishi, 2012).

Job Satisfaction Theories

Job satisfaction is one of the most popular topics of research in the area of organizational psychology (Saif et al. 2012). Most theories about job satisfaction are based on Maslow's hierarchy of needs theory (Maslow, 1943). From that point, the research is subdivided into either environmental (e.g. the physical working space) or personal factors (e.g. personality, motivating factors). In 1911 Frederick Taylor theorized that money was the biggest motivation for job satisfaction; indicating that motivation was a personal factor. However between 1924 and 1933, Mayo and Roethlisberger, conducting the Hawthorne Studies, criticized that theory stating that job satisfaction was derived from environmental factors (Franke & Kaul, 1978).

Personality Trait Theory/Five Factor Theory

Personality, according to Garcia and Erlandsson (2011), has been shown to account for approximately 50% of the variance found in SWB research; personality strongly predicts overall happiness (Garcia & Erlandsson, 2011). Theories on personality are some of the most critically debated areas in the field of personality studies (Thompson, 2008). Various personality traits have been shown to predict such life events as job performance, career success, and social behaviors (McCrae & Costa, 2008; Vecchione, Alessandri, Barbaranelli, & Caprara, 2011; Abedi, Mohommadi, Mohommadi, Alizadeh, Hosseini, & Rostami, 2012). The five factor theory (FFT) is based on the notion that the "Big Five" have a biological/genetic component and thus tend to remain stable over the span of a person's lifetime (McCrae & Costa, 2008).

The "Big Five" refer to the following terms used to describe overall personality traits. "Openness" a trait found in people who are open to experiences, general appreciation for the arts, and are generally imaginative and curious (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Conscientiousness" is a trait found in people who show an increased amount of self-discipline, who aim for achievement, and who prefer planned rather than spontaneous activities (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Extraversion" is a trait found in people who enjoy being with other people, often perceived as having excessive energy, along with positive emotions (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Agreeableness" is a trait found in people who show high levels of compassion and cooperation, and who are generally concerned with the well being of others; they are often described as being great team players (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). Lastly "neuroticism" is a trait found in people who are frequently considered to be emotionally unstable; they display higher levels of intolerance, anger, anxiety, and depression (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011).

Conservation of Resources

The basic principle of conservation of resources (COR) is that people attempt to build, maintain, and protect resources and that the potential or actual loss of these resources can prove to be extremely stressful (Hobfoll, 1989; Hobfoll, Vinokur, Pierce, & Lewandowski-Romps, 2012). As such, employees exposed to increased levels of stress frequently reported a decrease in overall job satisfaction. In light of this uncertain economy and increased levels of unemployment (Wright & Hobfoll, 2004), individuals who may already be feeling job dissatisfaction have reported experiencing higher levels of stress (Wright & Hobfoll, 2004). It has also been reported that employees who expended a significant amount of energy and time (personal resources) performing work-related tasks frequently reported less energy and time for home-related activities.

Crossover

Crossover is defined as "the process that occurs when a stressor or psychological strain experienced by one person affects the level of strain of another person in the same social environment" (Westman, Etzion, & Danon, 2001, p. 468). Essentially, one partner's stress can affect the well-being of the other (Westman, Brough, & Kalliath, 2009). It has been reported that when job loss was the source of stress for the husband, his reported stress level decreased upon re-employment, but the wife continued to report high levels of stress (Westman et al. 2001). Crossover of negative emotions can result in decreased marital satisfaction or increased marital conflicts, and diminished positive affect (ten Brummelhuis, Haar, & van der Lippe, 2010). The crossover of negative emotions between partners can ultimately affect their work performance, leading to increased job burnout (Westman, Brough, and Kalliath, 2009).

Spillover

Spillover is defined as experiences from one area of a person's life that consequently affect the other (Westman & Etzion, 1995). According to definitions provided in literature regarding conflict, people have a finite amount of time and energy;

once that has been used up in one arena, such as work, it is not available for use in any other arena, such as family (Hammer, Cullen, Neal, Sinclair, & Shafiro, 2005).

Definition of Terms

Common law marriage: A common law marriage is defined as "two people who agree they … live together… permanent and exclusive of all others and with the assumption of marital duties and obligations" (National Conference of State Legislature, 2011, p. 1).

Marginal attachment to workforce: Marginal attachment indicates that an individual has been unemployed for at least 12 months but has not actively sought reemployment in the previous 4 weeks.

Job satisfaction: Locke (1976) defined job satisfaction as an "emotional state resulting from an appraisal of one's job or job experiences" (p. 1300); and Spector (1997) defined job satisfaction as "an attitudinal variable that represents the extent to which people like or dislike their job (p. 2). For the purpose of this research, job satisfaction is the outcome of an individual's expectations and perceived accomplishments resulting from different task performances (Bhattacharya, 2011).

Organizational downsizing: Organizational downsizing goes by a variety of names, such as "right sizing" (Gandolfi, 2009; Kumar, 2009), "organizational restructuring" (McKinley & Scherer, 2000), "lean management" (MacLean, 2009), and "job reorganization" (Adams & McQuillan, 2000); for the purpose of this research, the act of intentionally laying off workers, regardless of reason or outcome, will be referred to as "organizational downsizing" or "downsizing."

Survivor: Survivors are the individuals who remain employed within a company or organization that has experienced a downsizing event.

Victim: Victims are the individuals who were downsized or laid off from a paid employment position.

Assumptions

According to Shugan (2007), "assumptions can be approximations, limitations, conditions, or merely premises" (p. 450) that are made about a research study. Several assumptions were made regarding conducting this research. The first is that the measures selected for this study were appropriately and accurately measure the information desired. Another is that participants responded to the survey questions openly and honestly. It should be stated that for the purpose of this research, the term "life satisfaction" was used as an assumption for the well researched term subjective well being (SWB). Also, while it is understood that the Big Five represents an array of personality traits, for the purpose of this research only the traits of conscientiousness and neuroticism were used for statistical analysis.

Limitations

There are several limitations to this study. First is the use of the social media method for recruitment of participants. This limitation restricts participation from individuals who are not connected to this form of social media, as well as those who may have a poor or nonexistent working knowledge of the social media. Likewise, the use of computer-generated surveys may restrict participation from individuals who either do not have computer or Internet access and/or have a poor or nonexistent working knowledge of computer/Internet survey methods.

Scope and Delimitations

The primary delimitations I have set forth for this study is the required use of a computer with Internet access in order to complete the survey. I have also set forth the requirement that participants be in excess of the age of 18 years old and be in a committed relationship. Based on the nature of the study, it seems reasonable that these restrictions for participation be established.

Significance of the Study

The goal of this research is to provide researchers and employers information regarding the effects a drastic life event can have on an employee's reported job satisfaction. The intention is to fill a recognized gap in the current literature regarding the effects life satisfaction can have on job satisfaction. It is also important to recognize, and acknowledge the effects personality plays in both life and job satisfaction; specifically, does personality in some way buffer the overall effects of life satisfaction in a manner that prevents a change in overall job satisfaction. It would be advantageous for organizations to use information like this in a manner that may provide assistance to those employees experiencing such life-altering events.

Implications for Social Change

This research comes at a time of extreme economic instability for practically every organization in every employment sector. A direct result of this instability has been that millions of people have been laid off (BLS, 2011a) from their paid employment or have had working hours, bonuses, benefits, and pay drastically reduced (BLS 2010). Given previous research on the overall amount of money just one employee costs an organization (Cheung & Lucas, 2015; Cha & Thebaud, 2009), the amount of money lost because of layoffs, downsizing, or closures (as demonstrated by decrease in morale and organizational citizenship behavior of survivors and increased severance and retirement checks) what this recession has cost the country is simply immeasurable (Cone & Gilovich, 2010; Charles, 2004). Second, given previous research on the amount of money employees can bring back to an organization (through positive work behaviors, decreased absenteeism, and increased company loyalty); it would seem only logical that organizations would seek out what makes an employee unhappy.

Summary

The purpose of this research was to assist with filling the gap in current literature regarding the effects life satisfaction has, or can play, on job satisfaction and whether or not personality serves as a buffer to changes in life and job satisfaction. To do this, I evaluated couples who were previous dual-earning (both held paid-employment positions) but one of the partners had become unemployed. My focus was on the now sole income provider. The objectives were (a) to evaluate the life satisfaction of the employed spouse, specifically whether his or her potential change in life satisfaction (secondary to becoming the sole breadwinner) caused a change in her or his perceived job satisfaction; and (b) secondly, to evaluate whether personality played any part in buffering the overall effects of drastic life style changes and job satisfaction. The significance of this study cannot be overstated given the current state of the economy, the rapidly changing roles of both spouse (within the household and within the work environment), and the identified gap in research on work and family issues.

In Chapter 2, a discussion of the primary variables is presented, along with detailed review of current literature. Chapter 3 outlines my methodology for conducting this research, including the various measures that were utilized, recruitment and treatment of participants, along with statistical analysis that used. Chapter 4 will report the findings of this research and Chapter 5 will provide a summary of the conclusions and offer recommendations for future research.

Chapter 2: Literature Review

Introduction

A mass layoff "[involves] at least 50 workers from a single employer," regardless of the duration of the layoff (Bureau of Labor Statistics, 2011c; p. 1). In recent years, the term "layoff" has almost become universal when discussing the state of employment (Itkin & Salmon, 2011). In just the United States alone, over 1400 employers during December 2011 enacted a mass layoff (BLS, 2012a); and for just the year 2011, over 18,000 organizations reported performing mass layoffs (BLS, 2012a). The purpose of mass layoffs varied according to the organization, but most were a result of cost-cutting measures, relocation, changes in technology or consumer use (Itkin & Salmon, 2011).

The purpose of this study was to examine the experiences of former dual-income families who had endured one partner becoming unemployed due to downsizing or restructuring and to examine how that experience affected the job satisfaction of the now sole income provider. Literature reviewed has revealed the impact of downsizing on the organization, the survivor, and the victim of such events; whereas little research has been conducted on the surviving partner of a former dual-income family. Research has revealed a significant gap in studies that evaluate how life satisfaction influences job satisfaction, especially in light of that individual's significant other becoming unemployed. The unemployment of one partner has been shown to affect the overall life satisfaction of the other partner (Diener, Ng, Harter, & Arora, 2010; Kassenboehmer & Haisken-DeNew, 2009). Given the current economic status of not only the United States, but most of the world, research in this area is important, but lacking. It must be clarified that a tremendous amount of research surrounds how job satisfaction influences, or spills over into the home life arena. However, there is a significant, well acknowledged gap in literature that addresses how life satisfaction influences job performance or job satisfaction (Mansfield, Erdogan, Bauer, & Truxillo, 2012).

Literature Search

Literature for this study was accessed through the following databases: PsycINFO, Academic Search Complete, PsycARTICLES, and SocINDEX. Key search terms used related to the area in which literature was being sought. The following keywords were searched: *job satisfaction, employment satisfaction/conflict, life satisfaction, work-life/life-work conflict/issues, personality, downsizing, lay-off, job loss, spousal employment,* and *unemployment.*

Current Economic Status

In 2003 Pillowtex textiles announced it would be closing all of its 16 manufacturing plants, the largest one located in Kannapolis, North Carolina. Just this one plant employed approximately 5000 people; this totaled almost one-fourth of the entire population of Kannapolis (Minchin, 2009). Along with the employees of this plant, the residents of Kannapolis were shocked and in disbelief: How could such a large plant with such a long history just close? (Minchin, 2009) This plant had been in operation for over 120 years. On the day of the closure, employees were given only 2 hours to collect their belongings and vacate the premises; some of these employees had worked there for 20 or 30 years (Mincin, 2009). When the plant closed, the demographics of its employees were reported as follows: average age of 46, having been employed with the company for an average of 17 years, and education limited to a high school diploma (Minchin, 2009).

The unemployment rate of Cabarrus County, of which Kannapolis belongs, spiked to 10.9%. It was reported that within three months of closing 43% of the former employees were behind on their rent or mortgage payments and 10% had either been evicted or had their homes foreclosed on (Minchin, 2009). It was also reported that over 1600 of those former employees were still unemployed over a year later.

The closing of the Pillowtex manufacturing plants is just one example of the effect a mass layoff can generate. According to the Associated Press News Monitor Collection, between 2006 and 2008, both Ford and Chrysler, each laid off over 2000 employees located in Wisconsin and Delaware respectively (A.P., 2012). These plant closures resulted in similar results as that of Pillowtex. The cities these plants were located in both experienced a drastic spike in unemployment, a rapid drain on state and local welfare assistance, an increase in foreclosures, and an increased number of individuals seeking new employment.

In December 2011, the unemployment rate rose slightly from the last year's rate of 8.6 to 8.5% indicating that approximately 13.7 million Americans remained unemployed (BLS, 2011d). In reviewing the several years unemployment statistics, December 2007 had the lowest unemployment rate (5.0%), and December 2009 reported the highest rate at 9.9% (BLS, 2011a). However, it was noted that since December 2007, the number of weeks that individuals reported being unemployed has increased from 16.6 in December 2007 to 40.8 in December 2011. This change indicates that there has been a significant change in either the ability of individuals to find employment or in the number of jobs available.

Likewise, according to the BLS, approximately 42.9% of those unemployed in December 2011, had been so for over 40.8 weeks; 8.8 million people had changed job status from full time to part time during this same time frame; and at least 2.6 million people were considered marginally attached to the work force (BLS, 2011d); marginally attached indicates that they had been unemployed for at least 12 months but had not actively sought reemployment in the previous 4weeks. Among the major working groups unemployed, approximately 8.9% of that number was adult men and 8% adult women; 16.7% were Black, 11.3% Hispanic, 8% White, and 7.1% Asian (BLS, 2011a). Of individuals holding “full time” positions, the average workweek was recorded as being only 34.2 hours in private sector employment and 33.5 hours for those in production positions. This is based on employment positions that previously recorded work weeks as being at least 40 hours (BLS, 2011b).

In keeping with the above unemployment statistics, it was reported that the reemployment rate for individuals was the lowest it has been since 1984; with less than 36% of workers who had lost jobs between 2007 and 2009 being reemployed by early 2011 (Borbely, 2011). Of those hardest hit were males over the age of 55 or under the age of 24, who held a degree less than or equivalent to a high school diploma, and worked in the manufacturing or information industries (Borbely, 2011). It was also reported by Borbely (2011), that of those who became reemployed by early 2011, 36% reported a wage or salary cut of approximately 20% from their previous employment earnings.

Questions such as: What happens with a dual-earning couple, when the primary income partner is no longer employed? Do the family dynamics change when the primary income winner is no longer employed? Does the surviving income partner's overall life outlook/satisfaction change as a result of becoming the primary breadwinner? More importantly, does that change influence their job performance or job satisfaction? were some of the questions that used to guide this research. In light of the fact that there is little literature that addresses these situations, the following review presents previous research in the main areas of organizational downsizing, dual and single income households, life satisfaction following a drastic change in life style (i.e. job loss), and job satisfaction.

Organizational Downsizing Research

The use of downsizing as a response to global, technological, industrial, or corporation changes has become a common practice in the United States (Barnett, Gordon, Gareis, & Morgan, 2004; Guthrie & Datta, 2008; Tsai & Yen, 2008). According to research on downsizing, organizations use this strategy for numerous reasons, from desiring a more competitive edge and technological changes, to attempting corporate cost reduction. With the current state of the world's financial markets, there has been an abundant amount of literature (Barnett, Cordon, & Morgan, 2004; Guthrie & Datta, 2008; Gandolfi, 2009; Kumar, 2009; Maertz, Wiley, LeRouge, & Campion, 2010) that discusses the why and how to of downsizing. From that research, very few results indicated that downsizing for the purpose of profit making actually works (Guthrie & Datta, 2008; Goodman & Mance, 2011). While there is adequate literature regarding victims (Howe, Levy, & Caplan, 2004; Lucas, Clark, Georgellis, & Diener, 2004; Kassenboehmer & Haisken-DeNew, 2009; Feliksiak, 2010) and survivors (McKinley & Scherer, 2000; Barnett, Gordon, Gareis, & Morgan, 2004; Guthrie & Datta, 2008; Kumar, 2009) of corporate downsizing, there is limited research regarding the effects of downsizing on the significant others or families of the victims of downsizing.

It should first be acknowledged that organizational downsizing goes by a variety of names, such as “right sizing” (Gandolfi, 2009; Kumar, 2009), “organizational restructuring” (McKinley & Scherer, 2000), “lean management” (MacLean, 2009), and “job reorganization” (Adams & McQuillan, 2000). However, for the purpose of this research, the act of intentionally laying off workers, regardless of reason or outcome, will be referred to as organizational downsizing or downsizing.

In recent years, organizations have undergone significant changes (Westman, Etzion, & Horovitz, 2004; Maertz, Wiley, LeRouge, & Campion, 2010). Regardless of a organization’s size, many organization have committed to downsizing in order to become more competitive in the worlds markets (Adams & McQuillan, 2000; Bhattacharyya & Chatterjee, 2005; Maertz et al. 2010) or in order to make the company more financially sound (Kulkarni & Fiet, 2007). Other reported reasons for downsizing have ranged from globalization of the business (Grunberg, Moore, Greenberg, & Sikora, 2008), increased information technology (Bhattacharyya & Chatterjee, 2005), desiring a leaner organization (MacLean, 2009), increasing productivity, and achieving a greater competitive edge (Nair, 2008). It was also proposed that organizations may downsize as a result of environmental uncertainty, either of the company itself or the community in which the organization exists (MacLean, 2009). In addition, it has been reported that frequently companies downsize as a result of neighboring company's downsizing first, "mimetic isomorphism (herd behavior)" (Guthrie & Datta, 2008, p. 109). Despite the reasons given, the ultimate goal is to increase corporate gain while decreasing financial loss (Adams & McQuillan, 2000; Bhattacharyya & Chatterjee, 2005; Grunberg et al. 2008; Sum & Khatiwada, 2010).

While the reasons given for downsizing vary greatly, what is consistent is that performing layoffs for the purpose of financial gain does not work (De Meuse & Dai, 2012; Mirabal & DeYoung, 2005; Guthrie & Datta, 2008; Parker & McKinley, 2008). As an example, Davis, Savage, and Stewart (2003) reported on downsizing in the healthcare arena. In their study, it was reported that the medical center had experienced an initial gain in finances, as evidenced by an increase in profitability, immediately following the downsizing event; given that human resources made up approximately 41% of this institutions' expenditure. However, after that initial financial gain, profits dropped and further income was reported as being less than before the organization downsized (Davis et al. 2003). This loss was reported to be a result of the staff being overworked, low morale, and eventual patient dissatisfaction (Davis et al. 2003).

The most commonly reported reasons for financial loss following downsizing is a reduction in stock market prices, following an organizations announcement of its intention to downsize (Parker & McKinley, 2008); increase in severance packages or early retirement packages (Bhattacharyya & Chatterjee, 2005); and eventual decrease in productivity (Guthrie & Datta, 2008; Tsai & Yen, 2008). Guthrie and Datta (2008) reported on the effects of downsizing in the research and development (R&D) industry. They reported that the results of downsizing in R&D stifled or diminished the remaining employee's creativity and innovation; "the organizational resource most critical for creating and sustaining competitive advantage" (Guthrie & Datta, 2008, p. 112). Decreased productivity has also been attributed to loss of key personnel, as well as a decrease in employee morale and commitment to the organization (Davis et al. 2003; Grunberg et al. 2008).

The majority of literature reviewed for this research reflected one of two perspectives; how downsizing was viewed from the perspective of the organization or from the surviving employee's point of view. Only a small fraction of the studies discussed the outcome according to the victims' viewpoint. Studies focused on organizational research highlighted understanding the consequences of downsizing regarding economic loss (Sronce & McKinley, 2006; Parker & McKinley, 2008) or damage to the corporation's reputation (Love & Kraatz, 2009). While research conducted on the individual was frequently divided between the positive and negative effects on the survivor or the victim. However there is a significant gap in literature regarding the effects on the families of downsized victims, especially, the victim's significant other or spouse. Regardless of the focus of the research, downsizing results in "lower pay and benefits for many workers, limited part-time for those desiring full-time employment, and frequent periods of long-term unemployment that could culminate in becoming permanently discouraged workers" (Root, 2006, p. 14); and that it is occurring on a global level (Westman et al. 2004).

Organizational Perspective Research

Downsizing is a strategy that is often employed by management to increase organizational effectiveness (Mirabal & DeYoung, 2005; Gandolfi, 2009), promote a competitive advantage (Guthrie & Datta, 2008), or increase the market share of the company (Davis, Savage, & Stewart, 2003). The economic perspective on job cuts is based on two principles. First, organizations are rational and self interested; motivated by continuous efficiency maximization (Said, LeLouarn, & Tremblay, 2007). Second, managers have control over their organizations performance and understand the possible actions and outcomes regarding any given change (Bhattacharyya & Chatterjee, 2005). Two strategies used to improve an organizations financial performance include increasing revenue by gaining additional market shares, or decreasing the organizations overall financial expenditure (Said et al. 2007). Based on these principles, substantial job cuts (decreasing financial expenditure) represent a rational choice for having a high probability of generating positive financial gains (Gandolfi, 2009). This is based on the fact that payroll expenses represent a substantial proportion of most organizations financial output (Davis et al. 2003; Said et al. 2007). Thus, all other things remaining equal, an organization that employs the strategy of mass reduction in force should expect a substantial cut in operating expenses. These same organizations should, theoretically, also experience an increase in employee flexibility, as evidenced by the employee being able to learn different aspects of the job or being trained to perform multiple jobs within the organization, and improved productivity (Bhattacharyya & Chatterjee, 2005; Guthrie & Datta, 2008; Kumar, 2009).

From an institutional literary perspective, the search for legitimacy and fear of uncertainty are more of a motivational tool for downsizing than the potential of economic profit (Guthrie & Datta, 2009). This same perspective legitimizes that downsizing is an institutional norm and therefore imparts authenticity to its use (Bhattacharyya & Chatterjee, 2005; Tsai & Yen, 2008; Guthrie & Datta, 2009). Regardless, downsizing has become such a widespread method of attempting financial improvement that it has, in respect, become a legitimate form of management (Sronce & McKinley, 2006).

There are also numerous detrimental issues regarding downsizing that organizations often experience (Gandolfi & Neck, 2008). One of those is the potential of damage to the organizations reputation. An organizations reputation can be an important asset or major liability (Love & Kraatz, 2009). Corporate reputation can directly impact the organizations bottom line. Research on corporate reputation indicates that people tend to anthropomorphize organizations (Love & Kraatz, 2009); for example, they assign positive reputations to companies that appear to posses' desirable characteristics. Communities report being concerned with an organizations suitability as an exchange partner; thus, they tend to admire such traits as trustworthiness and reliability. Therefore, while perfectly legal, downsizing often brings into question organizations trustworthiness and reliability; and is often viewed as a reneging on social contracts made with the community and its employees (Gandolfi & Neck, 2008; Love & Kraatz, 2009). Other negative effects reported included a decrease in organizational morale (Gandolfi & Neck, 2008; Nair, 2008); loss of key personnel (Guthrie & Datta, 2008); an increase in reported absenteeism (Kumar, 2009); and a decrease in product quality (Guthrie & Datta, 2008).

Currently, there is only a limited amount of research and theory that discuss the affects of downsizing on surrounding communities. It can only stand to reason, that if a family becomes financially distressed, they will be less likely to engage in recreational activities and more likely to decrease expenditures on everyday items (Hironimus-Wendt, 2007; Gandolfi & Neck, 2008). It can then be theoretically generalized that if a company performs a massive layoff of individuals, that the amount of money being spent in the surrounding communities most likely decreases. According to the U. S. Department of Labor, Bureau of Labor Statistics (BLS), prior to the year 2006, less than four million Americans ($\pm$ 4.4% of the total work population) per year were being either permanently laid off or become displaced (Hironimus-Wendt, 2007). Goodman and Mance (2011) reported that during February 2010 employment within the United States decreased by approximately 8.8 million people, today, that number is over 15.3 million ($\pm$ 9.9% of total work population; BLS, 2010).

Roed and Fevang (2007) reported mass layoffs cause an increase in job-to-job hazard, as workers from the downsizing company attempt to find other local employment. It was also reported that a high number of manufacturing jobs have been converted to service-oriented jobs, leaving many employees ill-equipped to perform them. Hironimus-Wendt (2008) discussed the closing of the Bridgestone/Firestone tire production plant in Decatur, Illinois on the housing market. Of the displaced workers discussed in Hironimus-Wendt's research, 14% either attempted selling their homes or had homes that went into foreclosure within the first two years after the layoff. Because of the extreme number of houses that were put on the market as a result of the plant closure, housing prices dropped drastically, and sellers indicated their homes were on the markets for longer periods of time (Hironimus-Wendt, 2008). The housing market is only one of the many areas that suffer because of a plant closure or massive downsizing event, local food markets and retail stores are often deeply affected. In the Hironimus-Wendt article, two-thirds of the displaced workers reported drastic cut-backs on household expenses as well as recreational events. Victims of downsizing also reported drastic cut-backs on donations to charities; tithing's to church organizations, and overall gift giving.

Roed and Fevang (2007) reported on the drain on social insurance secondary to the increasing number of individuals currently out of work. Social insurance refers to welfare and unemployment subsidies provided by the federal and local governments. Roed and Fevang reported that on average 1.5 -3% of newly downsized individuals rely on some sort of state or federal subsidy for the first year; and that approximately 1.5-1% of those will continue needing help after five years.

To summarize the research on the organizational perspective of downsizing, it could be said that downsizing has taken on a culture of its own. It has been perceived as financially effective, inevitable, liberating, and as a breach of psychological contracts. However, what it is not is financially or psychologically profitable for a company, the individuals involved, or the surrounding communities. While it is acknowledged that many studies indicated a short-term financial gain, as well as an increase in productivity (from remaining employees; Gandolfi, 2008), no study indicated that in the long run, downsizing produced the financial gain or cost reduction expected. In fact, many of the studies pointed out that in the long-run, companies reported a greater financial loss, as a result of having downsized (Gandolfi, 2008; Tsai & Yen, 2008; Kulkarni & Fiet, 2007).

Survivor Perspective Research

There is a copious amount of research regarding individuals known as survivors of downsizing events. Survivors are the individuals who remain employed within a company that has experienced a downsizing event. Much of this research surrounds what is entitled "survivors syndrome" (Travaglione & Cross, 2006) or "survivors' guilt" (Parker & McKinley, 2008). Loosely defined, survivor's syndrome is a result of trends in management practices that have shown to be detrimental to the well-being of remaining employees. Roed and Fevang (2007) refer to organizational downsizing as a "brutalization of the workplace" (p. 158), reporting an increase in health related illnesses in surviving employees. These illnesses range from an increase in cardiovascular incidents to minor psychiatric disorders and often result in the use of disability pension (Kumar, 2009).

Roed and Fevang (2007) also reported on increased feelings of job insecurity and vulnerability in surviving employees. The reason being, just because they survived one downsizing event does not guarantee they will survive the next one (Moore, Grunberg, & Greenberg, 2004). In a separate study, Moore, Grunberg, and Greenberg (2006) reported that white collared workers expressed more feelings of job insecurity than did blue collared workers; that males reported more health related symptoms than did females; and individuals who experienced personal or direct threat of job loss reported the poorest physical and psychological outcomes.

Said, LeLouarn, and Tremblay (2007) reported similar findings in their study on survivor behavior. They reported an increase in individual sabotage behavior and absenteeism, along with poorer quality of production and firm productivity. Survivors also reported a decrease in organizational commitment, lower work performance, and an increase in customer neglect (Said et al. 2007). Several authors also indicated survivors reported feelings of an increase in distrust of management, an increased intention to quit, frequent complaints that management appeared more distant from the employees, and a decreased commitment to the organizations overall goals (Hopkins & Weathington, 2006; Said et al. 2007; Kumar, 2009).

To summarize the previous research on survivors' of downsizing, many employees reported an increase in physical ailments (Nair, 2008), along with a decrease in organizational citizenship (Roed & Fevang, 2007). However, little research addressed the impact on the survivor's spouse or significant other.

Victim Perspective Research

As would be expected, the loss of the family income or the loss of one income in a dual income family could be devastating to a family (Hironimus-Wendt, 2008); "unemployment represents a threat to people's economic security, shattering their sense of proportion, their prestige and their self-confidence, and considerably reduces their morale" (Westman et al. 2004, p. 824). In research conducted by Hironimus-Wendt (2008), victims of a tire manufacturing plant closure were interviewed. It was reported that, on average, during their time of employment, workers claimed having incomes of $50,000 - $66,000-per year, depending on their job and the amount of overtime allotted that year. Workers, who reported taking jobs immediately after the plant closed, reported earnings of less than half of their previous income; some reporting incomes of less than $16,000 per year. Within one year of the plant closure, approximately one-third of the former employees reported having to cash in their retirement funds just to make ends meet. Within the first two years, approximately 10% of them reported having filed bankruptcy (Hironimus-Wendt, 2008).

The impact on the victims of a downsizing event can only be reported as being devastating. According to Bhattacharyya and Chatterjee (2005), aside from the financial loss, victims often reported social dissociation and perceived violation of their psychological contracts with the company, along with reports of increased marital disruption and dissatisfaction (Westman et al. 2004). Argyris (1960) coined the phrase “psychological contract” and used it to describe certain expectations in the work environment which govern the “relationship between employees and managers” (Lee, 2010, p. 10). This involves employees being loyal and performing a service for a company in exchange for money and job security (Barnett, Gordon, Gareis & Morgan, 2004); and can include the employees expectation for such things as future training, career advancement, and recognition, along with the employers belief that the employee will be agreeable to working extra hours, be loyal to the organization, and provide fresh innovative ideas to help the organization grow (Jensen, Opland, & Ryan, 2010; Jafri, 2011). Rousseau (2004) reported that psychological contracts varied between employers and employees depending on the work environment and was often reflected in how employees and employers interacted.

Barnett et al. (2004) reported that employees in "highly educated professions" (p. 230) reported a greater decrease in trust and job satisfaction, along with lower satisfaction in the organization as a whole, and a greater increase in intent to leave the organization following a downsizing event. It was also reported by Barnett et al. that "more powerful employee's … may be more likely to perceive psychological contract breaches because they may have a greater sense of entitlement than less powerful employees" (Barnett et al. 2004, p. 232). A psychological breach of contract can result in a decrease in organizational commitment, employee trust and performance, as well as an increase in probability of leaving the organization (Jensen, Opland, & Ryan, 2010; Jafri, 2011).

In a case study conducted by Vickers and Parris (2007), they interviewed three victims of a recent downsizing. These victims reported increased feelings of powerlessness, social isolation, shock, betrayal, humiliation and shame. They also reported decreased feelings of self-worth along with a damaged self-esteem. All of these feelings, according to Vickers and Parris were highly correlated with how the company had handled the victims. The more abrupt and secretive the company was, the higher the feelings of shock and disbelief.

Many victims of downsizing, when attempting or gaining other employment, stated they had to take positions they considered to be a "step-back" from the positions they previously held (Vickers & Parris, 2007, p. 121). This resulted in employees reporting increased levels of boredom and frustration with their new positions; not feeling challenged or lacking recognition; and frequently a sizable decrease in pay (Vickers & Parris). It was also reported that new jobs were frequently less flexible or required irregular work hours, and provided less health coverage than previously held positions (Hironimus-Wendt, 2007). Sum, Khatiwada, McLaughlin, and Palma (2010) reported that the longer an individual remained unemployed, the more difficult it became to obtain earnings equivalent to their previous job.

One other serious problem facing unemployed individuals is that studies have indicated that becoming reemployed is often harder because they are unemployed (Root, 2006). That is to say, employers frequently avoid employment applications from individuals who are currently unemployed; "dislocated workers are frequently penalized in their future earnings" (Root, 2006, p. 12) secondary to long-term unemployment.

Summary of Organizational Downsizing

The psychological factor experienced by those who have lost their job or who survived the downsizing event often goes far beyond any financial loss. Literature reviewed regarding the psychological and physical symptoms experienced by survivors indicated a marked increase in health related problems and reported stress levels (Sronce & McKinley, 2006; Nair, 2008). Despite some improvements in the number of employed in late December 2010, the BLS reported that as of September 2011, the number of unemployed individuals remains at approximately 14.0 million with the unemployment rate of 9.1% (BLS, 2011b).

While there is no agreed upon way to institute organizational downsizing and restructuring, they remain an important phenomenon in many industries and organizational sectors (McKinley & Scherer, 2000). It has been repeatedly demonstrated that downsizing has a deleterious effect on the organizations performance, increasing the likelihood of losing key personnel from within the organization, decreasing organizational commitment, employee motivation, and overall organizational effectiveness (Guthrie & Datta, 2008). It also remains a common theme that organizations use downsizing and restructuring as a means of obtaining financial gain. This in spite of the copious amount of literature that indicates that downsizing for financial gain does not work.

Research Based on Household Earners

Approximately 60% of the workforce now consists of women and approximately 78% of all married couples report being in a dual-earning household (BLS, 2011a). Cha and Thebaud (2009) reported that as women's incomes are increasing, dual incomes are becoming more common in order to live a comfortable lifestyle. It was also reported that by the early 2000's, approximately one-fourth of dual-earning wives earned as much as or more than their husband (Winkler, McBride, & Andrews, 2005).

This section covers previous research on dual and single income households, as well as the gendered expectations that accompany employment. The purpose of this section is to highlight some of the inequalities and expectations faced by both partners regardless of earning status (i.e. primary breadwinner, sole breadwinner, or equal sharing partners), with regard to paid employment verses unpaid household work. Along with a discussion on income provider and household work performance, a discussion revolving around "breadwinner" status is provided. This section also includes a summary of literature surrounding the breadwinning model, traditional breadwinner research followed by the changing role of husbands and wives in regard to this traditional model. The rise in dual-earning families, versus a sole- or primary-breadwinner, is remarkably widespread. Thus research in this area has increased dramatically over the past decade, with a fair amount of that research surrounding the inequality of the unpaid domestic labor (Warren, 2007).

Traditional Gender Expectations

Working long hours in the United States has become an increasingly common occurrence (Cha, 2010). It was reported that the average number of hours worked per year had increased by 163 hours between 1970 and 1990, with 26.5% of men and 11.3% of women working 50 hours or more per week (Cha, 2010). In many professional and supervisory positions, the number of hours worked is considered a proxy for the employees commitment to the profession or employer (Cha, 2010). "Workers are assessed by their 'face time'" (Cha, 2010, p. 304), those present at work for longer hours are believed to be more committed and are more frequently rewarded than those at work for fewer hours. Thus, the new "ideal worker" is one who is fully devoted to their job, able and willing to work longer hours, and free of other commitments (e.g. family, social obligations; Cha, 2010). Many employees, especially women, have experienced a negative career outcome, based on this new ideology of what makes up a perfect employee.

Statistics obtained from the BLS still reflect women as being the primary caregiver for both children and family elderly, as well as still responsible for performing the majority of household work (BLS, 2011b; Claffey & Mickleson, 2010). Based on these statistics, women are more frequently being evaluated poorly in the workplace, and are more frequently passed over for promotions or pay raises (Cha, 2010). While men may benefit more in the workplace because of this flawed ideology, their commitment takes them away from the house for longer periods of time, often decreasing their contribution to household work and care giving responsibilities.

As reported by different researchers, working long hours is perceived as an indication of an employee's commitment (Duxbury et al. 2007; Cha, 2010); however, working longer hours does not necessarily ensure a stronger commitment to an organization, or that productivity will be greater (Cha, 2010). Gender related expectations differentiate men and women's ability to work longer hours. Historically, the normative expectation was that men would be available and able to work the longer hours, whereas women would be obligated more toward family responsibilities. According to Duxbury, Lyons, and Higgins (2007), marriage and motherhood are two of the most salient explanations for the earnings gender gap. It has also been reported that even men who embrace a more egalitarian ideology, and provide support for their wives careers, still do not contribute an equal share toward household work or childcare (Cha, 2010).

A considerable amount of research reviewed for this study indicated that "balancing work and family (is) a woman's problem, while men's careers are widely believed to be more important, even when men's and women's earnings are equal" (Cha, 2010; p. 306). It is because of this normative expectation that increases the likelihood that the wife will quit work to become a stay-at-home provider. However, research also indicated that when men opted to become the stay-at-home provider or sought out part-time employment in order to become more available at home, they were often viewed negatively because “they are expected to financially support their families” (Cha, 2010; p. 306). One interesting finding was that even when the women held paid positions that brought in an equal or greater earning than her spouse, she was still negatively viewed if the housework remained undone or their children were having problems (Cha, 2010).

To summarize, traditional gender expectations indicate that men should be the sole or primary breadwinner within a couple and that women should be homemakers and care providers. However, given today’s ever fluctuating economy, these gender expectations have come up against the necessity to secure financial means for the family.

Breadwinner Research

The “male breadwinner tradition” indicates that the husband provides for the household’s primary income through paid employment and the wife, who may earn a substantially smaller amount to supplement the family income, manages the home and children (Meisenbach, 2010). Meisenbach also noted that “the influence of this norm is strong enough to prescribe strict husband and wife labor divisions” (p. 2). This split remains so significant that it has been supported and reinforced by public policy and local/federal legislation (Meisenbach, 2010; Zhao, Settles, & Scheng, 2011).

From a traditional standpoint, the roles of men and women within a marriage have not significantly changed. Women are expected to play the role of wife and mother, to include domestic labor and childcare; whereas men are expected to be the successful and dominating financial backer for the family (Duxbury, Lyons, & Higgins, 2007). And “despite social change toward a more egalitarian view… the traditional view persists” (Duxbury et al. 2007, p. 475).

Most research reviewed for this study indicates that a proportion of a man's masculine identity surrounds being the family breadwinner (Cha, 2010; Meisenbach, 2010; Cha & Thebaud, 2009; Warren, 2007; Tichenor, 2005). In 1998, Nock published research that discussed the primary social roles associated with masculinity as being "(1) fathers to their wives' children, (2) providers for their families, and (3) protectors of their wives and children" (p. 3). Using this as a guideline for the male breadwinner theory, men who fail to provide for their wives and family are either "not fully adult or not fully masculine" (Meisenbach, 2010; p. 3). Wives as the primary breadwinners have begun to challenge one of her husband's primary roles. This need to preserve the male masculine identity could also account for why more men are less likely to embrace a more egalitarian ideology – such as equal pay for equal work and equal responsibilities in regard to household chores and childcare issues (Cooke & Gash, 2010).

Findings indicated that men in the United States were reported as being less eager to embrace such an ideology than men in other English speaking countries (Cha & Thebaud, 2009). It has been reported that "earning the money meant that men also earned the right to control it" (Tichenor, 2005, p. 191). This type of control extended to other areas within the family such as maintaining control over decisions made within the family, being able to enjoy more freedom from household chores or child care duties, as well as "guaranteeing him greater power and privilege within the marriage" (p. 191). It has been speculated that one reason for this maintaining of male-breadwinner status is that (typically) women tend to earn less than their husbands and/or work fewer hours outside of the household.

It has been reported than men and women, when in a dual-earning relationship, still view the husband's income as the primary income; regardless of what the wife's income contribution was to the family (Cha & Thebaud, 2009; Tichenor, 2005). Not surprisingly, the bulk of research reviewed for this study indicated that women's employment status has not significantly changed the balance of power within a marriage. That is to say, husbands are still regarded as the breadwinner, and wives are the homemakers (Tichenor, 2005). Likewise, regardless of the wife's income, it has historically been important to maintain this appearance of the husband being the primary breadwinner for the family; and "women want to guard some part of the domestic domain as their own" (Tichenor, 2005, p. 193). Further research suggests that when wives earn significantly more than their spouse, or husbands are financially dependent on their wives, men frequently refuse to increase their share of household work or childcare (Cha & Thebaud, 2009 Duxbury et al. 2007). This change in breadwinner status has been reported by various researchers as having the potential to decrease martial stability, along with increasing the risk of domestic abuse (Cha, 2010; Winkler et al, 2005).

Atkinson and Greenstein (2005) reported that husbands who are more financially dependent on their wives were more likely to use violence and abuse toward their spouse than were husbands who were less dependent. After controlling for other potential effects, Atkinson and Greenstein reported that it did not matter if the couple reported being in a higher or lower socioeconomic class, younger men and men with lower levels of education were more likely to become abusive when being more dependent on their wives. It was hypothesized that the increase use of violence was a way in which the husband sought to gain control, compliance, or obedience from his wife as a means of bringing about a sense of superiority over her.

Likewise, Cooke and Gash (2010) reported that an increase in divorce was noted in families where the wife made more money than her spouse or had a spouse who remained unemployed. This same theory was reported by Jalovaara (2003) who predicted that the risk of divorce would be increased merely by a wife's employment. Cooke (2006) reported that while a wives' income may be a welcome addition to the family income, the long hours away from the house and family may be what increases the marital discord and divorce rate.

Research on Dual-Income Households

Dual earning families provide a distinct advantage over single income families, in that both the husband and wife benefit. The wife benefits from a heightened sense of self esteem, and being financially independent; and the husband benefits from not having to be the sole income provider which often allows for greater participation in parenting (Patra & Suar, 2009).

It has been reported that couples who are dual earning often fit into the stereotypical – husband earning more than the wife, the wife maintains the roles for primary childcare and household worker along with performing the duties required of her paid employment, and the husband maintaining the title of primary breadwinner (Cha, 2010). Depending on whether the wife works out of necessity or out of a desire for personal satisfaction, often determines the degree of household conflict the couple most likely experiences (Duxbury et al. 2007). Also, if the wife's employment is for personal satisfaction, it is often expected that she will be more flexible in her career/career choices allowing for more time for family and household involvement (Cha, 2010; Duxbury et al. 2007). Patra and Suar (2009) reported that the amount of time spent on household chores has a direct impact on marital happiness and satisfaction; indicating that the spouse that spends the majority of time performing household chores or devoted to child care often reports a decrease in marital happiness and satisfaction.

Duxbury, Lyons, and Higgins (2007) indicated that husbands who are more educated and wives who seek employment for personal satisfaction often embrace a more egalitarian ideology; therefore, household conflicts are often viewed as mild or non-existent. However, for families in which the husband is less educated and the wife is employed out of necessity for the family, men were reported to hold more traditional beliefs and household conflicts were stated as being extremely high (Duxbury et al. 2007).

In research regarding the female breadwinner, in which the wife's income contributes substantially more than her husbands, some traditional views on male breadwinner status often remain in place. That is to say, that while giving up her career may not be possible; the wife often continues to be the primary caregiver and household worker (Duxbury et al. 2007). It was also reported that "status-reversal women tended to emphasize their domestic contributions and downplay their economic contributions to the family to allow their husbands to save face" (Duxbury et al. 2007; p. 482). However, household conflict was reported as being milder due to the fact that the woman, being financial independent of her mate, has more of an option of becoming a single-parent (Duxbury et al. 2007).

Further research on the female breadwinner indicated that the recent recession, beginning in 2008, has accelerated the rate of highly paid husbands experiencing higher percentages of layoffs and wives now becoming the sole income winner for the family (Meisenbach, 2010). It was reported by Meisenbach that approximately 70-percent of female breadwinning households exist secondary to economic limitations not due to a desire for equality. In related research regarding how the new breadwinning model impacted labor division in the home, Bittman, England, Folbre, Sayer, & Matheson (2003) reported that when wives earned in excess of 51-percent of the household income, couples tended to retain the traditional gender role division of labor.

Research on Non-Traditional Earning Households

The current recession is being held responsible for accelerating the workforce shift toward women, given that more jobs are being lost by men (BLS, 2011b). Such a change in the employment tradition of men working, women staying home, has resulted in "men experiencing a sense of demoralization, resignation, loss of self-esteem, and depression" (Frank, 2010; p. 29). Frank (2010) went on to report that the wives of unemployed men often suffer from the same mental and physical ailments as their husbands; especially when they are required to take on the role of sole-breadwinner as well. "For the first time in our nation's history, one-half of all U. S. workers are women, mothers and the primary breadwinners… in two-thirds of American families" (Soellner, 2009). This role-reversal has been reported as causing increased marital dissatisfaction

(Frank, 2010; Duxbury et al. 2007); especially if the wife perceives her role as being the essential supporter to her husband. Frank (2010) also reported that many of the wives she interviewed reported increased feelings of resentment “as she feels required to pay more attention to her husband instead of doing other things around the house or having her usual social outlets” (Frank, 2010; p. 30). While Meisenbach (2010) reported that some female breadwinners expressed feelings of guilt and resentment; resentment toward their husbands lack of contribution toward the family income, child care participation, and household upkeep, along with guilt over not being more available for her children, ability to better juggle family-work conflicts, and over feeling resentful toward her unemployed spouse.

Song, Foo, Uy, and Sun (2011) reported on the “crossover effects” between an unemployed individual and their employed spouse. They reported that stress resulting from each of the partner’s individual life situation can have a drastic influence on the other partner. That is to say that the unemployed spouse may experience increased stress due to being out of work, while the employed spouse may be experiencing increased stress due to being the sole-income provider. The stress both of these individuals are feeling can crossover to the other spouse thereby increasing each partners stress level (Westman & Etzion, 1995). An interesting suggestion made by Song et al. (2011) was that it is often the day-to-day minor stresses that cause the greatest impact on the couple, vice some major stress event. “Because home is the shared life domain for husbands and wives, daily negative life events at home, such as extra family demands and conflicts among family members, are likely to have simultaneous influences on both spouses”

(Song et al. 2011, p. 153). For example, they reported that minor stresses, such as child care issues and housework were reported as among the most stress causing events within a marriage where one partner is employed and the other is not. These minor stresses were reported to increase both partners' complaints of marital dissatisfaction and overall life dissatisfaction.

Unemployment is probably one of the most stressful events in most people's lives. The most evident reason is a loss of income, followed by loss of benefits and difficulty finding new employment (Song et al. 2011). Having one's spouse become unemployed was reported as also being one of the most stressful life events. Most likely because the employed spouse has now become the sole-income provider, along with juggling work and family roles which can increase stress levels. According to Song et al. (2011), the extent in which each partner reported increased stress depended marginally on how strong each spouse reported their marriage as being. Spouses who reported having strong-positive marital satisfaction prior to some stressful event occurring, reported being more sympathetic and supportive of their partner; whereas couples who reported having a weaker or more negative marital satisfaction prior to the stressful event, reported an increase in stress and anger within the family (Song et al. 2011). Song et al. also reported that men, more than women, tended to withdraw emotionally from marital interactions, whereas women tended to become more confrontational. Schultz, Cowan, Cowan, and Brennan (2004) reported similar findings in that in couples who reported having greater marital satisfaction; men reduced their angry behaviors toward their wives after a stressful workday, whereas women increased their angry behaviors toward their husbands.

Summary of Research Based on Household Earners

Regardless of the income contribution by either partner within a marriage, men continue to enjoy having domestic services performed for them and women seem to accommodate this desire which in turn reinforces the traditional male role as head-of-household (primary breadwinner). Most research surrounding breadwinning has primarily focused on societal expectations and how this has impacted the male identity. However, Duxbury, Lyons, and Higgins (2007) did report that while society is undergoing this transition regarding paid and unpaid work "in which women are resisting the double duty of employment and housework" (p. 478); men are continuing to resist the demands to share in the housework and childcare (Duxbury et al. 2007). According to Soellner (2009), approximately 86% of the women interviewed indicated that it is still the woman's responsibility to be the primary provider for children and to perform the majority of housework; this same sentiment was echoed regardless of whether the woman worked outside of the home.

There is very little research that addresses the stresses or life satisfaction of a married couple when one of the partners has become unemployed. While there is ample literature that attempt to address husbands as being the sole-breadwinner, there is little that addresses the wife becoming the primary or sole breadwinner or how that society has changed in reflection of the husband no longer being the primary breadwinner. There is also very little literature that addresses the life satisfaction of these couples resulting from unemployment. This gap in research has also brought into question of how appropriate traditional beliefs regarding gender roles really are; especially given the current employment status of many couples.

Life Satisfaction

There have been numerous studies conducted that discuss the various aspects that influence life satisfaction (Schnittker, 2008; Siedlecki, Tucker-Drob, Oishi, & Salthouse, 2008; Galatzer-Levy, Bonanno, & Mancini, 2010; Luechinger, Meier, Sutzer, 2010). Life satisfaction research is frequently reflected as resulting from either individual factors or situational factors (Vinokur, Price, & Caplan, 1996; Lucas, Clark, Georgellis, & Diener, 2004; McKee-Ryan, Song, Wanberg, & Kinicki, 2005; Schnittker, 2008; Agate, Zabriskie, Agate, & Poff, 2009; Georgellis, Tsitsianis, & Yin, 2009; Luhmann & Eid, 2009; Galatzer-Levy, Bonanno, & Mancini, 2010; Grun, Hauser, & Rhein, 2010; Robak & Nagda, 2011; Wanberg, 2012). Individual characteristics such as age, marital status, education level, gender, and employment status have been shown to influence one's overall life satisfaction (Vinokur, Price, & Caplan, 1996; Schnittker, 2008; Agate, Zabriskie, Agate, & Poff, 2009; Georgellis, Tsitsianis, & Yin, 2009; Robak & Nagda, 2011). It has also been reported that such situational factors like social support and organizational support have also contributed to life satisfaction; along with financial status (Nilsson, 2008; Schnittker, 2008).

The goal of this research is to evaluate whether a person's perceived life satisfaction is changed by becoming the family's sole breadwinner and how this change in satisfaction is reflected in their overall job satisfaction. In reviewing studies regarding individual or demographic variables as they relate to life satisfaction, most researchers agree that, when combined, they only account for a small percentage of the variance between individuals and life satisfaction (Diener, Suh, Lucas, & Smith, 1999; Siedlecki, Tucker-Drob, Oishi, & Salthouse, 2008; Baird, Lucas, & Donnellan, 2010; Salinas-Jimenez, Artes, & Salinas-Jimenez, 2010). Regardless, I believe failing to account for them, may leave a small, but potentially significant piece of the research unaccounted for.

Life Satisfaction and Demographic Variables

Age. Research regarding life satisfaction and age is sparse and frequently contradictory. It was reported in some research that an increase in age was associated with a decrease in life satisfaction given that with age frequently comes "increased health problems, loss of loved ones, and a lack of financial independence" (Siedlecki et al. 2008, p. 154). Other researchers reported that there was not a significant relationship between age and life satisfaction (Kunzmann, Little, & Smith, 2000). Yet there was also research that reported that with age comes an increase in life satisfaction secondary to a decrease in work and family demands (Charles, Reynolds, & Gatz, 2001; Kim & Moen, 2001; Charles, 2004) or that they become more acutely aware of their remaining time to live and chose to enjoy as much of life as possible (Baird, Lucas, & Donnellan, 2010).

According to Deaton (2010), life satisfaction at different ages frequently reflects the level of economic development of that nation. For example, in 2006, older individuals frequently reported a decrease in overall life satisfaction in countries that are considered to be poor to middle-income (Deaton, 2010). However, in more upper income countries, the elderly reported more satisfying lives (Deaton, 2010). Whereas Shuv-Ami (2011) reported that age and life satisfaction fluctuate according to one's perception of how old they are. For example, it was reported that while life satisfaction may not be related to one's chronological age, certain age "milestones" (i.e. 30, 50, 60) often produced a sense of lower life satisfaction than did non-milestone years (Shuv-Ami, 2011).

Education Level. Education, much like age, has been reported with producing contradictory findings. It has been reported that an increase in education frequently leads to expanding work and consumer opportunities which can increase an individual's perception of life satisfaction, no support for this notion can be found in psychology (Ferrante, 2009). It was also reported that an increase in education frequently increased an individual's employment opportunity (Schwartz, Lyubomirsky, Monterosso, & White, 2002); as well as reduced job satisfaction (Ferrer-i-Carbonell, 2005). Ferrante (2009) attempted to explain this by stating that the idea of a higher education raises people's opportunities and aspirations, and that while an education may increase individual's opportunity, it frequently fell short of their desired aspirations which in turn may lead to regret and a decrease in life satisfaction.

Gender. There was no research that directly addressed "gender and life satisfaction", however, according to Zhao, Settles, and Sheng (2011), gender is one of the most frequently used moderators when evaluating work and family variables. Stevens, Kiger, and Riley (2001) reported that the perception of fairness, in regard to family responsibilities and paid-work involvement is critical to ensuring a more satisfied life and marriage; although they may have a differing opinion as to what is fair. It has been reported that historically husbands were less involved in house and family responsibilities and wives involved less in the paid-work arena (Bianchi, Milkie, Sayer, & Robinson, 2000; Dilworth, 2004; Zhao, Settles, & Sheng, 2011). It was also reported that in the United States "women's career development is still more subject to the family needs than men's" (Zhao, Settles, and Sheng, 2011, p. 724).

Men and women have traditionally divided housework based on what they consider gender appropriate (Saginak & Saginak, 2005). However, given the current economic situation, more wives are entering the workforce, either by choice or need (Zhao, Settles, & Sheng, 2011).

Marital status. Marital status and life satisfaction have been both positively and negatively correlated in past research (Kaufman & Goldscheider, 2007; Orathinkal & Vansteenwegen, 2007; Proulx, Helms, & Buehler, 2007; Fincham & Beach, 2010; Minnotte, Minnotte, Pedersen, Mannon, & Kiger, 2010). Proulx, Helms, and Buehler (2007) reported that individuals who are experiencing marital dissatisfaction often report increased symptoms of depression than those who report marital satisfaction. Also that married women report higher levels of life satisfaction and overall happiness than do unmarried women (Proulx et al. 2007). Proulx, Helms, and Buehler concluded that greater levels of life satisfaction were reported by married couples, and that this relationship was strengthened by the increase in length of marriage. They also reported that wives reported higher levels of overall personal well being than did their husbands.

According to Orathinkal and Vansteenwegen (2007), factors that contributed to marital satisfaction were reported as: spouses view of family responsibilities, personal sexual satisfaction, family income, and the absence of children. Both Orathinkal and

Vansteenwegen (2007) and Kaufman and Goldscheider (2007) reported that women with higher education levels frequently reported higher rates of marital dissatisfaction. Kaufman and Goldscheider (2007) also reported that men reaped greater rewards and satisfaction from being married than did women.

Recent studies regarding marriage have indicated that younger people are prolonging getting married in lieu of obtaining a higher education and securing gainful employment (Coltrane, 2001); and that Asian heritage individuals and black men were more likely to indicate that marriage was important (Kaufman & Goldscheider, 2007). Flouri and Buchanan (2001) added that individuals who were married with children or religiously involved were also more likely to report marriage as being an important institution, regardless of their gender.

Contrary to increasing life satisfaction, Fincham and Beach (2010) noted that "marriage as a social institution is less dominant in the United States (now) than at any other time in history … fewer people in Western industrial societies are marrying, and divorce rates are increasing" (p. 630). Likewise, Minnotte, Minnotte, Pedersen, Mannon, and Kiger (2010) reported that secondary to the increase in women entering the workforce, more couples are struggling with work-family conflict issues.

Income. Cone and Gilovich (2010) provided a nice summary on the relationship between income and happiness research. They reported that the reason the two variables are often studied together is that "some would be happy if money were unrelated to happiness; others would prefer the two be very strongly related, so that rising income might powerfully increase the well-being" (p. 294). According to the old saying: Money doesn't buy you happiness. According to Salinas-Jimenez, Artes, and Salinas-Jimenez (2010) individuals with higher income levels seem to enjoy life better; however, that enjoyment does not increase as a result of increasing income. Their reasoning was that "not all individual's value income in the same way" (Salinas-Jimenez et al. 2010; p. 780). Kassenboehmer and Haisken-DeNew (2009) also denoted that other factors, such as unemployment, have a far greater impact on an individual's life satisfaction, than did income alone.

Powdthavee (2010) reported that research on the connection between income and life satisfaction was inconclusive at best, and at least, controversial; pointing out that previous research revealed that income was both positively and negatively related to happiness. Powdthavee indicated that individuals who had extraverted personalities were more likely to be happy with life as well as more productive in the labor market, leading to a higher income level. Conversely high income levels were often associated with longer working hours, which were negatively associated with life satisfaction (Powdthavee, 2010).

Diener, Ng, Harter, and Arora (2010) reported that individuals with higher income levels may only "appear" to be happier given they have the financial means to meet their desired lifestyle. Thus implying that perhaps being able to acquire material positions may fulfill some psychological need. They also pointed out that income and happiness may have a stronger association with individuals at the lower income levels. Reasoning that being able to provide for basic needs (i.e. house, food, and clothing) may bring a higher level of life satisfaction to these individuals than those on a higher income level (Diener

& Tov, 2009; Diener et al. 2010). Research performed by Diener et al. also indicated that individuals whom experienced a rapid rise in income often reported feeling "frustrated because their aspirations have outpaced their income" (p. 53). They concluded that while money and a higher income status was something most people pursued, happiness was more associated with their standard of living vice income level.

Employment status. Being employed, according to Feliksiak (2010), is one of the most important aspects of life, given that a significant amount of our time and livelihood are committed to this event. Social status, which also closely reflects our enarning status or income, has also been reported as an important aspect of life (Winkelmann & Winkelmann, 1998). Blauner (1964) reported this same sentiment "work remains the single most important life activity for most people in terms of time and energy, … the quality of one's work life affects the quality of one's leisure, family relations, and basic self-feelings" (p. 184).

Feliksiak (2010) reported that individuals with higher levels of education reported higher levels of socioeconomic status, job satisfaction along with life satisfaction. Subsequently, individuals with lower per capita households, those who are dissatisfied with their own material conditions, and those considered unskilled labors, reported the highest levels of fear of unemployment than any other group (Feliksiak, 2010). The reason this is so important is that according to the BLS, the majority of unemployed persons are those in "blue collar" and unskilled positions (BLS, 2011b). Concurrently, Feliksiak stated that unemployed individuals frequently reported a lower level of life satisfaction than those employed, regardless of their gross yearly income.

It should be understood however, that while the loss of employment has been reported as negatively influencing life satisfaction (Vinokur, Price, & Caplan, 1996; Kassenboehmer & Haisken-DeNew, 2009; Galatzer-Levy, Bonanno, & Mancini, 2010; Grun, Hauser, & Rhein, 2010; Schnittker, 2010), income in and of itself, has not been strongly correlated with reports of higher life satisfaction (Boes & Winkelmann, 2010; Kahneman & Deaton, 2010; Pittau, Zelli, & Gelman, 2010; Verme, 2011).

Kassenboehmer and Haisken-DeNew (2009) reported that the effects of unemployment go far beyond the loss of income. Past research has indicated that unemployment often leads to decreased marital satisfaction, and overall life satisfaction, along with an increase in illicit drug use (McKee-Ryan, Song, Wanberg, & Kinicki, 2005), suicide, and crime rate (Kassenboehmer & Haisken-DeNew, 2009; Clark, 2006; Howe, Levy, & Caplan, 2004). Clark (2006) reported that loss of employment can also have deleterious effects on one's self-esteem along with potentially damaging one's reputation, making finding employment more difficult. Physical and psychological effects such as anxiety, depression, and overall health degradation (McKee-Ryan, et al. 2005) was widely reported in the various research reviewed for this study.

Further research indicated that the effects of unemployment, while being vastly studied in men, has been largely ignored in women (Howe, et al. 2004), providing support for the traditional notion that men have a stronger attachment to the paid labor market (Kassenboehmer & Haisken-DeNew, 2009). It was widely reported in most research reviewed for this study that few studies have addressed the issue of unemployment effects on the wife whose husband has become unemployed.

Further research also indicated a substantial gap in literature regarding unemployment and married couples in regard to stress placed on their relationship and other family members (Howe, Levy, & Caplan, 2004). These stressors often result from changes brought upon by the decrease or lack of income; for example being required to seek cheaper living arrangements or deferring of bill payments. The "stress transmission model" used by Howe et al. to explain the crossover effects experienced by the spouse and other family members of an unemployed individual, predicted that stress experienced by the spouse of an unemployed individual would be strong enough to be recognized as such. It also predicts that as a result of this economic instability, couples would report a decrease in relationship satisfaction, and an increase in marital conflict (Howe et al. 2004). Howe et al. also reported on the notion that while women would potentially be less affected by becoming unemployed (assuming the spouse remains employed); they would experience more stress as a result of their spouse becoming unemployed – especially if they remained employed.

Claffey and Mickelson (2009) reported on how unemployment of one spouse frequently leads to the perception of inequality in regard to the division of household labor. The division of household labor between spouses has made little change in the past 50 years; that is to say, some unwritten rule regarding the management of the household between spouses exists and infers that the wife is responsible for taking care of the house and children, whereas the husband is responsible for providing for the family (Claffey & Michelson, 2009). While more modern families have assumed a more egalitarian thought process, there is still this assumption that the wife will be the primary care taker of the household and children and the husband will be the primary financial provider (Judge, Ilies, & Scott, 2006; Claffey & Mickelson, 2009).

In a study conducted by Lucas, Clark, Georgellis, and Diener (2004), it was reported that the effects of unemployment on life satisfaction can remain even after that individual becomes re-employed. This decrease in life satisfaction following unemployment increased and was longer in duration the longer the period of unemployment was. This same finding was reflected in research conducted by Grun, Hauser, and Rhein (2010) who reported that “many of the previously unemployed report either unchanged or lower levels of life satisfaction after finding a new job” (p. 286). It was indicated in studies conducted by Lucas et al. (2004) and Grun, et al. (2010), that men reported more stressful experiences and an overall lower level of life satisfaction after becoming unemployed, with only small insignificant improvements once becoming re-employed.

Research that addressed the crossover effect of stress related to a spouse’s job loss indicated that overall, both partners reported a decrease in marital satisfaction; however women reported higher levels of stress resulting from their partner becoming unemployed (Westman et al. 2001; Westman, et al. 2004). Men reported more frequent feelings of being “less in control”, and “feeling undermined” by their wives following their loss of employment; whereas women reported significantly higher levels of overall burnout than did their spouse (Westman, et al. 2001). It was also reported by Westman et al. (2001) that the crossover effect was more prominent going from husbands toward their wives than wives toward their husbands. This finding was attributed to the traditional idea that women tend to be more empathic toward the emotional condition of their husbands than husbands toward their wives; also that wives traditionally act as some sort of "shock absorber, taking on the men's stress and protecting them" (Westman, et al. 2001; p. 477).

For This Research

Recognizing that there are numerous potential variables that can and do influence an individual's perception of life satisfaction is important and acknowledged. However, for the purpose of this research, only the variables of age, income, and education level will be used for statistical analysis.

Summary on Life Satisfaction

To summarize, research reviewed for this study indicated that unemployment may have the strongest relationship with negative life satisfaction than any of the other demographic variables presented, having a negative effect not only on the individual whose job was loss, but on their spouse and family as well. Unemployment has been indicated as being a significant occurrence in most people's lives, and highly associated with a decrease in life satisfaction. Following re-employment, some people report an increase in life satisfaction, however, a statistically significant number report that their outlook on life is no better or worse than when they were unemployed, often taking years to improve (Luhmann & Eid, 2009). It was also indicated in numerous studies that the effects of unemployment on men were widely studied and reported, however the effects on women and married couples were highly negligent.

Job Satisfaction

Job satisfaction has been interpreted as an inherent sense of accomplishment that comes from performing tasks. Locke (1976) defined job satisfaction as an “emotional state resulting from an appraisal of one’s job or job experiences” (p. 1300); and Spector (1997) defined job satisfaction as “an attitudinal variable that represents the extent to which people like or dislike their job” (p. 2). Regardless, job satisfaction is the outcome of an individual’s expectations and perceived accomplishments resulting from different task performances (Bhattacharya, 2011). There has been a significant amount of research that surrounds the various contributing variables of job satisfaction (Barling, Kelloway, & Iverson, 2003). These variables include marital status and gender (van Steenbergen, Kluwer, & Karney, 2011), working conditions and rewards (Sell & Cleal, 2011), personality traits (Chang, Li, Wu, & Wang, 2010; Cortese, Colombo, & Ghislieri, 2010), mood (Judge & Ilies, 2004), and age (Bhattacharya, 2011), just to name a few. It was also suggested that some of the factors that influence job satisfaction is whether the work is interesting and stimulating, provides a good income, means something to the individual, and offers opportunities for advancement and personal development (Feliksiak, 2010). However, there has been scant literature that addresses how overall general life satisfaction influences job satisfaction (Jones, 2006).

One very important question is why is job satisfaction so important? A potential answer is because job satisfaction is frequently correlated with job performance (Judge & Ilies, 2004; Jones, 2006; Sell & Cleal, 2011). That is to say, that the more satisfied an individual is with their job, the better their performance. An important finding throughout most reviewed literature however, was that while job satisfaction and job performance are correlated, the degree of that correlation ranged from being relatively weak (r = .14; Vroom, 1964) to significantly higher (*r* = .84; Lawshe & Nagle, 1953).

Another important outcome of job satisfaction according to Sell and Cleal (2011) and Judge and Ilies (2004) is that individuals who reported low job satisfaction were at higher risk of leaving that job, reported higher rates of absenteeism, and were more likely to participate in counterproductive work behavior. Likewise, Chang, Li, Wu, and Want (2010) and Amah (2009) reported that individuals who reported higher rates of job satisfaction were more likely to remain employed at that job. Numerous studies reviewed reported that factors influencing an employee's decision to remain employed were job satisfaction along with overall life satisfaction (Amah, 2009; Cortese, Colombo, & Ghislieri, 2010; Hayes, Bonner, & Pryor, 2010; Kim & Jogaratnam, 2010; Kazi & Zadeh, 2011).

According to Amah (2009), the cost of employee turnover is estimated to be between 50 and 100% of that employee's annual pay. Kim and Jogaratnam (2010) however, reported that the success or failure of an organization is directly correlated with its ability to control employee turnover, which costs the "American industry over $5 trillion annually" (Kim & Jogaratnam, 2010; p. 319). This extreme cost does not include the talent lost by that organization, or the potential revenue growth that employee could have provided (Amah, 2009). Kazi and Zadeh (2011) reported the cost to an organization as a result of employee turnover, reflects time and money invested in that employee in the form of training, compensation plans, and potential revenue growth.

With the extreme cost to not only the organization, but to the employee of job turnover, it only stands to reason that organizations would invest time and money in attempting to determine the cause and motivation of turnover. The area this paper is going to focus on is the relationship between job satisfaction, which has been demonstrated to decrease the likelihood of turnover, and life satisfaction. The influence job satisfaction has on life satisfaction has been heavily researched and reported on in the scientific literature (Chan & Wyatt, 2007; Diener & Ryan, 2009; Ilies, Wilson, & Wagner, 2009; Bowling, Eschleman, & Wang, 2010; Pacitti, 2011; Demerouti, 2012; Sandberg, Yorgason, Miller, & Hill, 2012). Bowling, Eschleman, and Wang (2010) reported that positive experiences at work contributed to reports of marital and life satisfaction. Judge and Ilies (2004) concluded that the mood at work was highly correlated to the mood at home; indicating that a positive mood at work was positively correlated to a positive mood at home. Also, those employees who reported higher job satisfaction also reported a more positive home life (Judge & Ilies, 2004).

Chan and Wyatt (2007) reported that one of the most important things that help an organizations competitive advantage is “high quality personnel instead of merely capital, technology or long-lived products” (p. 501). According to Chan and Wyatt (2007), in order for an organization to survive the ever expanding global marketplace, it requires a productive and efficient workforce to help gain and maintain its competitive advantage. Given the amount of time the average person spends performing paid work and in a paid work environment, it is important for employees to be satisfied with their work life.

Personality

McCrae (2010) reported that personality "is a system situated between biological and social-cultural inputs and that its major components are basic tendencies and characteristic adaptations" (p. 60). Personality is a set of distinctive traits and characteristics that distinguishes an individual (*Merriam-Webster's* online dictionary, n.d).

According to previous research, personality traits are relatively stable over an individual's lifetime (McCrae, & Costa, 2008; Roberts, Wood, & Caspi, 2008; Specht, Egloff, & Schmukle, 2011). There have been, however, studies that have reported a change in personality secondary to drastic life events (Lockenhoff, Terracciano, Patriciu, Eaton, & Costa, 2009), maturity (Costa & McCrae, 1988; Roberts, Walton, & Viechtbauer, 2006; Scollon & Diener, 2006; Roberts & Mroczek, 2008), or because of social demands (Roberts & Mroczek, 2008; Lockenhoff et al. 2009).

In their study, Roberts and Mroczek (2008) concluded that: (1) personality traits can, and often do change over a person's lifetime. That is to say that people have the capacity to change at all ages. (2) Time has a positive effect on personality traits, "when people change … they tend to retain those changes for the remainder of their lives" (p. 33). (3) That personality traits for most individuals change in a positive direction. As individuals age, they tend to envelope characteristics associated with social maturity or psychological maturity. These positive changes in personality have been highly related to life satisfaction (Costa, Terracciano, & McCrae, 2001; Scollon & Diener, 2006; McCrae & Costa, 2008; Sutin, Costa, Miech, & Eaton, 2009 Lockenhoff et al. 2009).

In 2001, Costa, Terracciano, and McCrae reported on gender differences and personality traits. They concluded that men scored higher at being more aggressive, assertive, and having a higher self-esteem, and being less anxious than women. In contrast, women scored higher in extraversion, anxiety, and nurturing; and in neuroticism and depression than men. They offered that "hormonal differences and their effects on mood and personality, and … sex-linked differences in genetic predispositions to psychopathology" (p. 323) as potential causes of the differences in genders.

The five factor model (FFM) or the Big Five personality traits have been widely recognized and accepted in research conducted on personality (Costa & McCrae, 1992; Ilies & Judge, 2003; Judge & Ilies, 2004; Roberts, Kuncel, Shiner, Caspi, & Goldberg, 2007; Sutin, Costa, Miech, & Eaton, 2009; McCrae, 2010; Specht, Egloff, & Schmukle, 2011; Strobel, Tumasjan, & Sporrle, 2011). Personality has been demonstrated to influence behavior patterns and interpretations of situations in the various life arenas (Wayne, Musisca, & Fleeson, 2004). Those traits are: (a) Extraversion: characterized by such attributes as excitability, sociability, and a tendency to experience higher amounts of positive emotions (Costa & McCrae, 1992; Wayne, Musisca, & Fleeson, 2004; Saucier, 2009). (b) Agreeableness: includes traits such as trust, sympathy, and cooperation (Costa & McCrae, 1992; Wayne, Musisca, & Fleeson, 2004; Saucier, 2009). (c) Conscientiousness: includes such characteristics as thoughtfulness, goal-directed behaviors, well-organized, and hardworking (Costa & McCrae, 1992; Wayne, Musisca, & Fleeson, 2004; Saucier, 2009). (d) Neuroticism: characterized by tendencies to experience emotional instability, anxiety, hypersensitivity, and melancholy (Costa &

McCrae, 1992; Wayne, Musisca, & Fleeson, 2004; Saucier, 2009). (e) Openness: tend to exhibit attributes such as imagination, high creativity, artistic, and high intellectual curiosity (Costa & McCrae, 1992; Wayne, Musisca, & Fleeson, 2004; Saucier, 2009).

Personality has been reported as the epitome of the nature/nurture phenomena (McCrae, 2010). McCrae (2010) reported that personality "is a system situated between biological and social-cultural inputs and that its major components are basic tendencies and characteristic adaptations" (p. 60). How much of it we are born with, or how much of it we acquire through social/cultural interactions is unknown, and certainly far beyond the scope of this research. Regardless of whether personality is stable or ever changing, it has been linked to one's career, job performance and satisfaction (Roberts, Kuncel, Shriner, Caspi, & Goldberg, 2007), and overall life satisfaction (Strobel, Tumasjan, & Sporrle, 2011).

Personality and Job Satisfaction

Since Locke (1976) defined job satisfaction as being one of an emotional state, researchers have attempted to capture the positive personality characteristics underlying job satisfaction (Ilies & Judge, 2003). Judge, Heller, and Mount (2002) reported small and moderate correlation between the Big Five traits and personality; -.29 (neuroticism), .25 (extraversion), .02 (openness), .17 (agreeableness), and .26 (conscientiousness). They concluded that the Big Five traits could indeed be dispositional sources for determining job satisfaction. Judge and Ilies (2004) reported a positive link between job satisfaction and factors such as job performance, absenteeism, turnover, and citizenship behavior.

Sutin, Costa, Miech, and Eaton (2009) also reported that personality may play a crucial link between job satisfaction and job performance. Concluding that career success and high income potential has been negatively correlated with individuals high in neuroticism; however is positively correlated with individuals high in extraversion. They further reported that the remaining three personality traits, while producing significant results, were more likely to be both positively and negatively correlated with job satisfaction. Meaning, for example, high levels of openness may lead to greater employment opportunities leading to more financial success (positive correlation), however may also lead to a decreased opportunity for job promotion or acquisition of managerial positions (negative correlation), given their easy going nature (Sutin, Costa, Miech, & Eaton, 2009).

Sutin, Costa, Miech, and Eaton (2009) also reported that a person's personality can shape their career, occupational outcome, job performance, and job satisfaction. Noting that jobs are more than just a source of income, they become a reflection of one's identity. They stated that individuals who scored high in neuroticism frequently reported making less money, and fewer job advances than did individuals who scored low in neuroticism; whereas individuals who scored higher in conscientiousness reported earning higher salaries and more frequent promotions. Also, individuals who scored higher in extraversion reported being more satisfied with their job than did individuals who scored high in neuroticism.

Malekiha, Abedi, and Baghban (2012) reported that employees high in conscientiousness were more likely to successfully complete detail oriented tasks, whereas those high in neuroticism were more likely to spend time worrying about a given task than actually working on it. Le, Oh, Robbins, Ilies, Holland, and Westrick (2011) stated that employees high in conscientiousness were also more likely to participate in positive organizational citizenship behaviors and less likely to participate in counterproductive work behavior. However it was also noted that once a task becomes excessively detailed, individuals high in conscientiousness may appear inflexible or compulsive – given their extreme attention to detail and desire to successfully complete the task (Le et al. 2011).

Personality and Life Satisfaction

Personality traits have been consistently linked with his or her reports of life satisfaction, indicating that the more stable and extraverted an individual was the higher level of subjective well being (SWB) or life satisfaction they reported (Dyrenforth, Kashy, Donnellan, & Lucas, 2010). According to Steel, Schmidt, and Shultz (2008), personality is one of the strongest predictors of subjective well being (SWB). Reporting that the correlation between SWB and the Big Five traits produced the following results: .17 (extraversion and agreeableness), .21 (conscientiousness), -.22 (neuroticism), and .11 (openness; Steel, Schmidt, & Schultz, 2008). They concluded that personality traits play a greater role in SWB than previous research credits. Heller, Judge, and Watson (2002) reported that neuroticism, extraversion, and conscientiousness were all relative to life satisfaction. For example, individuals high in neuroticism often reported experiencing more negative life events; whereas individuals high in extraversion often reported greater social interactions and an overall more rewarding life.

Brajsa-Zganec, Ivonovic, and Lipovcan (2011) reported that individuals high in neuroticism reported more negative life events, and those high in extraversion reported more positive life events. They also reported that individuals who scored high in agreeableness and conscientiousness reported more positive social interactions and greater achievements resulting in higher SWB.

Dyrenforth, Kashy, Donnellan, and Lucas (2010) reported on the effects of personality on married couples. They concluded that previous personality research on married couples was inconsistent; however, their results indicated that while personality does not predict relationship success or failure, a spouse's personality was significant in reports of overall life satisfaction.

In review, extraversion and neuroticism have been most consistently associated with SWB, concluding that personality traits can, and do, predict life satisfaction (Heller, Judge, & Watson, 2002; Brajsa-Zganec, Ivonovic, & Lipovcan, 2011).

For This Research

For the purpose of this research, only the personality traits of conscientiousness and neuroticism are used for analysis. While it is acknowledged that all five traits are of equal importance when evaluating personality as a whole, the two primary traits most frequently associated with job satisfaction and/or performance on the job are conscientiousness and neuroticism (Specht, Egloff, & Schmukle, 2011).

Theoretical Framework

A theory is a grouping of concepts and principles that when tied together result in a better understanding of a specific area of knowledge that can be tested through research

(Saif, Nawaz, Jan, & Khan, 2012). Theories are neither right nor wrong, but present different perspectives of reality (Checkland, 1981).

Subjective Well-Being

One of the most common assumptions is that major life events, such as marriage, divorce, or unemployment have tremendous effects on an individual's set point happiness (Luhmann, Hofmann, Eid, & Lucas, 2012). However, most research indicates that the majority of people experiencing such drastic changes are able to "weather the change" and adapt (Luhmann, Hofmann, Eid, & Lucas, 2012; Lucas, 2007). Subjective well-being (SWB) is basically an umbrella term used to describe an individual's evaluation of their own well-being; and is frequently used to indicate such ideas as life satisfaction, mood, happiness and general well-being (Diener & Ryan, 2009; Helliwell & Barrington-Leigh, 2010). Basically speaking, it refers to how happy a person reports they are, or how satisfied with their life they are (Ozmete, 2011).

As defined by Diener (1984) subjective well-being is how a person feels and thinks about their life. There are three basic characteristics of SWB, (a) it is dependent on the experience of the individual; (b) it includes the presents of positive effect, as well as the absence of negative affect; and (c) it is a subjective evaluation of the person's life as a whole (Diener, 1984). Subjective well-being can be subdivided in to two parts, affective well-being (AWB) which refers to the presents of pleasant feelings of happiness and the absence of unpleasant feelings; and cognitive well-being (CWB) which is how a person evaluates their life (Luhmann, Hofmann, Eid, & Lucas, 2012). At the cognitive level, SWB refers to life satisfaction as defined as an evaluation of life as a whole; with AWB referring to the emotional aspect (Brajsa-Zganec, Ivanovic, & Lipovcan, 2011).

Subjective well-being and unemployment. One of the more unpredictable life events, but certainly one of the most devastating is unemployment (Plagnol, 2010). Studies have shown that people who experience unemployment are less happy than those who do not (Lucas, Clark, Georgellis, & Diener, 2004; Diener & Ryan, 2009) and frequently report difficulty in returning to their pre-unemployment SWB level (Plagnol, 2010). However, while they may not have completely recovered, Luhmann et al. (2012) indicated that the individual eventually adapted to the unemployment. According to Schimmack, Schupp, and Wagner (2008), unemployment has been consistently negatively associated with CWB.

Subjective well-being and job satisfaction. According to Diener (2012), individuals who reported high levels of SWB appear to foster that in the workplace, as evidenced by reported higher levels of job satisfaction and organizational citizenship. It was further reported that a person's increased levels of SWB was frequently coupled with higher levels of job productivity (Diener & Ryan, 2009; Oishi, 2012). It has also been reported that higher levels of SWB have been positively correlated with higher income potentials and greater career success (Diener & Ryan, 2009).

Subjective well-being and personality. Several studies have indicated that personality plays an important part in well-being (Diener & Ryan, 2009). Personality, according to Garcia and Erlandsson (2011) has been shown to account for approximately 50% of the variance in SWB research. Among the Big Five personality traits, extroversion and neuroticism have been consistently related to a person's well-being (Diener & Ryan, 2009; Brajsa-Zganec, Ivanovic, & Lipovcan, 2011; Garcia & Erlandsson, 2011). Extroversion has consistently predicted positive affect, feelings and experiences, whereas neuroticism has consistently predicted negative affect (Diener & Ryan, 2009). According to Brajsa-Zganec, Ivanovic, & Lipovcan (2011), personality strongly predicts overall happiness, with traits like agreeableness and conscientiousness positively predicting increased SWB.

Job Satisfaction theories

Regardless of the theory used to explain job satisfaction, it revolves around one of two groups of variables: environmental factors or personality characteristics (Saif, Nawaz, Jan, & Khan, 2012). Job satisfaction is one of the most researched topics of research in the area of organizational psychology (Saif et al. 2012). Many theories surrounding job satisfaction are based on Maslow's theory of hierarchy of needs (Maslow, 1943) that states that an individual is motivated by the need to reach some level of self-actualization; and that in order to obtain this ultimate goal, a series of hierarchical levels must first be traversed (Maslow, 1943; Saif et al. 2012). In 1911 Frederick Taylor theorized that money was the biggest motivation for job satisfaction; indicating that motivation was a personal factor. However between 1924 and 1933, Mayo and Roethlisberger, conducting the Hawthorne Studies criticized that theory stating that job satisfaction was derived from environmental motives (Franke & Kaul, 1978); thus dividing research on job satisfaction into two broad categories, environmental and individual issues.

One of the more common theories on job satisfaction is that of Herzberg's Two factor theory. Herzberg reported that there are job satisfiers (motivators) and job dissatisfiers (Hygiene factors) connected to overall job satisfaction (Herzberg, Mausner, & Snyderman, 1959). Motivators include such things as achievement recognition and advancement, whereas hygiene factors are contextual such as, company policy, administration, and work conditions (Saif et al. 2012).

Personality Trait Theory/Five Factor Theory

Theories on personality are some of the most critically debated areas in the field of personality studies (Thompson, 2008). One approach used has been through the use of personality traits. Traits have been thought of as being a relatively stable component that often dictates how an individual behaves. The trait approach focuses on the differences between people, and the uniqueness off each individual (Thompson, 2008). In 1936 Gordon Allport reported that there were over 4,000 words in the English dictionary that described personality (Allport & Odbert, 1936). From Allport's list of words, Cattell (1965) decreased the number to less than 2,000, believing that uncommon traits should be eliminated. From this shorter list, he further narrowed down the list to 16 traits. Later research conducted by Hans Eysenck (1992) condensed this listed further to reflect three general traits – introversion-extraversion, neuroticism-emotional stability, and psychoticism. As a result of the research conducted in these three studies, the Big Five and eventually the Five Factor Theory (FFT) were formulated (McCrae & Costa, 1997).

The Big Five model or Five factor model (FFM) are a categorization of personality traits, not a theory of personality, and were discovered through a statistical method of analysis to correlate with various personality traits (McCrae & Costa, 2008). These traits have been shown to predict such life events as job performance, career success and social behaviors (Vecchione, Alessandri, Barbaranelli, & Caprara, 2011; Abedi, Mohommadi, Mohommadi, Alizadeh, Hosseini, & Rostami, 2012). This model has been validated numerous times through the use of exploratory and confirmatory factor analysis (McCrae & Costa, 1997; McCrae & Costa, 2008; Hartmann, 2006; Vecchione et al. 2011; Abedi et al. 2012).

The FFT is based on the notion that the Big Five (neuroticism, extraversion, openness, conscientiousness, and agreeableness) have, in part, a biological/genetic component and thus tend to remain stable over the span of a person's lifetime (McCrae & Costa, 2008). The FFT includes a number of suggestions as to the nature, origins, and development of personality traits; and provides a general explanation of personality (Hartmann, 2006).

The "Big Five" are defined as and represented by the terms: "openness to experience" which indicates the person is open to experiences, shows a general appreciation for the arts, and are generally imaginative and curious (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Conscientiousness" is a trait found in people who show an increased amount of self-discipline, aim for achievement, and prefer planned activities rather than spontaneous behaviors (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Extraversion" people who enjoy being with other people, often perceived as having excessive energy, along with positive emotions (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). "Agreeableness" is a trait reflective of individuals who show high levels of compassion and cooperation, and are generally concerned with the well being of others, and often described as being a great team player (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011). Lastly "neuroticism", these individuals display higher levels of stress and intolerance, along with anger, anxiety, and depression, and are frequently considered to be emotionally unstable (McCrae & Costa, 2008; Specht, Egloff, & Schmukle, 2011).

Conservation of Resources

The Conservation of Resources (COR) model was originated as a theoretical model focused on major life stressors, both environmental and personal (Hobfoll, 2001, 2011). The basic principle of COR is that people attempt to build, maintain, and protect resources and that the potential or actual loss of these resources can prove to be extremely stressful (Hobfoll, 1989; Hobfoll, Vinokur, Pierce, & Lewandowski-Romps, 2012). The primary conviction of the COR model surmises that people are motivated to obtain and maintain resources they consider valuable, and that given the threat of loss to those resources will utilize remaining resources as a coping mechanism to deal with that potential loss (Luria & Torjman, 2009).

Stress can arise when an individual perceives that they cannot sufficiently deal with demands or threats being made on them or to their well-being (Unal-Karaguven, 2009). For the purpose of this research, the definition of stress is a "reaction to the environment in which there is (a) the threat of a net loss of resources, (b) the net loss of resources, or (c) a lack of resource gain following an investment of resources" (Hobfoll, 1989, p. 516). Resources, as defined by Hobfoll are "those objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as a means for attainment of these objects" (Hobfoll, 1989, p. 516). Circumstances that threaten or deplete an individual's resources may be perceived as being a threat to that person's personal or professional status, economic stability, self-esteem, or relationships (Hobfoll, 1989; Luria & Torjman, 2009). Examples of resources have been reported as ones job or status within an organization (Waraich & Bhadwaj, 2011); object resources (i.e. car, home) (Hobfoll, 2011); motivation, confidence, or self-esteem (Luria & Torjman, 2009); loss of financial income (Unal-Karaguven, 2009); or loss of personal (i.e. marriage) or professional relationships (i.e. friends, social support) (Halbesleben, 2010).

According to the COR model: (1) individuals with greater resources are less at risk of resources loss and more capable of resource gain or recovery than those with fewer resources. (2) Individuals who have fewer resources to start with are at a greater risk of resource loss and future inability of resource gain; whereas those with greater resources to start with are of less risk of resources loss and more likely to be able to gain greater resources in the future. And (3) those with fewer resources are more likely to defend themselves against resource loss (Unal-Karaguven, 2009).

The COR model and job satisfaction. Wright and Hobfoll (2004) reported that employees exposed to increased levels of stress frequently reported a decrease in overall job satisfaction, as evidenced by increased complaints of job burnout. They surmised that complaints of high levels of depersonalization, coupled with low levels of feelings of accomplishment increased the employees overall feelings of job satisfaction. Lauzun, Major, and Jones (2012) echoed this summation and added that in light of an uncertain economy and increased levels of unemployment, individuals who may already be experiencing feelings of job dissatisfaction now reported experiencing higher levels of stress. Remembering that the COR model suggests that the loss of resources initiates the stress, resulting in a utilization of other resources to offset that stress (Lauzun, Major, & Jones, 2012). Consequently, initial resource loss can result in increase resource loss in the future (Wright & Hobfoll, 2004).

The COR model and life satisfaction. Halbesleben, Harvey, and Bolino (2009) reported that employees who expended a significant amount of energy and time (personal resources) performing work-related tasks frequently reported less energy and time for home-related activities. Using the COR theory they concluded that the drain on personal resources required for work-related activities left a deficit in resources available for home-related endeavors.

It was also reported by Wright and Hobfoll (2004) that personality and overall life satisfaction can act as important resources, as explained by the COR model. They concluded that even when experiencing increased levels of job related stress, individuals who had reported higher levels of overall life satisfaction and those who scored higher in the area of positive affectivity for personality, reported lower overall job related stress levels.

Crossover

Crossover is defined as "the process that occurs when a stressor or psychological strain experienced by one person affects the level of strain of another person in the same social environment" (Westman, Etzion, & Danon, 2001; p. 468). Essentially, one partners stress can affect the well-being of the other (Westman, Brough, & Kalliath, 2009). Undermining behaviors, such as verbal or physical abuse, negative social interactions, and a loss of sense of control were reported by Westman et al. (2001) as prominent factors of crossover. It was also reported that the crossover effect was more prominent in husbands toward their wives, than wives toward their husbands. A potential reason for this may be that wives may be more empathetic toward the emotional well-being of their husbands, than the reverse (Westman, et al. 2001). It was also reported that when job loss was the source of stress for the husband, his reported stress level decreased upon re-employment, but the wife continued to report high levels of stress (Westman, et al. 2001).

The crossover of emotions appears to be differentiated between men and women. Women tend to relay more negative emotions toward men, than men do toward women, however women tend to be more responsive toward men than men do toward women. Westman et al. (2009) proposed that the reason for this was that women, more so than men are socialized to be more emotionally expressive as well as more emotionally empathetic. Crossfield, Kinman, and Jones (2005) reported that one limitation to previous research on crossover was the uni-directionality of the studies that emphasized employed males and unemployed females. These findings may have placed an unfair focus on men being the transmitter of the negative crossover. The application of these results can become especially confounding when the primary breadwinner for the family is the wife.

Crossover and life satisfaction. For families, crossover of negative emotions can result in decreased marital satisfaction or increased marital conflicts, and diminished positive affect (ten Brummelhuis, Haar, & van der Lippe, 2010). Matthews, Del Priore, Acitelli, and Barnes-Farrell (2006) reported that a higher level of work stress was associated with negative marital interactions. Crossfield, Kinman, and Jones (2005) reported an increased amount of time spent away from home, less family involvement, and a decrease in reported marital satisfaction was present in couples experiencing negative crossover effects secondary to work-related issues. Likewise, individuals who come home full of energy are more motivated to invest in family activities, nurture personal relationships, and engage in more positive marital interactions (Demerouti, 2012).

Crossover and job satisfaction. Work outcomes have been reported as a decrease in work performance and increase in absenteeism levels (Hammer, Cullen, Neal, Sinclair, & Shafiro, 2005; ten Brummelhuis, Haar, & van der Lippe, 2010). Westman, Brough, and Kalliath (2009) reported that the crossover of negative emotions between partners can ultimately affect the employed partners work performance, leading to increased reports of job burnout. Work characteristics such as increased job demands, unfavorable work time schedule, and work over-load have been identified as potential factors that could lead to negative crossover between partners (Bakker, Demerouti, & Dollard, 2008).

Spillover

Recent changes in the workforce, secondary to unstable economic conditions and increasing dual-earning couples has renewed researchers interest in the effects of stress within the family (Hammer, Cullen, Neal, Sinclair, & Shafiro, 2005); more specifically the spillover of emotions between couples. Spillover is defined as experiences from one area of a person's life that consequently affect the other (Westman & Etzion, 1985). Two versions of spillover appear in the literature, one reflects the positive association between the domains of work and family (such as positive work and family satisfaction); the second refers to the negative aspects transferred between work and family (such as when work fatigue is carried home) (Edwards & Rothbard, 2000).

According to conflict literature, people have a finite amount of time and energy, once that has been utilized in one arena (such as work), it is not available for use in any other arena (such as family) (Hammer et al. 2005). This depletion in available resources has been reported to lead to increased levels of stress and strain, decreased emotional and general well-being, along with decreased overall job performance and satisfaction (Hammer et al. 2005). Ilies, Wilson, and Wagner (2009) reported that a person's mood is frequently, but not always, positively correlated with their mood at home. The degree of this correlation is directly reflective of the person's ability to provide separation boundaries between work and family, is influenced by the personality of the individual and the nature of their work (Ilies, Wilson, & Wagner, 2009).

Summary

As evidenced by the literature reviewed for this study, organizational downsizing, the loss of income following unemployment, and the decrease in overall life satisfaction following unemployment are significant life events. These events, when evaluated separately produce devastating effects, however when they occur together, they can become overwhelming life events and destructive toward life satisfaction. As reported throughout this literature review, there is a significant gap in research that addresses the effects of having an unemployed spouse on the now primary income provider. More specifically does having an unemployed spouse somehow change the life satisfaction of the employed spouse? And, even more important is that change in life satisfaction reflected in their evaluation of their overall job satisfaction?

Chapter three will provide a thorough discussion of the research methods, hypotheses, research questions, and the systematic path used to conduct this research study.

Chapter 3: Research Method

Introduction

The goal of this research is to evaluate whether a person's life satisfaction changes upon becoming the sole family income provider, and if that change subsequently affects their overall job satisfaction. This quantitative self-report survey design study used a cross-sectional convenience sample. The survey included a demographics section and three surveys: the Satisfaction with Life Scale (SWLS), Job Satisfaction Scale (JSS), and NEO-Factor Five Inventory-3 (NEO-FFI-3). Chapter 3 covers the following topics: research design, sample, data collection, the various instruments, and the data analysis process.

Research Questions and Hypotheses

Based on the research discussed in Chapter 2, the following research questions and hypotheses were developed. Previous research indicates that there are multiple variables that can and do influence life and job satisfaction, such as age, income, and education level. Also, in spite of a vast amount of literature that recognizes the conflict between work and life satisfaction, little research has looked at personality as potentially a factor in dealing stress at work caused by home life disruptions (Malekiha, Abedi, & Baghban, 2012). The primary question being evaluated in this study is, is there is a statistically significant mean difference on life and job satisfaction for those whose spouse is unemployed compared to those whose spouse has not had a job change, after including key demographic (age, income, education level) and personality (conscientiousness and neuroticism) variables as covariates.

RQ1: Is age a predictor or covariate for life satisfaction?

$H_0$1: Age will not be a statistically significant predictor or covariate for life satisfaction.

H_a1: Age is a significant predictor of life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ2: Is income a predictor or covariate for life satisfaction?

$H_0$2: Income is not a statistically significant predictor or covariate for life satisfaction.

H_a2: Income is a statistically significant predictor for life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ3: Is education level a predictor or covariate for life satisfaction?

$H_0$3: Education level is not a statistically significant predictor or covariate for life satisfaction.

H_a3: Education level is a statistically significant predictor for life satisfaction as measured by demographic information provided and the Satisfaction with Life Scale (SWLS).

RQ4: Is conscientiousness a predictor or covariate for life satisfaction?

$H_0$4: Conscientiousness is not a statistically significant predictor or covariate for predicting life satisfaction.

H_a4: Conscientiousness is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Satisfaction with Life Scale (SWLS) after controlling for age, income and education level.

RQ5: Is neuroticism a predictor or covariate for life satisfaction?

H_05: Neuroticism is not a statistically significant predictor or covariate for predicting life satisfaction.

H_a5: Neuroticism is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Satisfaction with Life Scale (SWLS) after controlling for age, income and education level.

RQ6: Is age a predictor or covariate for job satisfaction?

H_06: Age is not a statistically significant predictor or covariate for job satisfaction

H_a6: Age is a statistically significant predictor for job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ7: Is income a predictor or covariate for job satisfaction?

H_07: Income is not a statistically significant predictor or covariate for job satisfaction.

H_a7: Income is a statistically significant predictor of job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ8: Is education level a predictor or covariate for job satisfaction?

$H_0$8: Education level is not a statistically significant predictor or covariate for job satisfaction.

H_a8: Education level is a statistically significant predictor for job satisfaction as measured by demographic information provided and the Job Satisfaction Scale (JSS).

RQ9: Is conscientiousness a predictor or covariate for job satisfaction?

$H_0$9: Conscientiousness is not a statistically significant predictor or covariate for predicting job satisfaction.

H_a9: Conscientiousness is a statistically significant predictor of life satisfaction as measured by the NEO-Factor Five Inventory-3and the Job Satisfaction Scale (JSS) after controlling for age, income and education level.

RQ10: Is neuroticism a predictor or covariate for job satisfaction?

$H_0$10: Neuroticism is not a statistically significant predictor or covariate for predicting job satisfaction.

H_a10: Neuroticism is a statistically significant predictor of job satisfaction as measured by the NEO- Factor Five Inventory (NEO-FFI-3) and the Job Satisfaction Scale (JSS) after controlling for age, income and education level.

RQ11: Once the predictors or covariates are controlled for does the employment status of the spouse affect life satisfaction?

$H_0$11: After taking into account the covariates of age, income, education level, conscientiousness and neuroticism, no statistically significant difference in life satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse.

H_a11: After taking into account the covariates of age, income, education level, conscientiousness, and neuroticism, a statistically significant difference in life satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse as measured by the Satisfaction with Life Scale (SWLS).

RQ12: Once the predictors or covariates are controlled for does the employment status of the spouse affect job satisfaction?

$H_0$12: After taking into account the covariates of age, income, education level, conscientiousness and neuroticism, no statistically significant difference in job satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse.

H_a12: After taking into account the covariates of age, income, education level, conscientiousness, and neuroticism, a statistically significant difference in job satisfaction will be found for participants having an employed spouse compared to those having an unemployed spouse as measured by the Job Satisfaction Scale (JSS).

Research Design

The research design is a quantitative non-experimental self-report survey using a cross-sectional sample of convenience. According to Creswell (2009), a non-experimental approach is most appropriate for this study since manipulation of variables is not necessary because the focus is to evaluate the relationship between the variables. Non-manipulation studies are used to study the strength of association between variables, while making no attempt to infer causality within any one individual study (Rumrill, 2004). Even though the relationship between the independent and dependant variable cannot be considered causal (due to lack of manipulation of the variables), a significant finding could lead to a conclusion that, in general, the independent variable does indeed affect the dependent variable on some level (Rumrill, 2004; Creswell, 2009). It should also be recognized that the use of survey design research is common practice when assessing behaviors and attitudes of a smaller sample of the general population in order to make a more appropriate and calculated inference (Creswell, 2009). For this research, a multivariate analysis of covariance (MANCOVA) was conducted.

Population and Sample Size

Population

The desired population for this study was adults (aged 18 and over), who are in a committed relationship (as previously defined). The required minimum number of 132 participants needed will be reflected by 66 of those participants having a significant other who are currently unemployed, and 66 who have significant other's currently employed. In January 2013, the BLS released the employment situation summarizing the year 2012.

It reported that the unemployment rate remained at approximately 8% indicating that over 12.2 million people remain unemployed; of these 12.2 million people, 4.8 million (approximately 39%) have been unemployed in excess of two years (BLS, 2013a).

For the purpose of data clarification, the following definitions were used to describe the race of the participant. All definitions have been taken from the U. S. Census Bureau classifications (USCB, 2011). “Hispanic or Latino” refers to a person descendent from Cuba, Mexico, Puerto Rico, South or Central America or other cultures or origins regardless of race (USCB, 2011; p. 2). “White” refers to a person having origins descending from Europe, the Middle East or North Africa (USCB, 2011; p. 3). “Black or African American” refers to persons having any origin to the Black racial groups of Africa (USCB, 2011; p. 3). “Asian” refers to persons having any origin descendent from the Far East, Southeast Asia, or the Indian subcontinent (USCB, 2011; p. 3). “Native Hawaiian or Other Pacific Islander” refers to people with origins from Hawaii, Guam, Samoa, or other Pacific Islands (USCB, 2011; p. 3). “Other” includes all responses not included in the identified five race categories; such as multiracial, mixed or interracial individuals (USCB, 2011; p. 3).

Criteria for Inclusion in the Study

Participation will be limited to individuals over the age of 18 and who meet the following criteria: (a) must be married or in a relationship defined as a “common law marriage.” A common law marriage is defined as “two people who agree they… live together…permanent and exclusive of all others and with the assumption of marital duties and obligations” (NCSL, 2011). While the state of California does not recognize common law marriages, such relationships established in states that recognize common law marriage as legal, are considered in California as being married individuals. The purpose of this requirement is to ensure individuals have a commitment and obligation to their spouse/partner that extends to potential financial requirements and to distinguish between such individuals and those who live together as roommates, for example. (b) Have a spouse that is currently unemployed or who is considered “marginally attached to the work force” (BLS, 2011d, p. 2) as defined by having been unemployed for at least 12 months and have not actively sought reemployment in the previous 4 weeks. (c) Be able to read and understand the English language. The reason for this last stipulation is that this survey was published in English.

Sample Size

Previous literature regarding the appropriate sample size has been shown to be extremely varied. For example, Harris (1975) stated that an appropriate sample size should be at least 50 + *k*, where *k* is equal to the number of predictor variables, whereas Green (1991) stated the sample size should be 50 + 8*k*. Lastly, Combs (2010) reported that every study should have a sample of at least 100 subjects, irrespective of the value of *k*. According to McCrum-Gardner (2010), the participant size should be sufficient to achieve worthwhile results however not so high as to require unnecessary recruitment. Tabachnick and Fidell (2013) reported that an appropriate sample size depends on multiple issues; for example, desired power, alpha level, and number of predictors.

Bowling, Eschleman, and Wang (2010) conducted a meta-analysis on the relationship between job satisfaction and subjective well-being using Hunter and

Schmidt's (2004) work to formulate effect size, they reported life satisfaction was positively related to job satisfaction with an overall $r = .40$, $n = 29{,}404$. In earlier research, Judge and Hulin (1993) investigated job satisfaction and personality using both chi-square and correlation analyses and found personality was a significant predictor ($r = .41$; $n = 253$). Likewise, McKee-Ryan, Song, Wanberg, and Kinicki (2005) conducted a meta-analysis based on Hunter and Schmidt's work to investigate the effect unemployment had on SWB; they concluded that unemployment had a significant negative effect ($d = -.48$; $n = 6{,}684$).

Using G*Power 3.1.5 (Faul, Erdfelder, Buchner, & Lang, 2009) the input parameters used for a multiple analysis of variance was .25 (medium effect), $\alpha = 0.05$, and power $(1 - \beta) = .95$. Using these input parameters, with a total of 2 dependent variables, 2 independent variables, and 5 covariates, a total sample size of 32 was needed. Using Tabachnick and Fidell's (2013) rule of thumb for obtaining an appropriate sample size ($N \geq 50 + 8m$; where m = number of IVs), the appropriate sample size would be 66. Because statistical regression can produce results obtained by overfit data or data obtained by chance, due to inadequate sample size, a larger sample size is desired (Tabachnick & Fidell, 2013). Therefore a sample size of 132, 66 participants with employed spouses and 66 participants with unemployed spouses, will be sought.

Data Collection

Participants for this study consisted of volunteers, given that the nature of this study was one of convenience, randomization is not possible. The study focuses on married individuals. This study was available to any qualified participants; however recruitment of individuals was limited to word-of-mouth, e-mail, and Facebook announcements. In addition to personally invited individuals, a request was made to extend the invitation for participation to the participant's social and personal network. Invitation to participate consisted of a brief description of the study, link to study, and my e-mail address for any further questions/concerns.

Data was be collected an Internet survey. In 2009 Lewis, Watson, and White reported that an estimated 15 million people access the Internet on a daily basis and that approximately every month that number increases by 25%. Miniwatts Marketing Group (2013) reported that on June 30, 2012, over 108 million people in North America and over 360 million people worldwide accessed the Internet that day. Because of this, the Internet has become a popular medium for survey design and distribution (Lewis, Watson, & White, 2009). The availability of the Internet has allowed researchers a broader, more diverse population in which to collect data. It has also helped with reducing the overall costs of survey design and distribution (Couper & Miller, 2008).

Lewis, Watson, and White (2009) compared the reliability, validity, and quality of data collected between pencil-and-paper surveys and Internet surveys and found that they are similar and have produced equivalent data. Couper and Miller (2008) reported that the one of the most important things about Internet surveys are their ability to acquire data from such a diverse population. Jones (2010) reported that the use of Internet surveys for social-related or high-risk behavior data collection has been shown to produce more favorable results than traditional pencil-and-paper methods secondary to the anonymity the Internet provides.

Some of the reported concerns with the use of Internet surveys are errors of non-observations and issues of representation. Regardless of the vast use of the World Wide Web, there is still a population that remains without computer access (Couper & Miller, 2008; Lewis et al. 2009). Bertrand and Mullainathan (2001) reported that regardless of the distribution method, all surveys are subjected to errors of attitude. That is, that people attempt to answer survey questions: (a) in a manner that makes them appear more favorable to the researcher; (b) in a manner that is consistent with previously answered questions; and (c) in accordance to what memories or attitudes the survey invokes (Bertrand & Mullainathan, 2001). Survey Monkey was used to create the survey.

Instruments

Demographics Questionnaire. Demographic-type questions were presented that assess the individual's appropriateness to participate in this study and for gathering of information for statistical evaluation. This information included, age, marital status, race, education level, income, and gender. For this research, several control variables have been identified that may potentially influence the strength of the relationship between the variables. Control variables, in a quantitative study are independent variables that are measured because of their potential influence on the dependent variable (Creswell, 2009). The control variables, as identified in Chapter 2, are: age, education level, gender, personality, marital status, and income. However for statistical evaluation, only age, education level and income was used. Also for the ease of statistical evaluation, age was entered as categorical.

Satisfaction With Life Scale (SWLS). The SWLS is a brief measure of how participants evaluate their own overall life satisfaction. It is important to understand that how satisfied an individual is with their life is based on a comparison with a standard that each individual sets for him or herself not on criteria judged to be important by the researcher (Diener, Emmons, Larsen, & Griffin, 1985). Vassar (2008) reported that the SWLS was one of the most popular scales used in measuring life satisfaction.

The SWLS has been shown to be internally reliable and moderately stable, with a reported coefficient alpha of .87 for the scale and a test-retest stability coefficient of .82 (Diener et al. 1985). In a meta-analysis performed by Vassar (2008), 416 articles were evaluated for score reliability utilizing a reliability generalization method. The results indicated that the standard deviation was positively correlated with the internal consistency (an expected finding) and the Cronbach's α, used to demonstrate that as variability between individuals increase, internal consistency estimates will be high, was $\alpha = .78$, $s = 0.09$, with a 95% confidence interval (Vassar, 2008). Likewise, the SWLS has been demonstrated by both self-report and external criteria methodological approaches as a valid measurement of life satisfaction (Diener et al. 1985; Pavot, Diener, Colvin, & Sandvik, 1991).

One concern with the use of the SWLS is the possibility of unidimensionality. Unidimensionality infers that there may be a secondary factor in which a scale or score can be interpreted (Slocum-Gori, Zumbo, Michalos, & Diener, 2009). According to Slocum-Gori et al. (2009), frequently measures used in evaluating life satisfaction tend to be unidimensional, measuring only minor dimensions of one's life. The results of their study indicated that the standards for unidimensionality were not met chi-square ($df = 5$, $p = 0.0001$, RMSEA = 0.117). For a good fit the RMSEA score should be less than 0.05, with a poor fit indicated by a score of greater than 0.10.

Initially developed by Diener, Emmons, Larsen, and Griffin (1985) as an instrument to assess an individual's sense of life satisfaction as a whole, the instrument consists of five items that use a Likert-type scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). With each item being scored from 1 to 7, the possible range of scores can be between 5 (indicating an extremely low level of life satisfaction) to 35 (indicating an extremely high level of life satisfaction; Diener, 1984). A score of 20 indicated the respondent was neither satisfied nor dissatisfied with their life, a score ranging from 5–9 indicated an extreme dissatisfaction with life, and a score above 30 indicates a high satisfaction with life. The SWLS is in the public domain and permission to use it is not required (Pavot & Diener, 1993).

Job Satisfaction Scale. The JSS is one of the more widely accepted instruments for measuring job satisfaction (Frone, Russell, & Cooper, 1994; Franek, & Vecera, 2008; Roelen, Koopmans, & Groothoff, 2008; Mintz-Binder & Fitzpatrick, 2009; Khalid, Salim, Loke, & Khalid, 2011). The premises for the JSS is based on earlier research that indicated that job satisfaction is derived from the discrepancy between what a job has to offer and what the individual's expectations are regarding how that job fulfills their needs and values (Locke, 1976; Spector, 1985).

The JSS, developed by Spector (1985), consists of 36 items which are scored on a Likert-type scale from 1 (disagree very much) to 6 (very much agree); 18 of these items are reverse scored. The JSS is comprised of questions that represent nine subscales chosen from a literature review on various job satisfaction dimensions; the nine subscales consists of four questions for each subscale (Spector, 1985). Those subscales are pay (Cronbach-α = 0.84; four items), promotion (Cronbach-α = 0.78; four items), supervision (Cronbach-α = 0.78; four items), benefits (Cronbach-α = 0.74; four items), contingent rewards (Cronbach-α = 0.60; four items), operating procedures (Cronbach-α = 0.74; four items), coworkers (Cronbach-α = 0.71; four items), nature of work (Cronbach-α = 0.76; four items) and communication (Cronbach-α = 0.68; four items). With each item being scored from 1 to 6, the possible range of scores can be between 36 (indicating an extremely low level of job satisfaction) to 216 (indicating an extremely high level of job satisfaction). Remembering that 18 of the items are reversed scored.

NEO-FFI-3. The NEO-FFI-3 is one of the most widely recognized personality inventories used in the field of psychology (Terracciano, McCrae & Costa, 2010). Since its inception over 30 years ago, the NEO Inventories have been used and cited in over 2,500 publications (Terracciano, McCrae & Costa, 2010). The NEO Inventories come in a variety of forms and lengths, for the purpose of this research, the NEO-FFI-3 was chosen. The NEO-FFI-3 is a 60-item version which consists of five 12-item scales that measure each of the five domains neuroticism ($\alpha = .86$), extraversion ($\alpha = .79$), openness ($\alpha = .78$), agreeableness ($\alpha = .79$), and conscientiousness ($\alpha = .82$) (McCrae & Costa, 2010). While all five domains were be included on the survey, for the purpose of this research, only the domains of conscientiousness and neuroticism were be used for analysis. The NEO-FFI has been demonstrated to have high internal consistency (John &

Soto, 2007; McCrae & Costa, 2008; McCrae, Costa, & Martin, 2005; McCrae, Martin, & Costa, 2005), high test-retest reliability (McCrae, Kurtz, Yamagata, & Terracciano, 2010; Murray, Rawlings, Allen, & Trinder, 2003; Robins, Fraley, Roberts, & Trzesniewski, 2001), as well as long term stability (Terracciano, Costa, & McCrae, 2006; Costa, Herbst, McCrae, & Siegler, 2000; Costa & McCrae, 1988).

The NEO-FFI-3 is scored on a Likert-type scale consisting of answers SD = strongly disagree, D = disagree, N = neutral, A = agree, and SA = strongly agree. There are also three, yes or no, validity questions: A. Have you responded to all of the statements? B. Have you entered your responses across the rows? And C. Have you responded accurately and honestly? According to McCrae and Costa (2010), the purpose of these three questions is to provide the administrator a quick look at how valid the answers given may be. For example, if the test taker answered no to having responded accurately and honestly, this may indicate that the answers given for the entire measure may be either misleading or have been given in haste (Terracciano, McCrae & Costa, 2010).

Statistical Analyses

The Statistical Package for the Social Sciences (SPSS), version 21.0 was be used to calculate all statistical analyses. An initial analysis (descriptive and inferential) was calculated on all collected data. Secondary, a MANCOVA and appropriate parametric analyses was conducted to describe the relationships between the independent and dependent variables. Use of the IBM SPSS Statistics 21 program has been authorized to all Walden University students for academic purposes only.

Parametric Analyses and Likert-Type Scales

There has been a significant amount of controversial literature published regarding the use of parametric analyses when using Likert-type scales. Likert-type scales evolve from the research conducted by Rensis Likert and published in the *Archives of Psychology* (1932). Likert-type scales are ordinal in nature and reflect the participant's attitude toward a given subject. Subjects are asked to agree or disagree with a topic, basing their answer on a scale from (1) strongly agree to (7) strongly disagree. The controversy surrounds the fact that Likert-type scales reflect data that is ordinal (ranked) and not interval. Therefore it cannot, with certainty be said that the distances between the choices of "agree" and "slightly agree" is the same distance apart as "disagree" and "slightly disagree" (Jamieson, 2004; Robertson, 2012). Nor can it, with any certainty, be said that "neither agree nor disagree" is a true neutral point (Guy & Norvell, 1977).

Jamieson (2004) reported that for Likert-type data analysis the use of a mean and standard deviation, associated with parametric analyses, is inappropriate secondary to the fact that ordinal data is ranked. Jamieson recommends that non-parametric test such as the chi-squared, Spearman's Rho, and the Mann-Whitney U-test are more appropriate for analyzing Likert-type data. Robertson (2012) reported that non-parametric tests are more appropriate because they do not assume a normal distribution.

In contrast, Norman (2010) reports that while with ranked data you cannot assume equality between the intervals, the robustness of a parametric test analysis compensates for this "when assumptions are violated" (p. 627). Likert-type data results in a non-linear relationship between the number and the variable, however given the numerous studies that have employed the use of ANOVA and t-tests the robustness, in respect to non-normality, of the statistics cannot be overlooked. Norman concluded that parametric statistics can be utilized with Likert-type data based on over 80 years of previous research that provides support for the robustness of the statistics.

There are four basic assumptions of statistical tests such as the multivariate analysis of covariance (MANCOVA) and the multivariate analysis of variance (MANOVA). First is that each sample being analyzed is a random sample (Rojewski, Lee, & Gemici, 2012). The second, independence of errors, is that any error with any one particular score is not influenced by any other score (Rojewski, Lee, & Gemici, 2012). Third is the assumption of normality which assumes that the "scores are obtained from a population of scores that are normally distributed" (Rojewski, Lee, & Gemici, 2012, p. 266). Lastly, the homogeneity of variance, assumes that the variance of the dependent variables being analyzed are equal.

MANCOVA

For this research, a multivariate analysis of covariance (MANCOVA) was conducted. In basic terms, the MANCOVA evaluates the influence the independent variables have on the dependent variables after accounting for the effect(s) the covariate factors play (Tabachnick & Fidell, 2013). Thus eliminating the influence the covariate may make. Covariates are defined as "variables that have effects on the dependent variable, but their effects are not of interest" (Weinfurt, 1995; p. 274). The remaining unexplained variance is then analyzed via a multivariate analysis of variance (MANOVA) to determine if the independent variables still influences the dependent variables (Tabachnick & Fidell, 2013). A Bonferroni correction was also conducted to control for the potential of making a Type I error (Senter, Morgan, Serna-McDonald & Bewley, 2010; Kuenzler, Hodgkinson, Zindel, Bargetzi, & Znoj, 2011; Rojewski, Lee, & Gemici, 2012). A Bonferroni resets the alpha level for each test to α/n, where n is equal to the number of tests (Rojewski, Lee, & Gemici, 2012).

Because this study will evaluate the effects of multiple covariates, a post hoc test may need to be considered. The most likely post hoc test to be used will be the Tukey's HSD (Honestly Significant Difference) which will help with identifying the strength each covariate has. The post hoc test will only be conducted if a result of failure to reject the null hypothesis has been obtained (Senter et al. 2010).

Protection of Participants

All participants were treated fairly and in accordance with the ethical guidelines established by the American Psychological Association and Walden University's Institutional Review Board. Information presented on the initial page of the survey informed the participants that their responses will be anonymous, with all raw data being viewed and maintained by myself only. Data will be held by me for the amount of time required by university standards. Once that time has been exceeded, all raw data will destroyed (shredding of all paper raw data and erasing of all computerized raw data).

Information presented on the initial page of survey consisted of the following information: (a) participation in this study is completely voluntary; (b) the survey should be filled out by the employed spouse only; (c) completion and submission of the survey constitutes consent for the provided information being used by me for study purposes only; and (d) results of the study will be made available to those who desire them, once the study has been completed and the dissertation successfully defended. Participants who desire a copy of the final results were requested to forward their e-mail address to me. It has been explained on the consent for that the only reason the participants email address is requested is for the sole purpose of forwarding the final results. There is no adverse consequence for not requesting the results.

Summary

The intent of this study is to evaluate whether the presence of an unemployed spouse has affected the participants overall life and job satisfaction. Also, whether the covariates, demographic (age, education level, and income) and personality (conscientiousness and neuroticism) variables, have any influence on their reported life and job satisfaction; ultimately evaluating, whether this major life change has affected their reported levels of job satisfaction. Chapter four will discuss all results obtained by this research.

Chapter 4: Results

Introduction

The intent of this study was to evaluate whether the presence of a potentially life altering event, such as having an unemployed spouse, could alter one's perception of their overall life and job satisfaction. Also, whether the covariates, age, education level, income, conscientiousness and neuroticism, influenced the reported job and life satisfaction levels.

Data were collected via the use of Survey Monkey and was used to test 12 hypotheses related to whether having an unemployed spouse or significant other affected the life satisfaction of the employed partner in such a manner as to influence their perceived job satisfaction. Along with details of the data obtained, this chapter includes a section on how the data was cleaned, and what procedures were taken to account for missing data.

Data Collection

Based on the power analysis, 132 participants were sought for inclusion in this study. Of the desired 132 participants, 108 surveys were returned, of which 99 were found to be complete and usable. The surveys that were not used were either incomplete or did not meet qualifications for inclusion; the three surveys that did not qualify for analysis were excluded based on the participants answering they were single and not currently in a relationship, the remaining six surveys were missing more than 50% of the requested information. Therefore, these nine surveys were eliminated from the database and only the data from the remaining 99 surveys were used for data analysis.

Data cleaning included first running a frequency table on all collected data to check for any potential outlying values. The decision was made to not replace missing values for the SWLS or JSS portion of the survey. For analysis purposes, the command "exclude cases analysis by analysis" or "exclude cases pairwise" was used. These commands excluded the case or person "only if they are missing data required for a specific analysis" (Pallant, 2013, p. 60). For the NEO-FFI-3, a value of "3" was used to replace any missing values. Per the instructions for scoring the NEO-FFI-3, "if 10 or more items have been left blank, the test is considered invalid … if nine or fewer items have been left blank, the blank item should be scored as if the *neutral* response option was selected" (McCrae & Costa, 2010, p. 15). The value "3" coincides with a neutral response.

Sample Demographics

The sample was comprised of 73 females (74%) and 26 males (26%); with ages ranging from 18–69; 38% reported being between the ages of 18 and 39 and 62% reported being between 40 and 69; the majority (32%) were between 40 and 49. Seventy-eight percent of the participants reported their race as White (not Hispanic), Black/African American (14%), Hispanic (2%), Asian/Pacific Islander (4%), and American Indian/Alaskan (1%), with one participant selecting "prefer to not answer." Ninety-three percent reported being married, and 7% reported being unmarried but living with a partner. Forty-six percent reporting being in this relationship for more than 16 years, whereas 44% reported being in the relationship for less than 15 years. The majority of participants reported being a college graduate (73%), with 26% reporting having either a high school diploma or having attended college but not graduating.

The employment status of the participants was 76% reporting being employed full time, 21% reporting being employed part time, and 3% unemployed or providing no answer. Women reported working more part time jobs (less than 37 hours/week) than did men; whereas more men (76%) reported working more full-time hours than did women (71%). Forty-three percent of those reported their employment sector as being in the medical or healthcare field, 36% reported being in a professional position (not medical related), 7% reported being in sales or marketing, 8% in education, 3% in manufacturing, one participant reported being in transportation, and 27% provided no answer.

Sixty-nine of the surveys reported the yearly income of the participant with the mean of $71,087, *SD* = $40,449.17. Women reported a lower average income (*M* = $66,846, *SD* = $42463.52) than did men (*M* = $84,058, *SD* = $31125.69). When asked how they felt about their current financial status, 6% reported being extremely happy, 26% reported being moderately happy, 13% reported being only slightly happy, 12% reported neither being happy or unhappy, 9% reported being slightly unhappy, 10% reported being moderately unhappy, and 10% reported being extremely unhappy, with 13% providing no answer. Women reported being less happy with their current financial status than did men. Details on the demographics of the participant and their significant other can be found in Table 1.

Table 1

Frequency Distribution for Demographics for Both Responders and Significant Other

Demographics	Responder			Significant Other		
	n	%		*n*	%	
Gender						
Female	57	77				
Male	17	23				
Ethnicity						
White (not Hispanic)	55	74				
Black	12	16				
Hispanic	3	4				
Asian/Pacific Island	2	3				
Indian/Alaskan	1	1				
No answer	1	1				
Age						
18 – 39 Years		12	16		7	10
40 – 69 Years		62	84		47	65
No answer					19	26
Education						
Less than HS diploma/GED					1	1
High School/GED					5	7
Some college, no degree		9	12%		18	24

(Table 1 continued on next page)

Table 1 Continued

Demographics	Responder *n*	Responder Percentage	Significant Other *n*	Significant Other Percentage
Undergraduate degree	27	37	19	26
Graduate degree	38	51	12	16
Employment Status				
Full-time	55	74	25	34
Part-time	11	15	11	15
Unemployed			30	41
No Answer	8	11	8	11
Employment Sector				
Sales/Marketing	5	7	3	4
Transportation	1	1	1	1
Medical/Healthcare	20	27	3	4
Professional, non-medical	13	18	11	15
Manufacturing	2	3	1	1
Education	3	4	2	3
Construction			8	11
No answer	30	41	45	61
Income				
Below $85,000/year	6	46	6	8
Above $85,001/year	5	46	1	1
Missing/no answer	62	85	66	94

Analysis of Satisfaction With Life Scale

The SWLS is a scale of five questions, rated on a Likert-type scale from 1 (strongly disagree) to 7 (strongly agree); with a questionnaire mean of 17.5. It was hypothesized that one's perceived life satisfaction would change when faced with the unemployment of their spouse/significant other. Before any analysis was conducted on scores obtained from the SWLS portion of the questionnaire, a histogram was used to evaluate whether the scores obtained were normally distributed (see Appendix K). No issues were found with the histogram.

Three hypotheses were made regarding correlations between life satisfaction and key demographic variables. Specifically, that age (H1), income (H2), and education (H3) would be statistically significantly correlated with life satisfaction. The analyses revealed, however, that the null hypotheses could not be rejected for any of these hypotheses in the current sample. The results show that age was not correlated with life satisfaction (r (99) = .007, p = .949); nor was income (r (99) = .007, p = .957); or education (r (99) = -.082, p = .426). In evaluating whether having an employed spouse/significant other affected overall life satisfaction, it was noted that individuals with a partner who worked full-time reported a mean life satisfaction score of 21.94, SD = 5.85, those with a partner who was employed part-time, M = 23.14, SD = 4.88, and those whose partner was unemployed M = 22.32, SD = 6.81.

The next analysis of life satisfaction focused on personality measures. Here, two hypotheses related to life satisfaction were evaluated. First, it was hypothesized that neuroticism (H4) would predict life satisfaction. Second, it was hypothesized the conscientiousness (H5) would predict life satisfaction. Again, the null hypothesis could not be rejected for these two hypotheses. After controlling for age, income, and education, neuroticism did not predict life satisfaction, (β = .143, t (99) = 1.117, p = .268). Similarly, when age, income and education were controlled for, conscientiousness did not predict life satisfaction (β = -.115, t (99) = -.901, p = .371).

The final hypothesis for life satisfaction (H11) focused on differences in the reported level of life satisfaction between those whose spouse was still employed compared to those whose spouse was unemployed. It was assumed that the demographic and personality covariates would need to be controlled in order to test this hypothesis. However, because none of the personality or demographic variables was related to life satisfaction, this hypothesis was evaluated with an ANCOVA as well as an ANOVA. The ANCOVA entered the non-significant covariates, while the ANOVA examined the hypothesis without consideration of the covariates. Results of the ANCOVA revealed that there was no statistical significance for any of the variables (see Table 2).

Table 2

Detailed Results of ANCOVA for SWLS

Variable	*df*	*MS*	*F*	*p*
Age	1	.052	.001	.973
Income	1	.896	.020	.889
Education	1	45.708	1.001	.322
NEOn	1	49.182	1.077	.304
NEOc	1	37.902	.830	.366

Analysis of Job Satisfaction Survey

The JSS is a measure which consists of 36 questions rated on a scale from 1 (disagree very much) to 6 (agree very much). Participants were asked to rate each question with regard to how much they agreed or disagreed with a particular statement. Again, before analyses were conducted on the scores obtained on the JSS portion of the questionnaire, a histogram was obtained to ascertain whether the obtained scores were of a normal distribution. The histogram produced a normal distribution pattern (see Appendix K).

Three hypotheses were made regarding correlations between job satisfaction and the key demographic variables. Specifically that, age (H6), income (H7), and education (H8) would be statistically significantly correlated with job satisfaction. The analyses revealed, however, that the null hypotheses could not be rejected for any of these hypotheses using the current sample. The following results were obtained: age was not correlated with job satisfaction (r (99) = -.044, p = .667); nor was income (r (99) = -.084, p = .491) or education (r (99) = -.107, p = .293).

The next analysis of job satisfaction looked at the personality measures. First it was hypothesized that neuroticism (H9) would predict job satisfaction; second it was hypothesized that conscientiousness (H10) would predict job satisfaction. Again the null hypotheses could not be rejected for either hypothesis. After controlling for age, income and education, neuroticism did not predict job satisfaction (β = .064, t (99) = .508, p = .613). Likewise, conscientiousness, once age, income and education were controlled for did not predict job satisfaction (β = 164, t (99) = 1.333, p = .186).

A final ANOVA was conducted to determine if there was a significant difference between participants with employed spouses verse those with unemployed spouses and their reported levels of job satisfaction. This analysis was also not significant $F(1,91)$= .164, p = .686.

Multiple Analysis of Co-Variance (MANCOVA)

A final test of H11 and H12 was to evaluate if status of a partner had an impact on the correlated dependent variables of life and job satisfaction. While prior analyses reveal that the covariates are not related, to test the specific hypotheses a MANCOVA was conducted to evaluate these hypotheses once the variables of age, income, education, and the personality variables neuroticism and conscientiousness were controlled for. "Preliminary checks were conducted to ensure there was no violation of the assumption of normality, linearity, homogeneity of variances, homogeneity of regression slopes and reliable measurement of the covariates" (Pallant, 2013, p. 320). There was no significant difference between the groups (SWLS: $F(2,46) = .659$, $p = .522$; JSS: $F(2,46) = 2.128$, $p = .131$). A breakdown of the results of the MANCOVA is offered in Table 3.

Table 3

Detailed Results of MANCOVA

Variable	*df*	*F*	*p*	Partial Eta Squared
Age				
JSS	1	1.390	.243	.024
SWLS	1	.058	.810	.001
Income				
JSS	1	.414	.522	.007
SWLS	1	.015	.903	.000
Education				
JSS	1	.448	.506	.008
SWLS	1	.727	.398	.013
Significant Other's Work Status				
JSS	2	.329	.721	.011
SWLS	2	.488	.617	.017

Supplemental Analysis Section

Because there were no significant findings with the major investigatory statistics, a few supplemental analyses were conducted in order to determine if the acquired statistics favored one or the hypotheses or trended toward any one of the hypothesis.

Satisfaction With Life Scale

A supplementary ANOVA was conducted to further evaluating the SWLS. It was noted that there is a significant relationship between the groups (partner with full-time job, part-time job, and being unemployed) and scores reported on the SWLS, $F(24,66) = 1.728$, $p = .042$. In looking at which group was significant from the others, it was noted that when full-time and part-time were combined, and compared against having an unemployed spouse, this combination provided significant results $F(24,66) = 1.855$, $p =$

.025. No other combination of pairings produced a significant result. This result indicates that having an employed spouse is a significant predictor for having a satisfied life.

Significance was also found, via ANOVA, for relationship status F (24,72) = 1.89, p = .02 and current financial status F (24,61) = 2.65, p = .001. This indicates that for these participants, relationship status (being in a relationship) and being happy with their reported current financial status are positive predictors of life satisfaction. See Table 4 for breakdown of ANOVA results of SWLS.

Table 4

Analysis of Variance Results for SWLS

Variable	SS	*df*	*F*	*p*
Age	46.474	24,72	1.540	.083
Education	11.081	24,72	1.067	.401
Relationship Status	2.512	24,72	1.892	.020
Years in Relationship	46.035	23,68	1.068	.401
Race	34.191	24,72	1.071	.397
Employment Status	5.623	24,72	.996	.482
Employment Sector	50.772	23,48	1.327	.201
Hours Worked	13.358	24,66	.995	.485
Financial Status	154.856	24,61	2.651	.001

Job Satisfaction Survey

Overall the participants rated that they disagreed slightly with being satisfied with their job (overall $M = 3.65$, $SD = .24$). Individuals with partners who were employed full-time reported lower overall job satisfaction ($M = 3.64$, $SD = .21$) than did those with partners that were only employed part-time ($M = 3.75$, $SD = .28$). However, individuals with partners who were unemployed reported the lowest overall job satisfaction scores ($M = 3.63$, $SD = .28$). There were no significant findings between job satisfaction any of the demographic variables (see Table 5 for detailed results).

Table 5

Analysis of Variance Results for JSS

Variable	SS	*df*	*F*	*p*
Age	.001	1,67	.012	.913
Education	.043	1,67	.688	.410
Relationship Status	.234	1,67	3.715	.059
Years in Relationship	6.919	1,67	.001	.974
Race	.008	1,67	.129	.721
Employment Status	.048	1,67	.766	.385
Employment Sector	.040	1,67	.637	.428
Hours Worked	.002	1,67	.024	.878
Financial Status	.000	1,67	.007	.932

Summary

This chapter provided the statistical results of this study. This study's main purpose was to evaluate whether support could be found for the hypothesis that having an unemployed spouse provided enough life stress that it ultimately influence the reported levels of job satisfaction a person had. The data revealed that the majority of participants were well educated, with above average earnings, and female. The participants also revealed that they were either married or in a long term relationship with their partner and employed in what would be considered a white collar profession.

Data were collected via the use of three well studied measures (SWLS, JSS, and NEO-FFI-3). The data was shown to be reliable and of normal distribution. The dependent variables were the participants reported scores on the SWLS and JSS measures. The independent variable was whether the participant reported having an employed spouse or an unemployed spouse. Lastly, the covariates used for this study were age, income, education and the personality variables neuroticism and conscientiousness. The statistical analysis conducted (ANOVA, ANCOVA, and MANCOVA) were used to address the null hypothesis of the 12 hypotheses. The results indicated that there were no statistically significant differences between those who reported having an employed spouse vice those who had an unemployed spouse. The findings of this study however did support previous research in regard to life satisfaction.

Chapter 5 provides a further discussion of the findings and how this study can add to the growing base of literature on life and job satisfaction.

Chapter 5: Discussions, Conclusions, and Recommendations

Introduction

The purpose of this study was to examine whether the employment status of one's significant other, employed or unemployed, had an impact on the job and life satisfaction of the remaining employed spouse. To accomplish this, I looked at individuals who were currently employed, but had a significant other who was out of work or whose work hours had been significantly decreased. After performing an extensive literature search, numerous variables were identified that could contribute to or influence life satisfaction and job satisfaction. To account for this, it was decided that five variables (age, income, education, and the personality traits of neuroticism and conscientiousness) would be controlled for. These variables were chosen because they were some of the most researched and reportedly influential variables related to life and job satisfaction research. Through the use of three different measures, 12 hypotheses related to life satisfaction and job satisfaction were tested.

It was expected that the results of this study would provide support for the hypotheses. However, while there were some interesting findings, significant support for the hypotheses could not be established. This chapter includes a thorough discussion of the findings, challenges and limitations regarding this study, implications this study for social change and further research and recommendations based on the findings.

Discussion of Findings

Two measures were examined in this study: (a) life satisfaction and job satisfaction and (b) the impact of job loss of a significant other on these two measures. In addition to job loss, several covariates, based on prior research, were examined. The results of the study on these two dependent variables are discussed next.

Life Satisfaction

The first half of the survey looked at the participants' reported life satisfaction and whether the covariates played any part in reported the scores. Previous research conducted on life satisfaction reported that a number of variables could influence an individual's perceived life satisfaction. For this study, age, income, education, and the personality variables of neuroticism and conscientiousness were selected for analysis. The null hypotheses could not be rejected. Findings from this study do not support the hypothesis that any of these variables significantly influences life satisfaction. Nevertheless, findings from this research could provide support for previous studies in the field of life satisfaction.

Income. Ford (2011) reported that most previous research on life satisfaction and income focused on individual income versus household income. This study did not directly address the issue of reported income levels being household income verse individual income. However, one question in the demographics section asked if the respondent was satisfied with the family's financial status. The majority of respondents reported that they were satisfied. As such, the difference between individual versus household income does not impacted the results.

Diener and Biswas-Diener (2002) reported that overall, changes in household income played little part in perceived life satisfaction. More specifically, that there were other factors such as previous financial status, relationship satisfaction and social support that could serve as buffers to perceived life satisfaction. This research did not directly or indirectly address previous financial status or social support – both have been shown to be significant variables with regard to overall life satisfaction (Diener & Biswas-Diener, 2002; Cheung & Lucas, 2015).

Cheung and Lucas (2015) reported that one of the most recognized issues with studies on income and life satisfaction was that most studies looked at a moment in time, instead of conducting a longitudinal study. They stated that in order to truly understand how income affected overall life satisfaction a study should be a within-person, experimental, and longitudinal in nature. Based on this, and the findings from this research, future studies in this area should take into consideration previous financial status, and examine a person over time.

Relationship status. Life Satisfaction has been found to be significantly related to having an employed spouse, and/or being in a satisfying relationship, (Diener & Biswas-Diener, 2002; Song, Foo, Uy, & Sun, 2011; Luhmann, Weiss, Hosoya, & Eid, 2014). According to Song, et al. (2011), previous research has demonstrated that individuals frequently respond to stressful situations based on the context of their relationship with their significant other; reporting that “spousal relationships are often regarded as among the most important relationships” (Song et al. 2011, p. 151).

The overall findings of this research could indirectly reflect the overall satisfaction participants have within their relationships, especially given that most participants reported being in their relationship for an extended period of time. “The extent of stress transfer can depend on marital satisfaction” (Song et al. 2011, p. 153). While there were no direct questions related to overall marital satisfaction, based on previous research, several deductions could be made based on the results of this study that support the notion of overall relationship satisfaction: (a) The majority of participants have been in long-term relationships; and (b) the majority of participants reported relatively high levels of life satisfaction.

Age. The variable age, when used to address life satisfaction, has frequently demonstrated that with age comes greater overall satisfaction with life (Cheung & Lucas, 2014). In regard to this study, while not significant, the overall age of the participants could have been an influencing factor or perhaps a moderator between income and life satisfaction; thus resulting in the higher reported levels of life satisfaction. “Because income is often seen as an important indicator of one’s career success, the centrality of work in midlife may strengthen the association between income and life satisfaction” (Cheung & Lucas, 2014, p. 121). Kanfer and Ackerman (2004) reported that older adults may not be as strongly affected by fluctuations in their income or work status as much as younger adults.

So, while the individual variables age, income and education alone did not produce significant relationships, these various “life situations” did. It could be deduced that being in a relationship with an employed partner and being satisfied with one’s financial status usually come with a more advanced age and income status. Likewise that satisfaction with income usually comes as a result of a better paying job, obtained by a higher education. These indirect findings do support the notion that age, income and education do impact one's perceived life satisfaction. Ford, Heinen, and Langkamer (2007) reported that while dual-earning couples reported differing life stressors, that having the financial means to deal with those stressors somewhat lessened the impact.

Job Satisfaction

The second half of the survey looked at the individuals reported job satisfaction and whether the covariates played any part in reported job satisfaction scores. As with life satisfaction, previous research on job satisfaction reported that a number of variables could influence an individual's perceived job satisfaction. Again, for this study, the variables age, income, education, and the personality variables neuroticism and conscientiousness were selected for analysis. The null hypotheses could not be rejected. Findings from this study cannot be used to support that any of these variables significantly influence job satisfaction.

In evaluating the results of this study, with regard to previous research in similar areas, the results could indeed be shown to provide support for previous research. For example, a significant amount of research reviewed reported that there is a positive linear relationship between age and job satisfaction (Galanakis, Stalikas, Kallia, Karagianni, & Karela, 2009; Ng & Feldman, 2010; Bonsang & van Soest, 2012; Besen, Matz-Costa, Brown, Smyer, & Pitt-Catsouphes, 2013). In looking at the age of the participants in this study, they tended to be in excess of 30 years old.

Another area of comparison is that of relationship status. Previous research has been somewhat divided on whether marital status positively or negatively influenced overall job satisfaction (van Steenbergen, Kluwer, & Karney, 2011). However what has been agreed upon is that if someone is happy in their relationship or with the relationship status, they are more likely to report being satisfied with their jobs (Galanakis, Stalikas, Kallia, Karagianni, & Karela, 2009; van Steenbergen, Kluwer, & Karney, 2011). This study did not specifically address marital or relationship satisfaction, however, all participants in this study were either married or in a stable long-term relationship, and the majority reported being very satisfied with their lives. Based on this it could be inferred that this could have aided in their reports of overall job satisfaction.

Previous research on income and reported levels of job satisfaction has produced mix results (Bosang & van Soest, 2012; Besen, Matz-Costa, Brown, Smyer, & Pitt-Catsouphes, 2013). Most research has indicated that there are potentially other variables that, when coupled with income, have assisted in the overall findings of increased income equaling increased job satisfaction. For example Wilks and Neto (2013) reported that younger women and women considered to be "middle aged" who reported higher incomes, reported higher levels of job satisfaction than did women who were considered to be older. Whereas with men, there was no real age division, meaning that regardless of their age, men who reported having higher incomes also reported higher levels of job satisfaction (Bosang & van Soest, 2012; Wilks & Neto, 2013).

For this study, the variable income, with regard to overall job satisfaction, did not provide a significant result, however, it could be inferred by the fact that the participants in this study reported incomes in excess of the national average, and by the fact that most participants, when asked, stated that they were very satisfied with their current income status, that the results could indeed be used as support for previous research indicating that income did play a significant part in reported levels of job satisfaction.

To summarize, previous research reported that factors such as marital status (Bowling, et al. 2010; Van Steenbergen, et al. 2011), age (Bhattacharya, 2011), earning potential (Feliksiak, 2010), and personality (Chang, et al. 2010; Cortese, et al. 2010) heavily influence overall job satisfaction. While the statistical results of this research proved not significant, the reported results do provide overall support for past literature on job satisfaction. For example, participants in this study who were 30-years of age or older, in a stable relationship, and with higher than average income, reported higher levels of overall job satisfaction, as has been found in the past (Proulx et al. 2007; Boes & Winkelmann, 2010).

Likewise, while statistical results of the influence life satisfaction may have on job satisfaction may have been not significant, the overall findings of this study lean toward supporting that life satisfaction does play a role in overall reported levels of job satisfaction.

Conclusion

This study and hypotheses were based on previous research that indicated that different variables could affect an individual's overall perception of their life and job satisfaction. The overall study was to generate data that supported the idea that when an individual was presented with a stressful home situation that their overall job satisfaction would be effected. While the hypotheses of this study were basically unfounded, this study did provide an interesting insight into types of people who respond to Internet surveys. This, by itself, may provide future researchers with a new insight into Internet research/studies.

Challenges and Limitations

The present study has a number of challenges, and limitations. Among the key challenges was the low response rate to the survey. Further, it is possible that the response rate was related to the exclusive use of an online survey, rather than offering multiple forms of media for the survey. A key limitation was the sample characteristics of the study participants. Specifically, the sample obtained was more educated, more affluent, and older than the working population in general. This may have limited my ability to find the relationships hypothesized.

Challenges

The advantages of performing a web-based study have been well reported in the literature (Malone, Nicholl, & Tracey, 2014; McPeake, Bateson, & O'Neill, 2014; Simundic, 2013; Bethlehem, 2010). Just a few of those advantages include ease of administration, lower cost per survey (Robson, 2011), and having the ability to transfer survey responses directly into a web-based statistics analysis package, thus reducing data entry errors, have made the use of web-based surveys very popular (McPeake, Bateson, & O'Neill, 2014). However, using an internet-based survey also has its challenges.

One of the biggest challenges, related to this study, was low participation. The lack of response rate with regard to Internet studies has also been well documented in past literature (Malone, Nicholl, & Tracey, 2014; McPeake, Bateson, & O'Neill, 2014; Simundic, 2013; Bethlehem, 2010). Several potential causes for low participation rate have been reported as: lack of Internet access (Simundic, 2013; Scott, Jeon, & Joyce, 2011), lack of familiarity with web-based survey designs (McPeake, et al. 2014), lack of trust in sending personal information over the Internet (Scott, et al. 2011) and being overwhelmed by the number of surveys they may be required to participate in (McPeake, et al. 2014).

One strategy utilized for this research was the sending of a pre-notification announcing the forthcoming of the survey. As well as two mass e-mail/Facebook announcements publicizing the web address, summary of the study, and request for participation. Sahlqvist, Song, and Bull, (2011) reported that there was a potential for increased response rates if frequent reminders were sent to desired participants, however Hart, Brennan, and Sym (2009) and Beebe, Rey, and Ziegenfuss (2010) reported that there was little evidence that supported the use of pre-notifications with regard to increasing response rates.

A lower than expected number of participants was recruited in this study. Based on the power analysis, it was determined that at least 132 usable surveys would be returned; however of the 108 returned, only 99 were completed and usable. A number of researchers have discussed challenges faced with survey research. Jones, Murphy and Edwards (2008) reported that one potential reason for lower online questionnaire response rates is respondent's fear of identity violations (i.e. identity theft or revealing of their identity). Bruggen, Wetzels, de Ruyter, and Schillewaert (2011) discuss that low participation rate could stem from the amount of time a survey takes to complete, or that online surveys are perceived to just be an interruption in the participants routine.

In addition, researchers need to exercise caution when trying to get a sufficient sample, as some threats to the validity of a study may occur due to overzealous attempts at outreach. Past research has demonstrated that when researchers make numerous attempts at obtaining potential participants there is a risk of introducing a measurement error by employing aggressive follow-up protocols, and second, there is an increased risk of respondent and non-respondent burden (e.g. too many e-mails, too much pressure to participate) (Davern, McAlpine, Beebe, Ziegenfuss, Rockwood, & Call, 2010).

Results from the demographic data collected revealed that the participants were well educated, above-average earning women in relatively long-term relationships. It also revealed that the participants worked in the medical/healthcare field or held a professional position. While this pool of individuals does not represent the general population as a whole, it does provide an interesting insight into this particular population. Sue and Ritter (2007) reported that the population of Internet users in the United States did not contain a higher proportion of individuals from the higher socioeconomic class than individuals whom represent the total population, nor does it reflect the ethnic makeup of the population as a whole.

It could be that this particular group of individuals consists of those who have available time and accessibility to the Internet or who generally participate in surveys (Hunter, 2012). The discussion of Internet participation was further covered in the

"Challenges and Limitations" section of this chapter. It is also entirely possible that it is just by sheer coincidence this study attracted the same overall type of people.

As alluded to, an interesting pool of individuals chose to complete this study. The results indicate that those who participated reported relatively high satisfaction rates with their lives and their jobs. Ford (2010) reported that individuals with a higher socioeconomic status, when faced with different work/family stressors, may in fact be better able to deal with them based on having a better social support system (i.e. having family/friends that are able to provide assistance) or by just being more financially stable than lower income families. It was also indicated that having a spouse who was employed in a part-time position was more satisfying than have a spouse employed full-time or unemployed. The reasons for this could be that having a spouse in a part-time position allows for more family- or home-time, or allows for more flexibility in the full-time partners work schedule, while still contributing to the family income. Phillips-Miller, Cambell, and Morrison (2000) reported that working fewer hours per week could be a coping mechanism for working partners, thus allowing for more home-time involvement. Either of these reasons could assist in decreasing tension frequently reported in dual-earning families (Rogers & May, 2003; Furdyna, Tucker, & James, 2008). While this study did not survey both partners, Haid and Seiffge-Krenke (2013) reported that a study that included both partners would most likely provide better answers regarding the effects having an unemployed partner had on life and job satisfaction.

Keeping in mind that participation in this survey was completely voluntary, it is not known what impact on data collection this process had, "It is possible that less satisfied individuals chose not to participate" (Phillips-Miller, Cambell, & Morrison, 2000, p. 25).

Another possibility to the low participation rate was the overall size of the study. Previous research on Internet studies indicated that the overall length of a study can deter individual participation (McPeake, Bateson, & O'Neill, 2014; Simundic, 2013; Bethlehem, 2010). It is acknowledged that this study contained a large number of items and required a substantial amount of time to complete. It could be this very factor that dissuaded individuals from participating.

A second major challenge to this study was obtaining equal and adequate representation of the population in order to be able to make an adequate and appropriate generalization. For the design choice for this study a sample of convenience was chosen. This design choice can make obtaining the appropriate representation difficult if not impossible. However it is noted that this design choice did allow for an interesting type of participant response.

Limitations

There are several factors that limit the overall generalizability of this research. First, the sample size was smaller than desired ($N = 99$ instead of $N = 132$). Second, there was an unequal representation of subjects. It was desired to have an equal number of individuals representing each group (i.e., 66 individuals with employed spouses/partners and 66 individuals with unemployed spouses/partners). Third, the individuals who chose to participate basically represented one group of people; White, higher income, women.

Future research should take these limitations into consideration (Nasir & Md.Amin, 2010).

Implications for Social Change

There was one primary implication for this study with regard to social change; that is that it allows employers an insight into individuals who may be dealing with their partner becoming unemployed. The loss of part of a family's income has been well documented in this study, as well as in previous research. The potential of that loss adding stress to the now sole income provider needs to be further researched and addressed (Ford, 2011). This added stress has the potential of increasing work related errors, absenteeism, and overall job dissatisfaction.

The overall purpose of this paper is to add to the growing body of literature that looks at home-related issues (such as a partner's unemployment) as a potential cause of job disruption/dissatisfaction. As reported by Allen, Bryant, and Vardaman (2010), frequently Human Resource (HR) departments, when evaluating overall job satisfaction, overlook home issues as a driving cause of reported lower job satisfaction. Nasir, et al, (2010), also stated that it is important for career counselors and HR departments to take into consideration not only work issues/success, but also home and marriage issues when considering work-related policies.

Future Research and Recommendations

Future recommendation in this area should continue to look at how the overall life satisfaction of the sole income provider or the primary income provider can affect their reported levels of job satisfaction. This could assist individuals who may be struggling with the difficulty of having this added burden still remain productive workers.

Future research should include longitudinal studies that evaluate how individuals who have experienced this phenomenon have fared overall. Future research in this area should also include both partners in the research. Numerous studies have indicated that one of the biggest downfalls with job/life satisfaction is the inclusion of the respondent's significant other or social support person. It is also recommended that future studies in this area be designed around a more direct observation approach along with a self-report. While this may be difficult, it may also assist in deterring the participant from attempting to appear more or less favorable or from reporting overall false information.

One last variable that should be added to future research in this area is the role social support may/may not play in overall job and life satisfaction. Westman, Etzion, & Horovitz (2004) reported that "perceived social support has been related to lower psychological distress … greater social support decreases psychological distress" (p. 826). It may be that along with other variants, social support may indeed provide a much needed buffer to one's perceived levels of satisfaction with life and job.

Lastly a more diverse way in obtaining data may prove to be more advantageous, Darven, et al. (2010), went on to reported that one way in which to alleviate low response rates is to offer the survey in a mixed mode (i.e. online, paper-pencil, telephone) manner.

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Appendix A: Demographic Questionnaire

Demographic Questionnaire

Please indicate the most appropriate answer:
___ Male ___ Female

Relationship status:
___ Single, not currently in a relationship ___ Married
___ Single, living with partner ___ Separated
___ Divorced ___ Other: (please specify)
____

If in a relationship (married or single living with partner, how long have you been in this relationship?
___ 0 – 5 years ___ 16 – 20 years
___ 6 – 10 years ___ 21 or more years
___ 11 – 15 years

How would you describe yourself?
_____ Not of Hispanic, Latino, or Spanish origin
_____ Yes, Mexican, Mexican American, Chiano
_____ Yes, Puerto Rican
_____ Yes, Cuban
_____ Yes, another Hispanic, Latino, or Spanish origin (for example, Argentinean, Colombian,
Dominican, Nicaraguan, Salvadorian). Please indicate:
____

How would you describe your race?
_____ White _____ Black, African American or Negro
_____ Asian Indian _____ Japanese
_____ Native Hawaiian _____ Chinese
_____ Korean _____ Guamanian or Chamorro
_____ Filipino _____ Vietnamese
_____ Samoan
_____ Other Asian (for example, Hmong, Laotian, Thai, Pakistani,
Cambodian): ________________________
_____ Other Pacific Islander (for example, Fijian, Tongan): ________________________

The following questions pertain to **YOU**.

Which best reflects your current age:
___ 18 – 29 years
___ 30 – 39 years
___ 40 – 49 years
___ 50 – 59 years
___ 60 – 69 years
___ 70 years or older

How would you describe your education level?
___ Less than high school diploma/GED ___ College graduate, undergraduate degree
___ High school diploma/GED ___ College graduate, Masters Degree or higher
___ Some college, no degree/diploma
Which would best describe your current employment status?
___ Employed, full-time
___ Employed, part-time ___Unemployed
If you answered employed (full-time or part-time), approximately how many hours per week do you devote to your job?
___ Less than 8 hours/week ___ 25 – 36 hours/week
___ 9 – 24 hours/week ___ 37 or more hours/week

If you answered employed (full-time or part-time), how would you describe your current employment sector?
___ Sales/Marketing ___ Transportation
___ Medical/Healthcare ___ Professional, not medical
___ Manufacturing ___ Other (please specify) ____________________
___ Construction

How would you describe your current position?
___ Non-supervisory ___ Self-employed
___ Supervisory/Management ___ Not currently employed

What is your current yearly income? ____________________

The following questions pertain to **YOUR SIGNIFICANT OTHER**.

What is the current age of your significant other? ___

How would you describe the education level of your significant other?
___ Less than high school diploma/GED ___ College graduate, undergraduate degree
___ High school diploma/GED ___ College graduate, Masters Degree or higher
___ Some college, no degree/diploma

Which would best describe the current employment status of your significant other?
___ Employed, full-time
___ Employed, part-time
___Unemployed

If you answered unemployed, approximately how long have they been out of work?
___ Less than one month
___ Greater than one month, but less than six months
___ Greater than six months, but less than one year
___ Greater than one year

If you answered employed (full-time or part-time), approximately how many hours per week do they devote to their job?
___ Less than 8 hours/week ___ 25 – 36 hours/week
___ 9 – 24 hours/week ___ 37 or more hours/week

If you answered employed (full-time or part-time), how would you describe the current employment sector of your significant other?
___ Sales/Marketing ___ Transportation
___ Medical/Healthcare ___ Professional, not medical
___ Manufacturing ___ Other (please specify) ____________________
___ Construction

How would you describe the previous position of your significant other?
___ Non-supervisory ___ Self-employed
___ Supervisory/Management ___ Not currently employed

What was the yearly income of your significant other at their last place of employment?
____

How would you best describe the current financial status of you and your significant other?
___ I am extremely unhappy with our current financial status.
___ I am moderately unhappy with our current financial status.
___ I am slightly unhappy with our current financial status.
___ I am neither unhappy nor happy with our current financial status.
___ I am slightly happy with our current financial status.
___ I am moderately happy with our current financial status.
___ I am extremely happy with our current financial status.

Appendix B: Satisfaction with Life Scale

Satisfaction with Life Scale
Below are five statements with which you may agree or disagree. Using the scale below, please indicate the degree to which you agree or disagree with each statement by placing the appropriate number on the line preceding that item. Please be open and honest with your responses.

1 = Strongly Disagree
2 = Disagree
3 = Slightly Disagree
4 = Neither Disagree or Agree
5 = Slightly Agree
6 = Agree
7 = Strongly Agree

______ 1. In most ways my life is close to my ideal.
______2. The conditions of my life are excellent.
______3. I am satisfied with my life.
______4. So far I have gotten the important things I want in life.
______5. If I could live my life over, I would change almost nothing.

Appendix C: Permission Letter for Use of SWLS

Use of the SWLS

"The Satisfaction with Life Scale is in the public domain. Permission is not needed to use it" (Pavot & Diener, 1993, p. 172).

Appendix D: Job Satisfaction Survey

	JOB SATISFACTION SURVEY	
	Below are a number of statements related to overall job satisfaction. Using the following scale, please indicate the degree to which you agree or disagree with each statement. Please be open and honest with your responses.	Disagree very much / Disagree moderately / Disagree slightly / Agree slightly / Agree
1	I feel I am being paid a fair amount for the work I do.	1 2 3 4 5 6
2	There is really too little chance for promotion on my job.	1 2 3 4 5 6
3	My supervisor is quite competent in doing his/her job.	1 2 3 4 5 6
4	I am not satisfied with the benefits I receive.	1 2 3 4 5 6
5	When I do a good job, I receive the recognition for it that I should receive.	1 2 3 4 5 6
6	Many of our rules and procedures make doing a good job difficult.	1 2 3 4 5 6
7	I like the people I work with.	1 2 3 4 5 6
8	I sometimes feel my job is meaningless.	1 2 3 4 5 6
9	Communications seem good within this organization.	1 2 3 4 5 6
10	Raises are too few and far between.	1 2 3 4 5 6
11	Those who do well on the job stand a fair chance of being promoted.	1 2 3 4 5 6
12	My supervisor is unfair to me.	1 2 3 4 5 6
13	The benefits we receive are as good as most other organizations offer.	1 2 3 4 5 6
14	I do not feel that the work I do is appreciated.	1 2 3 4 5 6

		Disagree very much	Disagree moderately	Disagree slightly	Agree slightly	Agree moderately	Agree very much
15	My efforts to do a good job are seldom blocked by red tape.	1	2	3	4	5	6
16	I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5	6
17	I like doing the things I do at work.	1	2	3	4	5	6
18	The goals of this organization are not clear to me.	1	2	3	4	5	6
19	I feel unappreciated by the organization when I think about what they pay me.	1	2	3	4	5	6
20	People get ahead as fast here as they do in other places.	1	2	3	4	5	6
21	My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5	6
22	The benefit package we have is equitable.	1	2	3	4	5	6
23	There are few rewards for those who work here.	1	2	3	4	5	6
24	I have too much to do at work.	1	2	3	4	5	6
25	I enjoy my coworkers.	1	2	3	4	5	6
26	I often feel that I do not know what is going on with the organization.	1	2	3	4	5	6
27	I feel a sense of pride in doing my job.	1	2	3	4	5	6
28	I feel satisfied with my chances for salary increases.	1	2	3	4	5	6
29	There are benefits we do not have which we should have.	1	2	3	4	5	6
30	I like my supervisor.	1	2	3	4	5	6
31	I have too much paperwork.	1	2	3	4	5	6

		Disagree very much	Disagree moderately	Disagree slightly	Agree slightly	Agree moderately	Agree very much
32	I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5	6
33	I am satisfied with my chances for promotion.	1	2	3	4	5	6
34	There is too much bickering and fighting at work.	1	2	3	4	5	6
35	My job is enjoyable.	1	2	3	4	5	6
36	Work assignments are not fully explained.	1	2	3	4	5	6

Appendix E: Permission letter for use of JSS

Subject : **RE: Use of JSS**
Date : Mon, Aug 20, 2012 07:04 AM CDT
From : **"Spector, Paul" <pspector@usf.edu>**
To : "'julie stogsdill'" <julie.stogsdill@waldenu.edu>

Dear Julie:

You have my permission to use the JSS in your research. You can find copies of the scale in the original English and several other languages, as well as details about the scale's development and norms in the Scales section of my website http://shell.cas.usf.edu/~spector. I allow free use for noncommercial research and teaching purposes in return for sharing of results. This includes student theses and dissertations, as well as other student research projects. Copies of the scale can be reproduced in a thesis or dissertation as long as the copyright notice is included, "Copyright Paul E. Spector 1994, All rights reserved." Results can be shared by providing an e-copy of a published or unpublished research report (e.g., a dissertation). You also have permission to translate the JSS into another language under the same conditions in addition to sharing a copy of the translation with me. Be sure to include the copyright statement, as well as credit the person who did the translation with the year.

Thank you for your interest in the JSS, and good luck with your research.

Best,

Paul Spector
Department of Psychology
PCD 4118
University of South Florida
Tampa, FL 33620
813-974-0357
pspector [at symbol] usf.edu
http://shell.cas.usf.edu/~spector

Appendix F: NEO Factor Five Inventory-3

	NEO-Five Factor Inventory-3 (Costa, McCrae, 1978)					
	Below are a number of statements related to overall personality. Using the following scale, please indicate the degree to which each statement best describes you. Please be open and honest with your responses.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I am not a worrier.	1	2	3	4	5
2	I like to have a lot of people around me.	1	2	3	4	5
3	I enjoy concentrating on a fantasy or daydream and exploring all its possibilities, letting it grow and develop.	1	2	3	4	5
4	I try to be courteous to everyone I meet.	1	2	3	4	5
5	I keep my belongings neat and clean.	1	2	3	4	5
6	At times I have felt bitter and resentful.	1	2	3	4	5
7	I laugh easily.	1	2	3	4	5
8	I think it's interesting to learn and develop new hobbies.	1	2	3	4	5
9	At times I bully or flatter people into doing what I want them to do.	1	2	3	4	5
10	I'm pretty good about pacing myself so as to get things done on time.	1	2	3	4	5
11	When I'm under a great deal of stress, sometimes I feel like I'm going to pieces.	1	2	3	4	5
12	I prefer jobs that let me work alone without being bothered by other people.	1	2	3	4	5
13	I am intrigued by the patterns I find in art and nature.	1	2	3	4	5
14	Some people think I'm selfish and egotistical.	1	2	3	4	5

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
15	I often come into situations without being fully prepared.	1	2	3	4	5
16	I rarely feel lonely or blue.	1	2	3	4	5
17	I really enjoy talking to people.	1	2	3	4	5
18	I believe letting students hear controversial speakers can only confuse and mislead them.	1	2	3	4	5
19	If someone starts a fight, I'm ready to fight back.	1	2	3	4	5
20	I try to perform all the tasks assigned to me conscientiously.	1	2	3	4	5
21	I often feel tense and jittery.	1	2	3	4	5
22	I like to be where the action is.	1	2	3	4	5
23	Poetry has little or no effect on me.	1	2	3	4	5
24	I'm better than most people, and I know it.	1	2	3	4	5
25	I have a clear set of goals and work toward them in an orderly fashion	1	2	3	4	5
26	Sometimes I feel completely worthless.	1	2	3	4	5
27	I shy away from crowds of people.	1	2	3	4	5
28	I would have difficulty just letting my mind wander without control or guidance.	1	2	3	4	5
29	When I've been insulted, I just try to forgive and forget.	1	2	3	4	5
30	I waste a lot of time before settling down to work.	1	2	3	4	5
31	I rarely feel fearful or anxious.	1	2	3	4	5
32	I often feel as if I'm bursting with energy.	1	2	3	4	5
33	I seldom notice the moods or feelings that different environments produce.	1	2	3	4	5

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
34	I tend to assume the best about people.	1	2	3	4	5
35	I work hard to accomplish my goals.	1	2	3	4	5
36	I often get angry at the way people treat me.	1	2	3	4	5
37	I am a cheerful, high-spirited person.	1	2	3	4	5
38	I experience a wide range of emotions or feelings.	1	2	3	4	5
39	Some people think of me as cold and calculating.	1	2	3	4	5
40	When I make a commitment, I can always be counted on to follow through.	1	2	3	4	5
41	Too often, when things go wrong, I get discouraged and feel like giving up.	1	2	3	4	5
42	I don't get much pleasure from chatting with people.	1	2	3	4	5
43	Sometimes when I am reading poetry or looking at a work of art, I feel a chill or wave of excitement.	1	2	3	4	5
44	I have no sympathy for beggars.	1	2	3	4	5
45	Sometimes I'm not as dependable or reliable as I should be.	1	2	3	4	5
46	I am seldom sad or depressed.	1	2	3	4	5
47	My life is fast-paced.	1	2	3	4	5
48	I have little interest in speculating on the nature of the universe or the human condition.	1	2	3	4	5
49	I generally try to be thoughtful and considerate.	1	2	3	4	5
50	I am a productive person who always gets the job done.	1	2	3	4	5
51	I often feel helpless and want someone else to solve my problems.	1	2	3	4	5

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
52	I am a very active person.	1	2	3	4	5
53	I have a lot of intellectual curiosity.	1	2	3	4	5
54	If I don’t like people, I let them know it.	1	2	3	4	5
55	I never seem to be able to get organized.	1	2	3	4	5
56	At times I have been so ashamed I just wanted to hide.	1	2	3	4	5
57	I would rather go my own way than be a leader of others.	1	2	3	4	5
58	I often enjoy playing with theories or abstract ideas.	1	2	3	4	5
59	If necessary, I am willing to manipulate people to get what I want.	1	2	3	4	5
60	I strive for excellence in everything I do.	1	2	3	4	5

Appendix G: Permission letter for use and reprinting of NEO-FFI-3

PAR
Creating Connections. Changing Lives.

16204 N. FLORIDA AVENUE • LUTZ, FLORIDA 33549
Telephone: 813.968.3003 • Fax: 813.968.2598 • Web: www.parinc.com

LICENSE AGREEMENT

THIS AGREEMENT, made this May 20, 2013, by and between Psychological Assessment Resources, Inc., a Florida Corporation, with its principal offices located at 16204 North Florida Avenue, Lutz, Florida 33549, hereinafter referred to as PAR, and Julie Anchustigui, with her principal offices located at the 1413 Greyoakes Ct., Oceanside, CA 92056, hereinafter referred to as Licensee.

1) RECITALS

PAR has developed and holds all copyrights and distribution rights to certain psychological tests and related materials as listed in Schedule A, hereinafter called "Test". The Test consists of PAR's items, scoring keys, scales, profiles, standard-score conversion tables, norms tables, interpretive information, and related materials created, prepared, devised, and combined by PAR for the administration, scoring, reporting, and analysis of the Test, and includes the words, symbols, numbers, and letters used to represent the Test. Licensee desires to develop automated procedures for the secure and encrypted administration of the Test through Licensee's secure internet assessment website. The access to Licensee's website will be by invitation only in connection with Licensee's research study titled, *Life Satisfaction, Job Satisfaction and the Unemployed Spouse* and to subjects for this research purpose only (the "Limited Purpose(s)"). Unless permitted to do so by a separate license agreement, Licensee only has the right to use the Test for the Limited Purpose described above.

In consideration of the mutual covenants and promises expressed herein and other good and valuable considerations, it is agreed as follows:

2) LICENSE

PAR hereby grants to Licensee, subject to the terms of this Agreement, a non-transferable, non-exclusive license to place the Test on Licensee's Website for the Limited Purpose described in Section 1 above. Licensee agrees to hold secure and treat as proprietary all information transferred to it from PAR. Licensee shall carefully control the use of the Test for the

Limited Purpose described in this Agreement. Licensee's use of the Test will be under the supervision or in consultation with a qualified psychologist or other qualified individual and consistent with the then current edition of the Standards for Educational and Psychological Testing published by the American Psychological Association.

3) TERMS AND TERMINATION

The initial term of this Agreement shall extend from June 1, 2013 through December 31, 2014, and may be extended only by mutual agreement of the parties. Not withstanding any other provision of this Agreement, this Agreement may be terminated if any of the following events occur:

(a) Termination is mutually agreed to by the parties.

(b) Licensee defaults in the performance of any of its duties hereunder.

On the effective date of expiration or termination of this Agreement pursuant to subsections (a) and (b) above, all rights in this Agreement revert to PAR. Computer software programs written by or for Licensee remain the property of Licensee. Licensee warrants that upon expiration or termination of this Agreement under subsections (a) and (b) above, and except as set forth in any separate license agreement relating thereto, all portions of the Test licensed hereunder shall be removed from Licensee's Website. Failure to cease all uses of the Test shall constitute copyright infringement.

4) TERMINATION RIGHTS

In the event of termination pursuant to paragraph 3 above for any reason, PAR shall not be liable to Licensee for compensation, reimbursement or damages for any purpose, on account of any expenditures, investments, leases or commitments made or for any other reason whatsoever based upon or growing out of this Agreement.

5) CONDITIONS OF USE

PAR shall have the right to review, test, and approve that portion of Licensee's Website which includes the Test. Following PAR's approval of that portion of Licensee's Website containing the Test, the manner in which the Test appears on such Website shall not be changed in any material way without prior approval of PAR.

The computer programs developed by Licensee and used in any phase of administration and scoring of the Test shall be fully tested by Licensee and shall be encrypted and reasonably protected from access, intrusion and changes by persons who are not authorized agents of Licensee. In addition to the foregoing, Licensee shall exert all reasonable commercial efforts to prevent the Programs, and any accompanying code for the administration of the Test from being accessed, viewed or copied by others. Licensee warrants the accuracy of such scoring and reporting.

6) PROPRIETARY RIGHTS

PAR is the owner of all right, title and interest in the Test. Licensee shall acquire no right or interest in the Test, by virtue of this Agreement or by virtue of the use of the Test, except the right to use the Test in accordance with the provisions of this Agreement. Licensee shall not modify or revise the Test in any manner without written approval by PAR. All uses of the Test by Licensee shall inure to the benefit of PAR. Licensee agrees not to challenge or otherwise interfere with the validity of the Test or PAR's ownership of them.

7) ROYALTIES

Licensee agrees to pay PAR a royalty fee for use of the Test and copyrighted materials contained therein, at the rate of $2.10 per each test administration of the Test. Licensee will also provide PAR with an itemized accounting of all administrations of each Test administered by Licensee during the term of this agreement. Licensee shall pay to PAR Two Hundred and Fifty-Two Dollars ($252.00) as an initial license fee ($2.10 per administration for 120 administrations), which is due and payable upon the signing of this License Agreement. Licensee shall also pay PAR $2.10 per each test administered for any tests administered above 120 by January 15, 2015.

8) ACCOUNTING

Licensee shall develop secure computerized accounting methods acceptable to PAR. Such accounting methods must include an electronic counting mechanism which will accurately record the number of administrations of each Test used. Licensee will keep accurate financial records of all transactions relating to the use of the Test, and PAR shall have the right to examine the software and records of Licensee pertaining to the use of the Test. Licensee will make such software and records accessible to PAR or its nominee during normal working hours upon not less than five (5) business days' prior written notice. Licensee shall retain such software and records for at least one year from the date this Agreement expires or the effective termination date.

The Website shall contain the following copyright notice:

> "Adapted and reproduced by special permission of the Publisher, Psychological Assessment Resources, Inc., 16204 North Florida Avenue, Lutz, Florida 33549, from the NEO Five-Factor Inventory-3 by Paul Costa, Jr., PhD and Robert McCrae, PhD, Copyright 1978, 1985, 1989, 1991, 2003, 2010 by PAR, Inc. Further reproduction is prohibited without permission of PAR, Inc."

9) INDEMNITY

Licensee agrees to indemnify PAR and hold PAR harmless against any claim or demand or against any recovery in any suit (including taxes of any kind, reasonable attorney's fees, litigation costs, and other related expenses) that may be:

(a) brought by or against PAR, arising or alleged to have arisen out of the use of the Test by Licensee;

(b) sustained or incurred by PAR, arising or alleged to have arisen in any way from the breach of any of Licensee's obligations hereunder; or

(c) incurred by PAR in any litigation to enforce this Agreement, including litigation against Licensee.

10) ASSIGNMENT

Licensee shall not assign this Agreement or any license, power, privilege, right, or immunity, or delegate any duty, responsibility, or obligation hereunder, without the prior written consent of PAR. Any assignment by PAR of its rights in the Test shall be made subject to this Agreement.

11) GOVERNING LAW

This Agreement shall be construed according to the laws of the State of Florida of the United States of America. Venue for any legal action relative to this Agreement shall be in the appropriate state court in Hillsborough County, Florida, or in the United States District Court for the Middle District of Florida, Tampa division. Licensee agrees that, in any action relating to this Agreement, the Circuit Court in Hillsborough County, Florida or the United States District Court for the Middle District of Florida, Tampa Division, has personal jurisdiction over Licensee, and that Licensee waives any argument it may otherwise have against the exercise of those courts' personal jurisdiction over Licensee.

12) SEVERABILITY

If any provision of this Agreement shall, to any extent, be invalid and unenforceable such provision shall be deemed not to be part of this Agreement, and the parties agree to remain bound by all remaining provisions.

13) EQUITABLE RELIEF

Licensee acknowledges that irreparable damage would result from unauthorized use of the Test and further agrees that PAR would have no adequate remedy at law to redress such a breach. Therefore, Licensee agrees that, in the event of such a breach, specific performance and/or injunctive relief, without the necessity of a bond, shall be awarded by a Court of competent jurisdiction.

14) ENTIRE AGREEMENT OF THE PARTIES

This instrument embodies the whole Agreement of the parties. There are no promises, terms, conditions, or obligations for the Test licensed hereunder other than those contained herein; and this Agreement shall supersede all previous communications, representations, or agreements, either written or verbal, between the parties hereto, with the exception of any prior agreements that have not previously been terminated by written consent of both parties or by one party if the terms of the agreement allow. This Agreement may be changed only by an agreement in writing signed by both parties.

15) NOTICES AND MODIFICATIONS

Any notice required or permitted to be given under this Agreement shall be sufficient if in writing and if sent by certified or registered mail postage prepaid to the addresses first herein above written or to such addresses as either party may from time to time amend in writing. No letter, telegram, or communication passing between the parties hereto covering any matter during this contract, or periods thereafter, shall be deemed a part of this Agreement unless it is distinctly stated in such letter, telegram, or communication that it is to constitute a part of this Agreement and is to be attached as a right to this Agreement and is signed by both parties hereto.

16) SUCCESSORS AND ASSIGNS

Subject to the limitations on assignments as provided in Section 10, this Agreement shall be binding on the successors and assigns of the parties hereto.

17) PARAGRAPH HEADINGS

The paragraph headings contained in this Agreement are inserted only for convenience and they are not to be construed as part of this Agreement.

18) AUTHORIZATION AND REPRESENTATION

Each party represents to the others that it has been authorized to execute and deliver this Agreement through the persons signing on its behalf.

IN WITNESS WHEREOF, the parties have executed this Agreement in duplicate on the date first herein above written.

ACCEPTED AND AGREED:

BY: Julie Anchustigui

JULIE ANCHUSTIGUI

Title: ______

DATE: 6/4/13

ACCEPTED AND AGREED:

BY: R. Bob Smith

R. BOB SMITH III, PH.D.

Title: CHAIRMAN AND CEO

DATE: 6-17-2013

PAYMENT RECEIVED: CK # 146

PAR CUSTOMER No.: 160498

SIGNATURE OF PROFESSOR REQUIRED:

I hereby agree to supervise this student's use of these materials. I also certify that I am qualified to use and interpret the results of these tests as recommended in the *Standards for Educational and Psychological Testing*, and I assume full responsibility for the proper use of all materials used per this Agreement.

BY: ______

Printed Name: Richard C Thompson PhD

SCHEDULE A

The Test licensed to Licensee pursuant to the above license consist of PAR's items, scoring keys, scales, profiles, standard-score conversion tables, norms tables, and related materials created, prepared, devised, and combined by PAR for the administration, scoring, reporting, and analysis of the Test, and include the words, symbols, numbers, and letters used to represent the Test. However, PAR and Licensee acknowledge and agree that Licensee may use only the PAR items and scoring information for the Test as appropriate for the Limited Purpose. The Test referred to in the body of this Agreement is defined as follows:

1) NEO Five-Factor Inventory-3 (NEO-FFI-3) Form S
   Adult Item Booklet

Appendix H: Announcement Letter

Hello friends and colleagues,

I am inviting you to participate in my research project. If you know other people who might qualify, please share this announcement with them as well. This project is an important part of my education and graduation. Thank you in advance for your effort to support my project!

Here is a link to participate in my research project:

https://www.surveymonkey.com/s/7JWY5HD

For my study I want to explore whether life satisfaction can influence overall job satisfaction. More specifically, I want to evaluate whether the life satisfaction of an individual changes when his/her spouse/significant other becomes unemployed or has a significant cut in pay. And whether that change in life satisfaction affects their overall job satisfaction.

Who is eligible? The requirements are:

Adults age 18 or older and currently employed

Must be either married or single living with their partner

Must be able to read and understand English

Questions can be directed to me using the information below:

Julie Anchustigui

Julie.stogsdill@waldenu.edu

Appendix I: Pre-announcement Letter

Hello friends and colleagues,

As many of you are aware, I am currently working on obtaining my PhD in Organizational Psychology from Walden University. In order to complete my education I am required to conduct a research project related to my area of study.

For my study I want to explore whether life satisfaction can influence overall job satisfaction. More specifically, I want to evaluate whether the life satisfaction of an individual changes when his/her spouse/significant other becomes unemployed or has a significant cut in pay. And whether that change in life satisfaction affects their overall job satisfaction.

In the coming weeks, I will be extending a formal invitation that includes the link to my research project. Also, I ask that if you know other people who may qualify for my study, that you share my announcement with them as well.

Eligibility to participate in my research study includes the following qualifications:

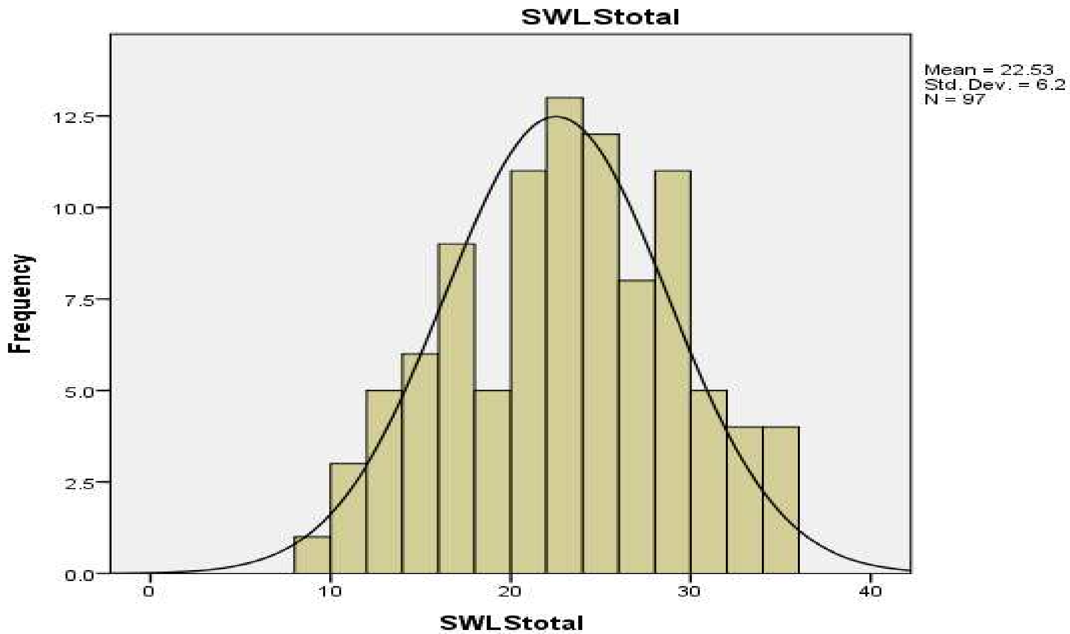
- Adults age 18 or older and currently employed
- Must be either married or single living with your partner
- Must be able to read and understand English

If you have any questions, please contact me via my Facebook or LinkedIn accounts or by e-mail at: Julie.stogsdill@waldenu.edu

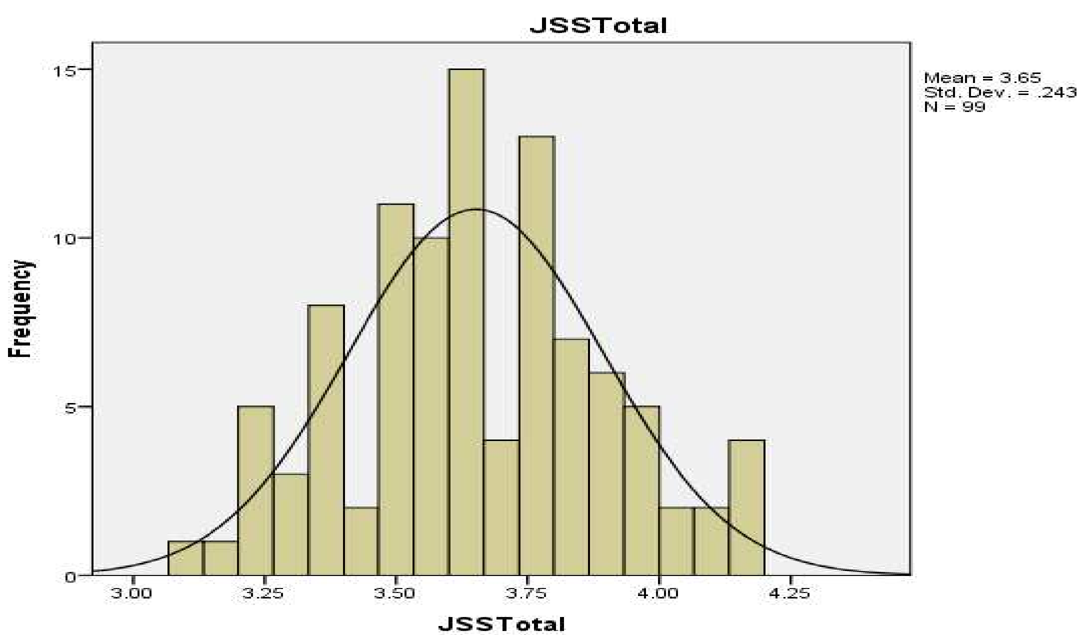
Thank you in advance!!!

Julie

Appendix J: Histogram for SWLS Totals/JSS Totals

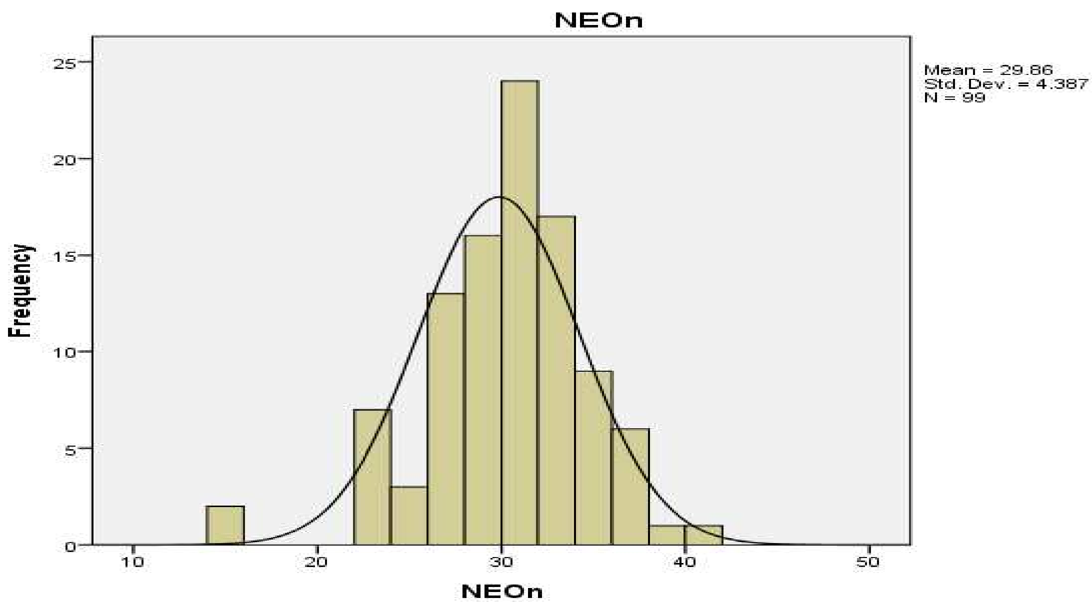


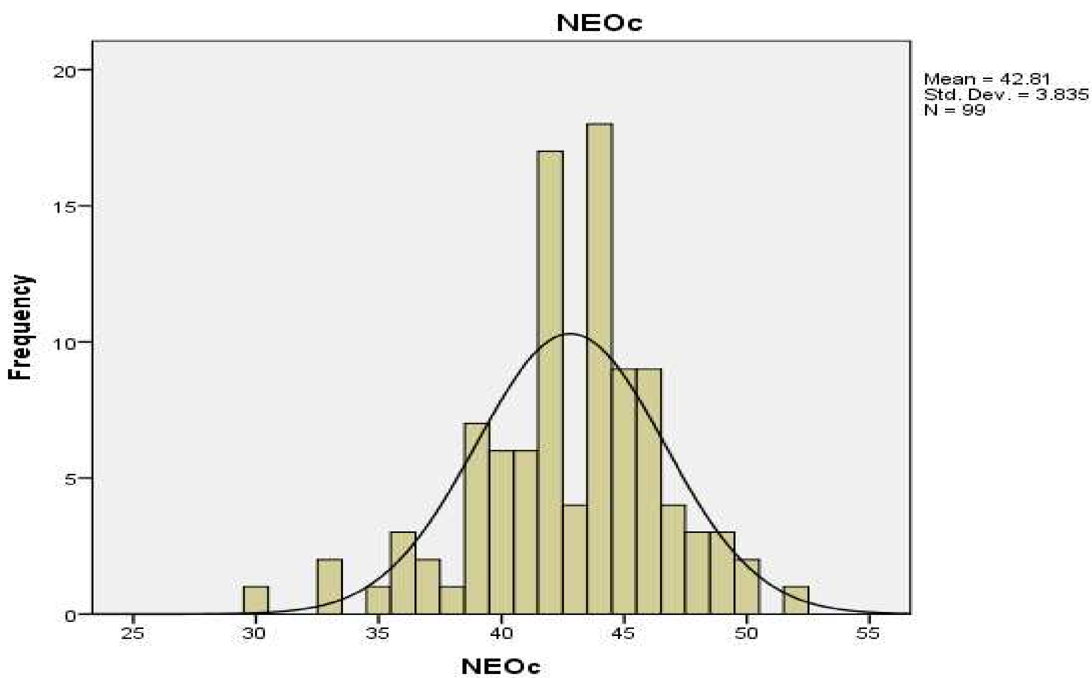
Note. This histogram was created from the scores of the Satisfaction with Life Scale (SWLS) total scores and provides evidence of a normal distribution curve.



Note. This histogram was created from the scores of the Job Satisfaction Survey (JSS) total scores and provides evidence of a normal distribution curve.

Appendix L: Histogram of NEO-neuroticism and NEO-conscientiousness scores





Note. Histograms were created to show the scores obtained from the NEO-FFI-3 neuroticism (top figure) and conscientiousness scales (bottom figure). Both indicate a normal distribution of scores.