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THE EFFECTS OF STRESS ON SMALL BUSINESS

A Thesis

Presented to

the Chancellor's Scholar Council
of Pembroke State University

In Partial Fulfillment

of the Requirements for Completion of
the Chancellor's Scholar Program

by

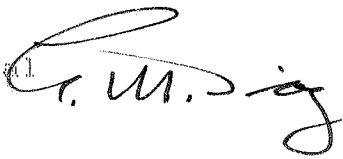
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INTRODUCTION

A major concern facing many small business owners/managers and their employees is stress--its causes and its effects--and how to manage and decrease it. Stress in employers and employees has been cited as the main cause of many physical, psychological and emotional problems that result in anxiety attacks, depression, and abused families. Because these physical, psychological, and emotional problems affect employee productivity, many businesses have become aware of the seriousness of stress, and some firms have taken steps to relieve their employees of harmful stress and its health-threatening effects. However, there are positive aspects of stress that cause some people to be more creative and more productive, but this is not true for the majority of today's workers.

Periodical articles about stress were obtained and used to help me gain a working knowledge of stress and to understand how stress has affected other people's health and jobs. These articles came from well-known business and psychology journals in order to provide two viewpoints of the subject. The magazine articles suggested certain causes and effects of stress and they illustrate successful stress management techniques that have been developed by major companies to aid their employees in

adopting better work habits. Based on this data, a survey was constructed and interview questions prepared for both small business owners/managers and employees. After thorough review of the stress management techniques, if it is observed that these are effective methods in reducing stress, then these methods will be suggested to small business owners/managers who participate in the surveys.

This project included a survey questionnaire and interview questions that were answered by small business employers and employees. The surveys were separated into two parts--one for small business owners/managers and the other for their employees. A list of 100 small business owners/managers in Robeson County was obtained from the Lumberton Chamber of Commerce. These employers received a letter, a copy of the survey directed to the employer, a copy of the employee survey, and a return envelope with my home address. The letter that accompanied the survey informed the participant of who I am and my purpose in doing this study, asked them to choose one of their employees to fill out the employee survey, and offered them a copy of the final paper, if they desired.

Interviews were conducted with both small business owners/managers and employees. These seven interview

questions were posed to four small business owners/managers and three small business employees to gain an subjective view of both sides. These candidates were randomly selected based only on choosing people working in various industries.

The survey and interview questions were examined by one of the campus faculty specializing in survey data early in January. The surveys were then sent out the fourth week in January. During this time, the seven interviews were conducted. The cut-off date for the surveys was the third week in February. At that time, tabulation of the results of the surveys and interiews began.

This data was compared to secondary literature to note comparisons or contrasts between the two. After comparison of the two forms of data, stress management techniques prescribed for small businesses in the secondary literature will be recommended along with stress management aids the interview participants supported as being effective will be suggested. These methods will be examined according to cost and effectiveness to determine the best alternative.

LITERATURE REVIEW

Stress is the body's natural reaction to outside occurrences. Some stress is necessary, but most of it is not. There are two basic types of stress: distress, which is negative, and eustress, which is positive. The human body reacts to the type of stress using stressors which are the things that cause stress. The first type, chemical stressors, are substances such as caffeine, sugar, alcohol, and nicotine, and the second type, emotional stressors, are feelings such as anger, fear, guilt, jealousy, and joy. Chemical stressors work with emotional stressors when a person is stressed and together greatly affects their ability to function, sometimes positively and other times negatively, hence distress or eustress, depending on the individual and the circumstance involved (Reid-Dove & Edelman, p.60). Early signs of stress are "headaches, back pain, irritability, insomnia, absenteeism from work, overeating, and heavy drinking." Whether these problems will get worse or not depends on the severity and duration of stress and the individual's ability to cope with it. The most severe reactions to stress are intense depression followed by suicide. Approximately 60% of all suicides are caused by

depression, which makes stress a serious problem in our society (Smith, p.76-77).

It is not always clear what causes stress in businesses, but psychological research indicates that stress has a greater effect on employees than employers because employees feel that their degree of control over their jobs and their future is less than the degree of control employers have over their own lives (Adler, p.18). What also causes employee stress is managers that are stressed and as a result are "abusive, intolerant and dictatorial." This puts most employees in conditions that are stressful such as: fear of losing their job, work overload, lack of control over their job, limited job opportunities and uncertainty about the boss and the future of the company (Smith, p.74). However, the top of the list in stress is job insecurity or fear of uncontrollable circumstances that would cause them to lose their job and, thus, their source of income. The most stressed employees have been cited by the National Institute on Workers Compensation and The American Institute of Stress as being secretaries, waitresses, laborers, office workers, police officers, newspaper editors, medical interns, and stock brokers. Gender does

have a part in stress. Research has found that female employees handle stress and adapt to change better and easier than male employees who have great difficulty in dealing with stress and adapting to change (Miller, p. 43-44).

Stress has been named as the number one occupational hazard for white and blue collar workers ages 30-39 (Reid-Dove & Adelman, p.60), with 75% of American workers reporting their jobs as stressful (Miller, p. 40). Approximately, one million workers call in sick daily due to stress-related problems. It has been estimated that smoking, migraine headaches, and mental illness cost American businesses about \$150 billion annually due to high absenteeism, lowered productivity, workers compensation claims, rising medical costs and employee turnover (Reid-Dove & Adelman, p.60). This is true because there is a fine line between maximum worker productivity and employees who are nervous wrecks (Miller p. 43). Most American employees are products of a high stress workstyle and thus possess the following characteristics:

CHARACTERISTICS OF A HIGH-STRESS WORKSTYLE

Feelings

- Hostile and easily angered
- Irritable and impatient
- Very competitive with coworkers
- Feel they have to do many things at once
- Inability to prioritize

Bodily Reactions

- Nervous stomach
- Tired circles around their eyes
- Clench fists or tap fingers
- Sit on edge of their chair
- Perspire profusely
- Heart rate and blood pressure increase

Communication

- Interrupt others' sentences and attempt to finish them
- Talk rapidly
- Obviously unconcerned about others (Bercun, p.4)

A high-stress workstyle hurts co-workers and the entire company, because communication channels between workers break down and inefficiency results in failure to delegate small tasks to workers who are capable of doing them, which sometimes leads to not having ample time to complete a project that could result in mistakes that could lead to more serious problems in the workplace. A high-stress workstyle is also noted by the intense preoccupation with numbers regardless of how unrealistic or unattainable the goals are, and employees on the average, see each other as enemies or rivals to compete

against for promotions, bonuses, and/or raises (Bercun, p.6,7).

People who have developed a low-stress workstyle are happier than people who have not. They are able to handle delays and cancellations better than people who are stressed. The physical characteristics of a low-stress workstyle are as follows:

CHARACTERISTICS OF A LOW-STRESS WORKSTYLE

Feelings

- Concern for others
- Calm despite delays, cancellations, or interruptions
- Seek explanations before stating accusations
- Adjust easily for unexpected changes in their routine without becoming upset

Bodily Reactions

- Easy to relax and smile
- Eyes are rested and alert
- Relaxed posture
- Normal heart rate and blood pressure

Communication

- Listen intently to the speaker
- Speak at a comfortable pace
- Display concern for others (Bercun, p.5)

Developing a low-stress workstyle should be the goal of every corporation and every small business, but

especially for the small business. A small business is defined as an entity that is not dominant in its field of operation. However, small businesses grow at a faster rate than large companies when it comes to employment and sales. During 1987, small businesses employed an additional 1.86% employees versus .51% increase in employment due to larger corporations. Sales increased for small businesses by 1.27% while large corporations' sales increased by only .1%, (Journal of Accountancy, p. 18), yet the total amount of profit for each small business firm when broken down individually is less than the profit when broken down among corporations. Therefore, the employees that work in small businesses have a disadvantage against corporate employees due to the fact that small businesses cannot afford to funnel money into stress management programs to help their managers and employees cope with stress.

Regardless of funds available, there are inexpensive stress management techniques that small businesses can implement. Many business owners implement stress reduction aids that range from telling jokes to giving the employee time off to paying for their employees' membership in a health club. The technique chosen,

however, needs to fill the needs of both the owner and the worker or else the effort is in vain.

DESIGN OF STUDY

The original research involved in this thesis was the creation of two survey questionnaires and one flexible set of interview questions used for both small business owners/managers and employees. A sample of 100 small businesses was randomly selected from the membership roster of the Lumberton Chamber of Commerce. This sample included a representation of various industries in Robeson County.

The owner/manager survey consisted of fourteen questions that ranged from how stress affected the owner/manager's productivity to how stress affected employee health and productivity to some general business statistics, such as the number of employees and the number of years in business. A copy of the owner/manager survey is found in Appendix A at the back of this thesis. The questions that provided multiple choice answers were answers that signaled high- or low-stress workstyles or attitudes of the person filling out the survey form. From the average answers obtained from the owner/manager survey, a profile of the "typical" small business

owner/manager in Robeson County will be portrayed.

The employee survey consisted of thirteen questions that dealt with topics ranging from employer stress to employee stress to general personal statistics, such as marital status and if the participant has children. A copy of the employee survey can be found in Appendix A at the back of this thesis. As with the owner/manager survey, the questions that were answered by multiple choice answers were choices that signaled high- or low-stress workstyles. Again, from the average answers obtained from the employee survey, a profile of "typical" small business employee in Robeson County will be portrayed.

As mentioned earlier in the introduction, a member of the Chancellor Scholar Council reviewed all the data that I created and approved it. Shortly after this, specifically January 31, 1990, I sent out 100 copies of a letter, 100 copies of an owner/manager survey, and 100 copies of an employee survey. The letter was sent with every survey in order to inform the reader, who was probably the owner/manager, of who I am, my purpose, and to ask the employer to choose an employee to fill out the enclosed employee questionnaire. Also, the employer and

the employee were guaranteed anonymity, unless the employer wanted a copy of the final paper recommending stress management techniques for small businesses. What was not in the letter was a cut-off date for me to receive surveys back, which I neglected to include. A copy of the letter can be found in Appendix A at the back of this thesis. Along with the letter and two surveys went a self-addressed stamped envelope for the participant to return the data in.

The set of interview questions contained five questions that could be adapted to fit either owner/manager or employee with one question designed for the employees and one question designed for the owner/manager. A copy of the interview questions are in Appendix A at the back of this thesis.

A group of seven people were interviewed during the month of February. Of these seven, four are owners/managers of small businesses in Robeson County. The industries represented by these business owners are insurance, carpentry, roofing, and daycare/eldercare. The remaining three people are small business employees who represent the refrigeration/electrical, daycare, and health care industries in Robeson County. None of these

seven people, owners/managers or employees, have now or in the past had an employer/employee relationship. The purpose of this was to ensure that no employer or employee felt threatened by the other, if in any way one or both found out about the other's session. The likelihood of this is great when you know that all seven of the interview participants know each other well and also see each other frequently. As for me, I have kept the names of the interview participants and their answers confidential. However, I cannot account for the actions of others, but I feel confident that my effort at maintaining anonymity has been very successful.

These private interviews were scheduled at the participant's convenience only after the person had orally agreed to the session. Upon arriving, I greeted the person, and then proceeded to inform him/her again of my thesis on stress and small business as being the purpose of the interview. By this time, most people had noticed my small cassette recorder and I asked his/her permission to tape the session, and after I promised him/her that the tape was for my use alone, each person agreed. The participant was assured of anonymity and told the goal of the interviews as a total was to find connections among

the answers of owners/managers and connections among the answers of employees. Lastly, before beginning the recording, I told the participant that if at any time he/she felt the questions were not general enough, then he/she was free to tell me so, and of course, the person was not required to answer. No one refused to answer any of the interview questions. In order to compare gender and how the sexes relate to stress, I interviewed both male and female owners/managers and male and female employees. The results will be reviewed in the next section.

RESULTS OF STUDY AND CONCLUSIONS

During the third week in February, I began to tally the results of the surveys that I had received from the participants. The total number of owner/manager surveys came to twenty-seven and the total number of employee surveys returned came to twenty-nine. From there, one of the faculty members suggested that I tabulate the percentages based on each question alone, since some of the surveys were not answered completely. The percentage of people that responded to the various multiple choice answers for each question can be found in Appendix B at the back of this thesis.

As mentioned earlier, the multiple choice answers were answers that would reveal whether the average person filling out these surveys was leading a high- or low-stress life. As it turns out, according to the survey results, the owners/managers of small businesses in Robeson County are not stressed, because they overwhelmingly chose the low-stress answers. This is not to say that they are not stressed at all, because they possibly could have recognized the low-stress answers and found it easier to check them.

The surveyed profile of a Robeson County small business owner/manager is a relaxed, low-stress boss who employs approximately 11 people and has been in business for an average of almost 21 years. The extremes for the average number of employees is 3 and 50, with the extremes for the average number of years in business being 3 years and 65 years. In order to prove that owners/managers of small businesses in Robeson County are not stressed, here are a few examples of their replies. Question #6 of their survey asked the participant to rank from one to three the things that upset him/her most. After the scores had been tallied, the event that was chosen most often as #1 was employees who don't produce quality work. In connection

with that question was question #1 which asked the employer what he/she does when he/she feels that their employees are producing less work than they should. An overwhelming majority of 93% chose the medium-stress answer provided to the question which was they look for reasons why the productivity is decreased. Also, the owners/managers perceive themselves as being very efficient in starting and completing tasks. They all reported no employees file Worker's Compensation Claims due to stress-related problems such as severe headaches or depression with 93% of the businesses reporting that their workers missed an average of 0 to 10 days due to stress-related problems.

The surveyed profile of the average small business employee in Robeson County is a person who has developed stress management techniques that aid him/her in coping with their work situation. This person is married and has children and a working spouse and has been employed in a small business for approximately 7.5 years and had the same supervisor for an average of 5.3 years. The extremes for the average number of years employed is 6 weeks and 30 years, with the extremes for the average number of years served under the same supervisor being 6 weeks and 20

years. The multiple choice answers provided for the employee questions were also designed to reveal high- or low-stress workstyles, but these answers were also worded to detect if the employee had developed their own stress management techniques. For example, the first question asks the person if when they go to work and their boss is angry, what do they do. The answers provided are (a) cringe, because you know it may be an unpleasant day, (b) ignore him/her, and (c) fear that you may have upset him/her, and as a result may lose your job. Approximately 58% of the participants said that they ignore him/her, and 31% said they cringe, because they feel it may be an unpleasant day. From this question the subjects go on to say that they feel comfortable at their jobs and find it easy to relax on the job and at home afterwards. Like the owners/managers, the employees are asked to rank from one to three the things that upset them most with the most upsetting being #1 followed by the next upsetting being #2 and so on. In accordance with the secondary research that stated that job insecurity was the number one cause of stress, the event that was rated #1 most often was being the last person hired. Regardless of this, 90% of the subjects agreed or strongly agreed that they liked their

job, and 83% followed in the next question by saying they were satisfied with their job.

Thus, from comparing the survey data presented to me by small business owners and employees and comparing it to the secondary research, I am compelled to agree with the secondary research that states the #1 cause of stress to employees is job insecurity and that employees do have a higher level of stress than owners/managers due to the uncertainty that an employee's future to a degree is subject to the decisions of the employer. A listing of all the percentages of people who replied to each multiple choice answer for each question can be found in Appendix B.

As for the interviews, we will examine the results of the owner/manager interviews first. Earlier, I had mentioned that I would touch lightly on how the sexes relate to stress, so we will take a look at the interview results from the three men that I interviewed. First of all, all the participants recognized stress on themselves and their employees, and when asked how it affected them, they all began to give physical and emotional effects such as tightened muscles, headaches, back pain, decreased patience, and easier to anger. The most noticeable effects on their employees was always irritability and

resentment that showed up in poor quality work, yet the employee's personality did not affect the way in which that person reacted to stress. For example, my question was do shy, quiet people react differently to stress versus people who are extroverted, and the answer was always no. When asked if they worked for someone else, would their stress level be lower all three men stated a resounding yes, and attributed this to the responsibility that goes along with meeting payment obligations, getting work done on time and being competitive with other small businesses in their industry. I asked these men if they did anything to try to decrease stress on themselves and if they did, what it was. The average answers were taking a day off or enjoying their favorite hobby, and then they replied that when their employees get too stressed that they allow them the day off or take them to lunch. The last question posed to these men was do they put stress on their employees to perform at a certain level, and if they do, are they aware of it. All said yes that they did put stress on their employees and they were aware of it, but that it was necessary in order to get the job done well and on time.

As for the lady interviewed, I would have liked to

interviewed more than one female in order to prove or disprove this point, but my time was very limited. However, she agreed with some of the answers given by the men, yet disagreed with others. She felt it would be more stressful to be employed by someone else than to be an owner/manager due to the fact that she would have to answer to someone else. Also, she said that she was not aware if she places stress on her employees or not, but she tries very hard not to, because she feels that her employees are capable and perform their duties better when not constantly supervised. When asked if being a mother, wife and small business owner was stressful, she replied yes, and went on to say she felt owning a business was more stressful for a woman than a man because of the traditional role most women still play in the home as mother, cook, maid, etc. while most men tend to ignore those tasks, and after work go home and relax.

The most unique thing about the results of the owner/manager interviews was that all the participants felt they were more stressed than employees, yet the survey results and secondary data stated otherwise. However, I felt these participants shared some sensible, yet inexpensive, stress management techniques that will be

discussed later in this section.

The employee interviews were not as productive as the owner/manager interviews. There were four of the six questions that got similar responses. First off, all recognized stress and said they were affected by it in ways such as irritability, nervousness, and tightened muscles. In order to decrease their level of stress, they all said they ignore the situation and "throw" themselves into their work in hopes that the turbulence subsides. Lastly, they all agreed that their employer's attitude affected them positively or negatively depending on the attitude of their boss. The set of employees consisted of 2 ladies and 1 man, but overall, I did not find striking similarities between their answers, unless mentioned above. Perhaps the reason could be gender, but it could be their individual work situations or maybe even the industry their place of employment is involved in. Also, the reason could be that a much larger sampling of 20-30 people might prove better results. However, their answers do support secondary data and to an extent they support the owner/manager data.

METHODS FOR HANDLING STRESS

The importance of doing a study such as this is not only to identify the effects of stress, but to recommend

methods of handling stress. Therefore, I have collected some stress management techniques from secondary research and from the small businesses that participated in this study which will now be explored in detail.

According to Bercun (p.8,10), developing a low-stress attitude is an inexpensive way that small businesses can help their employees deal with stress. The low-stress attitude can help an employee be more relaxed and creative and, thus, more productive. This development takes, however, several months to a year before the low-stress attitude matures. This program should be done in phases with the first step being mastered before moving to step #2 and so on.

The first step is to build a strong employee self-image and thereby increasing the employee's perception of their talents and abilities. This will lead to greater self-confidence. The second step is stop and survey the situation when becoming stressed. Ask oneself if this is worth getting upset over, will it hurt you or help you, and in one month will it matter. When you have mastered this, then you can examine yourself and find out what stresses you and you can learn to handle those circumstances, or avoid them. Lastly, the most difficult

step is to put oneself in the other person's place and try to understand the situation from their perspective.

After developing a low-stress attitude, it is important to practice it by setting daily priorities, creating a friendly work environment, taking breaks, adjusting for changes, and living a healthy and restful life (Bercun, p.8,10).

Other techniques are things such as deep breathing to calm frazzled nerves and slow heart rate, meditation and "imaging" or thinking pleasant thoughts are also ways to alter moods (Miller, p.45). One common-sense method created by lecturer Pat Nickerson is "Stop trying to do everything right; do only the important things supremely right" (Thompson, p.37).

The last two stress management techniques are similar in some aspects, but different in others, but both have been specifically designed for the small business. They are similar in that both methods are ways that small business and the design of its organization and job specifications can lower stress. The first one is a five-step program that the small business owner is responsible for creating with each of the five steps being implemented simultaneously. It is as follows:

- Define management style that matches the company structure (i.e. centralized management style vs. decentralized management style).
- Clearly define job responsibilities. This alleviates stress before it happens.
- Develop a strategic plan so that daily crisis management does not occur.
- Allow humor, and possibly originate it, in an effort to reduce stress.
- Promote health and fitness among your employees possibly by giving them memberships to a health club or sponsoring them in athletic events such as walk-a-thons (King, p.25).

The second method to dealing with stress management lies in the observation of and early detection of stressful factors. One method of implementing this key factor lies in four parts that both the owner of the small business and the employees must implement. First, the person-job fit aspect says to the manager when hiring to fit the employee's personality, as well as skills, to the job characteristics. For example, this means not placing a creative individual in a logical, boring job. Next, is the early symptom screening that protects a company from high medical costs and keeps employees healthy. This phase depends on observant and caring management and fellow employees who spot the early signs of stress and

work with these problems before they become major. Job-redesign is an effective part of stress management that keeps stress controllable because people understand their jobs, duties and responsibilities. Training and development keeps employees' skills up-to-date and it helps them maintain current knowledge of their job, the most efficient method of performance and their role in their job (Quick, Schkade, and Eakin, p. 47,48).

Some useful stress management techniques offered by small business owners/managers were ideas such as time off from work, buying lunch for their employees and expressing their appreciation for a job well done. These techniques were supported as being effective in boosting employee self-confidence and morale.

While there are numerous stress management techniques that help in the time of crisis, the most effective techniques are the ones that stop stress before it starts rather than dealing with the problems of stress as they occur. For this reason the most effective techniques are those that are created by the owner/manager and implemented daily, such as techniques dealing with the organizational and job design.

RECOMMENDATIONS

Earlier I noted that later I would do a cost-benefit analysis on the stress management techniques presented and then recommend the best ones. I won't recommend techniques such as deep breathing or humor, because I feel if the company, as a total unit, can benefit in the long run from a stress management program then it is far better than the short run benefit gained by a person or two in the company. Those techniques that can help more people using the same procedure therefore provides the best cost-benefit to the users. Because of this I have narrowed my recommendations down to 2 choices which place the responsibility almost solely on the small business owner/manager. The first choice is the technique recommended by S.R. King which is a five step procedure including things such as defining management style and job responsibilities, developing a strategic plan, allowing humor when stress occurs and promoting health and fitness among employees. This plan was chosen because it is all-encompassing by bringing in many things that work to create employee stress, such as the organization's design (i.e. management and job specifications and strategic plan) and how this design affects employees

attitude and health. This is a good plan because it is pro-active rather than reactive, meaning that it deals with the problem before it occurs, rather than dealing with the consequences of the problem.

The second choice is the approach taken by Quick, Schkade and Eakin that recommends a four-step stress management program. This involves matching the job qualifications with the employee's personality, managers and workers watching each other for early signs of stress, job-redesign, and employee training and development programs. This is a good program, but the one major flaw in it is that it can be stressful to feel that you are being watched and being waited on to explode, but other than that, this too is a good program for meeting the needs of small businesses because it too is pro-active.

PERSONAL REFLECTIONS

Not until I was in the midst of this study did I realize what a task this would be, nor did I realize all the avenues of stress that could be explored. Certainly being limited by time, money and other circumstances, I could not explore all these avenues, but I can make suggestions and hopefully open doors for others. My original intention was to do a cause and effect paper on

stress, but in order to do that I would have needed to do a scientific experiment using a control business and a variable business. Needless to say, no business in Robeson County or elsewhere will allow that type of interruption in their daily routine. However, I also feel that further research into how men versus women relate to stress can be very fruitful. Regardless of the avenue taken, I advise any Chancellor Scholar to not try to complete a thesis in two semesters but three, so that he/she does not feel as limited by time as I have. However, I wish any Chancellor Scholar engaging in a thesis luck and much success.

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Appendix A

1. Letter
2. Owner/Manager Survey
3. Employee Survey
4. Interview Questionnaire

Sandra D. Lewis
Rt. 2 Box 645-F
Lumberton, NC 28358

January 31, 1990

To Whom It Concerns:

I would like your help. I am a senior at Pembroke State University and also a Chancellor Scholar. I have chosen as my Senior Thesis Project to examine the Effects of Stress on Small Business operations.

Enclosed is a copy of an owner/manager survey, along with a copy of an employee survey that I request you allow one of your employees to complete and return both as soon as possible. None of the information you provide will be identified as coming from you or your organization. A self-addressed envelope is enclosed for your convenience. If you would like a copy of this final paper recommending stress management programs for small businesses, like you, then check below and send \$2.00 for printing and postage along with this letter and your return address so that I can get this data back to you quickly.

Sincerely yours,

Sandra D. Lewis

Sandra D. Lewis

☐ Yes, I want a copy of the final paper. Enclosed is \$2.00 for printing and postage.

Enclosures

OWNER/MANAGER SURVEY

1. When you feel your employees are producing less work than they should you:
 - (a) offer incentives for more work.
 - (b) look for reasons why the workers aren't as productive as they could be.
 - (c) threaten to replace workers, if their productivity doesn't increase.

2. When you need a special task done you:
 - (a) ask the most capable person you employ to do it.
 - (b) tell the first employee you meet giving him/her general instructions regardless of who the employee is.
 - (c) do it yourself.

3. When your employees make a mistake on the job you:
 - (a) tell them about it regardless of who's listening.
 - (b) inform them of the proper way to perform the task.
 - (c) put them on probation until they prove they have learned the correct method.

4. At the end of the day you feel you accomplished all or most of all you planned to do that day.

☐ Strongly Agree

☐ Agree

☐ Disagree

☐ Strongly Disagree

5. You feel:
 - (a) you can't ever get a significant amount of work accomplished.
 - (b) you are very efficient in starting and completing tasks.

6. Rate from one to three the following things that upset you most. The most upsetting event will be #1 with the next #2 and so on.

☐ Employees arrive late for work.

☐ Employees don't produce quality work.

☐ Customers who don't pay.

☐ Meeting payment obligations, including taxes.

☐ Customers who can't decide what they want.

7. After working a normal day you:
- (a) go home and continue working
 - (b) go home, forget work and relax.
 - (c) spend your evenings concerned about how to manage your financial resources in order to meet payment obligations.

8. What is the average number of days per year that your employees miss work due to minor physical problems such as: headaches, back and chest pain, dizziness or trembling?

___ 0 to 10 days ___ 10 to 20 days ___ 20 days & over

9. How many Worker's Compensation claims have your workers filed due to stress-related emotional and physical problems?

___ 0 to 10 employees ___ 10 to 20 employees

___ Over 20 employees

10. At the end of the work day you feel:
- (a) very tired.
 - (b) frustrated and exhausted.
 - (c) tired yet satisfied with your job.

11. What is the approximate number of days your employees miss each year?

___ 0 to 10 days ___ 10 to 20 days ___ 20 days & over

12. How many employees do you have?

___ employees

13. How many years have you been in business?

___ years in business

14. What industry is your business in?

___ Construction

___ Retail

___ Health Care

___ Restaurant

___ Banking

___ Finance

___ Other (Please Specify) _____

EMPLOYEE SURVEY

1. When you arrive at work and discover that your boss is angry you:
- (a) cringe because you know it will be an unpleasant day.
 - (b) ignore him/her.
 - (c) fear that you may have upset him/her, and as a result may lose your job.

2. You find it difficult to relax and perform your duties while at work.

___ Strongly Agree

___ Agree

___ Disagree

___ Strongly Disagree

3. While on your job if little things don't go right you:
- (a) work around the inconvenience.
 - (b) get nervous.
 - (c) become frustrated and abandon the whole task.

4. After a normal day at work you:
- (a) go home and relax.
 - (b) associate with friends.
 - (c) dread returning the next morning.

5. Number one to three the things that upset you most on your job. The most upsetting event will be #1 with the next event #2 and so on.

___ Being the last person hired.

___ Promotion to a new job.

___ Losing your job or being laid off.

___ Corrected by your manager while among other people.

___ Responsible for more work than your co-worker.

6. Approximately how many days a year do you miss work due to physical pain such as headaches, back and chest pain, dizziness or trembling?

___ 0 to 10 days

___ 10 to 20 days

___ 20 days & over

7. Respond to this statement. "I like my job and I enjoy what I do."

___ Strongly Agree

___ Agree

___ Disagree

___ Strongly Disagree

8. At the end of the day you feel:
(a) very tired.
(b) frustrated and exhausted.
(c) tired yet satisfied with your job.

9. People are more productive and, thus, are affected positively when under a high level of stress.

___ Strongly Agree

___ Agree

___ Disagree

___ Strongly Disagree

10. The most frustrating thing of the list below that your employer can do is:
(a) correct you in front of others.
(b) promote you to a job you can't do.
(c) demote you to a job that you are over-qualified for.
(d) lay you off.

11. How long have you worked for this company?

How long have you had the same supervisor?

12. Do you like your company?

___ Yes

___ No

13. Are you married?

☐ Yes

☐ No

Do you have children?

☐ Yes

☐ No

If you are married, is your spouse employed?

☐ Yes

☐ No

INTERVIEW QUESTIONS

1. Are you aware of stress and do you recognize its effects on you and your employees? Explain.
2. When employees are placed under stress explain how various types of people react to it. Are there positive aspects of stress?
3. If you worked for someone else or for another company do you feel the stress level would be higher or lower? Explain why.
4. What physical and psychological effects do you experience when you are "stressed out"?
5. Do you do anything to decrease the stress level on you and your employees? If yes, what?
6. Does your employer and his/her attitude affect you, your job performance, your health, and your attitude toward your job? How?

Note: The previous question is for employees only.

7. Since you have a personal interest in seeing that your business succeeds, does your role as owner and manager cause you to put more stress on your employees to perform at a certain level? Are you consciously aware of this when you do it?

Note: The previous question is for employers only. Unless otherwise specified, these questions will be adapted for either employer or employee responses.

Appendix B

1. Tabulated Results of
Owner/Manager Survey
2. Tabulated Results of
Employee Survey

Tabulated Results of
Owner/Manager Survey

<u>Questions</u>	<u># of Responses</u>	<u>Percentages</u>
1. (a)	1	4%
(b)	25	93%
(c)	1	4%
2. (a)	20	74%
(b)	1	4%
(c)	6	22%
3. (a)	2	7%
(b)	25	93%
(c)	0	0
4. S.A.	4	15%
D.	3	11%
A.	18	67%
S.D.	2	7%
5. (a)	5	21%
(b)	19	79%
6. See Next Page**		
7. (a)	8	30%
(b)	17	63%
(c)	2	7%
8. (a)	25	93%
(b)	1	4%
(c)	1	4%
9. (a)	27	100%
(b)	0	0%
(c)	0	0%
10. (a)	3	11%
(b)	6	22%
(c)	18	67%
11. (a)	23	88%
(b)	3	12%
(c)	0	0%

*Note: Some of the percentage totals equal more or less than 100% due to rounding.

****Note:** The lower the number the higher the stress, the higher the number, the lower the stress.

- 6. 4 Employees arrive late for work
- 1 Employees don't produce quality work.
- 2 Customers who don't pay
- 2 Meeting payment obligations
- 3 Customers who can't decide what they want

Tabulated Results of
Employee Survey

<u>Questions</u>	<u># of Responses</u>	<u>Percentages</u>
1. (a)	8	31%
(b)	15	58%
(c)	3	11%
2. S.A.	2	7%
D.	11	40%
A.	3	10%
S.D.	13	45%
3. (a)	24	86%
(b)	3	11%
(c)	1	3%
4. (a)	24	86%
(b)	2	7%
(c)	2	7%
5. See Next Page**		
6. (a)	28	97%
(b)	1	3%
(c)	0	0%
7. S.A.	13	45%
D.	2	7%
A.	13	45%
S.D.	1	3%
8. (a)	1	3%
(b)	4	14%
(c)	24	83%
9. S.A.	2	7%
D.	9	33%
A.	2	7%
S.D.	14	52%
10. (a)	10	36%
(b)	1	4%
(c)	6	21%
(d)	11	40%

*Note: Some of these percentages may equal or exceed 100% due to rounding.

**Note: The lower the number, the more the stress, the higher the number, the less the stress.

- _1_ Being the last person hired.
- _2_ Promotion to a new job.
- _3_ Losing your job or being laid off.
- _4_ Corrected by your manager while among other people.
- _5_ Responsible for more work than your coworker.