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Coping with Economic Stressors: Religious and Non-Religious Strategies for Managing Psychological Distress

Jonathan Karl Feil
Minnesota State University - Mankato

Coping with Economic Stressors: Religious and Non-Religious Strategies for Managing

Psychological Distress

By
Jonathan K. Feil

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Jonathan K. Feil

This thesis has been examined and approved by the following members of the thesis committee.

Lisa M. Perez, Ph.D., Advisor

Andrea Lassiter, Ph.D.

Scott Fee, Ph.D.

Abstract

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The current economic downturn has increased concerns over job insecurity and the potential negative effects of job insecurity and other economic stressors for individuals. While there is a great deal of research on traditional (non-religious) methods of coping with work stress (e.g., Latack, 1986), there has been little research concerning the impact of religious methods of coping on mitigating the effects of work-related stressors. This is true even though a significant amount of research has demonstrated that religious coping methods are effective at reducing negative effects of a wide variety of stressors. Specifically, the current study looked at the effectiveness of religious and non-religious coping strategies when dealing with economic stressors. Seeking Support from Clergy or Members is the only significant moderator of the relationship between job insecurity and psychological distress. In addition, both non-religious and religious coping strategies account for unique variance in psychological distress. However, non-religious coping strategies explain more unique variance than religious coping strategies. Future directions for research and limitations are discussed.

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CHAPTER 1

INTRODUCTION

From the start of 2008 through 2010, the United States economy suffered a net loss of about 8.2 million jobs, according to Labor Department estimates (Gallup, 2010). Although the economy has improved somewhat by the early part of 2012, the U.S. still faces an alarmingly high rate of unemployment, and those employees who have not lost their jobs may yet be dealing with the threat of losing their job at any time or of facing financial difficulties. Thus, there is a very strong need to find effective ways to cope with economic stressors. The primary purpose of the current study is to improve understanding of the process of dealing with economic stressors by examining different religious and non-religious means of coping as moderators of the relationship between both job insecurity and financial pressure on psychological distress.

Dealing with these economic stressors is an emotionally challenging experience, but most people dealing with them eventually find a way to cope. Considering the wide variety of ways to cope with a stressful situation, researchers have examined which strategies are most effective for dealing with stress (e.g., confronting the problem or managing emotions related to the problem; Carver, Scheier, & Weintraub, 1989; Pargament, Koenig, & Perez, 2000) and whether specific coping strategies are most effective for confronting specific types of stressors. Furthermore, researchers have examined individual differences in the coping process and the role of the individual's

cognitive appraisal of the situation (Dekker & Schaufeli, 1995). Some people choose to look for ways to solve the problem; some seek emotional support from others or find support in their religious faith. The latter represents a form of religious coping.

Recent psychology literature has determined the prevalence of various coping strategies associated with the use of religion to help people during their difficult times (Koenig, 1997; Pargament, 1997; Pargament, et al., 2000; Pargament, Koenig, & Perez, 2000; Thoits, 1986; Tix & Frazier, 1998). Many of these methods appear to be quite effective, while others seem to be more counterproductive (Pargament, et al., 2000). Nevertheless, the emergence of literature regarding religious coping helps us to understand how various coping strategies can help or hurt people attempting to cope with a difficult situation.

Although there is an extensive body of research on religious coping with life stressors (Koenig, 1997; Pargament, 1997; Pargament, et al., 2000; Tix & Frazier, 1998), there is only limited application of this existing research to other areas, particularly the workplace. In the current study, I will look at how different coping strategies relate to work-related stressors. Specifically, I will be examining the potential moderating role of religious coping and non-religious coping strategies in the relationship between economic stressors (job insecurity and financial pressures) and a person's overall level of psychological distress.

Economic Stressors

There are several different types of economic stressors examined in the stress literature. Unemployment, job insecurity, contingent work, and downsizing are examples of such stressors (Schreurs, van Emmerik, Notelaers, & De Witte, 2010; Strazdins,

D'Souza, Lim, Broom, & Rodgers, 2004). Furthermore, employees whose jobs are not in danger of termination may also be susceptible to experiencing strain if they receive insufficient income to meet their needs (Ünal-Karagüven, 2009). Thus, economic stressors may reflect actual stressful experiences like the loss of a job or home, or major changes to your family's income and budget. However, perceiving the likelihood of losing one's home or worrying that you might no longer be able afford daily necessities such as food and housing can be just as stressful, and sometimes more so, than the actual events (Ünal-Karagüven, 2009). In other words, perceived economic pressure can be just as detrimental to someone's well-being as specific stressful economic events (i.e., job loss).

Negative outcomes of economic stressors such as unemployment can range from not having enough money to support a family to having a reduction in a person's self-efficacy as a competent worker (Strazdins, et al., 2004). Lack of continuous employment, as experienced by contingent workers, leads to perceptions of distrust towards the organization that will not hire an employee for a long-term contract (Bernhard & Sverke, 2003). Downsizing is the systematic reduction of a workforce by an organization (Appelbaum, Simpson, & Shapiro, 1987). Not only do the threat of losing one's job and ambiguity of the situation make for stressful circumstances, but those who survive a workforce reduction may also experience significant stress as a result (Appelbaum, et al., 1987). The current study will be taking a much closer look at job insecurity and financial pressure as the two primary economic stressors of interest.

Job Insecurity

Job insecurity, or "the subjectively perceived likelihood of involuntary job loss" (Bartley & Ferrie, 2001; pg. 777), is a well-documented source of economic stress. Employees can feel either qualitative or quantitative job insecurity in the workplace. Quantitative job insecurity is the overall continued concern of losing one's job, whereas qualitative job insecurity is the perceived threat of losing valued job features (De Witte et al., 2010). Examples of valued job features include anything in your job related to: geographic location, pay, status, autonomy, etc. (Ashford, Lee & Bobko, 1989; De Witte et al., 2010). The majority of the research on job insecurity has focused on quantitative job insecurity, whereas researchers are only beginning to explore qualitative job insecurity. Both types of job insecurity relate to strain experienced in the workplace (De Witte, et al., 2010).

Outcomes of Job Insecurity

Researchers have identified many associations between job insecurity and a variety of negative psychological and physical health outcomes (Dekker & Schaufeli, 1995). Job insecurity creates a feeling of uncertainty and a feeling of being in an ambiguous situation both of which are likely to increase stress and anxiety (Schreurs, van Emmerik, Notelaers, & De Witte, 2010). Perceptions of uncertainty in the workplace relate to increased feelings of powerlessness and a decreased perception of control, which in turn could lead to increased feelings of anxiety and an increased likelihood of long-term physical problems (Schreurs et al., 2010).

Some of the potential long-term, health-related issues associated with job insecurity include the increased likelihood of a heart attack, cirrhosis of the liver, and

stomach ulcers (Dekker & Schaufeli, 1995; Lewchuk, Clark, & de Wolff, 2008). Sauter, Hurrell, Murphy, and Levi (1997) have also suggested that psychologically demanding jobs or work situations (e.g., job insecurity) are likely to increase the risk of cardiovascular disease (Sauter et al., 1997). In addition, there is an increased prevalence of hypertension and coronary artery disease amongst individuals who experience prolonged periods of stress (Lewchuk, et al., 2008; NIOSH, 1999; Sauter et al., 1997). Overall, the prolonged perception of job insecurity relates strongly to long-term, health-related issues.

Beyond the psychological and physical problems that can result from anxiety caused by perceptions of job insecurity, companies that subject their employees to prolonged periods of job insecurity are likely to experience other sorts of organizational problems as a result. First, job insecurity relates to negative work-related attitudes such as job satisfaction and organizational commitment (Staufenbiel & Konig, 2010). Second, perceptions of job insecurity relate to employee turnover intentions (Staufenbiel & Konig, 2010) and turnover rate (Emberland & Rundmo, 2010). One of the best ways to reduce the strain associated with job insecurity is to eliminate the insecurity. Turnover does just that. Employees appear to be taking control of their job insecurity by removing themselves from the company entirely, thus removing the perceived threat of job loss (Emberland & Rundmo, 2010). Finally, another set of potentially harmful results of job insecurity relate to employee performance. For example, job insecurity relates to an increase in counterproductive work behaviors (Probst, 1999). Not only do perceptions of job insecurity relate to turnover rate, but also those employees who stay while experiencing job insecurity are more likely to engage in absenteeism and work-related

task avoidance behaviors than those employees who do not feel the constant threat of losing their job (Probst, 1999). Furthermore, employees who experience job insecurity self-report that their performance is poorer and that they perform fewer organizational citizenship behaviors (Staufenbiel & Konig, 2010).

Financial Pressures

Even people whose jobs are relatively stable and secure may suffer from stress due to inadequate income (Caplan & Schooler, 2007). Financial pressure is described as a difficulty paying one's bills, being able to replace items such as furniture or a car when needed, and being able to provide for one's family in terms of food, clothing, and medical care (Steptoe, et al., 2005). In the current economic climate, a person may be free from the stress associated with job insecurity in the workplace, but may experience financial hardships outside of the workplace as the result of receiving an inadequate income from their employer (Caplan & Schooler, 2007). Having a stable job and a sustainable source of income is, in some cases, not enough of a buffer between financial pressure and strain. However, the perception of having control over a difficult financial situation does seem to be an adequate buffer between financial pressures and strain (Caplan & Schooler, 2007). Perceived financial strain is more indicative of an imbalance between income and material aspirations than of poverty (Steptoe, Brydon, & Kunz-Ebrecht, 2005).

Unfortunately, in economically uncertain times, it is not always possible to reduce employees' perceptions of job insecurity or of financial pressures. Those perceptions may be quite accurate and realistic. Thus, employees must find ways to cope with the uncertainty and pressure. Thus, researchers must understand the vast array of coping

strategies available to individuals confronting economic stressors. Furthermore, researchers need to examine the most effective ways to cope with economic stressors.

Dealing with Economic Stressors

Researchers have examined various strategies for dealing with job insecurity. As mentioned earlier, the best way to reduce the strain associated with job insecurity is to lessen the overall perception of job insecurity (Dekker & Schaufeli, 1995). A few examples of things that can lessen the perception of job insecurity include strengthening one's own social support network, increasing self-esteem and the perception of self-worth in the workplace, allowing an employee to have more control over their workplace job features, and keeping current features of a job in place (De Witte et al., 2010; Dekker & Schaufeli, 1995; Staufenbiel & Konig, 2010) when possible.

Social support is a common form of coping. Having a strong social support network has many personal benefits that allow a person to better deal with difficult situations and has been linked to several benefits to combat feeling stressed, including having a sense of belonging, increasing your sense of self-worth, and having a feeling of security (Cassel, 1976; Thoits, 1986; Schwarzer & Leppin, 1991). Although it is reasonable to expect similar factors to be beneficial to individuals experiencing financial pressures, there is little research that addresses the issue.

Coping

Folkman, Lazarus, Dunkel-Schetter, Delongis and Gruen (1986; pg. 993) define coping as "the person's constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the person's resources." Coping has two primary functions: to regulate stressful emotions and

to alter the troubled person-environment relationship that causes distress in the first place (Folkman et al., 1986). Individual differences in appraisals of stressful situations likely relate to differences in the tendency of an individual to use a particular coping strategy, and researchers have identified a variety of taxonomies of these coping strategies.

The choice of coping strategies may depend on the specific situations people find themselves in, but people may also repeatedly rely on a common response to deal with a variety of situations. This is because people will choose the strategy they are most comfortable with based on their experiences and their own personal characteristics (Folkman et al., 1986; Lazarus & Folkman, 1984; McCrae, 1982). People may also continue to rely on strategies that helped them effectively deal with a previous situation (McCrae & Costa, Jr., 1986). Folkman and Lazarus (1980, 1985; Folkman et al., 1986) suggest that the coping process is dynamic, and individual differences are not likely to predispose anyone to using any one specific coping strategy when dealing with a difficult situation.

Traditional coping strategies range from ignoring the stressful stimulus to dealing with it directly. A few basic categories appear consistently across the various taxonomies in the literature: problem-solving strategies, avoidance strategies, support seeking strategies, symptom management strategies, and negative or maladaptive strategies (Amirkhan, 1994; Carver, Scheier & Weintraub, 1989; Lazarus & Folkman, 1984). Problem-solving strategies are a person's efforts to do something in order to alleviate stressful circumstances (MacArthur Foundation, 1998; Taylor, 1998). Avoidance strategies of coping lead people into activities (such as alcohol use) or mental states (such as withdrawal) that keep them from directly addressing stressful events (Taylor, 1998).

Support seeking strategies are the attempt to lessen strain by seeking the help of others who can help you (Lazarus & Folkman, 1984). Symptom management strategies of coping are those strategies that deal with the symptoms related to stress (Latack, 1986; Smith & Sulsky, 1995). Finally, negative or maladaptive strategies of coping are things like drug use and behavioral withdrawal that stunt or reduce the likelihood of positive psychological outcomes (Sulsky & Smith, 2005; pg. 187). Religion is an additional form of coping that is not identified in most of the predominant coping taxonomies (see Carver et al., 1989 for an exception).

Religious Coping

Religious coping is "the means of dealing with stress (which may be a consequence of illness) that are religious. These include prayer, congregational support, pastoral care, and religious faith." (Mosby's Dictionary of Complementary and Alternative Medicine, 2005; pg. 779). Research on religious coping has become increasingly prevalent over the past couple of decades (Hill & Pargament, 2008; Pargament et al., 2001; Rosmarin, Pargament & Flannely, 2010; Tix & Frazier, 1998; Weaver et al., 2006). In general, researchers have found significant correlations between use of religious coping strategies and mental and physical well-being (Hill & Pargament, 2008; Koenig, 1997; Koenig, McCulloch, & Larson, 2001; Tix & Frazier, 1998; Weaver et al., 2006). While there is a small and growing body of research on religious coping in non-Western and non-Christian samples (e.g., Tarakeshwar, Pargament & Mahoney, 2003), the majority of the research on religious coping has been conducted with Westerners following mainstream Christian faiths. As a result, this paper will focus on religion from a mainstream Western, Christian faith perspective.

Earlier research on the psychological benefits of using religion during stressful times focused on more traditional and more easily measurable ways of studying religion: frequency of prayer, frequency of attendance at religious services, and self-ratings of religiosity. Unfortunately, none of these items reflect how an individual uses religion, only that they do use religion. In their Ways of Coping Scale, Lazarus and Folkman (1984) included two items related to religion as a means of coping with a situation. Both of these reflected general positive uses of religion as a coping method. Then, Carver, et al. (1989) included a short four-item religious coping subscale (Turning to Religion) in their comprehensive measure of coping strategies. Again, these items reflect simply a generally positive use of religion as a means of support in difficult times. Pargament and colleagues (2000) were the first to identify a comprehensive taxonomy of religious coping methods. They identified 21 religious coping methods that do a better job of predicting adjustment following life stressors than traditional measures of religion (e.g., frequency of prayer). These 21 methods each reflect one of the five functions of religion identified by Pargament et al (2000): finding meaning, gaining control, establishing comfort and closeness to God, gaining personal intimacy through God and others, and going through a life transformation (Pargament, et al., 2000). This taxonomy allows for a more thorough assessment of the ways in which individuals who are under strain apply religion to their lives.

People can use religious coping to find meaning by religiously redefining their situations as potentially beneficial, redefining the stressor as a punishment from God, redefining the stressor as an act of the devil, or by redefining God's power to try to get a better understanding of the stressor (Pargament, et al., 2000). People can use religious

coping to gain control by forming a partnership with God in problem solving, actively

surrendering control to God, passively waiting for God to control the situation, pleading

with God for divine intercession, or by seeking control without the help of God

(Pargament, et al., 2000). Also, people use religious coping to establish comfort and

closeness to God through searching for comfort from God, engaging in religious

activities (e.g., prayer) rather than focusing on the problem, searching for spiritual

cleansing, searching for a spiritual connection, expressing spiritual discontent with God

in regards to the current situation, and establishing religious boundaries (Pargament, et

al., 2000). In addition, people use religious coping to gain intimacy with others and

closeness to God through seeking support from clergy or congregation members,

providing spiritual support to others, or expressing religious dissatisfaction with clergy or

congregation members (Pargament, et al., 2000). Finally, religious coping can help

people to achieve a life transformation by looking to religion for a new direction in life, a

radical change in life, or for forgiveness (Pargament, et al., 2000).

Like traditional coping methods, religious coping methods are not always

adaptive. Religion is typically seen as an uplifting and positive medium for establishing

comfort and support, and for dealing with stress and anxiety in everyday life (Rosmarin,

Pargament, & Robb, III, 2010). For instance, someone could turn to God as a source of

comfort for dealing with their situation, or could pray in order to work through their

problems (Pargament, 1997). However, religious coping can also be used in a

dysfunctional manner (Pargament, et al., 2000). For example, one could "blame God" or

feel as though God has forsaken them as a means of dealing with a major life stressor.

This interpretation of the situation is an example of "negative" religious coping

(Pargament, et al., 2000) and is typically associated with poorer adjustment (e.g.,

increased anxiety, depression, etc.) (Tix & Frazier, 1998).

The Present Study

Given the current economic slowdown, it is necessary to examine effective

methods of dealing with job insecurity and other financial difficulties. For the present

study, I will examine whether religious and non-religious coping methods moderate the

relationship between economic stressors and psychological distress among those who

identify themselves as at least somewhat religious. I expect that both religious and non-

religious coping will be effective strategies for dealing with economic stressors and that

each will contribute independently to a reduction in strain experienced by those using

these strategies.

I have chosen religious and non-religious coping strategies that serve similar

purposes. For instance, Benevolent Religious Reappraisal (BRR) (religious) and Positive

Reinterpretation and Growth (PR&G) (non-religious) both serve the function of helping

an individual find meaning in the difficulty they are encountering. The coping methods

chosen and their functions are presented in Table 1.

Table 1
Religious and Non-Religious Coping Strategies and their Purposes

Purpose of Coping	Religious Coping (RCOPE) (Pargament et al., 2000)	Non-Religious Coping (COPE) (Carver et al., 1989)
Finding Meaning	Benevolent Religious Reappraisal (BRR) "Redefining the stressor through religion as benevolent and potentially beneficial."	Positive Reinterpretation and Growth (PR&G) "Coping aimed at managing distress emotions rather than at dealing with the stressor."
Gaining Control	Self-Directing Religious	Planning

	Coping "Seeking control directly through individual initiative rather than help from God."	"Thinking about how to cope with a stressor and coming up with action strategies, thinking about what steps to take and how best to handle the problem."
Social Support	Seeking Support from Clergy or Members "Searching for comfort and reassurance through the love and care of congregation members and clergy."	Seeking Social Support for Emotional Reasons "Getting moral support, sympathy, or understanding."
Shifting Focus	Religious Focus "Engaging in religious activities to shift focus from the stressor."	Mental Disengagement "A wide variety of activities that serve to distract the person from thinking about the behavioral dimension or goal with which a stressor is interfering."

Hypotheses

Based on the notion that both job insecurity and financial pressure are significant contributors to anxiety and psychological distress (Burgard et al, 2009; Caplan & Schooler, 2007; Dekker & Schaufeli, 1995; Schreuers et al., 2010), I hypothesize the following:

H1a: Job insecurity will be positively correlated with psychological distress.

H1b: Financial pressure will be positively correlated with psychological distress.

Also, both religious and non-religious coping strategies are likely to reduce psychological distress, therefore, I hypothesize that:

H2: Both religious and non-religious coping strategies will be negatively correlated with psychological distress.

H3a: Religious coping methods will moderate the relationship between job insecurity and psychological distress such that the relationship between job insecurity and psychological distress will be weaker among those who engage in more frequent religious coping.

H3b: Religious coping methods will moderate the relationship between financial pressure and psychological distress such that the relationship between financial pressure and psychological distress will be weaker among those who engage in more frequent religious coping.

H4a: Non-religious coping methods will moderate the relationship between job insecurity and psychological distress such that the relationship between job insecurity and psychological distress will be weaker among those who engage in more frequent non-religious coping.

H4b: Non-religious coping methods will moderate the relationship between financial pressure and psychological distress such that the relationship between financial pressure and psychological distress will be weaker among those who engage in more frequent non-religious coping.

CHAPTER II

METHOD

Participants

A total of 103 employed adults participated in this study. A prerequisite for

participation was that the respondent needed to identify himself or herself as being at

least somewhat religious. All participants were recruited through churches and it was

assumed that their presence at church was an indication of being at least somewhat

religious. As such, no participants were eliminated for not meeting this criterion.

Demographic information for this study can be found in Table 2. Median job tenure was

between seven and nine years, and median organizational tenure was between ten and

twelve years. The entire sample identified itself as Lutheran. Data collection took place at

six different churches in Wisconsin and Minnesota, however, I did not code the locations

and therefore, no additional analyses could be performed to look at differences across

churches. There were churches representing the ELCA, WELS, and Missouri Synod.

Procedures

Participants were recruited by contacting local churches in south-central

Minnesota and south-central Wisconsin and seeking their cooperation. Cooperating

churches allowed me to distribute survey packets in the church vestibule following

services.

Survey packets contained a letter to participants and the survey itself. The letter to participants explained the nature of the study and the purpose of their participation. The letter to participants also offered volunteers two options to complete the survey. Participants were given the option to complete the paper and pencil version of the survey or a web-based version of the survey. Those who opted for the paper and pencil survey received the physical copy of the survey and a prepaid postage envelope to send the survey back to the researcher. The letter also provided a web address to an online version of the survey that participants could take through KeySurvey.com. The questions and items in the online version of the survey were identical to the paper and pencil version. The survey took approximately 15 minutes to complete.

Measures

Both the online and the paper and pencil versions of the survey were comprised of several pre-existing validated measures (See Appendices) assessing demographics, job insecurity, financial pressures, religious coping, non-religious coping, and psychological distress.

Demographics. For this study, I gathered demographic information from participants regarding their age, gender, job tenure, organizational tenure, and religious affiliation.

Job Insecurity. Job insecurity, for this study, was measured using the Bare Bones version of the Job Insecurity Scale (JIS) that was originally devised by Ashford, Lee, and Bobko (1989; Lee, Bobko, Ashford, Chen, & Ren, 2008). The Bare Bones Job Insecurity Scale is a 25-item scale ($\alpha = .85$) that consists of five different subscales. All items were rated on a 5-point Likert type scale. The first subscale consists of five items and relates to

the importance of job features (α = .81). It asks respondents "In your work life, how important are each of the following features to you personally?" Respondents were then asked to rate the importance of things like "maintaining your current pay" and "the freedom to schedule your work." The second subscale consists of five items and relates to the perceived threat of losing those same job features (α = .81) that are alluded to in the first subscale. Respondents were asked, "Looking to the future, what is the probability that changes could occur - changes you do not want or might disagree with - that would *negatively* affect each of these features?" The third subscale consists of six items and relates to the importance of possible changes to the features of a job (α = .79). It asked respondents "Assume for a moment that each of the following events could happen to you; how important to you personally is the possibility that…," and respondents rated items like "You will be moved to another job at the same level within the organization." The fourth subscale consists of six items related to the perceived threat of the same changes to the total job (α = .65) that are alluded to in the third subscale. It asks respondents "Again, thinking about the future, how likely is it that each of these events might actually occur to you in your current job?" The fifth subscale consists of three items and relates to perceived powerlessness (α = .82). It asks respondents to rate how much they agree or disagree with items like "I have enough power in my organization to control events that might affect my job."

The scores of the five subscales were then calculated using the following equation (Ashford, Lee, & Bobko, 1989; Lee, Bobko, Ashford, Chen, & Ren, 2008):

Fully Composite JI = [sum (importance of job feature x likelihood of losing job feature) + sum (importance of negative changes in total job x likelihood of negative changes in total job)] x [perceived powerlessness to resist threat].

Financial Pressure. Financial pressure was measured using a 3-item Financial

Strain Scale (Vinokur & Caplan, 1987). Items were measured using a 5-point Likert-type

scale (α = .81) and consisted of items like: "How difficult is it for you to live on your

total household income right now?"

Religious Coping. Religious coping was assessed using four subscales from

Pargament et al.'s RCOPE (2000). A single subscale from each of the functions of

religion (with the exception of the life transformation function) was used in this study.

Each subscale contains five items measured on a 4-point Likert-type scale ranging from 0

(not at all) to 3 (a great deal).

From the meaning function, the BRR Subscale (α = .90) was used. Sample items

from this subscale include: "Saw my situation as part of God's plan" and "Tried to find a

lesson from God in the event." From the control function, items from the Self-Directing

Religious Coping Subscale (α = .92) were used. Sample items on this subscale include:

"Tried to deal with my feelings without God's help" and "Tried to make sense of the

situation without relying on God." From the comfort and spirituality function, the

Religious Focus Subscale (α = .85) was used. Sample items from this subscale include:

"Prayed to get my mind off of my problems" and "Thought about spiritual matters to stop

thinking about my problems." Finally, from the intimacy and spirituality function, the

Seeking Support from Clergy or Members Subscale (α = .93) was used. Sample items

from this subscale include: "Looked for spiritual support from Clergy" and "Asked others

to pray for me."

Non-Religious Coping. Non-religious coping was measured using four subscales

of the COPE scale (Carver et al., 1989). Each subscale has four items measured on a 4-

point Likert-type scale with 1 being "I usually don't do this at all," and 4 being "I usually do this a lot." The PR&G subscale (α = .82) was used. Sample items included "I look for something good in what is happening" and "I learn something from the experience." The Planning subscale (α = .83) was used. Sample items of this subscale include: "I try to come up with a strategy about what to do" and "I make a plan of action." The Mental Disengagement subscale (α = .57) was used. Although Carver et al. (1989) found this subscale to have relatively low internal consistency, I opted to include because it provided a good conceptual match to the religious coping subscale of Religious Focus. Sample items of this subscale include: "I give up the attempt to get what I want" and "I just give up trying to reach my goal." Finally, the Seeking Social Support for Emotional Reasons subscale (α = .91) was used with sample items like: "I talk to someone about how I feel" and "I try to get emotional support from friends or relatives." The four subscales from the COPE scale were chosen based on their perceived similarities with the subscales on the RCOPE scale.

Psychological Distress. Psychological distress was measured using the Perceived Stress Scale created by Cohen, Kamarack, and Mermelstein (1983) (α = .85). The scale consists of 14 items measured on a 5-point Likert-type scale ranging from 0 (never) to 4 (very often). The scale asks respondents to answer items based on how they have felt over the last month, with sample items that include: "How often have you been upset because of something that happened unexpectedly?" and "How often have you dealt successfully with irritating life hassles?"

Figure 1
Proposed Model
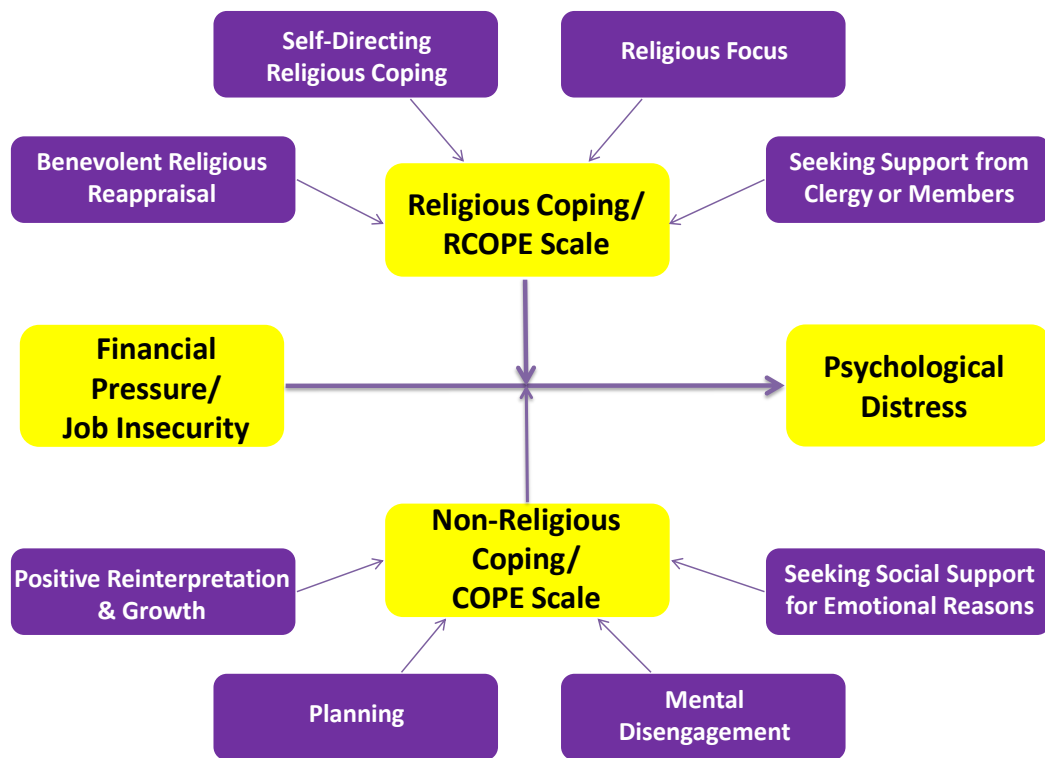
CHAPTER III

RESULTS

Preliminary Analyses

Of the 103 collected responses, only six participated by using the online survey option. Respondent scores for each of the scales were not calculated if there were any missing items for that scale. All respondents completed the survey in its entirety.

Descriptive statistics were computed and reliability was examined for each scale or subscale. The Mental Disengagement subscale of the COPE scale was found to be unreliable ($\alpha = .57$). Although removing one of the four items might have improved the overall reliability, it would still have been below the acceptable .70 standard for internal consistency. Moreover, this is consistent with previous research with the measure (Carver et al., 1989). Therefore, I retained the scale in its original form for the following analyses. The means, standard deviations, coefficient alphas (α), the possible ranges, and the actual ranges for all measures are provided in Table 3. Correlations between all measures are presented in Table 4.

Tests of Hypotheses

Economic Stressors and Psychological Distress

Simple bivariate correlations were used to test Hypothesis 1a and 1b. Hypothesis 1a was supported. Job insecurity was positively related to psychological distress, where the greater the amount of perceived job insecurity, the more participants reported

experiencing psychological distress ($r = .21$, $p < .05$). Hypothesis 1b was also supported. Financial pressures were positively related to psychological distress. The greater the amount of financial pressure a respondent reported experiencing, the more likely the respondent was to report experiencing psychological distress as well ($r = .27$, $p <.01$).

Economic Stressors and Coping Strategies

Although these were not hypothesized, it is worthwhile noting that individuals experiencing job insecurity also tended to be experiencing financial pressure ($r = .27$, $p < .01$). Furthermore, experiencing these economic stressors did not generally relate to the use of most coping strategies. In fact, people experiencing job insecurity were less likely to engage in BRR ($r = -.21$, $p < .05$) and PR&G ($r = -.23$, $p < .05$).

Coping Strategies and Psychological Distress

Correlations were also conducted to determine whether the relationships between each of the religious and non-religious coping strategies were related to psychological distress (Hypothesis 2). Among the religious coping strategies, only Self-Directing Religious Coping was significantly related to psychological distress ($r = .40$, $p < .01$). However, this relationship was not in the hypothesized direction. None of the other religious coping scales used in this analysis were significantly related to psychological distress. Among the non-religious coping strategies, PR&G ($r = -.39$, $p < .01$) and Planning ($r = -.28$, $p < .01$) were significantly negatively correlated with psychological distress. Hypothesis 2 is only partially supported.

Coping Strategies as Moderators

Hypotheses 3a and b and 4a and b were tested with hierarchical moderated regression analyses. For all regressions, psychological distress was the dependent

variable. The independent variables were job insecurity and religious coping (Hypothesis

3a), financial pressure and religious coping (Hypothesis 3b), job insecurity and non-

religious coping (Hypothesis 4a) and financial pressure and non-religious coping

(Hypothesis 4b). In each case the independent variables were centered before being

entered into the regression and product terms were calculated for the interaction term

using these centered variables. The main effects for the independent variables were

entered on the first step of the regression, and the interaction term was entered on the

second step.

For Hypothesis 3a (Table 5), four hierarchical moderated regressions were

conducted. The first regression model involved job insecurity and BRR. There were not

significant main effects for either BRR (β = -.052, ns) or job insecurity (β = .199, ns).

Furthermore, the interaction term was not significant (β = -.106, ns). The second

regression model involved job insecurity and Self-directing Religious Coping. There was

a significant main effect found for Self-Directing Religious Coping (β = .389, $p < .001$),

but not for job insecurity (β = .178, ns). Furthermore, the interaction term was also not

significant (β = -.192, ns). The third regression model included job insecurity and

Religious Focus. There was not a significant main effect for Religious Focus (β = .087,

ns), but there was a significant main effect found for job insecurity (β = .217, $p < .05$).

The interaction term was not significant (β = -.216, ns). Finally, the fourth regression

model included job insecurity and Seeking Support from Clergy or Members. There was

not a significant main effect for Seeking Support (β = -.077, ns), but there was a

significant main effect for job insecurity (β = .210, $p < .05$). Furthermore, the interaction

term between the two was significant (β = -.639, $p < .05$). To examine the form of the

interaction, total psychological distress was regressed on job insecurity at high and low levels of Seeking Support from Clergy or Members. These results are depicted in Figure 2. Respondents low in job insecurity showed no significant differences in psychological distress with relation to whether they had a high or low level of Seeking Support from Clergy or Members. However, there was a significant difference for respondents who were high in job insecurity. Those who had a low level of Seeking Support from Clergy or Members had significantly higher psychological distress scores than those who had a high level of Seeking Support from Clergy or Members.
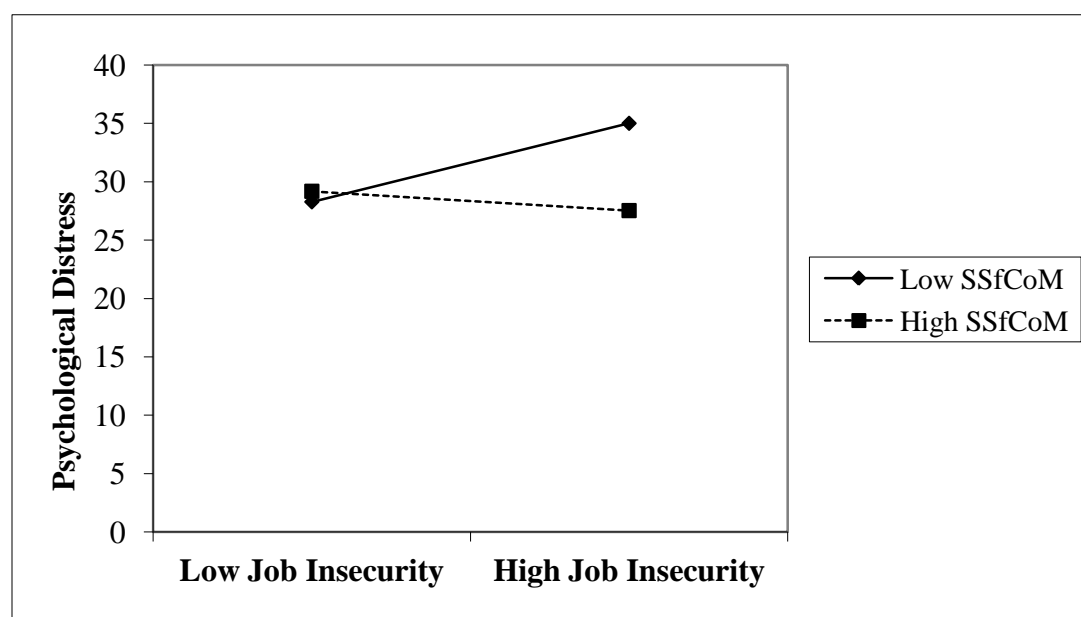
Figure 2. Seeking Support from Clergy or Members Moderating Job Insecurity and Strain as measured by Psychological Distress

Only one of the religious coping strategies significantly moderated the relationship between job insecurity and psychological distress (Seeking Support from Clergy or Members). Thus, Hypothesis 3a was only partly supported.

For Hypothesis 3b (Table 6), four hierarchical moderated regressions were conducted. The first regression model involved financial pressures and BRR. There was

not a significant main effect for BRR (β = -.097, *ns*), but there was a significant main

effect for financial pressure (β = .273, *p* < .01). Furthermore, the interaction term was not

significant (β = .237, *ns*). The second regression model involved financial pressures and

Self-directing Religious Coping. There were significant main effects found for Self-

Directing Religious Coping (β = .438, *p* < .001) and financial pressure (β = .320, *p*

<.001). However, the interaction term was not significant (β = -.076, *ns*). The third

regression model included financial pressures and Religious Focus. There was not a

significant main effect for Religious Focus (β = .038, *ns*), but there was a significant

main effect found for financial pressure (β = .265, *p* < .01). The interaction term was not

significant (β = -.071, *ns*). Finally, the fourth regression model included financial

pressures and Seeking Support from Clergy or Members. There was not a significant

main effect for Seeking Support (β = -.110, *ns*), but there was a significant main effect for

financial pressure (β = .280, *p* < .01). Furthermore, the interaction term between the two

was not significant (β = .084, *ns*). None of the religious coping strategies significantly

moderated the relationship between financial pressure and psychological distress. Thus,

Hypothesis 3b was not supported.

For Hypothesis 4a (Table 7), four hierarchical moderated regressions were

conducted. The first regression model involved job insecurity and PR&G. There was a

significant main effect for PR&G (β = -.363, *p* <.001), but there was not a significant

main effect for job insecurity (β = .127, *ns*). Furthermore, the interaction term was not

significant (β = -.235, *ns*). The second regression model involved job insecurity and

Planning. Both Planning (β = -.272, *p* < .01) and job insecurity (β = .193, *p* < .05) yielded

significant main effects. However, the interaction term for these two was not significant

(β = -.525, *ns*). The third regression model included job insecurity and Mental

Disengagement. Both Mental Disengagement (β = .193, *p* < .05) and job insecurity (β =

.208, *p* < .05) yielded significant main effects. However, the interaction term for these

two was not significant (β = -.310, *ns*). The fourth regression model included job

insecurity and Seeking Support for Emotional Reasons. There was not a significant main

effect for Seeking Support (β = -.172, *ns*), but there was a significant main effect for job

insecurity (β = .222, *p* < .05). Furthermore, the interaction term between the two was not

significant (β = -.653, *ns*). None of the religious coping strategies significantly moderated

the relationship between job insecurity and psychological distress. Thus, Hypothesis 4a

was not supported.

For Hypothesis 4b (Table 8), four hierarchical moderated regressions were

conducted. The first regression model involved financial pressures and PR&G. There was

a significant main effect for both PR&G (β = -.399, *p* < .001) and for financial pressure

(β = .270, *p* < .01). However, the interaction term was not significant (β = .001, *ns*). The

second regression model involved financial pressures and Planning. There were

significant main effects found for Planning (β = -.265, *p* < .01) and financial pressure (β

= .252, *p* <.01), but the interaction term was not significant (β = .568, *ns*). The third

regression model involved financial pressures and Mental Disengagement. There was not

a significant main effect for Mental Disengagement (β = .153, *ns*), but there was a

significant main effect found for financial pressure (β = .249, *p* < .05). The interaction

term was not significant (β = .038, *ns*). The final regression model involved financial

pressures and Seeking Support for Emotional Reasons. There was not a significant main

effect for Seeking Support for Emotional Reasons (β = -.167, *ns*), but there was a

significant main effect for financial pressure ($\beta = .285$, $p < .05$). However, the interaction term between the two was not significant ($\beta = .715$, *ns*). None of the non-religious coping strategies significantly moderated the relationship between financial pressure and psychological distress. Thus, Hypothesis 4b was not supported.

Additional Analyses

Additional analyses were run on the three subscales of the job insecurity measure (Job Features, Changes to Job, and Perceived Powerlessness) to see if specific aspects of job insecurity were related to distress and/or use of various coping strategies. Simple bivariate correlations were run with total psychological distress, financial pressure, and each of the coping subscales. The results show that the Job Features subscale was not significantly related to any of the coping subscales in this study. The Changes to Job subscale was significantly related to Seeking Support for Emotional Reasons ($r = .20$, $p < .05$) and PR&G ($r = -.24$, $p < .05$). The powerlessness subscale was the only job insecurity subscale that was significantly related to psychological distress ($r = .23$, $p < .05$), and it was significantly related to BRR ($r = -.23$, $p < .05$), PR&G ($r = -.27$, $p < .01$), and Planning ($r = -.20$, $p < .05$).

Finally, I examined the unique explanatory power of religious and non-religious coping with a series of hierarchical regressions. First, I controlled for the variance in psychological distress explained by the two economic stressors ($\Delta R^2 = .090$, $p < .01$), then I controlled for the variance in psychological distress explained by the set of four non-religious coping methods ($\Delta R^2 = .200$, $p < .001$), and finally I entered the set of four religious coping methods and determined the unique variance explained by those methods above and beyond the effects of the economic stressors and non-religious coping

methods ($\Delta R^2 = .113$, p < .01). Next, I repeated this process except the position of

religious coping methods and non-religious coping methods were reversed. Thus, after

controlling for variance in distress explained by economic stressors ($R^2 = .090$, p < .01), I

determined the additional variance explained by religious coping methods ($\Delta R^2 = .175$, p

< .001), and the unique variance explained by non-religious coping methods ($\Delta R^2 = .138$,

p < .01). The results indicate that Non-Religious Coping strategies account for a higher

percentage of unique variance in the coping process than Religious Coping strategies

when explaining the total psychological distress related to economic stressors. In Step 2

of the regression for Non-Religious Coping, there was a significant relationship between

economic stressors and Mental Disengagement ($\beta = .207$, $p < .05$), and also a significant

negative relationship between PR&G ($\beta = -.362$, $p < .001$). In Step 2 of the regression for

Religious Coping, there was a significant relationship between economic stressors and

Self-Directing Religious Coping ($\beta = .387$, $p < .01$). Results for the hierarchical

regression analysis for Non-Religious coping strategies and Religious coping strategies

can be found in Tables 9 and 10, respectively.

Table 2. Sample Demographic Characteristics

Variable	*N*	*%*
Age		
18-20	0	0.0
21-30	10	9.7
31-40	22	21.4
41-50	26	25.2
51-60	28	27.2
61-70	13	12.6
70+	4	3.9
Gender		
Female	66	64.1
Male	37	35.9
Employment Status		
Full-Time	78	75.7
Part-Time	25	24.3
Job Tenure		
0-3 Years	33	32.0
4-6 Years	13	12.6
7-9 Years	8	7.8
10-12 Years	13	12.6
13-15 Years	5	4.9
16+ Years	31	30.1

Org. Tenure		
0-3 Years	29	28.2
4-6 Years	8	7.8
7-9 Years	9	8.7
10-12 Years	11	10.7
13-15 Years	9	8.7
16+ Years	37	35.9

Table 3. Means, Standard Deviations, Alphas for All Study Variables

	M	SD	Alpha (α)	Total Range	Actual Range
Total Psychological Distress	31.31	6.94	0.85	0-56	16-46
Financial Pressure	6.77	2.62	0.81	3-15	3-13
Job Insecurity (Composite)	969.11	459.33	0.85	N/A	0-2565
Religious Coping Strategies					
Benevolent Religious Reappraisal	8.85	2.97	0.90	0-12	0-12
Self-Directing Religious Coping	5.32	2.41	0.92	0-12	1-12
Religious Focus	5.43	2.12	0.85	0-12	0-11
Seeking Support from Clergy or Members	5.44	2.56	0.93	0-12	0-12
Non-Religious Coping Strategies					
Positive Reinterpretation & Growth	12.39	2.62	0.82	4-16	6-16
Planning	13.01	2.49	0.83	4-16	6-16
Mental Disengagement	7.89	2.36	0.57	4-16	4-14
Seeking Support for Emotional Reasons	10.38	3.49	0.91	4-16	4-16

Table 4. Zero-order Correlations Between All Study Variables

	TPD	Finan. Pressure	Job Insec.	BRR	Self-Direct	Religious Focus	Support (Cler/Mem)	Positive Reinter.	Planning	Mental Diseng.	Support (Emotional)
TPD											
Financial Pressure	.27**										
Job Insec.	.21*	.27**									
BRR	-.09	.06	-.21*								
Self-Direct Religious	.40**	-.13	.08	-.30**							
Religious Focus	.07	.13	-.08	.58**	-.17						
Support (Clergy or Members)	-.08	.11	.00	.40**	-.10	.16					
Positive Reint. & Growth	-.39**	.01	-.23*	.46**	-.28**	.23*	.32**				
Planning	-.28**	-.09	-.06	.25*	-.18	.15	.11	.34**			
Mental Diseng.	.20	.13	.01	.13	.13	.14	.09	.14	-.16		
Seeking Support (Emotional)	-.16	.08	.08	.19	-.24	.04	.23*	.24*	.27**	.05	

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).
TPD= Total Psychological Distress
BRR = Benevolent Religious Reappraisal

Table 5. Summary of Hierarchical Multiple Regression Analyses Testing Moderating Effect of Religious Coping Strategies on Job Insecurity (DV= Psychological Distress)

Variable	ΔR^2	*B*	*SE B*	β
Step 1	.047			
BRR		-.090	.178	-.052
Job Insecurity		.003	.002	.199
Step 2	.001			
BRR		.026	.390	.015
Job Insecurity		.004	.004	.290
BRR x JI		.000	.000	-.106
Step 1	.194***			
SDRC		.641	.151	.389***
Job Insecurity		.003	.001	.178
Step 2	.006			
SDRC		.875	.311	.531**
Job Insecurity		.004	.002	.270
SDRC x JI		.000	.000	-.192
Step 1	.052			
Religious Focus		.163	.185	.087
Job Insecurity		.003	.001	.217*
Step 2	.004			
Religious Focus		.453	.474	.243
Job Insecurity		.005	.004	.365
Religious Focus x JI		.000	.000	-.216
Step 1	.050			
SS (Clergy/Members)		-.117	.150	-.077
Job Insecurity		.003	.001	.210*
Step 2	.063*			
SS (Clergy/Members)		.609	.314	.402
Job Insecurity		.008	.002	.552**
SS(C/M) x JI		-.001	.000	-.639*

Note. *N*=103. * *p*<.05. ** *p*<.01. *** *p*<.001. JI = Job Insecurity, BRR = Benevolent Religious Reappraisal, SDRC = Self-Directing Religious Coping, SS(C/M) = Seeking Support from Clergy or Members

Table 6. Summary of Hierarchical Multiple Regression Analyses Testing Moderating Effect of Religious Coping Strategies on Financial Pressure (DV= Psychological Distress)

Variable	ΔR^2	*B*	*SE B*	β
Step 1	.083*			
BRR		-.169	.168	-.097
Financial		.721	.254	.273**
Step 2	.004			
BRR		-.415	.398	.-.238
Financial		.258	.724	.098
BRR x Financial		.042	.062	.237
Step 1	.263***			
SDRC		.725	.144	.438***
Financial		.844	.229	.320***
Step 2	.000			
SDRC		.836	.462	.505
Financial		.940	.447	.356*
SDRC x Financial		-.016	.065	-.076
Step 1	.075*			
Religious Focus		.071	.183	.038
Financial		.700	.258	.265**
Step 2	.000			
Religious Focus		.159	.510	.085
Financial		.815	.672	.309
Religious Focus x Financial		-.014	.077	-.071
Step 1	.085*			
SS (Clergy/Members)		-.167	.147	-.110
Financial		.740	.255	.280**
Step 2	.001			
SS (Clergy/Members)		-.273	.406	-.179
Financial		.656	.396	.248
SS (C/M) x Financial		.016	.058	.084

Note. *N*=103. * *p*<.05. ** *p*<.01. *** *p*<.001. BRR = Benevolent Religious Reappraisal, SDRC = Self-Directing Religious Coping, SS(C/M) = Seeking Support from Clergy or Members

Table 7. Summary of Hierarchical Multiple Regression Analyses Testing Moderating Effect of Non-Religious Coping Strategies on Job Insecurity (DV= Psychological Distress)

Variable	ΔR^2	B	SE B	β
Step 1	.169***			
PR & G		-.959	.251	-.363***
Job Insecurity		.002	.001	.127
Step 2	.003			
PR & G		-.656	.578	-.249
Job Insecurity		.005	.006	.353
PR & G x JI		.000	.000	-.235
Step 1	.118**			
Planning		-.760	.267	-.272**
Job Insecurity		.003	.001	.193*
Step 2	.007			
Planning		-.221	.686	-.079
Job Insecurity		.010	.009	.687
Planning x JI		-.001	.001	-.525
Step 1	.081*			
Mental Disengagement		.570	.287	.193*
Job Insecurity		.003	.001	.208*
Step 2	.007			
Mental Disengagement		1.057	.624	.358
Job Insecurity		.007	.004	.455
Mental Disengagement x JI		.000	.001	-.310
Step 1	.074*			
SS for Emotional Reasons		-.344	.196	-.172
Job Insecurity		.003	.001	.222*
Step 2	.031			
SS for Emotional Reasons		.410	.456	.205
Job Insecurity		.011	.004	.699*
SS (Emotional) x JI		-.001	.000	-.653

Note. *N*=103. * *p*<.05. ** *p*<.01. *** *p*<.001. JI = Job Insecurity, PR & G = Positive Reinterpretation & Growth, SS (Emotional) = Seeking Support for Emotional Reasons

Table 8. Summary of Hierarchical Multiple Regression Analyses Testing Moderating Effect of Non-Religious Coping Strategies on Financial Pressure (DV= Psychological Distress)

Variable	ΔR^2	B	SE B	β
Step 1	.232***			
PR & G		-1.056	.233	-.399***
Financial		.712	.232	.270**
Step 2	.000			
PR & G		-1.057	.623	-.399
Financial		.710	1.156	.269
PR & G x Financial		.000	.090	.001
Step 1	.143***			
Planning		-.742	.261	-.265**
Financial		.665	.246	.252**
Step 2	.009			
Planning		-1.465	.769	-.524
Financial		-.696	1.384	-.264
Planning x Financial		.104	.104	.568
Step 1	.096*			
Mental Disengagement		.453	.285	.153
Financial		.658	.255	.249*
Step 2	.000			
Mental Disengagement		.389	.856	.132
Financial		.585	.952	.222
Mental Disen. x Financial		.009	.117	.038
Step 1	.101**			
SS for Emotional Reasons		-.334	.192	-.167
Financial		.751	.252	.285*
Step 2	.024			
SS for Emotional Reasons		-1.231	.584	-.614*
Financial		-.568	.850	-.215
SS(Emotional) x Financial		.132	.081	.715

Note. *N*=103. * *p*<.05. ** *p*<.01. *** *p*<.001. JI = Job Insecurity, PR & G = Positive Reinterpretation & Growth, Mental Disen. = Mental Disengagement, SS (Emotional) = Seeking Support for Emotional Reasons

Table 9. Hierarchical Multiple Regression Analyses Testing Unique Variance of Religious Coping Strategies on Job Insecurity and Financial Pressure (DV= Psychological Distress)

Variable	ΔR^2	*B*	*SE B*	β
Step 1	.090**			
Job Insecurity		.002	.002	.148
Financial		.602	.271	.029*
Step 2	.200***			
Job Insecurity		.001	.001	.065
Financial		.601	.248	.224*
PR&G		-.955	.262	-.362***
Planning		-.224	.274	-.080
Mental Disengagement		.611	.269	.207*
SS (Emotional)		-.162	.186	-.081
Step 3	.113**			
Job Insecurity		.001	.001	.068
Financial		.622	.239	.232*
PR&G		-.941	.263	-.356***
Planning		-.286	.263	-.102
Mental Disengagement		.343	.266	.116
SS (Emotional)		-.087	.179	-.044
BRR		.199	.259	.085
SDRC		.831	.347	.287*
Religious Focus		.229	.411	.070
SS (Clergy/Members)		.031	.302	.012

Note. *N*=103. * *p*<.05. ** *p*<.01 *** *p*<.001. JI = Job Insecurity, BRR = Benevolent Religious Reappraisal, SDRC = Self-Directing Religious Coping, SS(C/M) = Seeking Support from Clergy or Members, PR & G = Positive Reinterpretation & Growth, SS (Emotional) = Seeking Support for Emotional Reasons

Table 10. Hierarchical Multiple Regression Analyses Testing Unique Variance of Religious Coping Strategies on Job Insecurity and Financial Pressure (DV= Psychological Distress)

Variable	ΔR^2	*B*	*SE B*	B
Step 1	.090**			
Job Insecurity		.002	.002	.148
Financial		.602	.271	.029*
Step 2	.175***			
Job Insecurity		.002	.001	.104
Financial		.701	.255	.261**
BRR		-.202	.263	-.086
SDRC		1.118	.355	.387**
Religious Focus		.115	.428	.036
SS (Clergy/Members)		.044	.321	.016
Step 3	.138**			
Job Insecurity		.001	.001	.068
Financial		.622	.239	.232*
BRR		.199	.259	.085
SDRC		.831	.347	.287*
Religious Focus		.229	.411	.070
SS (Clergy/Members)		.031	.302	.012
PR&G		-.941	.263	-.356***
Planning		-.286	.263	-.102
Mental Disengagement		.343	.266	.116
SS (Emotional)		-.087	.179	-.044

Note. *N*=103. * *p*<.05. ** *p*<.01 *** *p*<.001. JI = Job Insecurity, BRR = Benevolent Religious Reappraisal, SDRC = Self-Directing Religious Coping, SS(C/M) = Seeking Support from Clergy or Members, PR & G = Positive Reinterpretation & Growth, SS (Emotional) = Seeking Support for Emotional Reasons

CHAPTER IV

DISCUSSION

This study examined the relationship between economic stressors (job insecurity and financial pressure) and psychological distress and the effects of various coping strategies on this relationship. The primary purpose of the current study was to improve understanding of the process of dealing with economic stressors by examining different religious and non-religious means of coping as moderators of the relationship between both job insecurity and financial pressure on psychological distress. Because of the current economic situation, and the prevalence of downsizing (De Meuse & Marks, 2005), the population is faced with a greater likelihood of experiencing economic pressures far more in the present than they have in the past (De Witte et al., 2010; Emberland & Rundmo, 2010). As a result, it is important to understand the effects of these economic stressors and what organizations and employees might do to mitigate these effects. The current study is a preliminary investigation into these means of coping.

Coping with Economic Stressors

Study findings indicate that people experiencing greater financial pressures and greater job insecurity also report higher levels of psychological distress. This is consistent with previous findings by Dekker and Schaufeli (1995), Caplan and Schooler (2007) and Bartley and Ferrie (2001).

There was also some support for the notion that the use of coping strategies is related to reduced distress. However, this was only true for some non-religious coping strategies. Specifically, the use of non-religious coping strategies of PR&G and Planning was associated with lower levels of distress. These two coping strategies reflect efforts to find meaning in events or to gain control over events. Control-oriented or problem-focused approaches have generally been found to be effective strategies for reducing distress (Folkman et al., 1986) in most situations. In the face of economic stressors, it appears that efforts to understand the meaning of events and to plan for the future are beneficial. It seems logical that individuals facing insecure jobs will feel less distress if they are able to plan a course of action in the event of an actual job loss.

On the other hand, in the case of religious coping, people who engaged in Self-Directing Religious Coping reported greater psychological distress. Although Self-Directing is also considered a means of gaining control, its relationship to job insecurity was opposite that of non-religious methods of gaining control (planning). This seems contradictory at first glance; however, Pargament (1997) suggests that among people who identify themselves as religious, the Self-Directing strategy can be maladaptive.

There was almost no support for the hypothesized interactions between coping strategies (religious or non-religious) and economic stressors (job insecurity and financial pressure) in predicting psychological distress. In other words, coping did not appear to reduce the levels of psychological distress experienced by individuals facing economic stressors. There was one exception to this, however. Seeking Support from Clergy or Members, a religious coping strategy, moderated the relationship between job insecurity and psychological distress. Thus, the results suggest that when someone is experiencing

job insecurity, seeking support from clergy or members is an effective means of reducing psychological distress. This is not a very surprising revelation as it is consistent with a vast body of literature on social support as a successful coping strategy (e.g., Cassel, 1976; Thoits, 1986; Schwarzer & Leppin, 1991). It is also interesting to note that those who were experiencing high job insecurity and who used seeking support from clergy or members more frequently than others had similar psychological distress scores as someone who was experiencing low job insecurity, regardless of how they coped. Yet, a person's psychological distress increased as the result of high job insecurity if they did not use seeking support from clergy or members as frequently as most others. Thus, the results suggest seeking support from clergy or members will not actually reduce psychological distress in the face of job insecurity, but rather it will neutralize its effects.

It was surprising to find that Seeking Support for Emotional Reasons (a non-religious coping strategy) did not also significantly moderate this relationship. Furthermore, religious and non-religious coping strategies related to finding meaning and gaining control did not moderate the relationship between job insecurity and psychological distress in this study. Past research suggests that psychological distress can be reduced through increasing self-esteem and the perception of self-worth in the workplace (De Witte et al., 2010; Dekker & Schaufeli, 1989; Staufenbiel & Konig, 2010).

Although I did not hypothesize relationships between economic stressors and coping strategies, there are some notable patterns there. First, financial pressures were unrelated to all coping strategies. This may be a result of the fact that, in general, the sample did not report experiencing a great deal of financial pressure. The mean for this

measure was below the scale midpoint, indicating that people believed they were unlikely

to experience undue financial difficulties in the near future. Second, people who reported

experiencing greater job insecurity made significantly less use of BRR and PR&G. These

are both methods of finding meaning in events. These results suggest that people who are

experiencing job insecurity are not likely to reappraise or reframe their job insecurity in a

positive way. This is an interesting finding because the literature suggests that an

effective way of reducing the distress associated with job insecurity is to lessen the

perception of it (De Witte et al., 2010), and consistent with previous research, I would

have anticipated that an effective way of doing that would be reappraising or reframing

their job insecurity in a positive way (De Witte et al., 2010; Dekker & Schaufeli, 1995;

Staufenbiel & Konig, 2010).

Religion can be seen as an uplifting and positive medium for establishing

comfort and support, and for dealing with stress and anxiety in everyday life (Rosmarin,

Pargament, & Robb, III, 2010), and people who identify themselves as being at least

somewhat religious may be more likely to use religious coping methods. However, in the

current study, the data suggest that despite identifying as religious, respondents actually

used more non-religious coping than religious coping. This may seem counterintuitive at

first glance, but this is actually consistent with past research, which suggests that those

who use religious coping strategies are more likely to experience greater levels of

psychological distress caused by difficult life events than those who use non-religious

coping strategies (Park & Cohen, 1993). Thus, I could speculate that the respondents in

this study might have found it more helpful to deal with economic stressors using non-

religious coping strategies. However, future research would need to look at this relationship.

Limitations and Future Research

This study has several limitations that suggest the results of this study be looked at cautiously. The first and most serious limitation of this study is the sample size and statistical power of the study. With slightly over 100 participants, it would have been difficult to detect significant moderator effects. Future research on this topic needs to incorporate more participants.

The second limitation of this study is the homogeneous sample. Nearly all of the participants identified themselves as being Lutheran. This is a drawback because past research indicates that there is a difference between the way different subsets of the Christian religion (e.g., Lutheranism, Catholicism, Baptist, etc.) use religion to cope (Pargament et al, 1990; Pargament et al, 1992). For instance, the research shows that people who adopt a collaborative form of religious coping (working with God as partners in coping with stress) reported better outcomes on measures of psychological adjustment when dealing with difficult situations (Pargament et al., 1990). Lutherans (and Protestants in general) are more likely to engage in collaborative coping than Catholics (Pargament et al., 1992), and thus, may be more likely to use positive coping strategies than them as well. Therefore, the findings from this study can only be generalized to those who practice Lutheran Christianity. Furthermore, all the churches were located in the upper Midwestern part of the United States. This further reduces the generalizability of the findings. Future studies should look to incorporate the different subsets of Christianity in a broader geographic region.

The third limitation of this study is that our data is cross-sectional. Cross-sectional data is collected by observing many subjects at the same point of time, or without regard to differences in time. Analysis of cross-sectional data usually consists of comparing the differences among the subjects. This study only looks at respondents' replies at one point in time, and these may not necessarily reflect consistent ratings of either construct over time. Further analysis and a longitudinal study that gathers respondents' ratings over time would be beneficial.

The fourth and final limitation of this study is that the survey was a self-report survey. Self-report ratings are widely considered to have the lowest validity of all rating types (Aiken, 2002), and this study relied on the respondents' own perceptions for information regarding their coping and psychological distress. I contend that in spite of the low validity of self-report assessments, they are the best possible measures of the constructs that we measured for this study.

Conclusion

In these trying economic times, it is important for employees to find ways to effectively deal with economic stressors that may reduce their productivity, heighten their psychological distress, and reduce their overall quality of life. The research available on coping strategies for economic stressors is robust, but the results of this study suggest that some coping strategies are, in fact, better than others are. When dealing with economic stressors, religious respondents seem to deal more effectively with their psychological distress from economic stressors when they seek social support from clergy or members of their church. The research overall would still seem to suggest that the most effective way of dealing with economic stressors would be to establish a strong social support

network (in a religious or non-religious way) and to find ways to gain some sort of

tangible control over their situations related to economic stressors.

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APPENDIX A
Letter of Engagement

Dear Congregation Member:

We are asking for your assistance with our research. We are interested in the personal strategies that people use to manage during these difficult economic times. Professor Lisa Perez and graduate student Jonathan Feil, from the Industrial -Organizational Psychology program at Minnesota State University, Mankato are conducting this study.

Your participation will involve completing this survey packet and returning it to the researchers with the postage paid envelope provided. The packet contains questions about your work background, your religious background, your use of religion and other coping strategies, and your general financial and personal well-being. The survey will take approximately 10 to 15 minutes to complete. If you prefer, you may complete the survey online by entering the following address into your web browser http://www.keysurvey.com/survey/359132/2893/

There are no direct benefits to participating and your participation is voluntary. By responding to this survey, you are providing your consent. You may stop completing the survey at any time. If you do not feel completely comfortable providing any of the information we are asking you for, please feel free to skip those items. Also, please understand that all your information will remain completely confidential. Only the researchers will have access to individual surveys. Please do not provide your name anywhere on the survey. Any written results will discuss findings based on the entire group of responses. Your decision whether or not to participate in this research will not affect your relationship with Minnesota State University, Mankato.

If you have any questions or concerns about the study, please contact Dr. Lisa Perez in the Psychology Department (lisa.perez@mnsu.edu or 507-389-5696). If you have questions about research with human participants please contact the Institutional Review Board Administrator, Dr. Terrance Flaherty at 507-389-2321.

We greatly appreciate your participation in our study and thank you for taking the time to participate!

Sincerely,

Lisa M. Perez, Ph.D.
Associate Professor, Psychology
Minnesota State University, Mankato

Jonathan Feil
Graduate Student
Industrial-Organizational Psychology
Minnesota State University, Mankato

APPENDIX B
Participant Survey

Background Information

What is your age?   18-20   21-30   31-40   41-50   51-60   61-70
over 70

What is your gender?   Male   Female

What is your religious affiliation? (e.g. Roman Catholic, Lutheran, etc.)
_____

How often do you attend religious services?

_____ Never   _____ Once a month   _____ More than once a week
_____ Rarely   _____ Once a week

How often do you pray or meditate privately?

_____ Never   _____ Once a week   _____ More than once a day
_____ Once a month   _____ Once a day

How religious would you say you are?

_____ Not at all   _____ Slightly   _____ Somewhat   _____ Moderately   _____ Very

Work-Related Information

What is your current employment status?

_____ Employed full time.   _____ Retired   _____ Full time student.
_____ Employed part time   _____ Full time homemaker   _____ Unemployed.

What is your current occupation?
_____

How many years have you held your current position within your company? _____

How many years have you worked for your current employer? _____

IF YOU ARE NOT CURRENTLY WORKING PLEASE SKIP TO PAGE 6.

In your work life, how important are each of the following features to you personally? Please respond using the options listed below.

1	2	3	4	5
Very Unimportant	**Unimportant**	**Neither Unimportant nor Important**	**Important**	**Very Important**

_____ Maintaining your current pay?

_____ Maintaining opportunities to receive periodic pay increases?

_____ The freedom to schedule your work?

_____ The freedom to perform your work in the manner you see fit?

_____ A job that has significant/important impact on others?

Looking to the future, what is the probability that changes could occur - changes you do not want or might disagree with - that would *negatively* affect each of these features? Please respond using the options listed below.

1	2	3	4	5
Very Unlikely	**Unlikely**	**Neither Likely nor Unlikely**	**Likely**	**Very Likely**

_____ Maintaining your current pay?

_____ Maintaining opportunities to receive periodic pay increases?

_____ The freedom to schedule your work?

_____ The freedom to perform your work in the manner you see fit?

_____ A job that has significant/important impact on others?

Please respond using the options listed below. Assume for a moment that each of the following events could happen to you; how important to you personally is the possibility that:

1	2	3	4	5
Very Unimportant	**Unimportant**	**Neither Unimportant nor Important**	**Important**	**Very Important**

_____ You will be moved to another job at the same level within the organization.

_____ You will be moved to a different job at a higher position in your current location.

_____ You will be moved to a different job at a higher position in another geographic location.

_____ Your future pay will be reduced.

_____ You will be pressured to accept early retirement.

_____ You will be pressured to work fewer hours.

Again, thinking about the future, how likely is it that each of these events might actually occur to you in your current job? Please respond using the options listed below.

1	**2**	**3**	**4**	**5**
Very Unlikely	**Unlikely**	**Neither Likely nor Unlikely**	**Likely**	**Very Likely**

_____ You will be moved to another job at the same level within the organization.

_____ You will be moved to a different job at a higher position in your current location.

_____ You will be moved to a different job at a higher position in another geographic location.

_____ Your future pay will be reduced.

_____ You will be pressured to accept early retirement.

_____ You will be pressured to work fewer hours.

Indicate how much you agree or disagree with the following statements. Please respond using the options listed below.

1	**2**	**3**	**4**	**5**
Strongly Disagree	**Disagree**	**Neither Agree nor Disagree**	**Agree**	**Strongly Agree**

_____ I have enough power in my organization to control events that might affect my job.

_____ In my organization, I can prevent negative things from affecting my work situation.

_____ I understand my organization well enough to be able to control things that affect me.

Please answer the following questions using the options provided.

How difficult is it for you to live on your total household income right now?

____ Very easy   ____ Easy   ____ Neutral   ____ Difficult   ____ Very difficult

In the next two months, how much do you anticipate that you or your family will experience actual hardships such as inadequate housing, food, or medical attention?

____ Extremely   ____ Unlikely   ____ Neutral   ____ Likely   ____ Extremely
unlikely   Likely

In the next two months, how much do you anticipate having to reduce your standard of living to the bare necessities of life?

____ Extremely   ____ Unlikely   ____ Neutral   ____ Likely   ____ Extremely
unlikely   Likely

Personal Information

We are interested in how people respond when they confront difficult or stressful events in their lives. There are many ways to try to deal with stress. This questionnaire asks you to indicate what you generally do and feel when you experience stressful events. Obviously, different events bring out somewhat different responses, but think about what you usually do when you are under a lot of stress. You should treat each item separately from every other item. There are no right or wrong answers and responses should indicate what you personally do rather than what "most people" do. Please respond using the options listed below.

1	**2**	**3**	**4**
I usually don't do this at all	**I usually do this a little bit**	**I usually do this a medium amount**	**I usually do this a lot**

_____ I look for something good in what is happening.

_____ I try to see it in a different light, to make it seem more positive.

_____ I learn something from the experience.

_____ I try to grow as a person as a result of the experience.

_____ I try to come up with a strategy about what to do.

_____ I make a plan of action.

_____ I think hard about what steps to take.

_____ I think about how I might best handle the problem.

_____ I turn to work or other substitute activities to take my mind off things.

_____ I go to movies or watch TV, to think about it less.

_____ I daydream about things other than this.

_____ I sleep more than usual.

_____ I talk to someone about how I feel.

_____ I try to get emotional support from friends or relatives.

_____ I discuss my feelings with someone.

_____ I get sympathy and understanding from someone.

The following items deal with ways you coped with negative events in your life. There are many ways to try to deal with problems. These items ask what you did to cope with these negative events. Obviously different people deal with things in different ways, but we are interested in how you try to deal with them. Each item says something different about a particular way of coping. We want to know to what extent you did what the item says, i.e., *How much or how frequently*. **Do not answer based on what worked or not - just whether or not you did it. Try to rate each item separately in your mind from the others. Make your answers as true FOR YOU as you can. Please respond using the options listed below.**

0	1	2	3
Not at All	**A Little**	**Somewhat**	**A Great Deal**

_____ Saw my situation as part of God's plan.

_____ Tried to find a lesson from God in the event.

_____ Tried to see how God might be trying to strengthen me in this situation.

_____ Thought that the event might bring me closer to God.

_____ Tried to see how the situation could be beneficial spiritually.

_____ Tried to deal with my feelings without God's help.

_____ Tried to make sense of the situation without relying on God.

_____ Made decisions about what to do without God's help.

_____ Depended on my own strength without support from God.

_____ Tried to deal with the situation on my own without God's help.

_____ Prayed to get my mind off of my problems.

_____ Thought about spiritual matters to stop thinking about my problems.

_____ Focused on religion to stop worrying about my problems.

_____ Went to church to stop thinking about the situation.

_____ Tried to get my mind off of my problems by focusing on God.

_____ Looked for spiritual support from clergy.

_____ Asked others to pray for me.

_____ Looked for love and concern from the clergy at my church.

_____ Sought support from clergy/members of my congregation.

_____ Asked clergy to remember me in their prayers.

The questions in this scale ask you about your feelings and thoughts during the last month. In each case, you will be asked to indicate how often you felt or thought a certain way. Although some of the questions are similar, there are differences between them and you should treat each one as a separate question. The best approach is to answer each question quickly. That is, do not try to count the number of times you felt a particular way, but rather indicate the alternative that seems like a reasonable estimate. Please respond using the options listed below.

0	**1**	**2**	**3**	**4**
Never	**Almost Never**	**Sometimes**	**Fairly Often**	**Very Often**

In the last month,

_____ How often have you been upset because of something that happened unexpectedly?

_____ How often have you felt that you were unable to control the important things in your life?

_____ How often have you felt nervous and "stressed?"

_____ How often have you dealt successfully with irritating life hassles?

_____ How often have you felt that you were effectively coping with important changes that were occurring in your life?

_____ How often have you felt confident about your ability to handle your personal problems?

_____ How often have you felt that things were going your way?

_____ How often have you found that you could not cope with all the things that you had to do?

_____ How often have you been able to control irritations in your life?

_____ How often have you felt that you were on top of things?

_____ How often have you been angered because of the things that happened that were outside of your control?

_____ How often have you found yourself thinking about things that you have to accomplish?

_____ How often have you been able to control the way you spend your time?

_____ How often have you felt difficulties were piling up so high that you could not overcome them?

THANK YOU for your time!