



RESEARCH ARTICLE

TIME CONFLICT AND RELATIONSHIP STRESS AS POTENTIAL MEDIATORS OF JOB AND LIFE SATISFACTION AMONG UNIVERSITY EMPLOYEES

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ABSTRACT

This study tested an extended model of job satisfaction and life satisfaction, based on revised model of Life Satisfaction propounded by Daily and Near (2000). Results of regression analysis and path analysis of 379 full time Nigerian University staff, representing a national probability sample, indicated that relationship stress mediated the relationship between non-work satisfaction and life satisfaction, but that time conflict did not mediate this relationship. Job satisfaction had no direct effect on life satisfaction in this sample, and its indirect effect was mediated by non-work satisfaction.

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INTRODUCTION

In recent years, Organizations have intensified the focus on employees as both integral contributors to the organization and as individuals who have significant lives away from work. The proliferation of corporate 'work - family balance' programs, including flextime schedules, part time options for working mothers, onsite daycare, telecommuting, and even paid sabbaticals, is based on the assumption that positive or negative attitudes present in one life domain will have a spillover effect on other life domains, or on one's overall attitude towards life. In other words,

Organizations seem to believe employees need to be satisfied with their life as a whole if they are to realize the benefits of high levels of job satisfaction (e.g., decreased turnover, higher levels of organizational citizenship behavior, etc.).

The relationship between job satisfaction and life satisfaction has been the subject of a considerable amount of empirical research as reviewed in several articles over the years (Kabanoff, 1980; Keon & McDonald, 1982; Rice, Near & Hunt, 1980; Rain, Lane, & Steiner, 1991). It is generally assumed that job and life satisfaction should be related to one another because, for many people, work is a central aspect of life. As a result, people are believed to have a difficult time separating their feelings about work and life in

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general. A meta-analysis by Tait, Padgett and Baldwin (1989) estimated the average bivariate correlation between job and life satisfaction across 34 studies to be .44, adjusted for attenuation and sampling error. Multivariate studies have found the unique variance in life satisfaction explained by job satisfaction to be lower, about 5% (Near, Smith, Rice & Hunt, 1983, 1984; Rice et al., 1980). Possibly the relatively low association is due to the effects of mediating variables that represent indirect paths by which job and life satisfaction are in fact related. The present study investigates potential mediating effects of time conflict between work and non-work domains of life and of stress in personal relationships, on the relationship between job satisfaction and life satisfaction among staff of Nigerian Universities.

Model Components and Assumptions

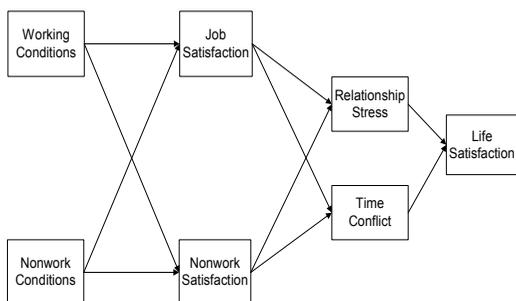
The model to be used for the study was adopted from the work of Rice, Near and Hunt (1979) (figure 1) as modified by Daily & Near, 2000 because of subsequent empirical testing. We will test the expanded model here for the study. This initial model is premised principally on three primary assumptions.

First, following the early life satisfaction research, we assume that satisfaction with various ‘domains’ of life (e.g., job, family, and leisure) directly affects overall satisfaction with life (Campbell, Converse, & Rodgers, 1976, Andrews & Withey, 1976). The actual conditions, or social history, of each domain also contributes to life satisfaction, but the impact is primarily mediated by domain specific satisfaction variables. The satisfaction experienced for a given domain is a function of both the social history of the domain and one’s expectations related to these conditions (Near, Rice, & Hunt, 1978). Social history variables include any variable that describes the current or past environment of the life domain in question. Unlike the attitudinal-based satisfaction variables, social history variables do not include an evaluative component; rather, they are descriptive (although they may still be measured via a relatively subjective self-report of the situation). Examples of work social history variables or working conditions variables include the respondent’s descriptions of the working environment, occupation prestige, and salary. Examples of non-work social history variables or non-work conditions variables include age, number of organizational memberships, family size, and rating of neighborhood safety.

Second, because domain satisfactions are viewed as components of the “whole” (i.e., life satisfaction), they are logically seen as predictors of life satisfaction (Andrews & Withey, 1974, 1976; Campbell et al., 1976). Empirical results indicate that job satisfaction and life satisfaction are in fact reciprocally related. Many other studies suggest that job satisfaction explains more variance in life satisfaction than life satisfaction explains in job satisfaction (Headey, Holmstrom & Wearing, 1984; Headey, Vennhoven & Wearing, 1991; Judge & Watanabe, 1993; Near, 1984; Near et al., 1983, 1984; Near & Sorcinelli, 1986).

A third assumption of the model depicted in Figure 1 is that other variables may mediate the relationship between domain specific satisfactions and life satisfaction. In this study, we include time conflict between non-work and work roles and stress experienced in personal relationships as potential mediator variables. Role theorists

Figure 1 Revised Model of Life Satisfaction Including Relationship Stress and Time Conflict as Mediator Variables



Revised Model of Life Satisfaction Including Relationship Stress and Time Conflict as Mediator Variables

(Goode, 1960; Piotrowski, 1979) postulate that non-work conflict with work increases experienced relationship stress, thereby producing negative effects on mental health (and presumably life satisfaction). Non-work conflict with work is assumed to occur when roles played in one life domain (e.g., work) negatively impact roles played in another (e.g., family) either because of role overload (i.e., not enough time to meet all role demands) or because of conflict in the context required of two different roles. For example, a Professor may feel the need to be task-oriented with subordinates at work but relationship oriented with a Child who is to celebrate the tenth birthday and wants a bash (Adekola, 2006). While the presence of role overload can be readily measured by the amount of time conflict experienced between work and non-work responsibilities, more effects that are indirect will most likely indicate conflict between role context requirements. One such indicator of conflict in role context requirements may be the amount of stress present in personal relationships. That is, personal relationships may suffer when the behaviors required in one role are in conflict with, and subsequently spillover to, behaviors required in another role.

Several studies provide empirical support for the mediating effects of time conflict and personal relationship stress between domain satisfactions and life satisfaction. Preliminary results from Daily and Near (2000) indicate that higher levels of stress might be expected to be associated with lower life satisfaction. Additionally, a longitudinal analysis of a sample of university faculty (Olsen & Near, 1994) found that inter-role time conflict mediated the effects of non-work satisfaction and job satisfaction on life satisfaction. Moreover, previous research found that work-family conflict was negatively related to life satisfaction, (Boles, 1996; Judge, Boudreau & Bretz, 1993, Adekola, 2006); that family-work conflict was negatively associated with job satisfaction (Duxbury & Higgins, 1991; Kopelman, Greenhaus, & Connolly, 1983, Hassan, 2005); and that relationship stress and job satisfaction were negatively related (Judge et al., 1993; Kahn & Byosiere, 1992).

In summary, the model used in this study provides a theoretically based classification scheme that allows us to observe the linkages among domain conditions, domain satisfactions and overall life satisfaction. In addition, the model allows us to determine the impact of two proposed mediators, time conflict and relationship stress, between life domain satisfactions and life satisfaction.

HYPOTHESES

Based on the model described above (Figure 1), we offer the following hypotheses:

H1: Working conditions will explain a significant portion of the variance in job satisfaction when the effects of non-work conditions and non-work satisfaction are controlled.

H2: Non-work conditions will explain a significant portion of the variance in non-work satisfaction when the effects of working conditions and job satisfaction are controlled.

H3: Cross-domain relations between domain conditions and domain satisfactions will be significant, such that non-work conditions will explain a significant portion of variance in job satisfaction and working conditions will explain a significant portion of the variance in non-work satisfaction, when the effects of other variables are controlled.

H4: Job satisfaction will explain a significant portion of the variance in time conflict, when the effects of other variables are controlled.

H5: Non-work satisfaction will explain a significant portion of the variance in time conflict, when the effects of other variables are controlled.

H6: Job satisfaction will explain a significant portion of the variance in relationship stress, when the effects of other variables are controlled.

H7: Non-work satisfaction will explain a significant portion of the variance in relationship stress, when the effects of other variables are controlled.

H8: Time conflict will explain a significant portion of the variance in life satisfaction, when the effects of other variables are controlled.

H9: Relationship stress will explain a significant portion of the variance in life

satisfaction, when the effects of other variables are controlled.

METHOD

The above hypotheses were examined using data collected from the Questionnaires distributed to University staff in 2009 respectively. The staff are public Employees because Federal and State Governments in Nigeria own the six Universities used for the study.

The Sample

The sample includes a probability sample of 950 staff selected by a multi-stage, stratified, full probability sampling. Of this group, 741 questionnaires were completed and returned by respondents representing 78%. Thus, the sample is highly representative of this population, and the results can be assumed to generalize to the population. From the initial dataset, we excluded all cases in which the respondent did not report fully complete all sections of the questionnaire thereby leading to cases with missing data. These adjustments resulted in 379 questionnaires to be used in the analysis.

Scales

Life satisfaction

The dependent variable, life satisfaction, was measured as the standardized mean of two questions regarding the respondent's overall level of happiness (split half reliability = .79). Items included: "Taken all together, how would you say things are these days—would you say that you are very happy, pretty happy, or not too happy?" rated on a three-point scale, and "If you were to consider your life in general these days, how happy or unhappy would you say you are, on the whole?" rated on a four-point scale, with higher numbers rating lower satisfaction for both measures. Unfortunately, the dataset did not include a measure of global life satisfaction. However, previous researchers have treated the two constructs as interchangeable (Veenhoven, 1984) or at least closely related (Wheeler, 1991). Further, recent research indicates that happiness and life

satisfaction are not distinct constructs (Crooker & Near, 1998), but instead are part of a larger construct of overall well-being (Diener, 1994; Diener, Suh & Oishi, 1997). Thus, using overall happiness as a measure of overall life satisfaction is not unreasonable given the overlap in conceptual definitions and lack of empirical divergent validity between the two constructs.

Non-work satisfaction

The non-work satisfaction index consisted of the standardized average of seven separate satisfaction measures. Five measures were rated on a seven-point scale, using the same stem: "For each area of life...tell me the number that shows how much satisfaction [underline in original] you get from that area: city of residence, family life, friendships, health, non-working activities—hobbies and so on." The two remaining items were each rated on a three-point scale and concerned marriage happiness and satisfaction with "present financial situation". The satisfaction scores for respondents who were not married consisted of the standardized average of the remaining six satisfaction items.

Job satisfaction

We subjected all items that related to the job—including overall job satisfaction, "facet-specific" job satisfaction measures (Quinn & Staines, 1979) and job characteristics items—to a factor analysis, with orthogonal rotation. Three distinct factors emerged (Table 1): job satisfaction; decision making autonomy; and closeness of supervision on the job. The six items loading on the job satisfaction factor included the extent to which respondents: feel proud to work for the organization, believe that they share similar values with the organization, and plan to leave the organization ($\alpha = .77$). The items available for this scale were very similar to those tested extensively by the University of Michigan in their development of facet-specific and facet-free scales of job satisfaction (e.g., Quinn & Staines, 1979). A job satisfaction scale was created based on factor scores from these items. The autonomy and supervision scales were treated as working conditions measures (see below), because they did

not show convergent validity with the job satisfaction scale.

Working conditions

Working condition variables included scales produced from the factor scores for the autonomy scale ($\alpha=.83$) and the supervision scale ($\alpha=.76$), as described above.

Non-working conditions

Non-working condition variables included all measures available in the dataset that either described the respondent's non-work conditions or reflected the respondent's demographic characteristics. Demographic variables included age, education level, and marital status (1=married, 2=single). Other variables measured the respondent's financial well-being, including self-reported social economic class ("If you were asked to use one of four names for your social class, which would you say you belong in: the lower class, the working class, the middle class, or the upper class?" coded on a four-point scale with upper class=4) and change in financial situation, rated on a three-point scale ("During the last few years, has your financial situation been getting better [coded 1], worse [coded 3], or has it stayed the same [coded 2]?") and household income, coded in interval-level categories. Housing quality was measured by the number of significant housing problems experienced in the past year (e.g., "your home destroyed or heavily damaged due to fire, flood, or other disaster?") and population density associated with the respondent's residence, rated on a six-point scale with the most urban category rated as 1 and the most rural category rated as 6. Respondents were asked to describe their state of health, based on the number of significant health problems experienced within the past year (e.g., "Ill enough to go to a doctor?"). To measure the number of legal or criminal problems they had experienced, respondents were asked "Did any of the following criminal or legal events occur to you since 1999?" including six categories of possible events ranging from robbery to lawsuit; all responses were counted as the measure of problems experienced. We measured personal involvement by counting the number of organizations they were involved in (coded by the interviewer as the count

of all organization memberships, including church, community service, Professional Associations, and social Clubs, etc.). As a measure of involvement in the community, frequency of attendance at religious services, rated on an eight-point scale, and religiosity, measured by the item "Would you call yourself a strong [list religious preference] or a not very strong [list religious preference]", rated on a four-point scale from Strong (coded 1) to No religion (coded 4). We did not attempt to create indices from multiple items because we felt this was not justified, either because no group of items seemed to form a theoretical construct, or because related items were not highly correlated, suggesting lack of convergent validity.

Mediator variables

Time conflict consisted of one item: "In the last few years, how often would you say that your family or household responsibilities have interfered with your ability to devote full attention to your job? Does this happen frequently [coded 1], sometimes [coded 2], seldom [coded 3] or never [coded 4]?" Relationship stress consisted of a count of the number of close personal relationships which were currently in a stressful state, or for which a significant stressful event had occurred in the past year, including: a) "Have serious trouble with your husband/wife" b) "Separate from your husband/wife?" c) "Break up with a steady boyfriend/girlfriend or fiancé (e)?" d) "Have serious trouble with a child?", and e) "Have serious trouble with a close friend?". These measures of time conflict and relationship stress were not strongly correlated ($r=-.14$), indicating that the two constructs did not overlap. While it would have been preferable to have multiple items measuring time conflict, it should be noted that an item similar to this measure was used in a composite measure of non-work and work conflict, with acceptable reliabilities reported (Daily & Near, 2000; Olsen & Near, 1994).

RESULTS

Means, standard deviations and correlations among variables are presented in Table 2. The hypotheses

were first tested with hierarchical regression analyses, and then a more extensive test of the overall model was completed using path analysis.

Non-work Satisfaction as the Dependent Variable

Results of hierarchical regression analysis of non-work satisfaction were used to test the second and third hypotheses and both were supported (Table 3). When the effects of job satisfaction and working conditions were controlled, non-work conditions explained a significant portion of the variance in non-work satisfaction, as predicted in the second hypothesis. However, contrary to the third hypothesis, working conditions did not explain a significant portion of the variance in non-work satisfaction.

Time Conflict as the Dependent Variable

Both job satisfaction (fourth hypothesis) and non-work satisfaction (fifth hypothesis) were expected to explain significant portions of variance in time conflict. In fact, neither hypothesis was supported (Table 3).

Relationship Stress as the Dependent Variable

Likewise, both job satisfaction (sixth hypothesis) and non-work satisfaction (seventh hypothesis) were expected to explain significant portions of variance in relationship stress. Only non-work satisfaction was significantly related to relationship stress; job satisfaction was unrelated to relationship stress (Table 3).

Life Satisfaction as the Dependent Variable

In our last two hypotheses, we predicted that relationship stress and time conflict would have significant relationships to life satisfaction, when the effects of other variables were controlled. Implicit in our overall model was the notion that these two variables would intervene in the relationship between job satisfaction and life satisfaction, and between non-work satisfaction and life satisfaction. That is, we expected job satisfaction and non-work satisfaction to have indirect effects only on life satisfaction, mediated

by the effects of time conflict and relationship stress. In fact, time conflict did not explain a significant portion of the variance in life satisfaction, nor did relationship stress. Interestingly, job satisfaction did not have a direct effect on life satisfaction; its indirect effect was mediated by non-work satisfaction. Non-work satisfaction, in contrast, had both a direct effect on life satisfaction, but no indirect effect. These relationships would be easier to see in an overall test of the model, which can be provided through the method of path analysis, as described below.

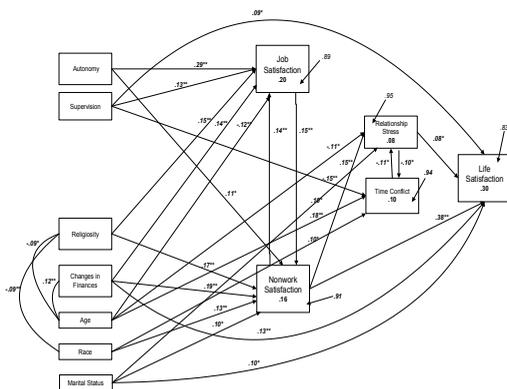
Path Analysis Results

Given the focus of this study, path analysis presented a compelling analytical technique in that it allows us to assess both the strength of the relationships between variables and the overall model fit. It is however not practicable to perform a path analysis on the original model due to large number of variables. To solve this problem, we entered only those working conditions measures and non-work conditions measures that were significantly related to the dependent variables of job satisfaction and non-work satisfaction or life satisfaction, based on the results of the hierarchical regression analyses described above. This allowed us to reduce the number of independent variables in the overall model and then to eliminate any paths that were not statistically significant. A path analysis was then performed through a second series of hierarchical regressions using only those working conditions and non-work conditions measures that had achieved significance in the first set of hierarchical regressions. The variance explained in the dependent variables using the reduced set of variables was only slightly different to those of the full set data, indicating that we could perform a path analysis on the reduced variable set without sacrificing the integrity of the model. Also, relationship stress was now found to be significantly related to life satisfaction, which had not been the case when the effects of the more extended set of non-work conditions and working conditions were controlled, as noted below.

The results of the path analysis depicted in Figure 2 are presented as a causal model predicting that domain conditions affect job and non-work

satisfaction, which in turn affect life satisfaction, mediated by both relationship stress and non-work conflict. All possible paths among variables were tested, while controlling the effects of variables that preceded the path, consistent with the method of path analysis (Kerlinger, 1973). Path coefficients were represented by standardized regression coefficients, and error terms for each dependent variable were calculated to assess the aggregated predictive strength of the paths to any single dependent variable. While path analysis assumes a causal model, and allows us to test for goodness of fit, we cannot truly assess causal effects here because the data were cross-sectional, not longitudinal. Nonetheless, as with LISREL analyses, we can assess the overall goodness of fit with this model, to see whether there is a reasonable likelihood that the causal ordering of the variables is appropriate.

Figure 2 Results of Path Analysis^a



^an = 377

* $p < .05$

** $p < .01$ *Italics notes error term (square root of 1-R²)*

Overall model fit was assessed through path decomposition. Path decomposition is performed by summing the products of all significant paths between variables and comparing those products to the zero order correlations (Griffen, 1977). Absolute differences of .05 or less are considered to indicate good fit of the model (Griffen, 1977). Results indicated that the decomposed paths

replicated the expected model quite well, with decomposed paths summing to the total zero order correlation with an error of .05 or less in 18 of the 26 cases. Although space limitations prohibit detailed reporting, full decomposition results are available from the authors.

Results indicated that the effects of predictors of non-work satisfaction and job satisfaction could be decomposed quite well, with the contributions of direct effects being explained for most variables. The exceptions were job satisfaction predicting non-work satisfaction and non-work satisfaction predicting job satisfaction, indicating that the relationship between these variables is probably recursive, and thus not appropriately portrayed through path analysis.

Results for life satisfaction indicated that the sum of direct and indirect effects underestimated the actual variance explained due to time conflict, relationship stress, job satisfaction and non-work satisfaction. Thus, the results here may not be very reliable, and probably reflect the underlying variance that is shared by the combination of these four variables, as they jointly predict life satisfaction. In short, as we attempt to divide the variance explained in life satisfaction among these four variables, we cannot precisely allocate it among each of the four, probably indicating that there is some variance in life satisfaction that they all explain in concert. Further, relatively low levels of variance were explained in life satisfaction and the other variables, as reflected in the error rates for the overall path model. This suggests that unmeasured variables may explain a substantial portion of the variance in life satisfaction.

DISCUSSION

Most of our hypotheses were supported, consistent with the theoretical model investigated here. We predicted that time conflict and relationship stress would mediate the effects of job satisfaction and non-work satisfaction on life satisfaction of

Table 1. Results of Factor Analysis of Job Satisfaction and Job Characteristics Items^a

Item	Factors		
	Autonomy	Job Satisfaction	Supervision
Amount of say in job happenings	.84	.12	.00
Decision making input	.75	.17	.00
Work independence	.58	.13	.00
Work planning and execution independence	.57	.01	.01
Organization pride	.17	.68	.00
Similarity of personal and organizational values	.18	.63	.00
Turn down higher salary to stay in present organization	.15	.59	.00
Overall job satisfaction	.17	.56	.14
Likelihood of looking for job in different organization	.01	.44	.00
Take almost any job to stay in organization	.00	.37	.01
Production quantity supervision	-.12	.00	.82
Production quality supervision	.00	.01	.71
Eigenvalue	3.35	1.97	1.47
Variance explained	17.01%	16.10%	10.09%
Reliability coefficient (Cronbach's alpha or split-half)	.83	.77	.76

^aBold indicates factor loadings above .3

University staff. In fact, time conflict was unrelated to life satisfaction, job satisfaction and non-work satisfaction, possibly reflecting problems in the single-item measure that was used to measure time conflict. Relationship stress was associated with life satisfaction, and did mediate the effects of non-work satisfaction on life satisfaction. However, non-work satisfaction also had a direct effect on life satisfaction, independent of that mediated by relationship stress. Contrary to prediction, non-work satisfaction also mediated the effect of job satisfaction on life satisfaction. Finally, one working condition, supervision, and two non-work conditions, finances and marital status, each was significantly related to life satisfaction, but the Beta in each case was quite small (.09, .13 and .10 respectively), especially when compared to the Beta for non-work satisfaction (.38). Below we consider findings related to the four major variables that we analyzed and their effects on life satisfaction, that is time conflict, relationship stress, non-work satisfaction and job satisfaction.

Effects of Time Conflict on Life Satisfaction

Three independent variables predicted variance in time conflict: supervision, age and race. However, time conflict itself was not significantly related to life satisfaction. Inspection of the mean and

standard deviation indicated that time conflict was skewed toward the low end (i.e., time conflict "seldom" arose for most respondents) and the standard deviation was low. Further we were limited to a single-item measure. However, Daily and Near (2000) used a three item scale to measure non-work conflict (or time conflict caused by the impact of home life on the job). Despite their use of a purposive sample of entrepreneurs for whom the potential impact of time conflict on life satisfaction might be even greater than for the average US worker they found no effect on overall life satisfaction, contrary to prediction. In contrast, Olsen and near (1994) found that time conflict intervened in the relationship to life satisfaction, with a purposive sample of university faculty. In light of these conflicting results, further study is needed.

Effects of Relationship Stress on Life Satisfaction

The relationship stress measure used here was unusual in that it did not ask the respondent's self evaluation of relationship stress, but rather asked about the number of presumably stressful events within close personal relationships that had occurred during the last year. Not surprisingly, relationship stress was related to low levels of life satisfaction (note that all satisfaction measures are

coded with lower levels of satisfaction represented by higher numerical values on the scale), although the Beta was quite small (.08). Not surprisingly, low levels of non-work satisfaction were the strongest predictor of relationship stress, followed by age, which was negatively related to relationship stress. These findings were comparable to those found by Daily and Near (2000) with a sample of entrepreneurs, but the effect was smaller in this sample. However, it is important to note that their measure of overall stress was a more traditional evaluation of how much stress the respondent actually felt in life, as opposed to a count of stressful events within one specific life area, as used here.

Effects of Non-work Satisfaction and Job Satisfaction on Life Satisfaction

For this sample, the effect of job satisfaction on life satisfaction was entirely mediated by non-work satisfaction. This is consistent with earlier studies that non-work satisfaction was the strongest predictor of life satisfaction. (Daily and Near, 2000, Olsen & Near, 1994). Not all of the sources of variance in life satisfaction could be completely modeled in this study, suggesting that job satisfaction and non-work satisfaction also had some overlapping effect on life satisfaction. Nonetheless, the results were similar to those found in other general omnibus surveys of average US worker (Near et al., 1983, 1984; Rice et al., 1979), where non-work satisfaction has traditionally explained more variance in life satisfaction than has job satisfaction. This is partly because non-work satisfaction encompasses many more domains of satisfaction than does job satisfaction. Nonetheless, these results suggest once again that job satisfaction does not contribute much in the way of unique variance to life satisfaction, when the effects of other domains of satisfaction are controlled.

From a theoretical standpoint, these consistent results suggest that theories postulating strong spillover between job satisfaction and life satisfaction may be incorrect for a majority of Nigerian workers, and perhaps even for workers from similar cultures, such as Western European cultures (e.g., Near & Rechner, 1993). From a

practical perspective, these results cause us to question once again whether programs undertaken to reduce time conflict between the workplace and non-work domains in most Western Countries will have the effect of increasing both job satisfaction and life satisfaction. There may certainly be other reasons for implementing workplace innovations designed to reduce role conflict (e.g., attracting stronger workers in a tight labour market) but it does not appear that resulting improvements in job satisfaction will necessarily have direct corresponding effects on life satisfaction, for most Nigerian workers.

Limitations

Several limitations should be noted in the study that may have made our results unreliable. We made use of data obtained from questionnaires given to a sample of average Nigerian workers working in the same set up (University system), which may be assumed to represent the population of Nigerian workers in general. Using a random, representative sample was critical to our ability to generalize from our results to other Nigerian workers. Unfortunately, the University system is perceived to be elitist by most average Public Servant in Nigeria. The respondents therefore may not truly represent feelings of the average Nigerian Public Servant. Again, the data were collected at a period that was close to when some outstanding arrears owed the University Staff were paid. This we perceived could influence their responses to many of the questions posed in the scales used. Some of the results found here might be different if a new data were to be collected during the period the staff were agitating for the arrears through their Unions.

Nonetheless, our results are very similar to those produced by earlier studies using similar techniques and samples. This consistency suggests that the model deserves further analysis and extension, perhaps including the analysis of additional potential moderating variables, in an effort to more fully explain variance in life satisfaction.

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