

# Financially-Troubled Employees and Threats of Violence Impact the Workplace<sup>1</sup>

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*Thirty years of recording, consulting and gathering statistics of ten companies, produced evidence of the part finances play in threats of violence on the job. One in six employees with financial problems were involved in threats of violence. The predominant extenuating factors were marital/extra-marital conflict and alcohol/drug abuse. Although job issues played a comparatively minor role in the problem, financial worries and their complications significantly impact productivity. With violent incidents come lost production, lost time, lower morale and less profits. Companies are in a strategic position to extend assistance in persons in trouble, but companies too often under value their pivotal role. Violent incidents can be lessened by businesses implementing proven procedures described in this paper.*

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When violence erupts in a workplace, production stops. That fact alone gets the immediate attention of business executives, managers and employees. In addition to work stoppage, however, persons suffer physical and emotional injury, profits are eroded, and morale is severely damaged. Moreover, an organization's public image is scarred by the publicity linking them with scenes of violence. Each of these negative factors take investment to correct. That would be reason enough for employers to make every effort in preventing violence on the job. Beyond the effects on the company, many employers are distressed by the toll of human suffering that results from violent incidents and seek opportunity to prevent or minimize it. In looking for the ingredients that lead to threats of violence, employee financial problems play a critical role.

One in six financially-troubled employees was involved in a threat of violence at the workplace. That alarming statistic was revealed in a confidential study conducted over a thirty-year period by workplace counselors who participate in national employee assistance, marriage and family or chaplaincy associations. This study points out that although many elements may be in the equation leading to violence, debts and financial problems are significant contributors. That being so, whatever measures employers can take to minimize the impact of financial woes of the workforce will also reap the

benefit of reducing the likelihood of threats or violent acts within the workplace.

## **Risks Attributed to Employee Financial Problems**

What is the risk to a company to have a worker on the job worried with debt?

- An increasingly distracted, absent, or absent-minded worker with
- An increasing temptation to embezzle or steal, and
- An increasing potential to be involved in an accident or act of violence.

For purposes of this study, workplace violence includes threats of bodily injury such as suicide, homicide, manslaughter, assault, robbery, or emotionally unstable behavior that exudes fear in others. Financial disaster stems from causes, not all of which persons can prevent. Some are the result of the vicissitudes of life—a catastrophic fire, flood, storm, accident or illness. Others may result from lack of planning or inadequate insurance, or may be part of a life of poverty. Whatever the

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cause, when financial situations deteriorate, people feel more out of control of their own lives and destinies. They come to work overwhelmed by arguments at home over money, or feeling the pressure of overdue bills and the relentless hounding of creditors, dreading notices of repossession. They may be facing loan refusals, or involved with gambling debts and loan-shark activity. Their adequacy to handle their affairs is often called into question, lowering their ability to make good decisions. On the job, their desperation may be compounded by the lack of job security, increased production goals, new technology to master, unfavorable performance reviews and impersonal, disinterested supervisors. If the financial situation escalates and no positive resolution is found, the employee may be facing foreclosure, eviction or bankruptcy.

Many incidents of violence-or threats-at the workplace are the result of unrelieved outside personal tensions. But, no worker or organization is immune from the effect of such incidents. Though the act of violence may occur away from the work site, the symptoms or trauma of such an event will often surface on the job and erupt in workplace turmoil.

Each of the numbers cited in the statistics included in this report has a face. Seeing the faces behind the numbers increases the impact of the study. Some of the reasons for sliding into debt are deceptively simple, subtle and seductive. For example, a credit card arrives in the mail—unsolicited. Or, as one couple described: “When we go shopping, the clerk asks, ‘Do you have one of our credit cards? Let us open an account in your name! You get an extra discount. No payments for ninety days! Save your cash!’ So, we go home with one more piece of plastic. We already have too many—and we owe on all of them!”

Some reasons are not so simple: “Mark’s” wife found a bill for a dress that he had charged. “But,” he confessed, “when she found out that the dress wasn’t for her, she didn’t exactly throw me out, she just charges anything she want to my account and lets me figure out how I’m going to pay for it. She says nothing. I say nothing. But I’m sinking deeper into the hole!”

“Joe,” however, was desperate:

“I’ve got all these pressures on me to pay my bills. They’re phoning, coming to the house—somebody everyday. They won’t leave me alone. They won’t even wait for payday. The next one that wakes me up knocking on my door, I’ll blow away! I’m ready! I’ve got the gun beside the door! And, the next one who messes with my job—or tells me to do it faster, look out! I can’t take anymore!”

“Frances” and “Franklin” had one fight too many over “Who’s going to pay the bills?” “This time,” Frances announced, “I am leaving!” And she did.

At work on Monday morning, as soon as the bank opened, she told her manager that she needed a few minutes off to run an errand. After returning to her job, “Frances” received a phone call from an irate “Franklin.” He discovered that she had pulled “a chunk” of funds from their joint account (before he had time to do the same). No longer did he have access to her direct-deposit funds. “Franklin” had one of the “What’s-mine-is-mine-and-what’s-yours-is-mine” type of accounts. He demanded to know what she had done with “their” money.

“Franklin” threatened her that he was “coming over right away.” “Meet me in the lobby in thirty minutes or I’m coming to your desk! If you don’t have this account straightened out or hand over the check, I’m going to straighten you out!” She knew from past experience that when he had a “hangover,” his mean streak quickly turned to rage. She would avoid a “show down” at work at all cost.

“Franklin” was a plain-clothes security officer in a nearby city. He had mentioned to “Frances” during a previous argument that if she did not straighten out her way of thinking, he might have to persuade her—patting a pistol on his hip (underneath his coat).

At her desk, as “Frances” was listening intently on the phone with tears streaming down her face, a coworker observed her look of terror. The manager was informed. As soon as Frances hung up, the manager motioned for her to come into his office. After listening to her, he notified security, the personnel manager, employee assistance and medical. The staff and the remainder of the department were already “a buzz.”

The better part of the manager’s day was spent immersed with those who were developing a plan of action, including a contingency plan and lining up stand-by assistance. Coordinating communications among those involved and other who “need to know” what’s happening and what safeguards are in place was essential. Then came the intervention, facilitating referrals, attending the traumatized, debriefing individuals or groups of employees and arranging follow-up support. The work and productivity of the department was virtually shut down for the day as a result of the threat.

As soon as some sense of equilibrium was achieved, then, ever-so-slowly, the people returned to work! With extensive professional help provided to the estranged couple, and with caution and patience, their relationship did achieve a degree of marginal stability. No further indications of violence surfaced!

Such an incident provides an organization with motivation to design or at least refine its own “critical incident action plan” and to designate a “crisis response team” to test internal procedures, assess risks that surface and attempt to minimize threats of violence within the workplace.

#### **Data on Debts and Threats**

The following is an analysis of data regarding multi-faceted problems that contribute to threats and acts of violence in the workplace. Grist for this study was gathered from 1,204 financial cases across thirty years of counseling employees and consulting with colleagues in ten companies located mostly along the Atlantic seaboard. Statistics used in the article represent an assimilation of confidential data from companies and workplace counselors that participate in national employee assistance, marriage and family or chaplaincy associations.

This paper is an outgrowth of my departing address to colleagues in the Employee Assistance Roundtable on the subject of “Five Decades of Assisting Employees—Trends and Results” (1997, April) and a more recent presentation to the local Medicine/Business Coalition on “What Sparks Threats on the Job?” (1998, September).

#### **A Profile of “People Problems” in the Workplace**

Based on our own history of counseling the workforce across five decades, plus a sampling of data from community referral resources, and tracking the community’s annual rate of divorces to marriages over the past 40 years, a company of 100 people could expect, during the course of its employees’ work life that:

- At least 50 employees will bring to work the effects of marital and family conflict or other relational problems on some occasion. It may be a one-time event, episodic or recurring.
- About 25 will experience alcohol or other drug abuse problems themselves or within their families. (At least 12 percent of employees can be expected to have alcohol/drug abuse problems.)
- At least 10 employees’ families will have financial troubles.
- At least 5 will experience some threat of violence. Two of the five will either make threats on other persons or be victims of assaults themselves.
- One or two will have “all of the above” problems and more.

#### **Multi-faceted Issues Contribute to Financial Problems**

Life is not so simple that a single issue is clearly identifiable as *the root cause* of employee indebtedness. The simple solution would be to count each case as a solo event with a single diagnosis and

treatment. However, multiple causes sometimes are entangled “like honey-suckle and poison ivy around a tree trunk.” The following factors, including primary and secondary or related factors, were identified as contributing to or as consequences of employees’ financial troubles. Percentages are based on the total number of financial cases. Because of the multiple and overlapping issues that appeared in many cases, the percentages add up to more than 100 percent:

- Marital and family issues, as primary or related problems, were assessed in 65 percent of all financial cases.
- Legal/court related were assessed in 36 percent.
- Work-related issues, 34 percent.
- Alcohol and other drug abuse, 33 percent.
- Other personal problems, 26 percent.
- Threats or acts of violence, 17 percent.
- Mental illnesses, 5 percent.
- Gambling or loan-sharking, 4 percent (Brown, 1998).

If a study of causes of violence in the workplace is limited to identification of a single diagnosis—when multiple contributors are present—the resulting data is insufficient to address the magnitude of a crisis and provide for its proper management. For example, one cannot delay for long facing overdue payments on a home without noticeable consequences. Nonetheless, it may be less embarrassing to ask for an advance on one’s pay than to ask for help with a drug problem. Therefore, the starting point for an intervention often has to begin with the identified or presenting problem while keeping in mind that various contributing influences may lurk beneath the surface. And, professional consultation may be needed.

### **Financial Problems and Threats of Violence**

Employees with debt problems were involved in four times as many threats of violence when compared with the rest of the workforce (Crisis Situations...1998). Among all employees with financial problems, the types of threats in the workplace and percentage of occurrence are as follows:

- Homicide threats and other assaults occurred among 8 percent of employees with financial problems;

- Suicide threats occurred among 6 percent;
- Other on-the-job hazardous behavior occurred among 3 percent.
- Total threats of violence—17 percent of employees with financial problems (Financial and Crisis Situations, 1998).

### **Domestic discord, drinking, drugs, and overdue debts are dangerous ingredients!**

- Domestic problems, as primary or secondary factors, were identified in 81 percent of all threats related to debts in the workplace.
- Drinking or other drug abuse problems were involved in at least 72 percent of threats related to debts.
- Domestic problems *in combination with drinking/drug abuse* were major contributing factors in 60 percent.
- Other drugs—mostly cocaine—were identified among employees in 30 percent.
- Legal complications were evident in 58 percent of all threats related to debts.
- Mental illnesses—psychotic episodes, paranoid thinking, or bipolar disorders—were identified in 17 percent.
- Job factors were identified as contributing or as consequences in 64 percent of threats but were the primary cause in only 4 percent of the threats.

Further examination of causes and contributors to violence in the workplace over the past 30 years revealed that:

- Among all threats, marital and family conflict *plus* alcohol/drug abuse *plus* money problems were combined as contributing factor in 15 percent.
- Among homicide threats and other assaults in the workplace, marital/family *plus* alcohol/drugs

- plus* money problems were combined in 18 percent.
- Among homicide threats and other assaults, money problems were involved in 25 percent.
  - Among all acts of violence toward others, money problems were involved in 21 percent.
  - Among suicides threats and attempts, money problems were involved in 17 percent (What Sparks Threats...1998; and "All Threats..."1998).

### **Trends During the Thirty Years, 1967-1996**

Among the 1200-plus cases of employee financial counseling included in this study, 40 percent were recorded during the years 1967-1976; 41 percent, were from 1977-86; and only 19 percent from 1987-96.

This skewed sample may be attributed to:

- The improved financial condition of the employees over the 30 years;
- The proliferation of credit unions and consumer credit counseling services;
- The direct access of employees to financial institutions;
- The easing of credit by banks and the ease of receiving credit cards;
- The advancement of employees up the economic ladder influenced by equal opportunity;
- The "truth-in-lending" legislation;
- The decreasing reliance of employees upon high-interest loan companies and loan sharks;
- The increase in layoffs and "downsizings" during the late 1980s and into the 1990s;
- The increase in a part-time, temporary and contract workforce during the 90s;
- The inconsistent access to data on financial problems from other companies; and
- The ability to postpone "the day of reckoning" because of "easy credit."
- The increasing load and decreasing staff of the counselors.

### **Observations and Implications**

These results were evident in spite of stress generated in the late 1980s from leveraged buy-outs and layoffs, and in the 90s from corporate

restructuring, decreased hiring and increased workloads of job survivors. Yet the higher rate of violence that occurred in the late 1960s and 70s might be attributed in part to the period of social, economic, racial and family unrest during and following the Vietnam conflict. Friction generated from the speed of change in society, the impact on families and the strain on finances splashed over into the workplace.

### **Impact on Productivity of Debts and Threats**

Although job factors were identified as contributing to or as consequences in 64 percent of threats related to debts, job issues were the primary cause in only 4 percent. Contributing issues on the job included terminations, layoffs, job analyses, transfers, demotions, shift assignments, breakdowns in communication and low morale. When intense feelings are discounted or disregarded by management, a comment such as—

"No one has time to listen (to me). No one seems to care. Just so the quota is met is all that counts. I'll show 'em! Then maybe they'll pay attention. My situation's hopeless anyway!" is a hint that a seed bed of violence may be ready to sprout.

Consequences on the job included threats of violence toward fellow employees and supervisors; robbery, theft, embezzlement; accidents involving oneself, others or property; other safety risks, unacceptable conduct; attendance and performance problems.

### **Terminations "For Cause" and Debts and Threats**

Among employees terminated for reason other than a "lay off," "downsizing," voluntarily quitting or retiring, 17 percent had been assessed with financial problems. Among those terminated with financial problems, 40 percent threatened

violence—and of that number, 90 percent had drinking and/or other drug problems.

### **Estimated Costs of Untended Employee Financial Problems—Update**

The decline in worker productivity is estimated conservatively to be 30 percent of salary. The cost to a company of untended financial problems can be estimated by multiplying 30 percent of a worker's pay by the percent of the workforce with such problems. From this study, at least 10 percent of the workforce were identified to have financial problems. That 10 percent figure happened to include a number of employee who also needed help for their accompanying alcohol/drug, marital/family or other personal/emotional problems.

The 30 percent cost figure suggests that an increase may need to be considered in response to Dr. Tom Garman's recent estimate regarding the impact of financial problems on worker productivity; i.e., "If the decline in worker productivity is 20 percent, the cost to an employer..." (Garman, 1998). I would modify that statement to read, "If the decline in worker productivity is **30** percent, the cost to an..."

### **Estimated Costs Attributed To Other Employee Problems**

The impact on productivity of workers worried with debt is difficult to determine because of their multi-faceted personal problems. Nonetheless, we have cost indicators that can be applied to the present study:

- Marriage and family problems impair productivity by about 20 percent according to a study conducted by the Human Resources Group of New York City (Braun, 1985).
- Among the financial cases examined for our report, marriage and family problems were identified as contributing factors in 65 percent of the cases.
- Alcohol problems among employees cost companies about 25 percent of salaries (Harwood, 1985; and Dunkin, 1971ff).
- Alcohol problems among employees were identified in at least 15 percent of the financial cases examined in addition to substance abuse among family members.
- Drug problems were calculated to cost employers about 35 percent of salaries (Harwood, 1985).
- Drug abuse among employees was identified in 11 percent of the financial cases.
- (Costs related to impaired productivity of employees with family members afflicted with substance abuse problems are included in the costs related to marital and family issues above.)
- Depression and other mental illnesses were calculated to affect productivity by about 25 percent of salaries (Harwood, 1985).
- Mental illnesses were assessed in 8 percent of all financial cases.
- Other personal issues including anxiety and anti-social behavior could be estimated to affect productivity by about 20 percent—comparable to costs of marriage and family problems.
- Other personal/emotional problems were assessed in 26 percent of financial cases.
- Legal/court issues were identified in at least 36 percent of financial cases. But, we have no cost estimates for "time off to go to court," to "meet with attorney," or make those numerous phone calls from work to attorneys regarding custody, etc.
- Workplace threats of violence—homicide and suicide threats, and on-the-job hazards—were identified in 17 percent of financial cases.
- Work-related factors that impact productivity were documented in 34 percent of all financial cases in contrast to an average of about 10% of a workforce who are documented for unsatisfactory attendance, performance or other infractions).

What is the cost of the downtime that usurps the attention and energy of an entire department staff, or executive staff, and countless others shocked and

immobilized by a life threat received on the job? A large part of a day or several days work may be absorbed to sift through the trauma and begin to recuperate before stability recurs.

An accurate estimation of costs of such crises could take into account expenses related to personal injuries, medical attention, disability, rehabilitation, therapy, workers compensation, insurance, investigations, legal advice and litigation, product and property damage, stolen money or goods, management time, productivity loss, salary continuation and other lost time from work. Costs of crises need also to factor in such variables as the duration of the episode, the severity and extent of the trauma, other affected employees, clients and passers by—and follow-up support. Add, too, costs of any company action which might have intrinsic value—and help restore good will.

### **Debts and Threats at Work – Summary and Conclusions**

Although many elements may be included in the equation leading to violence, debts are significant contributors: One in six financially-troubled employees was involved in a threat or act of violence.

Many incidents of violence—or threats of violence—at the workplace are the result of outside personal tensions. But, no worker or organization is immune from their effect. Through the act of violence may occur away from the work site, the symptoms or trauma will often surface on the job and erupt in workplace turmoil.

Multi-faceted issues contribute to financial problems. Domestic discord *in combination with* drinking/drug abuse were the major contributing factors in 60 percent of threats related to debts in the workplace.

Among homicide threats and other assaults in the workplace, money problems were contributing factors in 25 percent.

Employees worried over debts were involved in four times as many threats when compared with the incidence in the workforce.

The most violent period of time was during the 10-year period, 1967-76, according to this study, when comparing incidences of violence associated with

financially-troubled workers. As many threats of violence were recorded as in the next twenty years, 1977-96.

Job factors were the primary cause in only 4 percent of threats related to debts but were identified as contributing or as consequences in 64 percent of the threats in the workplace.

Based on the impact of multiple personal problems weighing upon the effectiveness of the financially-worried worker, the reduced productivity is calculated to be 30 percent of the average annual salaries. In this study, the percent of the workforce with financial problems was calculated to be at least 10 percent.

The fact that the impact of violence upon the workplace was not greater indicates that: (1) a significant number of the voluntary, confidential requests for help had favorable outcome-i.e., no effects were apparent on the job, and violence was prevented; (2) some of the threats were focused away from work; and (3) some of the job-related data was inaccessible, unknown or unrecorded.

The prevention of violence, the early intervention in defusing violence, and the reduction of the impact of violence (through prompt consultation, assessment, counseling, referral and follow-up action) is in no small part the result of:

- responsive management, including safety and security personnel,
- accessibility to employee assistance-on site in many companies-and the
- effective liaison with consumer credit counseling, credit union and other services.

No matter what the cause or contributing factor, workplace violence can be stopped before it starts. Clues that an employee might be violent are usually recognizable, but are often ignored or discounted by those in position to help avert a crisis. It

is important to be alert for risk factors in the workplace.

### **Early Warning Signals in the Workplace**

Risk factors include:

- noticeable changes in behavior
- carelessness, lack of attention to detail, gazing “off into space,”
- increasing complaints
- work-related – performance, attendance, conduct, safety
- increasing financial and legal problems
- odor of alcohol or other effects of drinking/drug abuse
- accidents and fights
- verbal threats, intimidation,
- verbalized thoughts of suicide or homicide,
- physical problems,
- bizarre obsessions,
- loss of interest in work and life, and
- loss of self-confidence.

### **Suggestions for Reducing the Risk of Violence in the Workplace**

The first step to dealing with workplace violence is providing employees with a safe and productive work environment; with fair treatment, free from insult, intimidation and harassment.

Other steps include:

Have in place a system of voluntary and confidential consultation, problem assessment, and referral for appropriate treatment before an employee’s problems affect his or her performance.

Form a multi-disciplinary, threat-response team to preview procedures for handling threats of violence in the workplace. This team needs to be ready at a moment’s notice, to assess, manage and review threats of violence. Include representative from human resources, medical, security, safety, legal, employee assistance, public relations, production and labor. Taking a team approach to minimizing the risk of violence makes good business sense.

Implement stress debriefing procedures in response to crisis situations as a means of support to affected individuals and groups. An employee assistance professional should handle or arrange for stress debriefing while the security, law enforcement and medical personnel are occupied with other elements of

the crisis. Conduct a post-incident analysis and follow-up as needed.

Train managers how to recognize and respond to early signs of performance problems which may indicate deteriorating personal situations. Timely assessment, referral and follow-up can prevent small problems from becoming chronic and critical.

Equip employees with skills to recognize early warning signs, cope difficult people, get help when help is needed, and report threats of violence. Immediate victims are not the only people who are affected by violence. Fellow employees, family members, customers and innocent bystanders are all affected.

When using disciplinary procedures, pinpoint accurately, document clearly and present firmly performance issues, corrective measures and offers of assistance. As Winston Churchill once said, “Even if you have to fire a person, there is no excuse to do it other than with dignity.” Treating people with courtesy, dignity and sincerity goes a long way to *preventing* violence.

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## Appendix

### Data on Debts and Threats

The statistics used in this article represent an assimilation of confidential data – 1,204 cases of employee financial problems – from companies and workplace counselors affiliated with national employee assistance, marriage and family or chaplaincy associations covering a period of 30 years 1967-96. Data from 10 companies were accepted for this study from a sampling of information submitted by at least 20 companies. One company submitted data for 30-plus years.

### Multi-Faceted Issues Contribute to Financial Problems

- Marital and family issues were assessed in 65 percent of financial cases.
- Legal/court related, 36 percent.
- Work-related issues, 34 percent.
- Alcohol and other drug abuse, 33 percent.
- Other personal, 26 percent.
- Mental illnesses, 5 percent.
- Gambling or loan-sharking, 4 percent.
- **Threats or acts of violence, 17 percent.** **Financial Problems**

Brown, R. C. (1998, November 9) “Financial, Legal and Crisis Situations—Contributing Factors 1967-1996,” updated summary worksheet.

### Financial Problems and Threats of Violence

Employees with debt problems were involved in four as many threats of violence (17 percent) when compared with the exposure of all employees to threats of violence during the course of their work life (4 percent).

(1998, December 31) Crisis Situation—summary.

Among all employees with financial Problems, the types of threats in the workplace and percentage of occurrence are as follows:

- Homicide threats and other assaults occurred among 8 percent of employees with financial problems;
- Suicide threats occurred among 6 percent;
- Other On-the-Job Hazardous behavior occurred among 3 percent.

Total threats of violence – 17 percent of employees with financial problems.

(1998, October 31) “Debts & Threats Summary” worksheet, unpublished; and (1992, March 4) “A Profile of Workforce Problems – Prevalence” based on turnover/retention rates, unpublished.

### Domestic discord, drinking, drugs, and overdue debts are dangerous ingredients!

- Domestic problems, as primary or secondary factors, were identified in 81 percent of threats related to debts in the workplace.
- Drinking or other drug abuse problems were involved in at least 72 percent of threats related to debts.
- Domestic problems in combination with drinking/drug abuse were major contributing factors in 60 percent of the threats.
- Other drugs – mostly cocaine – were identified among employees in 30 percent.
- Legal complications were evident in 58 percent.
- Mental illnesses – psychotic episodes, paranoid thinking, or bipolar disorders – were identified among 17 percent.
- Job factors were the primary cause in only 4 percent of the threats but were identified as contributing or as consequences in 64 percent of threats.

Further examination of causes and contributors to violence in the workplace over the past 30 years revealed that:

- Among all threats of violence in the workplace, marital/family conflict plus alcohol/drug abuse plus money problems were combined as contributing factors in 15 percent of the crises.
- Among homicide threats and other assaults in the workplace, marital/family plus alcohol/drugs plus money problems were combined in 18 percent.
- Among homicide threats and other assaults in the workplace, money problems were involved in 25 percent during the thirty-year span, 1967-96.
- Among all acts of violence toward others, money problems were involved in 21 percent.
- Among suicides and suicide attempts, money problems were identified in 17 percent.

(1998, September 10) “What Sparks Threats on the Job?” pp.3, 9; and

(1998, April 17) “All Threats...1967-96 chart; and (1998, April 18)