



2001 6



가

138

가

, 가

가

( ) ,

11

2001. 6

.	.....	1
1.	.....	1
2.	.....	4
3.	.....	4
.	.....	6
1.	.....	6
2.	.....	8
3.	.....	12
.	.....	15
1.	.....	15
2.	.....	15
3.	.....	15
4.	.....	18
5.	.....	19
.	.....	20
1.	.....	20
2.	.....	23
3.	.....	24

4.	.....	27
5.	.....	32
.	.....	36
1.	.....	36
2.	.....	37
3.	.....	38
.	.....	42
1.	.....	42
2.	.....	44
	.....	45
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< -1>	.....	20
< -2>	.....	21
< -3>	가 .....	24
< -4>	.....	25
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< -9>	( ) .....	31
< -10>	.....	32
< -11>	.....	33
< -12>	.....	34
< -13>	.....	35
< -14>	..	35

< -1>	.....	16
< -2>	.....	23

가

2001 4 (Direct Controlling Compensation Team) 11 133 ,  
 2001 4 1 ~ 2001 4 16 16 .  
 151 138 가 91%

, survey 20 가 가

58 13 ,  
 20 , 25 .  
 Windows SAS 6.12 ,

t-test F-test(ANOVA) .  
 1. 4.11,  
 2.85, 3.46 .



2. 가 「  
 가 3.65 , 「  
 」 3.64, 「 」 3.57, 「 」 3.36, 「  
 」 3.15 .

3.

가  
 .  
 (F=4.63, p<0.05)  
 (F=5.80, p<0.01) .  
 (F=4.75, p<0.05) ,

( ) (t=2.16, p<0.05) 31~  
 35 , 5 가

4.

5가  
 ( , , , 가, )  
 1  
 , 1  
 가 .  
 ( )  
 ,  
 가  
 가

가

가

가

(report)

가

가

가

# I.

## 1.

2000

가 1200 가

가

가 ( , 2000).

1989 7 1

( , 1998).

가 ,

1998).

(Quality) 가

가

가

( , 1998).

가

가

가

가

가

가

( , 1995).

(Huckabay, 1979).

가

가 (White&McGuire, 1973)

가 ( , 2000).

가

,  
, (burn out)  
가 .

가 ( , 1998).

Maloney(1982)가  
가

가 .  
가

가 ,

가

2.

가  
가  
가

3.

(1)

1995 8 1

1995-199

가

, 1999 9 8

1999-274

10 8

2001 1 22

2001-13

( , 2000).

6

(2)

가 (Morgolis &  
Kroes, 1974) 5가 ,  
,

•

, ,  
, ,  
,  
( , 1993).

1.

(stress)

가 17

, ,  
Hans Selye가 1944

19

(Guzzetta & Forsyth, 1979).

Lazarus(1984)



가 , ,  
(Lazarus & Folkman, 1984).

Hans Selye

< >

가 가

3

, , 가

(ACTH)

ACTH 가

ACTH 가 가

가

가

가

( , 1987).

가

가

가

(Kogan, 1992).

2.

(Mechanic,

1970; , 1985)

(Lofguist, Davis, 1969 ; Roges, Cobb, 1974 ; Margolis, Kroes, Quinn, 1974 ; Ceplan, 1975).

(stressor)

, , , 가 , ,

( , 1993). Miller

(1973)

, Dropkin (1980)

, ,

.

Calhorn(1980)

가 , ,

가

가

(Sangers, 1980).

Cooper Marshall(1976) ,

: / , ,

: , , ,

, , , : , ,

, , , , ,

: , , , .

가,

가, : 가, ,

, ,

, Locke(1976)

, , , , ,

, Wandelt(1981)

, ,

McGrath(1970)

, , ,

, , , .

.

가 ( , 1992).

, 「

」, 「        」, 「        」, 「        」, 「        」, 「        」  
」 (Gray-Toft 1981 : Hay, 1972).

「        」

, , , ,

(Clara&Elaine, 1970 : Oskins, 1979),

Cross(1970) ( , , ,

), ( , , )

, (1984) 가 , , , .

( , 1982).

(Dorris,

1977).

(1982) 가  
가

「 」 (Cassem, 1972 : Huckabay, 1979)

, 가 ,

, 「 」 , 가 , (Cassem,

1972 : Huckabay, 1979), Cross(1970) ( ,

)가 .

「 」 Cross(1970) (

)가

, (1979) 가

.  
가

, 가

, 가 ,

가 .

「 」 , 「 」 ,

(Gardner, 1980 : Jacobson, 1983).

가

(Huckabay, 1979 : Gray-Toft, 1981)

Gray Toft(1981), (1984)  
가 , (1979) 1  
, 가  
, (1991) 1 ~3 , (1989)  
(73~204 ) ,  
,  
( , 1993 :  
, 1989)  
, 4 ,  
( , 1982 :  
, 1989 : , 1984 : , 1985 : , 1988 : ,  
1987).  
( ,  
1985 : , 1985 : , 1987) 가  
, (1989) 가

가 ,  
가 .

「 「 「 「 「 「  
」 」 」 」 」 」  
「 「 「 「 「 「  
」 」 」 」 」 」  
「 「 「 「 「 「  
」 」 」 」 」 」

3.

1977 가  
가  
1980 . 10

가 .  
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가 ,

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가 ,

가 , ,

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( , 1989).

가

( , 1997).

( , 1994).

가

가

( , 1997).

가

가

가 가  
( , 1994).  
, 가 .  
가 가  
( , 1982), ,  
(  
, 1982).  
( , 1998 : , 2000)  
10 ( ,  
, , ,  
, , ,  
, , )  
5가 ( ,  
, , ,  
) .

가 ,  
가 .  
가



•

1.

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2.

11

151

, 11

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, , , 1~2

6

5

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3.

1)

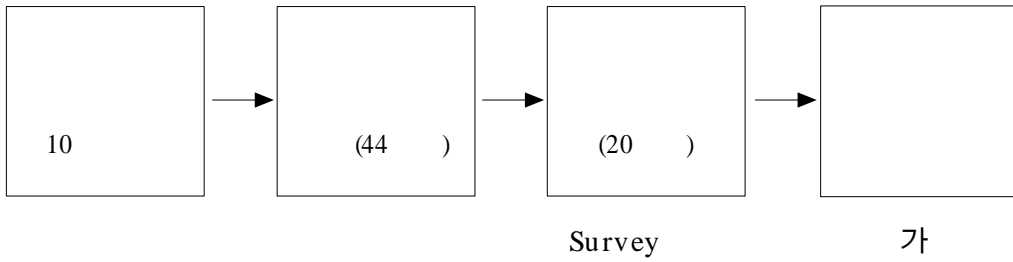
가  
가

가

,

4

•



< -1>

,  
 ,  
 ,  
 ,  
 ) 10  
 , 가  
 11  
 20  
 ,  
 44 가  
 1~5 , (5 ),  
 (4 ), (3 ), (2 ), (1  
 ) 가 가  
 , 44 10

. 10

16 survey D 가 50%

5 ,

, ,

20 .

, 3 ,

1 , 가 1 ,

. 13 , 3

, 5 ,

5 , 3 ,

4 .

2) 가

, 가

5가 가 .

, 5가 ( , , 가, ,

) 가 11

, 5가

5 ,

가

5 . 가

5 , 가  
5 . 가  
5 , 4 ,  
, 5 , 6 ,  
5 , 4 .  
, 가 가  
( , )

4.

2001 4 1 4 16 16

가

11  
, 151 138 가  
91% .  
, 6

5 ,  
133 .

5.

Windows SAS 6.12

1)

2)

T-test

F-test(ANOVA)

5%

가

1.

N=133

	( )	(%)
	26 ~ 30	22 16.54
	31 ~ 35	56 42.11
	36 ~ 40	44 33.08
	40	11 8.27
		114 85.71
		19 14.29
		49 36.84
		76 57.14
		8 6.02
( )	< 10	52 39.10
	10 ~ 20	72 54.14
	> 10	9 6.77

< -1> 31~35 가 56  
 (42.11%) , 34.8 , 26  
 , 49 . 114 (85.71%)

가 76 (57.14%) 가  
 , 49 (36.84%), 8 (6.02%)  
 . ( ) , 10~20 가 72 54.14%  
 가 .

< -2>

N=133

	( )	(%)	
	( )	29	21.80
00		102	76.69
		2	1.50
		89	66.92
		14	10.53
		28	21.05
		2	1.50
0.5 ~2		36	27.07
2 ~4	( )	24	18.04
4 ~6		41	30.83
6		32	24.06
≥ 5	( , )	63	54.31
< 5		53	45.69
≤ 150		46	34.59
151 ~ 200		46	34.59
≥ 201		41	30.83
가		10	7.52
		21	15.79
		31	23.31
		64	48.12
		7	5.26

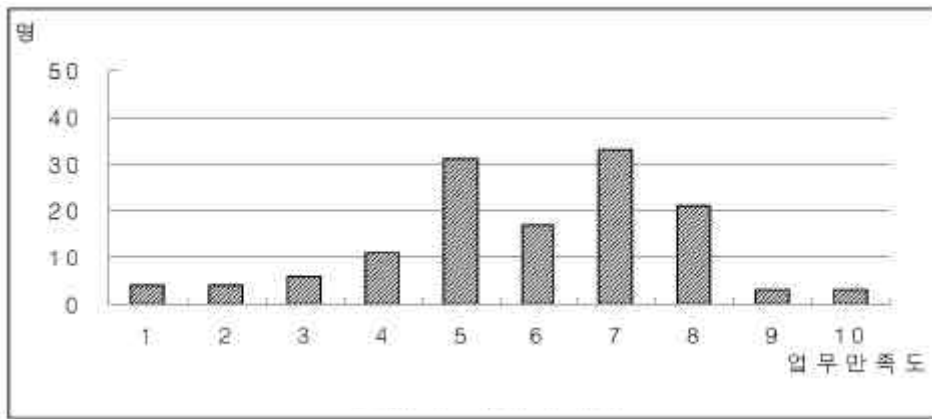
< -2> ( ) ,  
51.12 4 6 가 41  
(30.83%) .  
89 (66.92%) , 28  
(21.05%) , 14 (10.53%) .  
, 150 151 ~200  
46 (34.59%) , 201 41  
30.83% .  
00 102 (76.69%) 가  
, 2 (1.50%) ( ) .  
, 가 64 (48.12%) 가  
. .  
, 10 4 10  
~20 6 ,  
가 20 1 .  
,  
30~34 가  
가 ( , 1998),  
31~35 가  
10~20 가  
.



2.

5 , 10  
77 , 57.89% , 5 56 ,  
42.11%

< -2> .



< -2>

, < -3> ,  
가 54 (23.18%), ( ) 33  
(14.16%), 가 3 (12.88%) .

< -3> 가 N=133

가	( )	(%)
,	54	23.18
( )	33	14.16
	30	12.88
,	25	10.73
	23	9.87
	20	8.58
	18	7.73
	14	6.01
	6	2.58
	3	1.29
,	3	1.29
	2	0.86
	2	0.86
	233	

\* ( ) 가 133

### 3.

#### (1)

가

< -4> . 3.15 3.65

3.46

< -4>

	±
	3.65 ± 0.63
	3.64 ± 0.72
	3.57 ± 0.66
	3.36 ± 0.77
	3.15 ± 0.62
	3.46 ± 0.49

가                    가                    (3.65),                    (3.64),  
(3.57),                    (3.36),                    (3.15)

가                    가                    가

(2)

가

20

2.85~4.11

< -5>

		(%)	(%)	(%)	(%)	(%)	(%)	±	
1.	가	12(9.23)	44(33.85)	33(25.38)	34(26.15)	7(5.38)	2.85±1.08		20
2.		5(3.82)	25(19.08)	31(23.66)	57(43.51)	13(9.92)	3.37±1.02		14
3.	가	1(0.76)	9(6.82)	26(19.70)	67(50.76)	29(21.97)	3.86±0.86		3
4.		6(4.58)	44(33.59)	51(38.93)	24(18.32)	6(4.58)	2.85±0.93		19
5.		1(0.76)	20(15.15)	27(20.45)	67(50.76)	17(12.88)	3.60±0.92		8
6.		1(0.76)	9(6.82)	37(28.03)	68(51.52)	17(12.88)	3.69±0.81		7
7.	가	2(1.54)	18(13.85)	36(27.69)	53(40.77)	21(16.15)	3.56±0.97		9
8.	가	2(1.52)	7(5.30)	19(14.39)	50(37.88)	54(40.91)	4.11±0.95		1
9.		6(4.58)	37(28.24)	57(43.51)	22(16.79)	9(6.87)	2.93±0.95		17
10.		2(1.54)	22(16.92)	33(25.38)	56(43.08)	17(13.08)	3.49±0.97		10
11.	( )	2(1.56)	39(30.47)	53(41.41)	30(23.44)	4(3.13)	2.96±0.85		16
12.		6(4.56)	36(27.27)	57(43.18)	30(22.73)	3(2.27)	2.91±0.88		18
13.	가	4(3.03)	23(17.42)	35(26.52)	50(37.88)	20(15.15)	3.45±1.04		11
14.			10(7.63)	36(27.48)	64(48.85)	21(16.03)	3.73±0.82		6
15.			13(10.00)	28(21.54)	58(44.62)	31(23.85)	3.82±0.91		4
16.		2(1.54)	22(16.92)	42(32.31)	53(40.77)	11(8.46)	3.38±0.92		13
17.	가 ) ( ,	2(1.53)	13(9.92)	25(19.08)	62(47.33)	29(22.14)	3.79±0.95		5
18.		2(1.54)	17(13.08)	52(40.00)	51(39.23)	8(6.15)	3.35±0.84		15
19.			5(3.79)	24(18.18)	60(45.45)	43(32.58)	4.07±0.81		2
20.		1(0.76)	20(15.27)	49(37.40)	49(37.40)	12(9.16)	3.39±0.88		12

가

가

가

4.11,

4.07,

가( ) ,

가 3.86,

가 3.82

가

2.91 ,

, ,

가 2.85 ,

가

,

가 2.85 .

4.

5가

.

5가

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< -6>

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가 ,

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가

( ) 가

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가

가

,

가

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가

가

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가

가

,

,

,

.

< -6>

N=133

		66	50.0	가		68	51.5
가	( )	27	20.5	(quality)	가	25	18.9
		23	17.4			24	18.2
		14	10.6			9	6.8
		2	1.5			6	4.6

가 ( ) 가 97  
 가 9 , 가

( )

, 가  
 ( ) 가

가

< -7>

N=133

	가	42	33.1	가	40	31.8
		42	33.1		28	22.2
가 ( )	가	35	27.6	가	27	21.4
( )	가	4	3.2		18	14.3
		4	3.2		13	10.3

가 1936 Earl D. McBride 가  
 "Compensable injuries 가 "  
 (Mc Bride) 가

가 가

가 가

< -8> 가 N=133

		58	44.6	가	57	44.5
가		33	25.4		25	19.5
가	가	19	14.6		33	25.8
	( )	18	13.9		13	10.7
		2	1.5			

) ( )  
 ) (report)



( )

( )

< -9> ( )

N=133

	( )	51	39.5	44	35.5
	(report)				
	( )	42	32.6	29	23.4
( )	( )	17	13.2	26	21.0
	가	15	11.6	9	7.3
		4	3.1	8	6.4
				8	6.4

가

가

		60	45.5		70	53.4
	( )	44	33.3		29	22.1
		10	7.6	가	21	16.0
		12	9.1		11	8.4
	가	6	4.6			

5.

가

		±	t /	P	±	t /	P	±	t /	P	±	t /	P	±	t /	P	±	t /	P
		F			F			F			F			F			F		
( )	26-30	3.39±0.76			3.75±0.68			3.18±0.49			3.65±0.75			3.65±0.68			3.52±0.50		
	31-35	3.46±0.81			3.50±0.70			3.23±0.62			3.76±0.71			3.70±0.55			3.50±0.47		
	36-40	3.20±0.75	1.07	0.36	3.52±0.63	1.00	0.39	3.09±0.69	0.92	0.43	3.55±0.72	1.10	0.35	3.68±0.68	1.18	0.32	3.40±0.52	0.66	0.58
	40	3.48±0.58			3.70±0.50			2.93±0.58			3.39±0.77			3.32±0.65			3.35±0.44		
( )		3.33±0.79	1.33	0.18	3.55±0.64	0.78	0.43	3.16±0.63	0.50	0.62	3.69±0.71	1.78	0.08	3.65±0.65	0.33	0.74	3.46±0.50	0.12	0.91
		3.58±0.60			3.67±0.76			3.08±0.55			3.37±0.78			3.70±0.52			3.47±0.42		
		3.19±0.74	1.92	0.06	3.60±0.59	0.42	0.68	3.23±0.66	1.10	0.27	3.48±0.73	1.96	0.05	3.67±0.60	0.18	0.86	3.44±0.46	0.29	0.77
		3.46±0.77			3.55±0.70			3.11±0.60			3.73±0.71			3.64±0.64			3.47±0.51		
( )	<10	3.44±0.79			3.55±0.70			3.13±0.62			3.67±0.71			3.63±0.63			3.46±0.50		
	10 -20	3.28±0.77	0.94	0.39	3.57±0.66	0.03	0.97	3.20±0.63	1.04	0.36	3.65±0.75	0.88	0.42	3.72±0.60	2.36	0.10	3.48±0.50	0.49	0.61
	>20	3.61±0.41			3.61±0.41			2.89±0.56			3.33±0.62			3.25±0.68			3.31±0.33		
( )	≤50	3.41±0.81	0.77	0.44	3.66±0.68	1.74	0.08	3.24±0.66	1.70	0.09	3.75±0.72	1.86	0.06	3.73±0.61	1.45	0.15	3.55±0.51	2.14*	0.03
	>50	3.31±0.72			3.46±0.62			3.06±0.57			3.52±0.72			3.52±0.64			3.37±0.45		
( )		3.28±0.75			3.62±0.57			3.15±0.66			3.62±0.72			3.66±0.61			3.46±0.47		
		3.40±0.93	1.33	0.27	3.67±0.86	2.20	0.09	3.31±0.54	0.70	0.55	3.90±0.76	1.50	0.22	3.84±0.68	1.93	0.13	3.61±0.59	1.59	0.19
		3.39±0.75			3.39±0.75			3.11±0.51			3.63±0.74			3.59±0.62			3.43±0.46		
		3.33±0.47			2.70±0.99			2.70±1.27			2.83±1.18			2.75±0.71			2.83±0.95		
( )	≤150	3.27±0.71			3.76±0.60			3.24±0.68			3.64±0.86			3.67±0.65			3.52±0.49		
	151-200	3.50±0.86	1.23	0.29	3.57±0.59	4.63**	0.01	3.16±0.61	1.10	0.33	3.71±0.61	0.44	0.64	3.69±0.66	0.27	0.76	3.50±0.50	2.33	0.13
	>200	3.31±0.71			3.34±0.73			3.04±0.57			3.56±0.68			3.59±0.58			3.34±0.47		
( )	≤5	3.30±0.73	0.86	0.39	3.57±0.70	0.29	0.77	3.07±0.64	0.68	0.50	3.49±0.81	2.16**	0.03	3.57±0.67	1.13	0.26	3.39±0.54	1.25	0.21
	≥5	3.42±0.82			3.60±0.63			3.15±0.61			3.79±0.61			3.71±0.61			3.51±0.46		
( )	≤5	3.26±0.71	1.34	0.18	3.55±0.67	0.30	0.76	3.09±0.62	0.97	0.33	3.55±0.80	1.59	0.11	3.57±0.65	1.36	0.17	3.40±0.51	1.42	0.16
	≥5	3.44±0.80			3.59±0.63			3.19±0.64			3.75±0.63			3.72±0.60			3.52±0.46		
00 ( )		3.47±0.78			3.50±0.60			2.85±0.61			3.42±0.56			3.51±0.68			3.32±0.42		
		3.35±0.74	2.11	0.13	3.61±0.64	5.80**	0.00	3.24±0.60	4.75*	0.01	3.70±0.76	1.62	0.20	3.70±0.61	1.26	0.29	3.51±0.49	3.34*	0.04
		2.33±1.89			2.10±0.42			3.10±0.99			3.67±0.47			3.38±0.88			2.88±0.88		
		3.10±0.50			3.48±0.76			3.04±0.97			3.50±0.89			3.68±0.73			3.36±0.64		
		3.38±0.68			3.46±0.63			3.14±0.47			3.37±0.71			3.48±0.65			3.35±0.42		
		3.40±0.69	0.50	0.74	3.73±0.58	1.23	0.30	3.14±0.63	0.30	0.88	3.87±0.74	2.05	0.09	3.81±0.62	1.13	0.35	3.57±0.44	0.80	0.53
		3.41±0.85			3.53±0.69			3.19±0.60			3.73±0.63			3.70±0.58			3.49±0.49		
	3.14±0.90			3.95±0.99			2.97±0.93			3.52±1.03			3.50±0.79			3.43±0.66			

\*p<0.05    \*\*p<0.01    \*\*\*p<0.001

< -12>

,  
(F=4.63, p<0.05)  
. 150 가 (3.76±0.60) 가  
200 가  
가 (3.34±0.73) .  
(F=5.80, p<0.01) ○○  
가 (3.61±0.64) 가  
가 (2.10±0.42)  
.

< -12>

	±	t / F	p
≤ 150	3.76±0.60		
151 ~ 200	3.57±0.59	4.63	0.01
>200	3.34±0.73		
( )	3.50±0.60		
○○	3.61±0.64	5.80	0.00
	2.10±0.42		

< -13>

,  
(F=4.75, p<0.05) . 가  
( ) (2.85±.61) 가  
○○ (3.24±0.60) 가 .

< -13>

	±	t / F	p
( )	2.85±0.61		
○○	3.24±0.60	4.75	0.01
	3.10±0.99		

< -14>

, (t=2.16, p<0.05) . ( ) 5 (3.49±0.81) , ( ) 5 가 (3.79±0.61) .

< -14>

	±	t / F	p
<5	3.49±0.81	2.16	0.03
≥5	3.79±0.61		

, (r=-0.29, p<0.01), (r=-0.25, p<0.01), (r=-0.21, p<0.05), (r=-0.17, p<0.1) 가 (r=-0.09) 가 .

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1.

가 , 30  
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 가  
 (1981) 84.4%가  
 가 3  
 가 ,  
 가 (8 :6.02%)  
 50  
 65 (48.87%) , 51 (1993), (1994)  
 3 3 , 3  
 7  
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(1994) ,  
 27.9%  
 , 21.05% ,  
 가 가 가  
 가 64 (48.12%) 가  
 (1993) ,  
 가 가 40.9% 가  
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2.

, 가  
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 , (1998) 가 가  
 가  
 (1985), (1996)

가 가

가

가

( )

가

가

3.

31-35

(1984), (1987) 35

39

가 (1987), (1988) 30

~40



가 (1998) 가 ,  
가 ( ) ,  
가 .  
가 가 (1998)  
(>50  
) (1989),  
(1998) (73-204 ) ,  
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가  
가 가  
가 가  
가

p<0.01), (r=-0.25, p<0.01), (r=-0.29,  
p<0.05), (r=-0.17, p<0.1) (r=-0.21,

(r=-0.09)

(2000)

가  
(1997)

가

1) 가 ( ) , , , , .

가 .  
2)

3)

가 .

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1.

가

가

2001 4 11  
 133 2002 4  
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 151 133 가 91%  
 가 ,  
 58  
 13 , 20 ,  
 25

Window & SAS 6.12

t-test F-test(ANOVA)

1) 4.11, 2.85, 3.46

2) 가 「

가 3.65 , 「  
 」 3.64, 「 」 3.57, 「 」 3.36, 「  
 」 3.15 .

3)  
 (1.92), (2.14), (4.63),  
 (2.16) 가 ,  
 31~35 , 5  
 가 .

4)  
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6~9.

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. \_\_\_\_\_, 14(2). 29~33.

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(1998).

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(1982).

(1987).

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1985. 15(3) 39~44

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19(3). 259~262

(1996). .

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(1990). . , 133

(1984). .  
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1. ? ( \_\_\_\_\_ )

2. ?

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100

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- 150

151

- 200

201

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251

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※ 가 가 “v”

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1. 가 ,	1	2	3	4	5
2.	1	2	3	4	5
3. 가 ,	1	2	3	4	5
•					
1. , ,	1	2	3	4	5
2.	1	2	3	4	5
3.	1	2	3	4	5
4. 가	1	2	3	4	5
5. 가	1	2	3	4	5
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1.	1	2	3	4	5
2.	1	2	3	4	5
3. ( )	1	2	3	4	5
4.	1	2	3	4	5
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1. ,	1	2	3	4	5
2.	1	2	3	4	5
3.	1	2	3	4	5
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1. ( , 가 )	1	2	3	4	5
2.	1	2	3	4	5
3.	1	2	3	4	5
4.	1	2	3	4	5

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가 가 가  
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1		가 ( ) _____	가 가(Quality) _____
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\* 가 \*

## ABSTRACT

### **Study on Job-related Stress of Nurse in Non-life Insurance Company**

Chung, Eun-Kyung  
Graduate School of  
Health Science and Management  
Yonsei University

(Directed by Professor Kim, Eui-Sook, Ph.D.)

The purpose of this study is to provide basic information about job-related stress of nurses in non-life insurance companies through the analysis of its type and degree.

The subjects of this study were 133 nurses working at 'Direct Controlling Compensation Team' of 11 domestic non-life insurance companies in Korea as in April 2001. Research materials have been collected for 16 days from April 1, 2001 to April 16, 2001. 151 sets of questionnaires were distributed and 138 sets of answered questionnaires corresponding to 91% of distributed ones were collected.

The tool for this study was developed through the procedures as follows and the degree of their job-related stress was analyzed with this tool.

- Creating questions through reviewing documents related to the theme of this study and telephone interviews
- Selecting 20 questions to measure the degree of job-related stress after survey
- Verifying the validity of those questions by professionals

A questionnaire had 58 questions consisting of 13 questions for general characteristics, 20 for the degree of job-related stress and 25 for conflict factors and solutions of the stress. Computerized statistical method using 'Windows

SAS 6.12' was utilized for the analysis of materials. The survey results about general characteristics were expressed in frequency and percentage. And in case of the survey results having scores per question, mean and standard deviation of those scores were calculated. Also either t-test or F-test (ANOVA) considering the characteristics of variables was used to verify the difference of the degree of job-related stress in relation to general characteristics.

The results of this study were as follows.

1. With regard to the degree of job-related stress of the subjects of this study calculated and expressed in score from the relevant questions, the highest, lowest and mean scores were 4.11, 2.85 and 3.46 respectively.

2. Of the job-related stress factors of nurses in non-life insurance companies, "psychological burden on their own works" recorded the highest score of 3.65 and "conflict with their business counterparts", "conflict on their roles as professionals", "heavy workload" and "conflict in working activities" were followed with the scores of 3.64, 3.57, 3.36, and 3.15 respectively.

3. The degree of job-related stress of nurses in non-life insurance companies was statistically correlated to their working years and department of general characteristics, judging from the result of statistical verification. And conflict on their roles as professionals of the job-related stress factors was statistically correlated to their average monthly income ( $F=4.63$ ,  $p<0.05$ ) and working departments ( $F=5.80$ ,  $p<0.01$ ) of general characteristics. Besides, conflict in working activities was statistically correlated to their working departments ( $F=4.75$ ,  $p<0.05$ ) and conflict with business counterparts was statistically correlated to working period at medical center before joining non-life insurance company ( $t=2.16$ ,  $p<0.05$ ). Especially, nurses at the age of 31 to 35 and with 5 years of working experience at medical center showed the highest degree of job-related stress.

4. Different from nurses working at another business area, nurses in non-life insurance companies had their own conflicts and solutions in regard to their 5 main responsibilities such as screening propriety of medical fees, patient management, examination and judgment of patients' physical conditions, grading

disablement and employee education. The major conflict related to screening medical fee was that there were no reasonable criteria in screening medical fees. And the best solution for this conflict was to make proper screening guidelines. For examination and judgment of patients' physical conditions, meeting the doctors in charge and patients was very important in examining and judging patients' physical conditions. But the hospital staffs were not so cooperative in general. Therefore, establishing appointment system for physical examination of patients and training professional staffs in charge were suggested as solutions. Regarding grading disablement, the conflict of improper grading guidelines and the solution of introduction of practical grading system were selected. In patient management, making the reports on the estimation of future development of patients' disablement and on the decision of appropriate compensation amount was the major conflict. And regular discussions with their colleagues and meetings with the doctors in charge were proposed as solutions. The conflict in employee education was to prepare education materials by themselves. The suggested solution was that education department prepared education materials with their assistance.

Judging from the above study results, psychological burden on their own works and conflict with business counterparts proved to be the major factors of the highest degree of job-related stress of nurses in non-life insurance companies. Therefore, upper level of managements of non-life insurance companies need to understand characteristics of nurses' responsibilities in detail, to pay keen attention to their business development and performance, to maintain the proper number of manpower and to provide opportunities and environment for harmonious cooperation with business counterparts.

In conclusion, the efficiency of business performance of nurses in non-life insurance companies will be enhanced by mitigating their job-related stress through the fulfillment of the solutions suggested in the above. And this will be contributed to the development and profitability of non-life insurance companies where they work.