Divorce as a Human Security Threat

Employee performance and organisational support after marital dissolution in Ghana

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ABSTRACT

Divorce can reconfigure the financial, psychological and social conditions through which employees sustain everyday security and perform their work. However, marital dissolution does not produce uniform disadvantage, and its organisational consequences require explanation rather than assumption. This conceptual paper develops a framework connecting post-divorce human insecurity, employee resource depletion and task performance, using Ghana as a theoretically relevant context. A purposive, theory-oriented synthesis integrates the human security framework with Conservation of Resources Theory and the work–home resources model. Human security identifies threats to essential living conditions, while resource theory explains their possible transmission into work through disrupted time, energy and attention. Eight propositions specify insecurity accumulation, mediation, organisational support, contextual constraints and recovery. The central argument is that support becomes protective when it is accessible, confidential and matched to the employee's dominant insecurity; nominal policy availability alone is insufficient. The final model distinguishes employee performance from wider organisational consequences and recognises a recovery pathway following relief from marital conflict. The paper contributes a bounded account of how household insecurity can become an organisational concern without treating divorced employees as inherently less capable. It offers an agenda for longitudinal research and practical guidance for proportionate, non-stigmatising human resource responses.

Keywords: divorce; human security; employee performance; organisational support; conservation of resources; Ghana

1 Introduction

Businesses depend on employees whose capacity to concentrate, attend work and sustain effort develops partly outside organisational boundaries. Changes in housing, childcare, household income and intimate relationships can alter that capacity even when job responsibilities remain unchanged. Divorce is therefore relevant to management because it can reorganise the conditions supporting paid work. Its significance extends beyond an employee's marital status to the material and relational adjustments that follow a household transition. A business perspective must explain those adjustments and their implications for work without assuming that marital dissolution necessarily undermines competence or commitment.

Divorce research documents uneven consequences across economic circumstances, health and social relationships. Leopold (2018) demonstrates why these domains should be examined together and why gender differences cannot be reduced to a single overall disadvantage. Amato (2000) similarly presents adjustment as variable rather than inevitable deterioration. These insights challenge an organisational response based on a simple comparison between married and divorced employees. An employee may face severe housing uncertainty while remaining emotionally relieved, or experience grief despite financial stability. The configuration of insecurity, rather than divorce status alone, is the appropriate starting point for explanation.

Management scholarship already recognises this connection. Wanberg et al. (2023) show that the divorce process can coincide with reduced work functioning, while some participants report positive changes in their work or career. Kelemen et al. (2025) integrate divorce-and-work scholarship around

interrole interdependencies, economic dependency and social dynamics. Consequently, the present paper does not claim to discover that divorce matters at work. It builds a narrower argument about how threats to essential living conditions accumulate, how they consume resources needed for task performance, and why apparently similar organisational support may protect some employees more effectively than others.

Human security provides a useful starting point because it directs attention to serious threats affecting people's everyday lives. The United Nations Development Programme (UNDP, 1994) identifies interdependent dimensions of security rather than treating security solely as state protection. Applied carefully, this perspective distinguishes a temporary inconvenience from instability affecting essential needs. However, its breadth can weaken explanatory precision (Paris, 2001). A management contribution therefore requires both a bounded account of insecurity and a theory specifying how insecurity influences work. Conservation of Resources Theory supplies this explanatory mechanism through threatened resources, resource loss and recovery (Hobfoll, 1989).

Ghana offers a relevant context for developing this argument. The 2021 Population and Housing Census recognises different marriage forms and distinct separated and divorced categories, demonstrating that marital transitions occur within diverse arrangements (Ghana Statistical Service [GSS], 2021). Ghanaian studies have examined reasons for divorce and experiences including stigma, but their designs do not establish employee performance effects (Oppong Asante et al., 2014; Osafo et al., 2021). The contextual opportunity is to theorise how family arrangements, employment conditions and access to support may shape the movement from household disruption to workplace functioning, rather than to infer unmeasured organisational losses.

The main objective is to develop a conceptual framework explaining how post-divorce human insecurity may influence employee task performance and how organisational support can mitigate that relationship in Ghana. Three specific objectives guide the paper: to define the insecurity dimensions relevant to employees; to explain resource-based mechanisms connecting insecurity to task performance; and to develop propositions specifying the protective role and limits of organisational support. The unit of analysis is the individual employee, while organisational service continuity and staffing consequences are treated as downstream possibilities requiring separate investigation.

The paper makes three connected contributions. It introduces a substantive threshold distinguishing essential insecurity from ordinary adjustment demands. It proposes that the accumulation of insecurities and the match between need and usable support explain variation beyond marital status. It also separates resource depletion from resource recovery, avoiding a model in which all pathways after divorce are negative. The discussion first establishes conceptual scope and Ghanaian relevance, then develops the theoretical architecture, propositions and integrated model, before outlining managerial implications and an empirical research agenda.

2 Conceptual scope and approach

2.1 A theory-oriented synthesis

This paper adopts a theory-synthesis and model-development approach, following Jaakkola's (2020) argument that conceptual articles should justify how selected theories contribute to the analysis. It combines literature on divorce consequences, organisational resources and family-related support with Ghanaian contextual research. The source base was assembled purposively through targeted scholarly searches, consultation of relevant publisher and institutional records, and examination of references in foundational divorce research. Search concepts included divorce and work, marital dissolution and

insecurity, conservation of resources, work–home resources, organisational support and divorce in Ghana. This is a focused conceptual synthesis rather than an exhaustive systematic review.

Sources were retained for identifiable functions: defining a construct, establishing a relevant empirical pattern, supplying a theoretical mechanism, or identifying a contextual condition. Studies of children and population health inform the broader divorce literature but do not establish employee performance outcomes and are not used for that purpose. Ghanaian studies contribute contextual interpretation without standing as representative evidence of every workplace. The resulting propositions are analytical deductions from the combined framework. They are not interview findings, statistical estimates or causal conclusions about Ghanaian employees.

The analytical sequence moves from phenomenon definition to mechanism specification. First, the paper identifies essential living conditions that divorce may disturb. Second, it distinguishes those conditions from the time, energy and attention through which work effects may arise. Third, it considers circumstances under which organisational support can interrupt that transmission. Finally, it examines rival possibilities, including relief after relationship conflict and adverse workplace responses. This sequence keeps the model open to disconfirmation: a proposition fails if the specified mechanism does not account for differences under the conditions it predicts.

2.2 Population boundaries and construct distinctions

Divorce refers to the dissolution of a marital union; separation is a related transition that may precede or occur without a completed divorce. Because disruption can begin before formal dissolution, the framework includes the transition period and subsequent adjustment, while requiring future researchers to record stages separately. It focuses on employed adults rather than business ownership disputes, entrepreneurial entry or effects on children. Employees in small and large enterprises are relevant, although the resources available to their employers may differ. These boundaries prevent several distinct business phenomena from being combined into an untestably broad account.

Post-divorce human insecurity means a sustained or credible threat to essential material, psychological or relational conditions needed for secure everyday functioning during this transition. It is not synonymous with being unmarried, experiencing sadness or reporting low job satisfaction. Resource depletion means reduced available time, emotional energy and attentional capacity for meeting work demands. Task performance means execution of core job responsibilities to an appropriate standard. Attendance and work engagement are related indicators or consequences, but they should not be substituted indiscriminately for performance. These distinctions are essential to avoid measuring the same distress repeatedly under different labels.

3 Ghana as a context for theory development

Ghana's relevance lies in the potential intersection of household arrangements and unevenly accessible workplace resources. The census distinguishes civil or ordinance, customary or traditional, Islamic and informal unions, and reports extensive non-registration among married persons (GSS, 2021). These categories should not be interpreted as a hierarchy of valid relationships or as evidence that all unregistered unions lack protection. Their theoretical significance is that formal marital status alone cannot reveal how households organise resources or navigate dissolution. Researchers must investigate the practical arrangements through which income, accommodation and caregiving continue or change.

Existing Ghanaian research illustrates contextual issues while leaving the proposed organisational relationships unresolved. Oppong Asante et al. (2014) describe reasons for marital dissolution and participants' accounts of regret and stigma. Osafo et al. (2021) examine divorce-related court suits and

identify relational and financial issues. Ofori et al. (2023) investigate sociodemographic and spatial correlates of women's marital dissolution. These studies justify sensitivity to social context, but none should be treated as a direct test of the model developed here. They also caution against presenting the experiences of particular urban participants or litigants as a national workplace profile.

Formal arrangements constitute one part of the resource environment. Ghana's Matrimonial Causes Act, 1971 (Act 367) provides for financial provision, property settlement and matters concerning children. For organisational theory, the relevant distinction is between the existence of a formal avenue and the employee's practical access to timely resources. The model does not presume that legal provision guarantees recovery, nor that every employee faces the same process. Delays, uncertainty or administrative demands are potential conditions for empirical assessment. Managers should facilitate access to appropriate professional advice when requested rather than interpret family law or adjudicate private disputes.

Family and community networks require equally careful treatment. Relatives may provide childcare, housing or emotional assistance; they may also impose demands or conditions on that assistance. Such possibilities should be investigated rather than assigned automatically to Ghanaian culture. Similarly, religious affiliation cannot establish whether an employee will receive support or experience social judgement. The theoretical issue is the reliability and usability of actual assistance. Two employees with equally extensive networks may possess very different resources if one can obtain dependable childcare while the other must continually negotiate uncertain help.

Employment conditions are another source of variation. Schedule control, access to leave, contractual security and managerial discretion may influence whether private demands can be accommodated. The paper therefore treats Ghana as a setting in which institutional and organisational differences can be examined, not as a uniform category of vulnerability. Comparable processes may occur elsewhere. The contextual contribution would arise from showing which combinations of household support and workplace arrangements make insecurity more persistent, and which enable recovery, rather than claiming that national location itself explains employee performance.

4 Theoretical architecture

4.1 Human security and the threshold of essential needs

The human security framework shifts attention towards the protection of people's essential conditions of life (UNDP, 1994). The Commission on Human Security (2003) further connects protection with empowerment, recognising that security involves both supportive arrangements and people's capacity to act. In the present model, economic and material insecurity concerns essential expenditure and stable accommodation; psychological and health insecurity concerns serious interference with everyday functioning; and social and caregiving insecurity concerns dependable support and the capacity to meet essential care responsibilities. These domains retain a concern with everyday security while giving it an organisationally relevant boundary.

The framework does not classify every discomfort after divorce as a security threat. Paris's (2001) criticism of conceptual overextension is addressed through a threshold principle: a demand becomes insecurity when its severity, persistence or credible likelihood threatens essential functioning. Temporary inconvenience in arranging transport is different from repeated inability to reach work because housing has become unstable. Ordinary disappointment differs from distress that persistently undermines sleep and daily functioning. Thresholds require contextual judgement and future measurement rather than a single universal numerical cut-off, but their explicit inclusion limits conceptual inflation.

Human security also prevents the analysis from becoming exclusively instrumental. An organisation should not recognise an employee's difficulty only when output declines. Threats to essential needs matter in their own right, although this paper examines their relationship with work. The managerial question is how appropriate employment practices can support functioning without assuming responsibility for all aspects of private life. This bounded responsibility respects employee agency and locates business relevance in the conditions of work, including access to predictable schedules and fair treatment, rather than in managerial control over household decisions.

4.2 Resource loss and transmission across domains

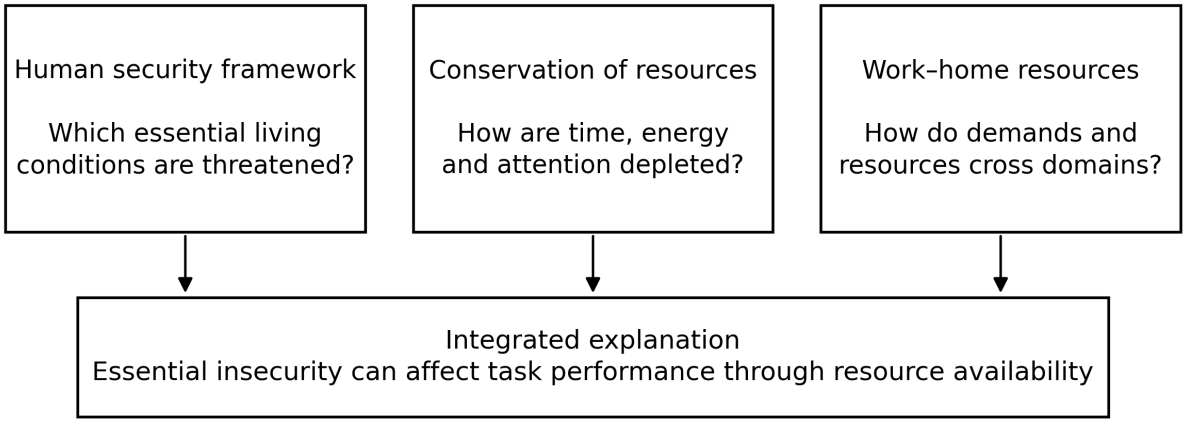
Conservation of Resources Theory proposes that people seek to protect valued resources and experience stress when resources are threatened or lost (Hobfoll, 1989). Hobfoll et al. (2018) extend the organisational relevance of resources and their consequences. This paper uses the theory selectively: it explains why persistent threats to essential living conditions may require repeated investments of time and energy that would otherwise support work. For example, resolving accommodation uncertainty can consume attention even during working hours. The argument concerns demands on available capacity rather than deficient motivation or a presumed unwillingness to perform.

The work–home resources model clarifies transmission between domains. It explains how demands in one domain can diminish personal resources and impede functioning in another, while resource accumulation can support enrichment (ten Brummelhuis & Bakker, 2012). Here, insecurity is the exposure, and depletion of usable time, energy and attention is the principal mediator. This distinction permits different employees to experience similar insecurity with different performance consequences. An employee with schedule autonomy or dependable practical support may absorb a disruption without the same loss of resources needed for work.

The proposed integration assigns a specific role to each perspective. Human security identifies which threats warrant substantive attention and why their interaction matters. Resource theory explains how those threats may become consequential for work. The work–home perspective locates the transmission across household and employment domains. Figure 1 summarises this architecture. Its purpose is conceptual clarification rather than an additional statistical model: the employee's insecurity profile, resource availability and task performance occupy different analytical positions, while organisational support may alter the connections between them.

Figure 1

Theoretical architecture of the framework



Note. Author-developed conceptual synthesis.

4.3 What the integration adds?

Resource theory alone can describe many demands without distinguishing their seriousness for essential living. Conversely, human security can catalogue threats without explaining why some reach the workplace while others do not. Their integration proposes that sustained insecurity creates recurrent demands on resources, but work outcomes depend on the remaining resource margin and on usable support. This introduces a conditional mechanism rather than an inevitable sequence. The same financial concern may be manageable for an employee with predictable hours and accessible assistance, yet destabilising when combined with uncertain childcare and rigid attendance requirements.

The contribution is therefore a bounded extension of existing divorce-and-work scholarship, not a claim that its mechanisms are wholly absent from previous research. Kelemen et al. (2025) provide the broader foundation from which this model narrows attention to essential insecurity, accumulation and support fit. Its distinctive proposition is that organisational protection depends partly on whether support addresses the insecurity consuming the employee's scarce resources. This can be examined against a simpler alternative in which general support perceptions explain outcomes equally well regardless of the employee's specific insecurity profile.

5 Constructs and explanatory relationships

5.1 Economic and material insecurity

Economic and material insecurity encompasses threats to meeting basic expenditure, maintaining accommodation and organising reliable daily routines. Divorce may divide previously pooled resources or create additional costs, but its consequences vary with pre-existing circumstances. Leopold (2018) provides evidence of unequal economic and domestic outcomes, while Djuikom and van de Walle (2022) illustrate the relevance and contextual variability of marital-status differences in African women's nutrition. Neither establishes the particular workplace mechanisms proposed here. Rather, they support examining material conditions as differentiated exposures instead of assuming a common post-divorce financial trajectory.

The proposed work mechanism is repeated resource diversion. An employee may spend time arranging accommodation, renegotiating bills or reorganising transport, while uncertainty continues to occupy attention between those activities. The extent of diversion depends on urgency, predictability and available alternatives. A single expenditure shock does not necessarily imply continuing depletion if savings or dependable support resolve it. Financial strain should therefore be assessed alongside the duration of unmet needs and the resource investment required to manage them. This gives the construct greater specificity than a general question about whether divorce was expensive.

5.2 Psychological and health insecurity

Psychological and health insecurity includes persistent distress or health-related instability that threatens everyday functioning. Pellón-Elexpuru et al. (2024) identify associations between divorce and several health outcomes, but such evidence does not establish that divorce caused an individual employee's condition or that the condition reduces performance. This paper proposes a more limited mechanism: distress that disrupts sleep or repeatedly captures attention may reduce energy and concentration available for core tasks. Health status and resource depletion remain analytically distinct because employees can manage a condition effectively when treatment, rest and suitable working arrangements are available.

A relational transition may also remove an important source of distress. Wanberg et al. (2023) report heterogeneity and improvement over time, making an exclusively negative model inappropriate. Relief from conflict can increase perceived control and restore the capacity to invest in work. The proposed framework therefore treats prior marital conflict and post-divorce safety as boundary conditions, not residual exceptions. Recovery is possible even where financial pressures continue, and improved work performance should not be interpreted as evidence that every insecurity has disappeared.

5.3 Social and caregiving insecurity

Social and caregiving insecurity refers to unstable access to dependable relationships and arrangements needed for essential daily responsibilities. It includes uncertain childcare or loss of practical assistance, rather than the mere absence of a spouse. A person living alone may have reliable support, while someone embedded in a large family may lack assistance at required times. The construct therefore concerns the predictability and quality of available support. It is especially relevant when work demands coincide with care responsibilities, but it should not be restricted to women or to employees with young children.

The proposed resource mechanism combines interruption and anticipatory monitoring. An employee unsure whether a care arrangement will hold may need to remain reachable, coordinate replacements or leave work unexpectedly. Such demands can fragment attention even when the employee completes scheduled hours. Supportive colleagues may help, but arrangements depending on repeated personal favours can create further obligations. The model consequently distinguishes dependable resources from assistance that is technically available yet unreliable. This distinction is a theoretical proposition about resource usability, not a claim that Ghanaian families generally provide conditional support.

5.4 Organisational support and task performance

Organisational support is represented by practical arrangements and employees' experience of whether those arrangements can be used. Rhoades and Eisenberger (2002) define perceived organisational support around employees' beliefs that their organisation values their contribution and cares about their well-being. Hammer et al. (2009) distinguish family-supportive supervisory behaviours, including emotional and instrumental support. These perspectives suggest that policy documents, managerial

conduct and perceived support should be measured separately. A formal policy can exist alongside discouraging supervision, while a helpful supervisor may lack the authority to provide a sustainable arrangement.

Task performance is the primary outcome because it provides a direct business connection without collapsing individual and organisational levels. Timely and accurate completion of core responsibilities can be assessed through role-appropriate criteria. Absence, presenteeism, engagement and intentions to leave are relevant secondary outcomes, but they require their own definitions. A person may maintain high task performance while reducing voluntary extra work, or attend consistently while struggling to concentrate. Keeping these outcomes separate prevents an unsupported conclusion that any change after divorce represents reduced productivity or organisational commitment.

6 Proposition development

6.1 Insecurity and resource depletion

The first relationship concerns the intensity of insecurity rather than the occurrence of divorce. When an essential need remains threatened, employees must invest resources in protecting or restoring it. Sustained material uncertainty may require practical action, persistent distress may reduce restorative rest, and unreliable caregiving may demand recurrent coordination. The effects are expected to vary continuously rather than appear whenever a person becomes divorced. The proposed association should therefore remain distinguishable from baseline disadvantage, prior health and work demands. These conditions could influence both insecurity and depletion and must be addressed in future tests.

Proposition 1. Greater severity and persistence of economic and material, psychological and health, or social and caregiving insecurity during the divorce transition are associated with greater depletion of employees' available time, energy and attention.

Insecurities may also reinforce one another. Housing instability can disrupt care arrangements, while those disruptions can reduce time available to resolve financial problems. The proposed relationship is more than a count of difficulties: one unresolved threat can obstruct the resources needed to manage another. This suggests an amplification process, especially when an employee has little reserve capacity. However, the model does not prescribe a universal multiplier or assume that every combination produces interaction. Its testable claim concerns configurations that make coping demands mutually obstructive, compared with equally severe but more independently manageable demands.

Proposition 2. The positive relationship between insecurity and resource depletion is stronger when insecurity domains interact to obstruct coping than when those domains remain independently manageable.

6.2 Resource depletion and performance

Time, energy and attention support the execution of core responsibilities. When demands repeatedly consume these resources, employees may have less capacity to prepare, sustain focus or correct errors. The proposed effect is conditional on job requirements: attentional fragmentation may be particularly consequential for tasks requiring uninterrupted concentration, while restricted time may affect tightly scheduled service roles. Employees can compensate through effort or assistance, so depletion need not produce immediate visible deterioration. Nevertheless, sustained compensation can be difficult when resource replacement is limited. The explanatory mechanism concerns available capacity relative to task demands, not a judgement about personal commitment.

Proposition 3. Resource depletion is negatively associated with employee task performance, with a stronger relationship where job demands require resources that the employee cannot readily replace or redistribute.

Mediation links the insecurity exposure to a business outcome while allowing direct relationships and alternative mechanisms. The framework predicts that insecurity can influence task performance through the resources required to manage it. It does not assert that mediation must be complete. For example, attendance constraints may affect task completion without a preceding change in emotional energy. A useful empirical test would compare the proposed indirect pathway with models containing only general distress or divorce status. Evidence that depletion adds no explanatory value would weaken the proposed mechanism rather than simply confirm a broad association.

Proposition 4. Resource depletion mediates the negative relationship between post-divorce human insecurity and employee task performance, without excluding additional direct or indirect pathways.

6.3 Support fit and usable resources

The support literature distinguishes broad perceptions from support directed towards family demands (Kossek et al., 2011). Building on that distinction, this paper proposes support fit: the alignment between an employee's dominant insecurity and assistance that can practically address it. Confidential counselling may assist psychological adjustment but will not directly solve a rigid scheduling conflict. A predictable shift arrangement may protect caregiving capacity while leaving material instability unresolved. The claim is not that each insecurity requires one exclusive intervention, but that protection depends on whether support reduces the actual demand consuming scarce resources.

Proposition 5. Accessible organisational support weakens the positive relationship between post-divorce insecurity and resource depletion more strongly when it matches the employee's dominant insecurity than when an equivalent amount of support does not match that insecurity.

Usability includes whether support can be obtained without an unacceptable social or career cost. Employees may avoid assistance if disclosure appears likely to invite gossip or damage future opportunities. Confidentiality and fair treatment are therefore proposed conditions for converting formal availability into effective support. This does not require managers to infer who is divorced or request details of private conflict. Rather, employees should be able to identify a work-related need and consider an appropriate arrangement voluntarily. A policy that requires unnecessary personal exposure may offer resources in principle while limiting their practical accessibility.

Proposition 6. The buffering effect of matched organisational support is weaker when employees anticipate stigma, confidentiality breaches or career penalties from using that support.

6.4 Resource margins and recovery

Financial reserves, dependable non-work assistance and job control can provide a margin within which disruption is managed. Conversely, a rigid schedule combined with unstable care may leave little room for adjustment. Gender should inform investigation of these arrangements without functioning as a deterministic explanation. The same applies to organisational size: smaller firms may lack specialised programmes but possess scheduling discretion, while larger organisations may offer extensive policies with restrictive access. What matters is the employee's effective resource margin. This specifies conditions that could explain differences within Ghana and across employment settings.

Proposition 7. The insecurity–depletion relationship is stronger when employees have limited financial reserves, unreliable non-work assistance or low job control, and weaker when these resources provide a dependable margin for adjustment.

A recovery pathway is necessary because a transition can remove demands as well as introduce them. Where marital conflict ends and new arrangements become predictable, employees may regain attention, energy or autonomy. This pathway can coexist with continuing insecurity and should be studied over time rather than inferred from a single measurement. Recovery also need not follow a fixed timetable. A delayed accommodation or care problem may interrupt improvement, while an early supportive adjustment may accelerate it. The model predicts changing resource availability rather than a universal period after which employees should have recovered.

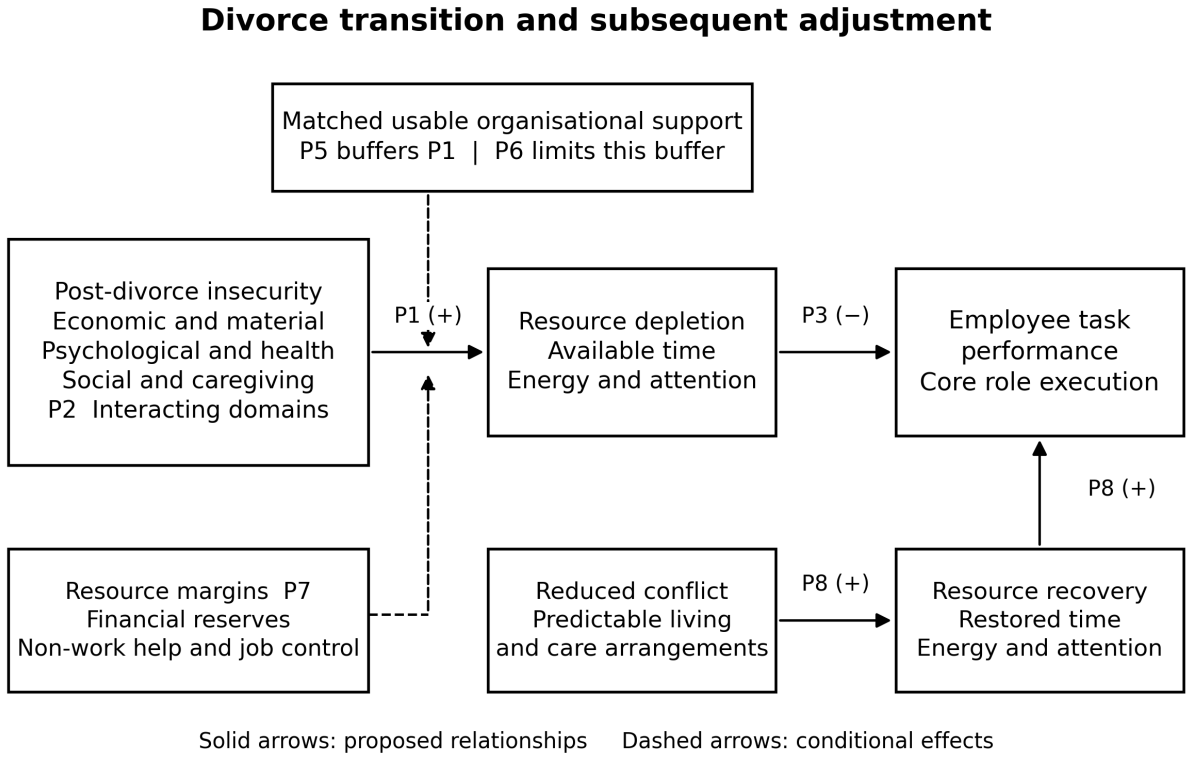
Proposition 8. Reductions in marital conflict and restoration of predictable living and caregiving arrangements support resource recovery, which is positively associated with subsequent employee task performance.

7 The integrated conceptual model

Figure 2 presents the final proposed model. The divorce transition defines the event context rather than serving as a sufficient cause of poor performance. Three insecurity domains constitute the substantive exposure. Proposition 1 connects their severity and persistence to resource depletion, while Proposition 2 identifies amplification when the domains obstruct coping. Proposition 3 connects depletion to task performance, and Proposition 4 identifies the resulting indirect pathway. The model therefore requires information about insecurity and resources beyond a binary marital-status indicator.

Figure 2

Integrated conceptual model of post divorce insecurity and employee task performance



Note. P4 denotes mediation through resource depletion. P2 denotes amplification among interacting insecurity domains. Plus and minus signs indicate proposed directions, not estimated effects. All paths are untested. P5–P7 condition the P1 path; P6 constrains the P5 buffer.

The moderating relationships explain when the pathway should strengthen or weaken. Proposition 5 locates matched support on the insecurity-to-depletion link. Proposition 6 specifies that confidentiality concerns and anticipated penalties can diminish this buffering effect. Proposition 7 identifies background resource margins that condition exposure to depletion. Proposition 8 adds a parallel recovery pathway through reduced conflict and more predictable arrangements. The arrows represent proposed directions for future testing; they do not show estimated coefficients, supported hypotheses or observed results. The model accommodates both deterioration and improvement without assuming that the pathways have equal strength for every employee.

Task performance remains the final employee-level outcome. Reduced service continuity, replacement staffing requirements or avoidable turnover could follow changes in employee functioning, but those organisational consequences are outside the model's analytical boundary. Establishing them would require additional information about staffing interdependence, workload redistribution and organisational systems. The framework therefore avoids using employee self-reported strain as proof of reduced business profitability. Its contribution to business research is a mechanism that can be investigated at the appropriate level, together with a clear account of what additional evidence is needed to move beyond individual outcomes.

8 Discussion and theoretical contribution

The framework reframes divorce as an event whose work implications depend on the insecurity it creates or removes. This has implications for theory because marital status is an imprecise proxy for both exposure and resources. Employees can remain legally married while experiencing separation-related disruption, and can remain divorced after their resources have stabilised. A status-based explanation may consequently obscure the timing and mechanisms of work outcomes. By distinguishing event stage, insecurity and depletion, the model offers a more discriminating explanation that could outperform a simple divorced-versus-married comparison.

The first contribution is conceptual differentiation. Human security identifies threats to essential living conditions, whereas resource depletion captures the employee's remaining capacity to manage demands and perform work. Keeping these constructs separate avoids an argument in which insecurity reduces performance simply because insecurity was defined as inability to work. The threshold principle further excludes ordinary inconvenience from the central exposure. This allows researchers to ask whether severe insecurity matters differently from routine adjustment, rather than interpreting any reported difficulty as confirmation of a security-based model.

The second contribution concerns accumulation. Existing resource perspectives recognise loss processes, but the present argument specifies a configuration relevant to divorce: one essential insecurity may obstruct coping with another. Its value lies in explaining why employees facing comparable totals of difficulty may experience different resource trajectories. Simultaneous instability in accommodation and care arrangements may be more difficult to manage than separate, predictable demands. The proposition directs attention towards interaction and sequencing rather than assuming an additive burden. Whether such configurations produce amplification remains an empirical question.

The third contribution is the conditional account of organisational support. The model distinguishes formal availability, perceived support and practical fit. This distinction matters when organisations report offering assistance but employees continue to experience depletion. The explanation may

involve a mismatch between the offered resource and the dominant demand, restricted access, or anticipated consequences of disclosure. The framework thereby generates a contestable extension: matched, usable assistance should explain more variation than nominal programme availability alone. If general support perceptions perform equally well across insecurity profiles, the proposed fit mechanism would require revision.

The fourth contribution is contextual rather than nationally deterministic. Ghanaian arrangements are treated as potential resource conditions whose effects require investigation. This avoids presuming that family networks always substitute for formal support or that employees in a particular national context experience the same insecurity. It also creates a basis for comparative research. Differences between organisations or localities could be examined through actual access to resources, rather than attributed to an undifferentiated cultural explanation. Context matters because it changes the conditions of the mechanism, not merely because it supplies a location for data collection.

Finally, the framework preserves recovery and employee agency. Its logic does not support treating divorced employees as a risk category for recruitment or promotion. The event can coincide with relief, restored autonomy and improved functioning, as the broader evidence cautions (Amato, 2000; Wanberg et al., 2023). The proposed focus on changing resources makes improvement theoretically intelligible rather than an inconvenient exception. It also prevents managers from interpreting support as an attempt to reverse employees' personal decisions. The organisational concern is sustainable work under changing life conditions, with employees retaining control over those decisions.

9 Implications for business and human resource management

The practical starting point is a voluntary conversation about work requirements and available arrangements. Managers need not diagnose distress or determine the legitimacy of a divorce. They can ask whether an employee needs a temporary scheduling adjustment, clearer priorities or information about existing assistance. This keeps attention on actionable employment conditions while respecting privacy. Support should remain accessible through broader life-transition policies so that employees do not have to accept a stigmatising label to obtain help. Equivalent needs arising from other household disruptions should receive comparable consideration.

The model suggests matching assistance to the problem drawing resources away from work. Where coordination demands dominate, predictable hours or agreed short periods away may be more relevant than a generic well-being message. Where psychological distress is the main difficulty, confidential referral to a qualified service may be appropriate if available and desired. Material concerns may require information about legitimate assistance or independent advice. These are theoretically informed options rather than interventions whose effectiveness has been established by this paper. Employers should review their own capacity and evaluate outcomes instead of promising universal solutions.

Small enterprises may implement proportionate arrangements without creating elaborate programmes. An agreed shift exchange, advance notice of schedules or a named contact can make support more predictable. Such arrangements should identify duration, review dates and essential task coverage, while allowing revision when circumstances change. Their success depends on feasibility for the team as well as usefulness to the employee. Organisations should avoid transferring an unacknowledged burden to colleagues. Transparent procedures for temporary adjustments can help managers maintain fair treatment without circulating private information about the employee's circumstances.

Performance management should distinguish changes in capacity from assumptions about character. Where performance concerns arise, managers should use role-specific evidence, clarify expectations and consider whether an adjustment addresses the relevant constraint. This does not require abandoning

standards; it requires understanding the conditions under which standards can be met. A temporary redistribution of tasks may support continuity, but repeated monitoring based solely on marital status would misapply the framework. Employers should assess the work and the agreed arrangement rather than presume lower capability from a private life event.

Evaluation should include employee experience alongside operational outcomes. Organisations might examine whether employees can access support, whether arrangements reduce practical conflicts, and whether task completion remains sustainable. Aggregate trends are preferable to collecting unnecessary details about family disputes. Employee input is essential because an intervention that appears generous may be unusable under actual care or transport conditions. The proposed business benefit is the possibility of preserving effective work through timely support. Any claim of financial return would require a separate evaluation that measures costs, compares alternatives and accounts for other organisational changes.

10 Future research and operationalisation

10.1 Measuring the model without conflating constructs

Future research should begin by refining the insecurity measures with employees and relevant practitioners. Items should distinguish essential threats from general dissatisfaction and record severity, persistence and predictability. Economic and material items could assess difficulty maintaining essential expenditure or stable accommodation; caregiving items could assess reliable coverage of necessary responsibilities. Psychological and health insecurity should be measured with appropriate established instruments and a clear threshold interpretation. Resource depletion items must separately capture available time, energy and attention so that mediation is not manufactured through overlapping wording.

Task performance should be assessed using criteria appropriate to the job, ideally with supervisor ratings or credible task records alongside employee reports. Attendance, engagement and turnover intentions should remain separate outcomes. Support measures should distinguish policy availability, actual use, perceived support, fit and perceived disclosure costs. A new support-fit measure would need development and validation rather than being treated as established. Researchers should also record whether an employee wanted assistance, since non-use could indicate adequate resources or personal preference rather than an inaccessible policy.

10.2 Temporal design and competing explanations

A longitudinal design would offer a stronger test than a single survey. Repeated observations could capture separation, ongoing dissolution and adjustment after divorce, while allowing participants' stages to differ. Ideally, information on prior marital conflict, resources and work functioning would precede major transition events. When prospective recruitment is impractical, researchers should acknowledge the limitations of retrospective baseline reports. Repeated measurement can reveal whether insecurity precedes depletion and whether changes in resources precede performance changes, although temporal ordering alone cannot eliminate all confounding.

Analyses should address pre-existing financial disadvantage, health, job demands and work–family conflict, because each may contribute to both marital disruption and workplace outcomes. Comparison groups should be selected carefully; continuously married employees may differ substantially from those experiencing dissolution before any event occurs. Within-person models could help assess changes relative to an employee's own baseline. Mediation should be tested with a temporal structure consistent with the proposed sequence, and researchers should compare the model with plausible

alternatives, including work difficulties preceding household insecurity or general distress explaining both.

10.3 Testing moderation and organisational consequences

Tests of support fit should compare employees with different insecurity profiles rather than asking only whether support exists. The predicted buffering effect requires an interaction between insecurity and matched usable assistance. Anticipated stigma could then be examined as a condition weakening that protection. Such models require adequate statistical power and reliable measurement; researchers should justify sample requirements from the planned analysis rather than adopt a conventional arbitrary number. Gender, caregiving arrangements, job control and employment security should be investigated as substantive conditions, with attention to variation within demographic categories.

An organisational extension would require employee data linked to team or enterprise outcomes. Service continuity, errors or staffing replacement costs could be examined where valid records exist, but the unit of analysis must remain explicit. Employees clustered within firms require analytical attention to that structure. A field evaluation of a support initiative could compare changes across comparable units while examining implementation and unintended effects. Such work could assess whether support improves functioning, for whom it works and what it costs, rather than treating improved perceptions as sufficient evidence of business value.

10.4 Ethics and limits of the framework

Participation should be confidential and independent of performance appraisal wherever possible. Employees should choose whether to disclose a transition, and recruitment should not rely on managers identifying presumed divorce cases. Research instruments must avoid framing divorced people as deficient or asking for unnecessary details of conflict. Participants experiencing distress should be able to pause or withdraw. These safeguards are also methodological: fear of managerial consequences can distort reporting and produce selective participation, thereby weakening the validity of conclusions about insecurity and support.

The framework has several limitations. It is a purposive synthesis and may omit relevant perspectives or evidence. Its propositions have not been tested in Ghana, and concepts such as essential insecurity and support fit require further refinement. Focusing on employees excludes business owners whose divorce can affect ownership, capital and governance through different mechanisms. The model also simplifies relationships that may be reciprocal over time. These boundaries define a tractable research programme while limiting claims about causality, national prevalence and organisational financial effects.

11 Conclusion

Divorce becomes a business concern when changes in essential living conditions alter the resources employees can bring to their work. This paper develops a conceptual framework connecting economic and material, psychological and health, and social and caregiving insecurity to task performance through resource depletion. It proposes that interacting insecurities can intensify demands, while matched and usable organisational support can help protect resources. Confidentiality, background resource margins and the restoration of predictable arrangements explain why outcomes may differ across employees and over time.

The framework preserves the original human security concern while establishing a direct organisational pathway. It does not assume that divorce necessarily causes poor performance or that supportive employment practices have already produced measurable business gains. Its contribution is a set of

differentiated constructs, eight testable propositions and an integrated model that accommodates both depletion and recovery. Future research can use this structure to examine how organisations sustain effective work while respecting employees' agency during marital transitions.

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