



Burning the candle at both ends: The role of financial contingency of self-worth and work-family conflict on job and parental well-being

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ABSTRACT

Work and family reflect two key aspects of people's everyday lives. For some individuals, however, these two domains may be viewed as incompatible with each other, as duties associated with one role may be perceived as interfering with the other role. In the present study, we propose that the degree to which people base their self-worth on financial success, or have Financially Contingent Self-Worth (FCSW), is a unique risk factor for experiencing work-family conflict (WFC) and negative outcomes associated with this conflict. Supporting this idea, a study of 260 working parents in the U.S. found that individuals with higher FCSW were more likely to experience competing demands between work and family roles. Greater WFC was linked to problems in both jobs and parenting roles, including feeling more burned out and less attentive and engaged. Furthermore, these individuals felt less happy, less satisfied with life, and perceived less meaning and purpose in life. Findings emerged even after accounting for demographic variables, perceived economic pressures, and materialism. Together, these findings reveal that pursuing financial success for self-esteem reasons is a unique vulnerability factor for experiencing WFC, which incurs costs to people's job and parental adjustment as well as to their overall well-being.

1. Introduction

For many adults, work and family represent two core features of everyday life. Although people often derive a sense of meaning, purpose, and identity from their work and family, for some individuals, these domains interfere with each other resulting in stress and conflict. In particular, individuals differ in how much they experience competing demands in the form of Work-Family Conflict (WFC) – the extent to which time and behaviors required by one role is viewed as hindering one's ability to meet duties or expectations of the other role (Frone et al., 1992; Greenhaus & Beutell, 1985; Michel et al., 2011; Netemeyer et al., 1996). Given that WFC is associated with a plethora of negative outcomes (Allen et al., 2000; Frone, 2000; Kinnunen et al., 2003; Vaziri et al., 2020), it is important to identify factors that may heighten people's vulnerability to WFC and its detrimental impacts.

In the current research, we suggest that a critical yet overlooked source of WFC may be people's pursuit of financial success as a basis of self-worth – i.e., having Financially Contingent Self-Worth (FCSW). We propose that FCSW may uniquely contribute to people's experience of

WFC, with implications for job and parental engagement, symptoms of burnout in these domains, and overall well-being.

1.1. Financial contingency of self-worth (FCSW)

In capitalistic, industrialized countries such as the U.S., people are often motivated to be financially successful, consistent with the American Dream and the possibility of upward economic mobility (Kasser et al., 2007; Kasser & Ryan, 1993). For some individuals, however, the quest for financial success is not just about accumulating wealth, but about boosting one's self-esteem – of earning more and more money in order to feel like a person of worth and value. Notably, people with contingent self-esteem feel controlled in their motivation; they are highly ego-involved in their goal pursuits and engage in activities due to a sense of obligation, rather than free will (Deci et al., 1994).

When people have higher FCSW, they feel pressured to obtain boosts and avoid drops in their current feelings of self-worth in the financial domain. Paradoxically, though, the desire to protect, maintain, and enhance self-esteem can be costly to oneself and one's relationships with

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others (Crocker & Park, 2004). For example, although people expect to feel happier from being financially successful (Park et al., 2021), the more they base their self-esteem on finances the less likely they are to feel autonomous and the more likely they are to experience financial hassles, stress, and anxiety (Park et al., 2017). Likewise, past research has shown that individuals with higher FCSW report more frequent arguments and disagreements with their romantic partner about money, which is related to feeling less satisfied in their relationship and less supported by their partner (Ward et al., 2021).

If people presume that working hard is one way to achieve financial success, then those who base their self-esteem in this domain may experience increased conflict between work and family roles, as time or activities spent in one role may be perceived as interfering with fulfillment of the other role. Supporting this idea, past research has shown that individuals with higher FCSW spend more time working in a typical week, and believe that time spent working would enable them to attain greater financial success (Ward et al., 2020). In contrast, these individuals spend less time with their family and friends, which is related to feeling lonelier and more socially disconnected from others.

But if individuals spend more time working, which aligns with their belief that work promotes financial success, then why do they experience negative outcomes? One possibility is that people with higher FCSW perceive conflict between activities that facilitate financial goal pursuit (i.e., working) and activities that take time and energy away from work (i.e., family responsibilities). In other words, people with higher FCSW may be more prone to experiencing WFC, and this could be a key reason why they experience negative outcomes that extend to their job and parenting roles.

1.2. Work-family conflict

WFC occurs when individuals feel that job- and parenting-related tasks interfere with one another; they perceive a lack of time, competing demands, or emotional strain from striving to satisfy both roles (Greenhaus & Beutell, 1985). WFC warrants attention because experiencing this internal conflict is damaging to people's job and parenting-related outcomes (Frone et al., 1992; Greenhaus & Beutell, 1985; Gutek et al., 1991; Kinnunen et al., 2003; Netemeyer et al., 1996; Pleck et al., 1980). For example, WFC is associated with lower job and parental engagement, such as feeling less energetic and attentive in pursuing job or parental goals (Leiter & Maslach, 1998; Soane et al., 2012). WFC is also related to greater stress and burnout, such as feeling exhausted, cynical, and evaluating oneself negatively in pursuing job or parental goals (Maslach & Leiter, 2008; Mikolajczak et al., 2021). With recent disruptions to people's daily activities as a result of COVID-19 (e.g., needing to work from home), competing pressures of work and family life are likely to have taken a toll on people's psychological well-being (Zou et al., 2022).

Both external and internal factors have been shown to contribute to WFC. For example, people who spend more hours working per week, have high job demands, or who have inflexible or irregular schedules perceive heightened WFC (Blanch & Aluja, 2009; Michel et al., 2011; Pleck et al., 1980; Voydanoff, 2004). People with a Type A personality, workaholic tendencies, neuroticism, and materialistic values are also more likely to experience WFC (Bakker et al., 2009; Blanch & Aluja, 2009; Burke et al., 1979; Michel et al., 2011; Promislo et al., 2010). Adding to this literature, we propose that pursuing financial success to maintain feelings of self-worth (i.e., having higher FCSW) is a unique vulnerability factor for increased WFC and its attendant consequences.

1.3. Current research

The current study investigates whether FCSW contributes to increased WFC, which in turn is expected to relate to poorer job and parental adjustment. Specifically, we predict that higher FCSW will be associated with higher WFC (Hypothesis 1), which will be related to

poorer job adjustment (i.e., lower job engagement, more symptoms of job burnout) (Hypothesis 2), lower parental adjustment (i.e., lower parental engagement, more parental burnout) (Hypothesis 3), and lower overall well-being (i.e., lower happiness, life satisfaction, meaning in life) (Hypothesis 4).

2. Method

2.1. Participants and procedure

Participants were recruited for the "Study of Time Perceptions" on Research Match, an online platform funded by the National Institutes of Health that connects researchers with potential participants. Participants were eligible if they reported working part-time or full-time and had at least 1 child living at home with them. A total of 260 adults (220 women, 39 men, 1 non-binary; $M_{age} = 44.02$, $SD = 10.34$) met these eligibility criteria. The sample was 87 % White, 4 % Black, 4 % Latino/a, 3 % Asian or Asian American, and 2 % other ethnicities. The majority of participants worked full-time (76 %); 49 % reported working 40+ h/week, 29 % worked 30–40 h/week, and 22 % worked <30 h/week. In terms of work arrangements, 45 % worked in-person/outside of the home, 32 % worked remotely from home, and 23 % worked both remotely from home and in-person/outside of the home or had other arrangements. Median number of children living at home was 3 and median household income was \$75,000–\$99,999. Questionnaire items were embedded within a larger survey assessing people's perceptions of time and other measures. All materials, data, syntax, and supplemental materials for the current study are available at the Open Science Framework site at https://osf.io/rzwy7/?view_only=5107dce74e434464a7bab80788acbc16.

2.2. Measures

2.2.1. FCSW

Participants completed the FCSW scale (Park et al., 2017), which assesses the degree to which individuals base their self-esteem on financial success. Participants reported their agreement with items such as, "My self-esteem depends on having a lot of money" and "I feel bad about myself when I feel like I don't make enough money" on a scale from 1 = *strongly disagree* to 7 = *strongly agree* (5 items, $\alpha = 0.83$).

2.2.2. Work-family conflict

Participants reported how much they perceived conflict between work and family demands by indicating their agreement with items such as, "The demands of my work interfere with my home and family life" and "Things I want to do at work don't get done because of the demands of my family or spouse/partner" from 1 = *strongly disagree* to 7 = *strongly agree* (Netemeyer et al., 1996; 10 items, $\alpha = 0.89$).

2.2.3. Job adjustment

To measure job adjustment, participants completed two scales. The first scale assessed job engagement and asked participants how often they felt energized and enthusiastic about their work with the following items: "I pay a lot of attention to my work"; "I feel energetic in my work"; "I feel positive about my work"; and "I am enthusiastic in my work" from 1 = *never* to 7 = *always* (4 items, $\alpha = 0.87$, Soane et al., 2012). The second scale measured job burnout and asked participants to think about their work overall and to report how often they felt "hopeless," "trapped," "helpless," "depressed," and "worthless/like a failure" from 1 = *never* to 7 = *always* (5 items, $\alpha = 0.93$, Malach-Pines, 2005). Given the overlap between job engagement and burnout after reverse-scoring items ($r = 0.53$, $p < .001$), we computed an average composite score reflecting job adjustment (9 items, $\alpha = 0.90$).

2.2.4. Parental adjustment

To measure parental adjustment, participants completed two scales – one assessing parental engagement with their family and one assessing

symptoms of burnout when thinking about spending time with their children. Specifically, we adapted an existing measure of job engagement to assess how often participants felt attentive and energized when they were with their family by responding to items such as, “I feel energetic when I am with my family” and “I feel enthusiastic about my family” from 1 = *never* to 7 = *always* (4 items, $\alpha = 0.84$, Soane et al., 2012). We also adapted Malach-Pines' (2005) job burnout measure to assess parental burnout: “When you think about spending time with your children, how often do you feel each of the following?” with the items being “hopeless,” “trapped,” “helpless,” “depressed,” and “worthless/like a failure” from 1 = *never* to 7 = *always* (5 items, $\alpha = 0.92$). Given the overlap between parental engagement and burnout after reverse-scoring items ($r = 0.56, p < .001$) we computed an average score reflecting parental adjustment (9 items, $\alpha = 0.91$).

2.2.5. Overall well-being¹

To measure well-being, participants responded to two items from the Subjective Happiness Scale (Lyubomirsky & Lepper, 1999): “How happy are you?” from 1 = *extremely unhappy* to 7 = *extremely happy*, and “In general, I consider myself...” 1 = *not a very happy person* to 7 = *a very happy person*. They also responded to two items from the Satisfaction with Life Scale (Diener et al., 1985): “I am satisfied with life” and “In most ways, my life is close to ideal” from 1 = *strongly disagree* to 7 = *strongly agree*, and two items from the Meaning in Life Scale (Steger et al., 2006): “My life has a clear sense of purpose” and “I have a good sense of what makes my life meaningful” from 1 = *not at all true* to 7 = *absolutely true*. Given the overlap between these measures ($r_s = 0.62\text{--}0.77, p < .001$), we computed an average score reflecting overall well-being (6 items, $\alpha = 0.91$).

2.2.6. Demographics

Participants reported their gender, age, ethnicity, relationship status, number of children living with them, household income (1 = less than \$5000 to 10 = \$150,000 or greater), employment status (full-time vs. part-time), typical number of hours spent working each week, and their current work arrangements (i.e., remote, in-person, hybrid).

2.2.7. Covariate: Materialism

Participants completed the short form of the Materialistic Values Scale (Richins, 2004), which included the following items: “I admire people who own expensive homes, cars, and clothes”; “I like a lot of luxury in my life,” and “I'd be happier if I could afford to buy more things” from 1 = *strongly disagree* to 7 = *strongly agree* ($\alpha = 0.72$).

2.2.8. Covariate: Economic pressures

Participants completed three items from the Economic Pressures Index (Conger et al., 1999), which measures subjective perceptions of economic hardships over the past six months: “I have had difficulty paying monthly bills”; “I have had enough money to meet my expenses” (reverse); and “I have had money left over at the end of the month” (reverse) from 1 = *strongly disagree* to 7 = *strongly agree* ($\alpha = 0.85$).

2.3. Data analyses

Table 1 shows zero-order correlations among the study variables. To test our primary hypotheses, we first regressed WFC on FCSW (Hypothesis 1). Next, we calculated the indirect effects of FCSW via WFC on job adjustment (Hypothesis 2), parental adjustment (Hypothesis 3), and overall well-being (Hypothesis 4) using Hayes' (2018) PROCESS macro (model 4). Finally, we conducted a set of complementary analyses in which we reran all analyses controlling for demographic and financially relevant covariates.

¹ Due to time and space constraints, we used shortened measures of well-being in the current study.

3. Results

3.1. Regression analyses

Results of regression analyses showed that participants with higher FCSW reported higher WFC, thereby supporting Hypothesis 1 (see Step 1 of Table 2). Full results of regression analyses for the other outcomes are shown in Tables S2–4² in Supplemental Online Materials.

3.2. Indirect effect analyses

Next, we conducted indirect effects analyses using Hayes' (2018) PROCESS macro (model 4) in which FCSW predicted the dependent variables (job adjustment, parental adjustment, overall well-being) via WFC. Results are shown in Figs. 1–3. As predicted, FCSW was related to higher WFC, which was related to lower job adjustment, parental adjustment, and overall well-being. The product-of-coefficients with the bootstrapping method, producing 95 % bias-corrected confidence intervals, revealed significant indirect effects of FCSW on the dependent variables through WFC (see Figs. 1–3). These findings confirm Hypotheses 2–4.

3.3. Complementary analyses

To rule out potential confounding effects of covariates, we repeated all analyses controlling for variables that have been shown to relate to WFC in prior research (Duxbury & Higgins, 1991; Eby et al., 2005; Gutek et al., 1991; Pleck et al., 1980; Promislo et al., 2010). Covariates included participants' gender, age, income, relationship status, number of children living at home, employment status, typical number of hours worked per week, materialism, and perceived economic pressures. The overall results remained the same as those obtained when covariates were not controlled for (see Step 2 of Tables S1–4 in Supplemental Online Materials).

3.4. Testing alternative models

Finally, we tested a series of alternative models to see whether WFC predicted FCSW to predict the outcomes, controlling for the covariates mentioned earlier. Results of these analyses showed that the indirect effect of FCSW was non-significant in predicting job adjustment, $B = -0.02$, 95 % CI $[-0.06, 0.00]$, and non-significant in predicting parental adjustment, $B = -0.01$, 95 % CI $[-0.04, 0.01]$. The indirect effect of FCSW was significant in predicting overall well-being, $B = -0.04$, 95 % CI $[-0.08, -0.01]$, although the effect was relatively weaker than when WFC was tested as the mediator predicting overall well = being controlling for covariates, $B = -0.06$, 95 % CI $[-0.11, -0.02]$.

4. General discussion

When work and family roles are perceived to interfere with each other, people are likely to feel stressed and to experience negative outcomes in one or both of these domains (Allen et al., 2000; Frone, 2000; Kinnunen et al., 2003). In the present study, we found that people's tendency to base their self-esteem on being financially successful was a unique vulnerability factor predicting increased experience of WFC. WFC, in turn, was related to less feelings of engagement in one's job and with one's family, greater symptoms of burnout in both of these roles, and less happiness, satisfaction with life, and sense of meaning and purpose in life overall.

People with FCSW feel pressure to achieve financial success to feel

² Results reported in Tables S1–4 show results of hierarchical regression analyses with FCSW predicting the outcome measure at Step 1 and then at Step 2 controlling for covariates.

Table 1
Zero-order correlations among study variables.

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. FCSW	–												
2. Gender	.08	–											
3. Age	–.16*	–.16**	–										
4. Household income	–.02	–.04	.02	–									
5. Number of kids living at home	–.04	–.03	–.11	.08	–								
6. Employment status	–.11	.08	.00	–.16**	.04	–							
7. Number of hours worked/week	–.13*	.13*	–.03	–.11	.01	.78***	–						
8. Materialism	.49***	.04	–.11	–.12	–.10	–.03	–.06	–					
9. Economic pressures	.14*	.01	–.00	–.46***	–.00	.05	–.01	.23***	–				
10. Work-family conflict	.33***	.01	–.20**	.02	.05	–.12*	–.13*	.24***	.18**	–			
11. Job adjustment	–.37***	.03	.21***	.17**	.02	.03	.03	–.35***	–.28***	–.49***	–		
12. Parental adjustment	–.31***	–.09	.18***	.18***	.05	–.05	–.04	–.34***	–.35***	–.40***	.49***	–	
13. Overall well-being	–.32***	.01	–.00	.28***	.09	–.07	.02	–.28***	–.44***	–.32***	.60***	.52***	–

Notes. * $p < .05$, ** $p < .01$, *** $p < .001$. Gender was coded as 1 = male, 2 = female; 1 non-binary participant was not included in the analyses. Employment status: 1 = working full-time, 2 = working part-time. Number of hours spent working each week: 1 = 40+ h a week, 2 = 30–40 h a week, 3 = <30 h a week. Job (parental) adjustment reflects the average of job (parental) engagement and job (parental) burnout items after reverse-scoring items. Overall well-being reflects the composite of happiness, life satisfaction, and meaning in life.

Table 2
Results of hierarchical regression analyses predicting work-family conflict.

	Unstandardized coefficient B			p-Value	95 % CI
	Step 1	p-Value	Step 2		
Financial CSW	0.35	<.001	0.26	<.001	[0.23, 0.47]; [0.12, 0.39]
Gender			–0.11	.615	[–0.53, 0.31]
Age			–0.02	.007	[–0.04, –0.01]
Household income			0.07	.161	[–0.03, 0.18]
Relationship status			–0.03	.562	[–0.14, 0.08]
Number of kids living at home			0.06	.431	[–0.09, 0.22]
Employment status			–0.19	.500	[–0.74, 0.36]
Number of hours worked/week			–0.03	.823	[–0.33, 0.26]
Materialism			0.07	.254	[–0.05, 0.19]
Economic pressures			0.19	.012	[0.04, 0.34]

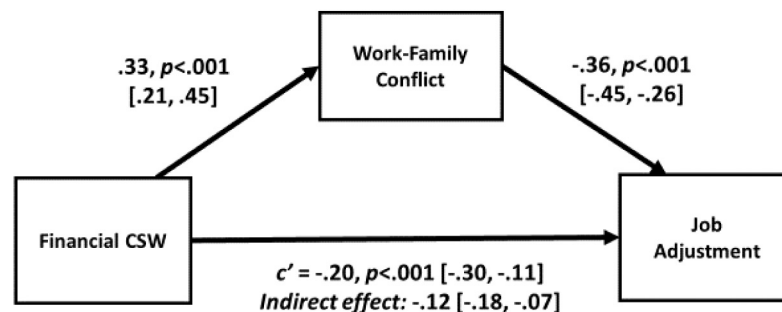
Step 1 $R^2 = 0.12$, $F(1, 252) = 34.23$, $p < .001$.

Step 2 $\Delta R^2 = 0.07$, $\Delta F(9, 243) = 2.18$, $p = .024$.

Notes. 95% CI = confidence interval. Betas in bold are significant. Gender was coded as 1 = male, 2 = female, with 1 non-binary gender participant coded as missing. Household income was coded as 1 = less than \$5000 to 10 = \$150,000 or greater. Relationship status was coded as 1 = single, 2 = casually dating, 3 = exclusively dating, 4 = engaged, 5 = married. Employment status was coded as = working full-time, 2 = working part-time. Number of hours spent working each week was coded as 1 = 40+ h a week, 2 = 30–40 h a week, 3 = <30 h a week.

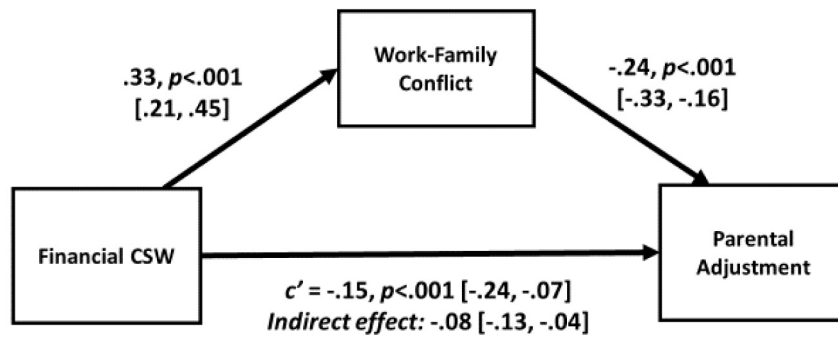
like a person of worth and value; they experience introjected self-regulation in which they feel compelled to work hard to be financially successful, which can lead to strain and conflict. Indeed, we found that the more people based their self-worth on financial success, the more they perceived incompatibility between work and family roles. Thus far, a multitude of studies have examined various antecedents to WFC. For example, a recent meta-analysis found that WFC occurs due to role-identity-related stressors, such as perceived role overload, in work and

family domains (Michel et al., 2011). Our study provides further nuanced insights, showing that not only do role-identity-related stressors put people at risk for WFC, but other aspects of the self can jeopardize them as well. Specifically, after controlling for the effects of role-identity-related stressors such as number of hours worked per week, economic pressures, number of children living at home, and several other variables, higher FCSW was still associated with greater experience of WFC.



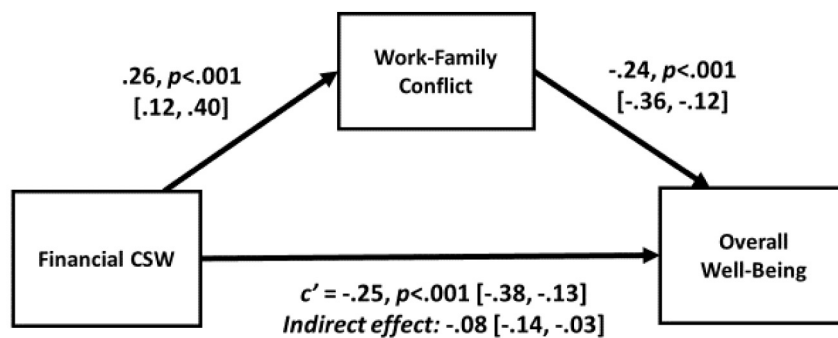
Notes. Results reflect unstandardized betas with 5,000 bootstrapped samples and 95% confidence intervals. $R^2 = .28$, $F(2, 257) = 50.69$, $p < .001$.

Fig. 1. Indirect effect model predicting job adjustment.



Notes. Results reflect unstandardized betas with 5,000 bootstrapped samples and 95% confidence intervals. $R^2 = .19$, $F(2, 257) = 31.16$, $p < .001$.

Fig. 2. Indirect effect model predicting parental adjustment.



Notes. Results reflect unstandardized betas with 5,000 bootstrapped samples and 95% confidence intervals. $R^2 = .15$, $F(2, 257) = 23.31$, $p < .001$.

Fig. 3. Indirect effect model predicting overall well-being.

Notably, the current study also adds to our understanding of the negative consequences of FCSW. Prior work has shown that FCSW is related to general social costs, such as greater feelings of loneliness and social disconnection (Ward et al., 2020). In addition, previous research found that FCSW impacted romantic relationships negatively, with individuals with higher FCSW reporting more financial conflicts in their romantic relationships and in turn, lower relationship satisfaction and perceived partner support (Ward et al., 2021). Extending beyond these findings, the current study found that FCSW incurred costs to people's experiences in their job and as working parents. Importantly, the costs of pursuing financial success for self-esteem reasons were not limited to one of these areas; this pursuit diminished people's overall adjustment across both of these core life domains.

4.1. Limitations and future directions

A limitation of the present study was the cross-sectional nature of the research design, which limits our ability to draw firm causal conclusions regarding the relationships among the study variables. However, when we tested alternative mediation models – in which FCSW was tested as the mediator between WFC and the outcomes controlling for the covariates mentioned earlier – the indirect effect became non-significant for job adjustment and parental adjustment, but was significant for overall well-being. Thus, for at least two of the three outcome measures, the data support a model in which FCSW predicts increased WFC, rather than the reverse. Future research could seek to replicate the current findings using diary methods or longitudinal designs to examine how people with FCSW experience WFC in daily life and across time, with consequences for job and parental adjustment and well-being.

Given that WFC explained the association of FCSW and adjustment, future research could explore ways to alleviate WFC with the goal of reducing the detrimental effects of FCSW. For instance, previous research suggests that one way to potentially reduce the costs of FCSW is to downplay the expected benefits of financial success for well-being (Park et al., 2021). However, it is not always easy to modify people's attitudes and expectations. An alternative strategy might be to alleviate WFC by establishing better routines and boundaries between work and family life. For example, if parent and work roles are seen as interfering, having more structure and set hours at work could be more beneficial than having a flexible, unstructured job, because jobs with more structure may help to provide clearer boundaries between work and family life. For people with FCSW who have unstructured jobs or who work from home, as many people did during the COVID-19 pandemic, it may also be helpful to engage in activities to mark the transition from work to home (e.g., taking a walk; changing out of work clothes).

4.2. Conclusion

The present study found that basing self-worth on financial success is a unique source of vulnerability for WFC. The more people based their self-esteem on being financially successful, the more likely they were to experience WFC. WFC, in turn, was related to poorer adjustment in the form of lower job and parental engagement, greater feelings of burnout as both workers and parents, and lower overall well-being. Together, these findings provide further evidence of the costs of pursuing self-esteem (Crocker & Park, 2004); when people are focused on seeking financial success to feel good about themselves, they ironically end up experiencing negative outcomes that extend to their job and parenting.

roles. Finding ways to reduce people's tendency to base self-worth on financial success and alleviate WFC is thus an important task for future research.

CRedit authorship contribution statement

Lora E. Park: Conceptualization, Methodology, Formal analysis, Writing – original draft, Writing – review & editing. **Gao-Xian Lin:** Conceptualization, Formal analysis, Writing - original draft, Writing - review & editing. **Ya-Hui Chang:** Conceptualization, Methodology, Writing – review & editing. **Cassie O'Brien:** Conceptualization, Writing – review & editing. **Deborah E. Ward:** Conceptualization, Writing – review & editing.

Data availability

All materials, data, syntax, and supplemental materials for the current study are available at the Open Science Framework site at https://osf.io/rzwy7/?view_only=5107dce74e434464a7bab80788acbc16.

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