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Financial Hardships as Gendered Experiences and Financial Insecurity Trajectories

Heather Odle-Dusseau, Russell Matthews, Julie Wayne, and Yi-Ren Wang

The experience of a financial hardship event is one that has the potential for lingering effects on worker health and well-being over an extended period of time, and organizational scientists are in a position to examine how these experiences may differ based on the resources accessible to workers. The goal of this study was to assess the experiences of workers' financial hardships over a six-month period (N = 455), considering how individual access to resources, as well as structural forces in the community, explain these experiences. Using latent growth curve (LGC) analysis, we present an assessment of how individual-level variables and community-level percentile rank in female-to-male earnings and full-time worker status predicted financial insecurity during the hardship, as well as how the trajectories of financial insecurity predicted employees' health, well-being, and job attitudes over time. Results demonstrated that income, money management skills, and one's gender predicted perceptions of financial insecurity at the individual level. At the community-level, participants living in communities with greater gender inequality (i.e., women earn less money than men, and men had higher rates of full-time employment than women), had higher rates of financial insecurity than those individuals living in communities with greater gender equality in earnings and full-time worker status. In addition, changes in initial financial insecurity levels predicted changes in worker health, work-family balance, and job attitudes over time. We propose that Conservation of Resources theory can be applied through a gendered lens to understand how both individual and socio-structural forces can explain organizational phenomena.