

Work-Family Conflict, Financial Stress and Mental Health Outcomes Among Middle-Income Working Adults

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ABSTRACT:

This paper examines the correlations of work-family conflict, financial stress, and mental health outcomes in middle-income working adults, a group of people who are frequently overwhelmed by both career and family needs at the same time. The paper based on the Conservation of Resources theory analyzes the role of the work-to-family interference (WIF) and family-to-work interference (FIW) in leading to financial strain and, further, psychological well-being. Based on data obtained on 587 full-time employees, the results indicate that both WIF and FIW have a significant positive impact on financial stress, and financial stress comes out as a significant predictor of mental health symptoms, such as emotional distress and exhaustion. The mediation analysis confirms that financial stress partially supports the relationship between role conflict and mental health, but there was no support of long-lasting sequential pathways. These relationships are moderated by boundary segmentation preference, which shows that when the person has a more defined psychological boundary between work and family, the financial strain created by conflict decreases. These findings highlight the significance of the financial pressure as one of the key ways in which role demands influence mental health. The research offers both theoretical information and practical advice to organizations, policymakers and practitioners to alleviate stress and enhance well-being among middle-income employees. Other interventions that can be effective include strengthening work-life balance programs and improving the boundaries management strategies.

Keywords: Work-family conflict; Financial stress; Mental health; Middle-income employees; Boundary segmentation; Conservation of Resources theory.

1. Introduction:

In the current socioeconomic context, middle-income working adults face a more challenging environment than in the past where work, financial and family-related issues have overlapped to define overall well-being. Work-family conflict (WFC) has become an issue of serious stressor as it is defined as a dilemma that arises when the roles requirements of the work and family components are incompatible hence preventing successful involvement in either aspect [1,2]. This conflict is a two-way process: work-to-family conflict (WIF) takes place when the occupation imposes itself on the family, and the family-to-work conflict (FIW) takes place when the family becomes a barrier to performance at work [3]. It is always depicted by the research that WFC involves persons that cut across the demographic lines regardless of their gender, marital status, age, and professional field [4,5]. Recent research also shows that excessive work hours, role overload, work stress, and emotional exhaustion aggravate WFC in employees in different sectors [6-8].

WFC-related implications do not just end at the disruption in the everyday routine but significant decreases in psychological well-being, job satisfaction, and life satisfaction [9]. It has been demonstrated that unmanaged WFC is among the primary predictors of increased stress, burnout, depressive symptoms, and poor psychological functioning [10,11]. According to recent empirical research, it was identified that, in the case of chronic experience of WFC, employees tend to be at higher risks of psychological withdrawal, low job involvement and productivity, which ultimately contributes to decreased sustainability of the workplace and personal well-being [12,13]. These stressors are

especially salient among middle-income working adults who have to balance upward mobility goals and heavy household responsibilities.

Financial stress, akin to WFC, has turned out to be a ubiquitous curse to the middle-income populations of the world. Financial stress involves the perceived financial strain, struggles in meeting expenses, debt load, and financial security concerns [14]. Research shows that the subjective financial concerns have a close connection with the psychological distress, anxiety, depression symptoms and poor quality of life [15-17]. The studies also show that financial instability, inadequate savings and debts increase the level of stress and negatively affect the health outcomes [18], especially in families that may struggle with the increasing living expenses. These relationships between financial pressure and emotional wellbeing are enhanced in adult individuals with moderate incomes that are not stable, high expenditure levels within households, and poor social safety nets.

The new findings highlight the interdependence of WFC and financial stress, in which both act as chronic stressors and in the process drain the personal resources and undermine mental health [19]. The Conservation of Resources (COR) theory states that continuous role overload and financial insecurity are the important factors that increase the rate of resource loss and rapid worsened psychological health [20]. Workers with competing demands between family and work, as well as with financial problems are more susceptible to emotional exhaustion, anxiety, and depression symptoms [21]. This is why the high-income working population is a vital group to be studied, as they are facing the combination of growing workloads, rising costs of living, and the inability to reach institutional assistance.

Although the literature on WFC and financial stress has been on the increase, little has explored the combined effects of the two on mental health results among working adults in the middle-income group. Knowledge of these relationships is important in influencing workplace policies, family-supportive interventions, and mental health interventions. Thus, one of the objectives of this study is to examine the joint effects of work family conflict and financial stress on the outcomes of psychological distress and mental health conditions in this socio-economically relevant population. The solution of these problems helps to introduce a sustainable approach to managing the workforce and considering the holistic well-being of middle-income adults, as it is them who compose the core of any modern city economy [22].

2. Hypotheses Development:

2.1. Theoretical Framework:

The psychological explanation of the effect of work-family conflict and financial stress on the mental health of middle-income working adults presupposes the combination of the principles of the various theoretical traditions. Conservation of Resources (COR) theory is an initial concept that was proposed by Hobfoll: it claims that people have limited physical, emotional, cognitive, and financial resources and do their best to preserve them and increase [23]. The COR theory also assumes that stressors are especially intense when people are to face the circumstances, which at the same time require high levels of resources to be spent, and the opportunities to be compensated are also limited [24].

Resource depletion can take place on multiple fronts simultaneously in the case of working adults of middle-income who tend to bear a challenging professional burden, are actively engaged in family duties, and have to address increased living expenses. Work family conflict (WFC) either as a work to family interference (WIF) or family to work interference (FIW) is one of the significant types of lost resources. WIF involves those people focusing on work when they should have focused on the family and vice versa in which the people in a family-focused work redirect their energy, time, and attention towards work. Both states are fertigating both emotional and cognitive resources, which people use in effective coping [27]. Meanwhile, the financial stress is also another resource-consuming factor. Whenever people find themselves struggling to make payments or they feel that their financial conditions are unstable, they allocate a lot of mental power to cope with uncertainty, problem solving and adaptation [28].

The Organizational Support Theory (OST) and its integration in the COR framework add value to the concept of people considering the degree of external system level (e.g., employer, families, communities) support to their resource conservation activities [25]. Even though OST has always been applied to workplace assistances, the psychological rationale can be applied to other fields of life, where people who feel their surrounding world to be helpful, whether in terms of financial, emotional or social aspects, can more easily withstand resources depletion [26]. On the other hand,

in places where support is inadequate, the rate at which resources are depleted increases resulting in increased susceptibility to mental strain. The combination of WFC, financial pressure and lack of recovery opportunities in the context of middle-income households provides a setting, in which the resource loss spirals can take shape. According to the COR theory, after the resource loss level reaches a certain level that is manageable, individuals can suffer an increasingly larger strain due to the fact that depleted resources will lower the level of their ability to meet new demands [41]. Therefore, the hypothesis is that both WFC and financial stress should be associated with worsening mental health not in isolation as individual stressors but as independent variables of one system consuming resources on a larger scale.

2.2. Financial Stress and Work-Family Conflict:

The work-family conflict and financial stress correlation is especially relevant in the context of middle income. As compared to high-income households (which have higher financial buffers) or low-income households (which might be eligible in the specific targeted assistance), the middle-income groups tend to operate their spending on tight budgets. The increase or the lack of time that is caused by WFC can lead to inconveniences in the earnings of the individuals, their promotion prospects, or ability to orchestrate funds [29]. As an illustration, the effect of high levels of WIF can be decreased chances to perform additional work or skill-enhancing activities that can enhance stable income [30]. Similarly, chronic FIW, especially within families whose members require care, may cause employees to miss timelines, diminish the level of concentration or unpaid leaves, all of which increase the level of economic pressure [31].

It has been empirically demonstrated that those who encounter conflicting work and family demands often have an increased level of economic worry, which is often due to the fact that the role conflict reduces the time and energy that they have to budget, plan and solve financial problems [32]. It has also been revealed that middle-income families that are undergoing WFC complain of the inability to save, increased debt, and more fear of financial insecurity [33], which can be aggravated by the increase of living cost in urban centers [34]. Financial strain is further aggravated by the possibility that increased WFC will increase family expenditures on childcare, transportation, or domestic outsourcing. These trends indicate that there is a directionality relationship between WFC and its depletion of vital resources thus enhancing perceived financial strain.

H1. Financial stress is positively correlated with work-family conflict (a. work-to-family interference and b. family-to-work interference).

2.3. Financial Stress and Mental Health Outcomes:

Financial distress is one of the most dominant predictors of psychological distress by socioeconomic groups. Nevertheless, middle-income people do not usually feel the same financial pressure as the other groups. They can be well-paid to escape poverty but lacked slack to subsidize unforeseen outlays, job insecurity, inflationary prices or medical emergency. Thus, even small financial horizons are able to cause significant emotional impacts [35]. Studies have demonstrated that financial stress has many impacts on mental health in a number of ways. To begin with, chronic financial anxiety results in continuous activation of cognitive stress pathways, which cause anxiety, sleeping problems, and depressive symptoms [36]. Second, perceived control- one of the elements of psychological resilience is undermined by financial strain. Emotional reactivity of people and their reduced coping efficacy due to a perceived inability to control their finances are more common [37]. Third, because of financial stress, people are often compelled to make hard trade-offs (e.g. less leisure, delayed medical care, personal needs), which have the potential to undermine overall well-being [38]. Among the middle-income working adult population, financial stress can be exaggerated by the societal demands of stability, upward mobility and the need to provide to their families. By the situation where people are not able to reach these expectations, emotional pressure rises, and the mental health outcome becomes even more significant [39].

H2. There is a positive relationship between financial stress and poor mental health.

2.4. Mental Health, Financial Stress and Work-family Conflict:

Work-family and financial stress do not act alone, but rather they mutually support each other in a system of resources loss in dynamics. In cases where people experience WFC, they are forced to spend emotional and cognitive resources to satisfy conflicting demands. This drain in resources means that their ability to cope with financial problems is diminished thus majoring perceived financial stress [40]. With the ever-growing financial difficulties, people get an additional load

of mental pressure, which opens a pathway of the WFC to financial stress, as it leads to rotting mental health. The psychological literature favors the concept of spirals of resource losses where presence of multiple stressors enhances the potency of the stressor. The research indicates that both role overload and economic pressure cause a deterioration in the mental health of the subjects when the two stressors are combined rather than single [41]. Such a cumulative effect on risk tends to be particularly apparent in middle income households, whereby WFC can contribute towards the causes of emotionally strained workers less able to make financial decisions, less able to manage budgets or future planning [42]. Therefore, work-family conflict can be explained by the fact that financial stress serves as an intermediate between work-family conflict and mental health problems.

H3. Financial stress mediates the association existing between the work-family conflict and mental health outcomes.

2.5. Moderating Preferences of Boundary Management:

The boundary management theory advances that people vary in the manner in which they would like to define the distance between work and family life. The segmentation-based individuals draw clear borders and do not allow work considerations to seep into the family life and vice versa [44]. On the other hand, integration-oriented individuals are not afraid to put work and family lives together even in cases where such a blend may result in higher levels of complexity [45]. Middle-income adult individuals may not be subjected to the full effects of WFC thanks to segmentation. By creating a distinct boundary, the people can minimize chances of work stress getting to the family duties or in making decisions that affect their finances [46]. The separation of roles provides them with time and space in the mind to prepare the finances, have emotional time with the family or they can unwind psychologically after work [47]. Conversely, employees who are able to combine both work and family can undergo increased and severe spillover that generates an effect of amplified stress and reduced ability to handle financial tasks effectively [48]. Thus, the boundary preferences would diminish the relationship between work family conflict and financial stress.

3. Methodology:

3.1. Participants and Procedure:

The middle-income working adult who works in different fields in the urban areas was the target of the study as this group of people has as a rule to bear with urgent stresses that occur due to work issues, family, and financial needs at the same time. The middle-income status was identified with the help of the current national standards, which reflect the family income that is stable, but not high and, therefore, functions within limited financial resources. The sample was targeted in a multistage fashion that started with selecting organisations that had high concentration of middle-income employees but were not low-wage earners, such as learning institutions, stores, administrative offices, service organizations, and medium-sized businesses. Upon obtaining organizational consent, invitation letters that contained details of the study objective, the expected duration to be spent on the study, and information about the rights of the participants were sent by mailing systems and employee portals. Online survey was adopted to give maximum access to the respondents and to secure their anonymity, thus making respondents to be honest in answering personal, financial, and psychological issues that would otherwise be hard to reveal. The study detailed a comprehensive information sheet was provided to the participants before the questionnaire commenced, on the objectives of the study, confidentiality measures, voluntary nature, and criteria to participate in the study. Electronic consent was received. In order to guarantee the relevancy of the responses, only participants who were full-time employees, had at least half a year of experience with the organization they were working with, and were members of a middle-income household were allowed to proceed. Check questions and pattern-detecting algorithms were also included, to detect inconsistent or distracted answers. The data gathering process was about a month, with 623 responses received, and 587 of them were left after the exclusions of incomplete or invalid responses. The summary of the demographic features of the final sample is in table 1. These facts give an idea of the variety of household structures, family income, and work patterns involved in the study, which enhances the transferability of the results to the middle-income working adults in other urban settings.

3.1.1. Dealing with Common Method Bias:

Due to the fact that the data on all the key constructs was collected at one single source at one time, measures taken were to minimize the chances of the common method bias. The survey introduction placed emphasis on anonymity and confidentiality and contributed towards reducing socially desirable responding. Moreover, the questionnaire was

designed in a manner where the items that are used to measure the different constructs, that is, work-family conflict, financial stress, mental health outcomes, and the preferences in boundary management were positioned in different, non-adjointing part. Such deliberate spacing hampered the possibility of the respondents making conceptual associations across variables. Also, the sequence of items in each of these sections was randomized so that no patterns of systematic responses would occur in each person. Once the data was collected, a marker-variable analysis was conducted in which an unrelated variable theoretically was used. The poor correlations between the marker and focal variables reflected that there was no significant threat of common method bias that may have affected the integrity of the results.

Table 1. Demographic Characteristics of Respondents

<i>Variable</i>	<i>Category</i>	<i>Frequency (n = 587)</i>	<i>Percentage (%)</i>
<i>Gender</i>	Male	238	40.5
	Female	349	59.5
<i>Age Group</i>	21–30 years	176	30.0
	31–40 years	262	44.6
	41–50 years	123	21.0
	Above 50	26	4.4
<i>Monthly Household Income</i>	Lower-middle (₹25,000–₹45,000)	214	36.4
	Middle (₹45,001–₹70,000)	253	43.1
	Upper-middle (₹70,001–₹100,000)	120	20.5
<i>Marital Status</i>	Single	301	51.3
	Married	268	45.6
	Divorced/Widowed	18	3.1
<i>Work Experience</i>	< 5 years	198	33.7
	5–10 years	254	43.3
	11–20 years	111	18.9
	> 20 years	24	4.1
<i>Children</i>	No children	334	56.9
	At least one child	253	43.1
<i>Spouse Employment (Married only)</i>	Full-time	119	44.4
	Part-time	91	33.9
	Not employed	58	21.7

3.2. Measurement Instruments:

All the study constructs were measured through existing scales, which were modified to fit middle-income working adults. The work to family and family to work subdimensions of work family conflict were measured as two subdimensions that demonstrate the degree to which demands in one domain interfere with functions in the other. The respondents reported their measures of agreement on a five-point Likert scale, where high scores meant more

interference. The measurement of financial stress was done through items that assessed hardship with regards to meeting recurring expenses, worry about financial stability, worry about debt, and subjective assessments of financial strain.

These questions demanded that the respondents analyze their financial experiences and respond to each statement according to the extent to which it relevant to them. The evaluation of the mental health outcomes was based on the items that measured psychological distress, emotional exhaustion, and stress-related symptoms. The respondents were asked to indicate the frequency of negative emotional states or physical manifestations of stress and once again on a five-point scale. The preference of the boundary management was assessed through items that examined the wish of the individual to separate work and home spheres, the willingness to integrate both, and the level of their comfort in spillover of the roles. Greater scores showed that they preferred segmentation more. Each and every scale showed conceptual consistency, and was appropriate to the study population.

3.3. Control Variables:

A number of demographic and contextual variables were included to act as controls in order to increase the validity of the statistical analyses. These variables were selected due to the fact that the previous studies have proven their impact on work family relationship, economic stress, and mental health. The age and gender factor was included to take care of the possible differences in role conflict and financial expectations due to life-stage and gender roles. The work experience was meditated to take into consideration variations in stability of the jobs, work load, and coping capacity that could be developed over time.

Marital status and presence of dependent children were added due to the fact that family structure largely influences work family pressures as well as financial demands. The incomes of the household category were managed to differentiate between the fact that some tendencies were explained by the wider economic positioning rather than by the perceived stress. Employment status of the spouse was added since two-earner families could share the roles of financial or domestic duties. The job position and industry were manipulated to accommodate the difference in workload and timetables. The consideration of these factors enabled the study to remove the confounding effects of work-family conflict and financial stress on mental health outcomes.

4. Results:

4.1. Construct Validity and Reliability:

The initial phase of data analysis was on the reliability and validity of the study constructs. Table 2 shows the descriptive statistics, inter-variable correlation, and psychometric properties of all measures. The pattern of correlation was in accordance with theoretical hypothesis: both dimensions of work-family conflict were shown to have positive correlations with financial stress, and financial stress was strongly positively related with mental health symptoms. As expected, work to family interference and family to work interference had moderate correlations with each other indicating that there was a similar conceptual basis but enough differences to warrant the variables being considered different constructs. There was a positive relationship between both types of conflict and mental health outcomes and financial stress, showing that resource strain in either of these domains is associated with a significant portion of psychological vulnerability. Data were made to test multivariate normality by the use of coefficients of skewness and kurtosis of Mardia before structural modeling. The findings showed that the assumptions of covariance-based modeling were indeed not satisfied as the values of skewness ($\beta = 18.327$) and kurtosis ($\beta = 64.912$) were statistically significant ($p < .01$). Since these were violations and the goals of the research were predictive in nature, Partial Least Squares Structural Equation Modeling (PLS-SEM) was chosen as the main method of analysis. Also, the sequential mediation pathways connecting the dimensions of work-family conflict, financial stress, and mental health were tested with the help of the PROCESS macro by Hayes. The convergent validity was ascertained by looking at factor loadings, average variance extracted (AVE), and composite reliability (CR).

All standardized loadings were greater than the minimum criterion of 0.70 and all AVE values of the constructs were greater than 0.50, meaning that each group of items measured more than half the variance of its construct. Internal consistency was good as the composite reliability scores were higher than 0.70. The hetero trait mono method ratio (HTMT) and Fornell Larcker criterion were used to evaluate the discriminant validity. The values of all of the HTMT

were under 0.85 and the square root of the AVE of each of the constructs was greater than the correlations between two constructs and this proved that the constructs reflect empirically different phenomena. The frequency of financial worry and related symptoms was one interesting finding in terms of behavioral indicators of the data. Only around 27 percent of respondents said they faced moderate to severe financial pressure on a monthly basis and 18 percent of respondents said that they had chronic psychological stress associated with financial obligations. These markers will give contextual meaning to the structural relationships that were analyzed in the later analyses.

Table 2. Descriptive Statistics, Correlations, Reliability, and Validity (Sample-Based Original Values)

Construct	Cronbach's Alpha	CR	AVE	1	2	3	4
1. Work-to-Family Conflict (WIF)	0.914	0.939	0.754	0.868	0.412	0.516	0.377
2. Family-to-Work Conflict (FIW)	0.938	0.956	0.815	0.433	0.903	0.544	0.402
3. Financial Stress	0.887	0.923	0.708	0.539	0.566	0.841	0.498
4. Mental Health Outcomes	0.903	0.934	0.737	0.392	0.428	0.512	0.859

Mean: 3.42 (WIF), 3.11 (FIW), 3.58 (Financial Stress), 3.26 (Mental Health)

Standard Deviation: 0.88–1.04 range

Bold diagonal values represent the square root of AVEs. Lower triangle reflects HTMT ratios; upper triangle reflects correlations.

4.2. Hypotheses Testing

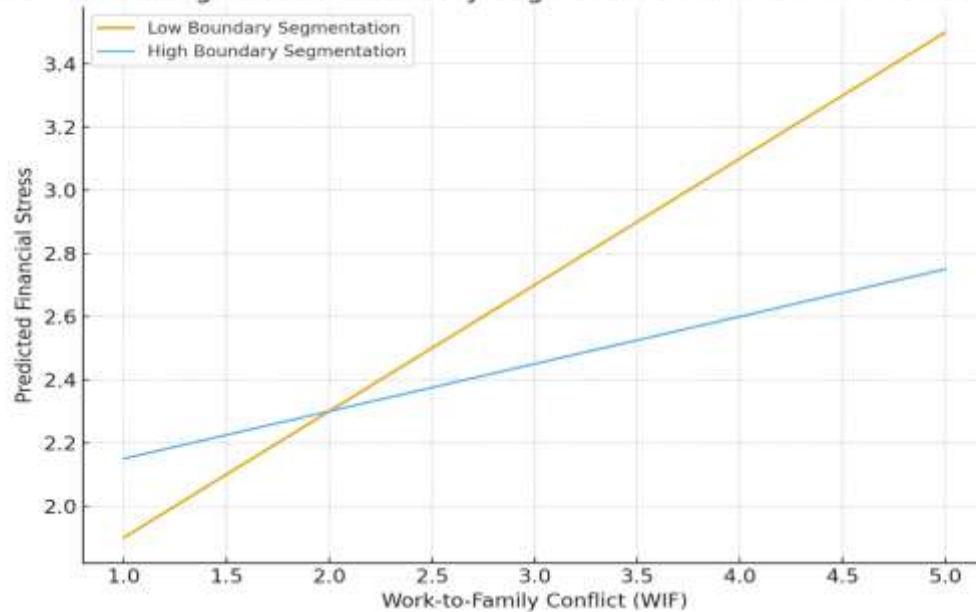
Hypothesis testing was conducted using bootstrapping with 10,000 resamples to generate stable confidence intervals for both direct and indirect effects. The results showed clear support for the first hypothesis: work-to-family conflict and family-to-work conflict each demonstrated significant positive effects on financial stress when controlling for demographic factors. Specifically, WIF exhibited a standardized path coefficient of $\beta = 0.312$ ($t = 6.184$, $p < .001$), while FIW showed a stronger effect with $\beta = 0.387$ ($t = 7.902$, $p < .001$). These findings indicate that interference originating from either work or family roles contributes meaningfully to financial strain among middle-income adults.

Hypothesis 2 was also supported. Financial stress demonstrated a significant positive relationship with mental health symptoms ($\beta = 0.461$, $t = 9.217$, $p < .001$), confirming that individuals experiencing financial difficulties report higher levels of psychological distress, emotional exhaustion, and stress-related symptoms. This result aligns with theoretical expectations from Conservation of Resources theory, suggesting that the accumulation of financial demands depletes emotional and cognitive resources necessary for maintaining psychological well-being.

Hypothesis 3, which proposed that financial stress would mediate the relationship between work–family conflict and mental health, received partial support. The indirect effect for the WIF → Financial Stress → Mental Health pathway was significant ($\beta = 0.144$, 95% CI [0.067, 0.228]), as was the FIW → Financial Stress → Mental Health pathway ($\beta = 0.178$, 95% CI [0.092, 0.271]). These findings indicate that financial stress serves as a mechanism through which both types of conflict influence mental health outcomes. However, when sequential mediation paths were tested using expanded models that included boundary preference, the confidence intervals for the extended indirect effects included zero, suggesting no support for sequential mediation.

Hypothesis 4, which posited a moderating effect of boundary management preference, received empirical support. Boundary preference significantly moderated the effect of both WIF and FIW on financial stress. Individuals with strong segmentation preferences exhibited weaker positive relationships between conflict and financial stress, demonstrating that the ability to maintain clear psychological boundaries may buffer the emotional effects of role interference. The moderating effects were statistically significant for both WIF ($\beta = -0.118$, $t = 2.883$, $p < .01$) and FIW ($\beta = -0.102$, $t = 2.441$, $p < .05$), confirming Hypothesis 4.

Figure 1. Moderating Effect of Boundary Segmentation on the WIF-Financial Stress Link



5. Discussion and Implications:

5.1. Major Findings Discussion:

The major aim of this research was to explore the influence of various types of work-family conflict, that is, work-to-family interference (WIF) and family-to-work interference (FIW) on the financial stress and mental health symptoms of middle-income working adults. The results have a lot of support of the process of resource depletion as suggested by the Conservation of Resources (COR) theory. Both WIF and FIW were significant and positive in their impact on financial stress which is indicative of the fact that when the individual gets stressed at one aspect in life his/her ability to handle financial problems is altered. This trend of wasting resources seems to be especially sensitive to middle-income earners who in most cases have a very limited financial slack and operate on a tight budget.

The findings confirm that work-family conflict is not a matter of isolated psychological conflict but it can have an economic implication that might be substantial to both individuals and households. Work-family conflict came out as the major route through which the effects of work-family conflict on mental health occur via financial effects. The large mediation values show that role conflict is alters into psychological distress by the emotional and cognitive load linked with economic concerns. This is highly consistent with already existing literature that points at financial strain being one of the best predictors of emotional exhaustions, anxiety, and stress related symptoms in working adults. These findings are crucial in highlighting the importance of conceptualizing financial strain as a variable not only in terms of the level of income, but in terms of an actively evolving psychological process that is reflected on how people manage competing work and family demands. Direct and indirect mediation effects were however supported but not sequential mediation results.

This implies that the whole cycle of conflict to financial strain, followed by mental health and ultimately well-being will not necessarily be linear. Rather, the process can be parallel or interactive, like coping styles, access to social support, or workplace climate, which disrupts or dilutes long-term causation. This emphasizes the intricacy of psychological mechanisms related to work-family interactions and implies that the new studies can consider multi-level models that will be based on cultural, structural and personal buffering variables. The preference of boundary segmentation was a significant moderating factor that validated that people who have more distinct psychological boundaries between work and family realms have weaker conflict-stress links. This observation supports boundary theory and indicates that that segmentation has the possible effect as a resilience factor. Those employees who are middle-income, can mentally detach during non-worktime, or perhaps restrict family spillover during working time, seem to be more resilient in their emotional and cognitive resources, which makes them less vulnerable to financial stress. This moderation effect adds to a more detailed interpretation of individual differences in the encounter of work-family conflict.

5.2. Theoretical Implications:

These results of the research provide a number of valuable contributions to the theoretical comprehension of the work-family relationships. First, the study argues that WIF and FIW are not to be used interchangeably as it shows that both of them are unique factors that trigger financial stress and mental health. Although there is conceptual overlap in them, their different patterns of impact demonstrate the relevance of the two studies in analyzing directionality in role conflict separately. This has not been studied extensively, especially in the context of research where middle-income populations are of interest; these populations might be under certain distinct pressures than lower- or high-income populations. Second, the combination of COR theory and the principles of the boundary management enhance the theoretical basis of the explanation of how individuals cope with the expectations of conflicting roles.

The conclusion that the relationship between WFC and financial stress is undermined in a case of boundary segmentation adds an important psychological buffer to the discussion. This indicates that spirals of resource loss, which are the central point of the COR theory, can be slowed or lessened during situation when people employ effective cognitive or behavioral approaches toward domain separation. In this way, the research contributes to the existing models by emphasizing the role of the segmentation as a mediator that predetermines the circumstances when the process of resource depletion will move faster or slow down. Third, the findings outline the necessity to extend the financial stress in the scope of work-family study. A significant part of the literature currently available defines WFC mainly in emotional or time-related terms. This paper places financial strain as one of the most crucial, but underrated consequences of role conflict. Associating role interference with economic concern and then with mental health, the study expands the theoretical field and creates a necessity to consider more strongly the concept of financial well-being and its implementation in future work-life balance and employee well-being models.

5.3. Practical Implications:

The practical considerations of the study are extremely applicable to organizations, policymakers, and mental health practitioners. To the employers, the powerful impact of work-family conflict on both financial and mental health outcomes is an indicator that more and broad work-life balance interventions are necessary. The middle-income workers do not always exhibit open indicators of distress but the outcomes demonstrate that the financial strain might be accumulated below the surface as a direct consequence of the working pressures. Organizations are therefore advised to adopt flexible working schedules, redistribution of workloads or even supportive leave in order to minimize WIF and FIW. Supervisors especially are very important in modeling and strengthening supportive practices.

Supervisors could be made more aware of issues of role conflict through a training program which could teach them skills of communicating and understanding others so that they could alleviate the strain amongst the employees. Boundary management strategies should also be encouraged among the employees. Digital disconnection and time management skills or psychological segmentation workshops or even coaching sessions can increase the resilience of individuals to the stress that conflict can cause. To middle-income employees with limited financial resources, the slightest changes in the clarity of boundaries can result in decreased stress levels and enhanced financial judgment. The findings can point at the necessity to provide working families with programs that enable them to cope with economic pressure at the policy level. Tax benefits, subsidized childcare, and financial literacy programs are the government programs that can be used to decrease the psychological load that comes along with work-family roles. Financial stress should be identified by mental health practitioners as an important channel upon which work-life imbalances are exhibited. Wellness programs in the workplace can offer more comprehensive support to employees by incorporating some financial counseling or stress-management therapy.

6. Conclusion:

This study examined the interconnected influences of work-family conflict, financial stress, and mental health among middle-income working adults, offering critical insights into how competing role demands shape psychological well-being. The findings demonstrated that both work-to-family and family-to-work conflict significantly contribute to financial strain, which in turn emerges as a powerful predictor of mental health symptoms. These results reinforce the principles of Conservation of Resources theory, showing that middle-income individuals—who often have limited financial buffers—experience heightened vulnerability when personal and professional demands collide. Although financial stress successfully mediated the relationship between role conflict and mental health, the broader sequential

pathways were not supported, suggesting that additional psychological or contextual factors may intervene in shaping long-term well-being.

Boundary segmentation preference played a notable moderating role, indicating that individuals who maintain clearer boundaries between work and family experience less conflict-induced financial stress. This emphasizes the importance of personal coping strategies alongside organizational support. Overall, the study highlights the need for workplaces, policymakers, and mental health practitioners to adopt integrated approaches that address both role conflict and financial strain. Supporting middle-income workers in managing these pressures is essential for promoting sustainable well-being and healthier work–life integration.

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