

Financial Stress and Leadership Behavior: The Role of Leader Gender

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Concern about personal finances is one of the most widespread and salient sources of stress. We advance our emerging understanding of the work-related impacts of financial stress by examining the consequences of personal financial stress on leadership behavior. Drawing on compensatory control theory, we propose that financial stress positively relates to abusive supervision via a lowered sense of personal control. Integrating social role theory, we propose that these effects are stronger for leaders who are men than leaders who are women. We test our model in a vignette-based study using a sample of leaders ($N = 201$) and a second multiwave, multisource field survey study among leaders and their subordinates ($N = 119$ leader-subordinate dyads). Across both studies, we found that financial stress was positively associated with abusive supervision via lack of control and that this relationship was stronger for men than women. In Study 2, we examined an alternative tend-and-befriend theoretical account, proposing that leaders who are women exhibit more communion-striving motivation and empathic leadership as a result of financial stress. We found some support for this alternative pathway, though not gender differences in it, and in doing so we uncovered novel outcomes of financial stress. Our results offer implications for supporting employee financial health and uncover a context wherein men (and their subordinates), rather than women, experience the costs of misalignment with societal gender expectations.

Keywords: financial stress, leadership, abusive supervision, gender

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Personal financial stress, “the perception that one does not have sufficient financial resources to meet one’s needs” (Meuris & Leana, 2018, p. 400), is the number one source of stress for people across the globe (Growth from Knowledge, 2015). According to the American Psychological Association’s annual Stress in America Survey, stress about money in 2022 was at its highest level since 2015—65% of adults sampled say money was a significant source of stress (American Psychological Association, 2022). Further, recent estimates suggest that 64% of Americans live paycheck to paycheck, meaning all income goes to paying expenses (Dickler, 2023). Unfortunately, skyrocketing inflation and cost of living have only increased many peoples’ concerns over their financial resources.

Considering the prevalence of this experience, organizational scholars have paid increasing attention to how personal financial stress impacts people at work. In line with narratives found in domains like psychology (e.g., Haushofer & Fehr, 2014), sociology (e.g., Elo, 2009), and criminology (e.g., Aaltonen et al., 2016), financial stress is shown to have detrimental outcomes. For instance, personal financial stress is positively related to burnout (Kloutsiniotis et al., 2022) and workplace injuries (Petitta et al., 2020) and negatively related to productivity (Meuris & Gladstone, 2024; Sabri & Aw, 2020).

While these advances are meaningful, we have a limited understanding of how personal financial stress impacts one key role within organizations: leadership. Leaders have crucial responsibilities in organizations, such as strategizing, planning, and managing employee performance (G. Yukl, 2012). They also exert tremendous influence over the attitudes and behavior of their subordinates. As such, although we have an emerging understanding of how financial stress impacts one’s own job outcomes, by considering how financial stress affects leadership behavior, we can shed light on the unique mechanisms through which one person’s financial state influences others. This is important because the discourse often focuses on the billions of dollars in yearly direct costs due to financial stress in organizations (such as productivity losses in financially stressed employees; Mayer, 2024). Yet, to the extent that a leader’s financial stress spills over and impacts their subordinates, representing an indirect cost, we likely underestimate the actual cost and pervasiveness of financial stress’ impact in the workplace.

To this end, we focus on how, when, and why financial stress impacts leadership behavior. We first draw from compensatory control theory (Kay et al., 2008; Landau et al., 2015) to propose that

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financial stress is positively related to abusive supervision, and this relationship is mediated by a lack of personal control. Compensatory control theory proposes that because personal control is a fundamental motive, when people experience threats to personal control they seek to bolster personal agency, often in domains unrelated to the source of the threat (Landau et al., 2015). Applying this to the context of financial stress, we reason that the perceived inability to pay for one's desired lifestyle due to a lack of financial resources heightens a sense that one lacks control over parts of one's life. In turn, workplace leaders seek to restore perceived control by engaging in abusive supervision. We focus on abusive supervision specifically because it flows from our theory as a strategy to regain control (Tepper et al., 2017), is consequential for subordinate job performance (Martinko et al., 2013), and is a prototypical negative leadership behavior (Krasikova et al., 2013).

Building on this, we integrate social role theory (Eagly et al., 2000) to propose that not all leaders are equally impacted by financial stress—these effects are shaped by leader gender. Social role theory proposes that people self-regulate based on potential deviations from societal gender roles. Men are socialized from a young age to be responsible with money (Newcomb & Rabow, 1999), to take on a provider role (e.g., breadwinner; Eagly et al., 2000), and to ultimately align financial success with the successful embodiment of their gender (Thompson & Pleck, 1986). Therefore, we expect men to have stronger reactions to financial stress because it signals that they are deviating from their gender role by failing to be financially secure. We propose that the effects described above will be stronger for leaders who are men compared to women.

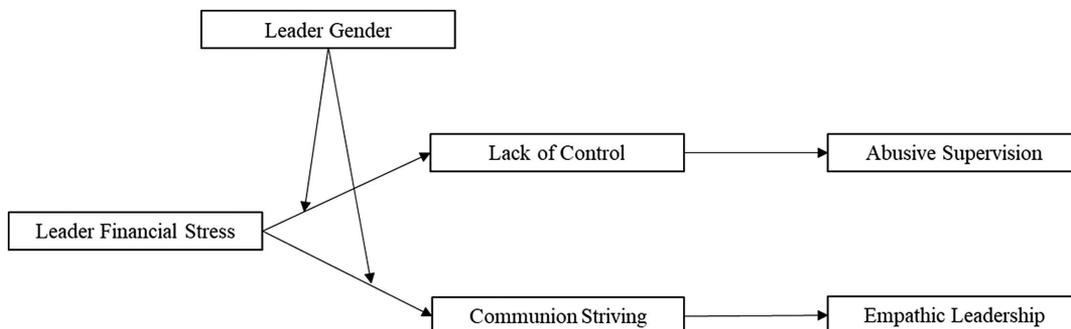
In Study 2, we depart from the current narrative in the financial stress literature—which has predominantly considered adverse outcomes of financial stress—to also examine positive outcomes of leaders' financial stress. Specifically, we draw from the tend-and-befriend model of stress (Taylor, 2002; Taylor et al., 2000) to propose that financial stress also is associated with elevated communion-striving motivation and empathic leadership. The tend-and-befriend model suggests that, in the face of stress, people experience heightened motivation to affiliate with others. We focus on empathic leadership as it represents a prototypical affiliative behavior enacted by leaders (Kellett et al., 2002; Steinmann et al., 2016). Drawing further on this theoretical framework, we anticipate that these effects will be stronger for leaders who are women compared to men. Figure 1 illustrates our conceptual model.

Our work aims to make several contributions. First, we extend research on the work-related consequences of financial stress. Our finding that leaders' personal financial stress can influence their leadership—by stimulating both abusive and empathic forms of leadership—extends our understanding of personal financial stress' impacts *beyond* the one experiencing it. This approach extends existing literature, which has largely examined intraindividual consequences of financial stress, to show that it also has notable interpersonal consequences (and what those consequences are). The finding that such a common stressor can produce abusive supervision underscores a pressing need for organizations to take steps to reduce employees' financial stress. In addition, we extend the literature by uncovering a positive consequence of financial stress for leaders and subordinates, which stands in contrast to the current literature that has focused on how financial stress produces disengagement, burnout, and lower performance. We also add to this literature by examining a key moderator. While prior research has assumed financial stress has equal outcomes for workplace behavior regardless of demographics, we find that in specific cases, men's leadership behaviors are much more likely to be affected by the experience. Namely, men experience greater hits to perceived control in the face of financial stress, differentially impacting abusive supervision. This has important implications because, by revealing who is most affected by financial stress, organizations can be more strategic and efficient in their efforts to target those groups with interventions and outreach.

Second, we contribute to research on gender differences in organizations. Since Eagly and Karau's (2002) foundational article on role incongruity and leadership, scholars have consistently revealed contexts in which women are disadvantaged at work for behaving in ways that are perceived to violate their gender role. For instance, when women violate gender norms, they receive lower status evaluations (Evans et al., 2019), experience more incivility (Gabriel et al., 2018), and their teams show less collaboration (Motro et al., 2021). We reveal a new context wherein leaders who are men bear the brunt of societal gender role incongruity (which may trickle down to harm their subordinates), extending our understanding of the generalizability of the theory across genders in the leadership context.

Finally, we contribute to research on abusive supervision. We add a new predictor—financial stress—to research in this domain. In addition, our work offers insight into the relationship between gender and abusive supervision. Meta-analytic evidence indicates that gender

Figure 1
Conceptual Model



is weakly correlated with abusive supervision enactment (Mackey et al., 2017), suggesting that contextual moderators are at play. By showing that men tend to engage in more abusive supervision than women when financial stress is higher, we add support to the perspective that the effects of gender are context-dependent.

Literature Review, Theoretical Framework, and Hypotheses Development

Financial Stress

Financial stress occurs when people perceive that they are unable to fulfill financial obligations. This occurs, for instance, when “one faces a threat or actual loss of money in combination with a lack of other resources to make ends meet” (Sinclair & Cheung, 2016, p. 187). It is a cognitive evaluation (i.e., appraisal) versus an objective indicator (e.g., income) that is informed by access to credit, the availability of assets (e.g., property, personal savings), and the ability to fare in the face of potential financial emergencies. It is experienced across the income spectrum—recent estimates indicate that half of Americans making over \$100,000 annually live paycheck to paycheck (Moribito, 2023). As stated by Sinclair and Cheung (2016), “money is arguably the most important resource derived from work and the most important source of stress for contemporary employees” (p. 181).

Financial stress differs from other work stressors in that it represents a holistic understanding of how precarious one’s financial status is, which closely relates to attaining fundamental human needs (e.g., housing, access to food) and lifestyle wants (Sinclair & Cheung, 2016). Other similar stressors tend to be more distal predictors of these outcomes or tied to specific roles at work. Job stress, for example, refers to the “process by which workplace psychological experiences and demands (stressors) produce both short-term (strains) and long-term changes in mental and physical health” (Ganster & Rosen, 2013, p. 1088). Job stress is an umbrella term for many specific stressors, such as mistreatment, job demands, and role overload that pertain to one’s work role and responsibilities, none of which immediately threaten one’s access to basic human needs. Another related stressor is work–family conflict, which is “a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus & Beutell, 1985, p. 77). Work–family conflict deals with perceptions that demands in one domain prevent performance in another (in either direction), and although financial stress may be an antecedent of work–family conflict (Odle-Dusseau et al., 2018) and work–family conflict may represent the thwarting of deeply held personal goals (i.e., being a good parent/partner), the fundamental threat to basic human needs that financial stress represents makes it a unique stressor. One final and highly related stressor is job insecurity (e.g., Shoss, 2017). This is the degree to which one feels uncertain of their continued employment. Both job insecurity and financial stress are economic stressors, but job insecurity is related to one’s employment status, whereas financial stress is related to one’s financial status (Bazzoli et al., 2022; Sinclair et al., 2024); as such, when co-occurring, scholars treat job insecurity as an antecedent to financial stress (e.g., Choi et al., 2020; Wilson et al., 2020). Further differentiating financial stress, people can experience it while being unemployed (Warr & Jackson, 1984). Last, we argue that financial stress may be a more ubiquitous experience given that nearly two

thirds of Americans live paycheck to paycheck. Thus, given the proximal nature of financial stress to fundamental basic human needs and its ubiquity, we argue that it is a uniquely important and comparatively understudied stressor.

There has been a growing understanding of how personal financial stress impacts work attitudes and behavior. For example, financial stress is negatively related to job attitudes like job satisfaction and affective commitment (Black et al., 2024; Munyon et al., 2020; Odle-Dusseau et al., 2019; Schaubroeck et al., 1994) and positively related to job attitudes like burnout (Kloutsiniotis et al., 2022; Surachartkumtonkun et al., 2023) and stress (Berg et al., 2022; Fa-Kaji et al., 2023; Ketkaew et al., 2020). In turn, those experiencing financial stress tend to be less engaged (Black et al., 2024; Kim et al., 2006), perform worse (Meuris & Gladstone, 2024; Peasley et al., 2020; Sabri & Aw, 2020), and get injured more on the job (Petitta et al., 2020). To explain these outcomes, scholars commonly use a stress lens (e.g., Sinclair et al., 2021) to reason that experienced or potential resource loss triggers mechanisms related to psychological strain and depletion, which explain disengaged, distracted, and mistake-laden behaviors. In addition, despite the advancements made in this area in recent years, our understanding is largely limited to direct effects or mediated models.

We depart from this approach to propose that (a) financial stress impacts people differently based on their gender, (b) financial stress has unexamined impacts on more than just the focal person experiencing it, and (c) financial stress can produce more strategic actions aimed to compensate for financial stress that are not accounted for by depletion and stress perspectives. In the sections that follow, we propose that the relationship between leaders’ financial stress and workplace outcomes can be modeled using compensatory control theory and that men and women are not equally sensitive to financial stress.

Financial Stress and Abusive Supervision: A Compensatory Control Approach

Compensatory control theory draws from a long line of research in social psychology that focuses on how people respond to threats to control (Landau et al., 2015; Rothbaum et al., 1982). People have a fundamental need to maintain overall perceptions of control to prevent anxiety from feelings of randomness and lack of structure (Greenberger & Strasser, 1986; Kay et al., 2008, 2009). Because perceiving a lack of control is aversive, people become motivated to restore personal control through one of two general compensatory responses. One route wherein people compensate and seek to regain control is by affirming structures that provide order and predictability, such as hierarchy (Friesen et al., 2014) and meritocracy (Goode et al., 2014). Another route is by affirming agency, either by endorsing external entities to influence outcomes for the person (e.g., God or the government; Kay et al., 2008) or by bolstering perceptions that the self can pursue goals. In terms of this approach, Landau et al. (2015) noted that,

When people confront circumstances or entertain thoughts that reduce their perceived control, they will restore control to baseline levels by strengthening (or artificially bolstering) their personal stock of resources and the likelihood that, through their own agency, they will successfully navigate their environment. (pp. 695–696)

For example, Greenaway et al. (2014) found that people were more likely to bolster perceived personal resources (e.g., superiority,

control) in the form of discriminating against outgroup members when experiencing threat and low control.

We focus on the latter compensatory mechanism in this article, which proposes that people reestablish control by bolstering personal, individual-level agency, following prior work using compensatory control theory at the individual level to examine how people respond to threats to control (e.g., Alper & Sümer, 2019; Ma & Kay, 2017). We integrate this perspective with research on aggression (e.g., Leander & Chartrand, 2017; Tedeschi & Felson, 1994) to theorize that abusive supervision is one individual agency-bolstering strategy motivated by a lack of personal control. This integration enables us to draw an explicit link to abusive supervision as this model suggests that, when personal control is threatened, people take steps, including aggression and abuse, to protect or reestablish their sense of control. Abusive supervision is defined as “subordinates’ perceptions of the extent to which supervisors engage in the sustained display of hostile verbal and nonverbal behaviors, excluding physical contact” (Tepper, 2000, p. 178). Viewing abusive supervision as a strategic behavior motivated by control threats aligns with Tepper et al.’s (2017) review, where they noted that threatened personal control is one of the three main underlying motives for abusive supervision: “supervisors may be more likely to abuse direct reports when they experience threats to their identity as a leader, *their sense of power or control*, or their competence to effectively fulfill their responsibilities” (p. 139, emphasis added).

Drawing on this framework, we first propose that financial stress is positively related to reduced personal control. Personal control refers to “the perception that salient or valued aspects of one’s life are manageable or being managed” (Jacelon, 2007, p. 8) and is reflected by one’s beliefs regarding their ability to effect change in a desired direction on the environment (Greenberger & Strasser, 1986). Perceived lack of control is a key mechanism in the compensatory control model because it kickstarts a motivation to restore personal control through compensatory bolstering of agency (Landau et al., 2015). Lack of control is different than ego depletion, which refers to “a temporary reduction in the self’s capacity or willingness to engage in volitional action” (Muraven et al., 1998, p. 1253). Ego depletion often is short-lived, whereas lack of control is more enduring. It is also different than self-control, which can be defined as the “overriding or inhibiting of automatic, habitual, or innate behaviors, urges, emotions, or desires that would otherwise interfere with goal directed behavior” (Muraven et al., 2006, p. 524). Self-control is a voluntary action to effortfully override an impulse, whereas lack of control is a perception about one’s ability to act in an environment.

When financial stress is higher, people are more dependent on others, like family (Krause et al., 1991), government agencies, or employers (Goodman et al., 2010). For example, a financially stressed individual may not be able to buy groceries or other essentials until their next paycheck is deposited or food assistance comes through. Alternatively, financial stress may force one to hold off on making certain purchases until macrolevel marketplace factors, like interest rates, decrease.

This notion has received some empirical support. For example, Price et al. (2002) found in a multiyear study among job seekers that financial strain was negatively related to lagged measures of personal control. This relationship is also found in large-scale studies across the United States and Japan (Krause et al., 1991).

Further, Frankham et al.’s (2020) recent systematic review of the literature on the mental health implications of financial well-being also found a negative relationship between financial hardship and perceptions of personal agency. This leads to our first hypothesis:

Hypothesis 1: Financial stress is negatively related to personal control.

In turn, lower personal control should positively relate to abusive supervision. Engaging in abusive supervision is one route to assert agency and restore control. Recent perspectives on abusive supervision show that it has a motivated, strategic side that is associated with elevated goal realization (Huai et al., 2024). For example, in the context of workplace leadership, leaders who experience a low sense of control can achieve short-term organizational goals by engaging in abusive behaviors such as degrading or embarrassing subordinates (e.g., Watkins et al., 2019). Abusive supervision also enhances subordinates’ compliance, even if temporarily, as subordinates on the receiving end of abuse seek to avoid behaving in ways that continue abusive behaviors (Kiewitz et al., 2016). This gives leaders perceptions of control and influence. Supporting this, Qin et al. (2018) found that in the short term, leaders who engaged in abusive supervision experienced a boost in recovery and work engagement, and Leander and Chartrand (2017) found that aggression can elevate self-efficacy. Based on these arguments, we view abusive supervision as a motivated, strategic behavior (cf. Huai et al., 2024) to exert agency and restore control.

There is some empirical support for the arguments we advance in this study. For example, Jiang and Dong (2022) found that juveniles experiencing financial stress engaged in more aggressive behavior. In addition, research in family studies shows that parental income is negatively correlated with the use of physical punishment toward children (e.g., Berger, 2004; Giles-Sims et al., 1995). In terms of the personal control mechanism, Guo et al. (2020) found that greater personal control (at work) was negatively related to abusive supervision in a sample of leader–subordinate dyads across multiple firms in Taiwan. Taken together, these arguments lead to our next hypotheses:

Hypothesis 2: Financial stress is positively related to abusive supervision.

Hypothesis 3: The positive relationship between financial stress and abusive supervision is mediated by lower personal control.

The Moderating Role of Gender

We further propose that all leaders are not equally affected by financial stress—gender plays a crucial role. We focus on gender because, according to compensatory control theory, personal investment in and identification with the domain of reduced control shapes the extent to which people feel the need to compensate (Landau et al., 2015). According to Landau et al.’s (2015) meta-analysis, a greater percentage of men in samples increased the compensatory control effect size, reflecting men’s identification with agency, a masculine stereotype (Glick & Fiske, 2001), and a general feeling of agency and control relative to women. Specific to our context, as we detail soon, given the strong cultural associations between gender and financial aptitude and responsibility, we expect men to respond differently than women to financial stress. We enrich this broad expectation drawn from compensatory control theory by

bringing in social role theory to make these gender-specific arguments. Social role theory is helpful for this because it provides the basis for why men and women differentially internalize and identify with social roles related to finances and offers an explanation for why men react more strongly to violating these stereotypes—due to perceived lack of fit and threat of social sanctions.

According to social role theory (Eagly et al., 2000; Eagly & Wood, 2012), people develop gender stereotypes through direct and indirect observations of how people of different genders engage in varied social roles. When people of a certain gender are observed in certain roles more often than individuals of other genders, how they behave in these roles becomes stereotypical traits of that gender. For instance, historical participation and roles in the labor force are key reasons why men are stereotypically expected to be agentic (e.g., independent, career-oriented), and women are stereotypically expected to be communal (e.g., caring, kind)—stereotypes that persist today (e.g., Eagly et al., 2020; Rudman et al., 2012). Moreover, Eagly and Wood (2012) highlighted that these stereotypes are internalized and held as “self standards” (p. 459) and that “people internalize gender roles as personal gender identities” (p. 463) that inform self-regulatory processes. Thus, individuals ought to experience threats to their gender role as identity threats and, thus, be motivated to address these discrepancies.

Looking more closely at men’s gender role, research suggests that, to minimize gender role conflict, men are driven to restrict emotionality and affection; exert control, power, and competition; and demonstrate achievement and success (e.g., O’Neil et al., 1986; Solomon & Levy, 1982). Moreover, manhood and masculinity are largely seen as roles that need to be reaffirmed and validated else they may be lost, and threats to these identities are stressful and can result in aggression (Vandello et al., 2008). This understanding is reaffirmed by interactions with others in which men receive approval for fulfilling their social role and punishment for violating it (Eagly et al., 2000; Rudman et al., 2012). As noted by Rudman and Fairchild (2004), “backlash can be particularly severe for actors who step out of gender bounds” (p. 158). There are many examples of men receiving social sanctions for violating gender norms. For example, men who cry in response to negative feedback receive lower leadership evaluations than men who do not (Motro & Ellis, 2017). Men who self-disclose problems are viewed as more psychologically disturbed than women who engage in identical behavior (Derlega & Chaikin, 1976). Finally, men who take parental leave suffer a “femininity stigma,” which corresponds with lower organizational rewards (Rudman & Mescher, 2013). In each of these examples, men received social sanctions for violating male stereotypes (e.g., to be tough, career-oriented, independent, in control, and powerful).

In line with previous research, threats to financial security or employment (e.g., Michniewicz et al., 2014) are perceived as more threatening to men’s gender identity than to women’s. Specifically, men are socialized from an early age to view financial aptitude as part of their gender role. Newcomb and Rabow (1999) proposed that even in adolescence, parental socialization tactics place sons and daughters on different “money tracks” (p. 865), where sons are introduced to family finances earlier, expected to work more, and expected to know how to save better than daughters. Such socialization has notable effects. As teenagers, boys and girls believe men are more competent in finance (Driva et al., 2016). As adults, men are estimated to receive a higher salary than women for the same jobs (Williams et al., 2010),

are twice as likely to feel the financial burden in relationships (Moss, 2016), and even perceived to be more responsible for financial conflicts in marital relationships (Kleinke, 1977). These findings are consistent with research showing a gender gap in financial literacy (Bucher-Koenen et al., 2017; Fonseca et al., 2012).

Drawing from this, we integrate social role theory and compensatory control theorizing to propose that gender moderates the relationship between financial stress and personal control such that men who are leaders, more so than women who are leaders, experience lower levels of personal control when experiencing financial stress. Personal control, as a core self-evaluation (e.g., Judge et al., 1997), is intrinsically tied to masculine gender roles and will likely be particularly harmed by threats to this role, such as financial stress. As noted by Eagly et al. (2000), people “tend to evaluate themselves favorably to the extent that they conform to these personal standards and to evaluate themselves unfavorably to the extent that they deviate from these standards” (p. 150). There are several examples in the literature where context cues and gender interact to generate lower self-evaluations. For instance, early-career academic women are especially likely to perceive a lack of fit between their self-concept and agentic stereotypes of successful academics (Van Veelen & Derks, 2022). Similarly, men, but not women, show a drop in self-esteem (another core self-evaluation) in the year after taking on their first organizational leadership role, suggesting the challenges innate to this transition harm men’s, but not women’s, identity and sense of self, likely because of internalized gender stereotypes (Fletcher & French, 2021). This supports the notion that threats to masculine roles and stereotypes (e.g., success, power) may uniquely harm men’s core self-evaluations, such as their perceived control.

In the context of financial stress, specifically, the relationship between financial stress and personal control should be stronger for men relative to women because men are likely to interpret personal financial stress as a signal of misfit with masculine gender stereotypes (e.g., Eagly et al., 2000). As noted before, men are stereotyped to be more competent regarding financial matters than women (Driva et al., 2016; W. J. Wood et al., 2005). Cues that one is not embodying this gendered stereotype should generate self-ascribed lack of fit, which in turn, generates a negative emotional state, decreasing expectancies about personal success and control (e.g., Schwarz & Clore, 2007). Supporting this idea, a 15-year study of over 6,000 households showed that in heterosexual relationships, men, but not women, tend to experience distress when their partners earn more money than them (Syrd, 2020). In addition, a perceived lack of fit with the masculine role reduces men’s ability to garner the benefits of identification, which provides people security and personal control (Greenaway et al., 2015). Further, a fear of social sanctions for violating gender roles increases risk perceptions and reduces feelings of personal control (Christensen et al., 2019; Lerner & Keltner, 2000). Thus, by failing to meet internal standards for their societal role, men are likely to experience a lack of personal control when financially stressed.

Hypothesis 4a: The positive relationship between financial stress and lack of control is moderated by gender such that this relationship is stronger for men than women.

Through the combined lenses of compensatory control theory and social role theory, we argue that gender is a first-stage moderator,

such that for men, financial stress represents a more significant threat to a sense of control. This lower sense of personal control should, at least in part, explain why financial stress results in abusive supervision, particularly for men. Since there are gender stereotypes that associate men with the familial provider role (Eagly et al., 2000), to the extent that men are experiencing financial stress, they likely experience heightened concern about social sanctions for violating these stereotypes and, thus, experience further hits to their self-concept. Further, because of the heightened threat to self-concept that men experience in response to financial stress, they may show a greater compensatory set of behaviors than women. Thus, because men face worsened perceptions of control than women in response to a gendered threat such as financial stress, it follows that this translates into higher levels of compensatory behaviors, such as “acting tough” as a leader through abusive actions. This indirect difference in behavioral responses to financial stress may outwardly appear as adherence to masculine gender norms in publicly visible displays (Vandello & Bosson, 2013), while internally serving to reassert control. This mirrors experimental research finding that when men’s masculinity was threatened, they reacted outwardly with increased aggression and physical violence, presumably to reassert masculinity (e.g., Vandello et al., 2008), though possibly to reassert perceived control or self-concept. This aligns with the notion that any threats to men’s gender role, and thus self-evaluations, may be met with attempts to reassert masculinity/control through a variety of masculine-coded behaviors such as asserting control and dominance while minimizing affection (e.g., O’Neil et al., 1986; Solomon & Levy, 1982). This suggests that men, more so than women, may respond to financial stress (a threat to masculinity) with higher levels of perceived lack of control, manifesting as higher levels of aggression and dominance and absent affection. In a leadership role, this likely manifests as abusive supervision. Thus, we hypothesize:

Hypothesis 4b: The relationship between financial stress and abusive supervision is moderated by gender such that this relationship is stronger for men than women.

Hypothesis 5: The positive mediated relationship between financial stress and abusive supervision via lower personal control is moderated by gender such that this relationship is stronger for men than women.

Study 1 Method

Participants and Procedure

We recruited 236 leaders for an online survey through Prolific (Palan & Schitter, 2018).¹ This amount reflected our intention to attain a sample of over 200 leaders and to remain within our budgetary constraints. To be eligible, individuals had to be residents of the United States, fluent English speakers, and employed full-time with supervisory responsibilities. We limited analyses to individuals who identified as men or women (thereby excluding two participants who identified as nonbinary). Participants reported their demographic information and then assessed their financial stress, perceived control, and depletion (examined as an alternative mediating mechanism, see below). They then read a scenario about a team leader who was experiencing difficulties due to poor-performing subordinates (see Ju et al., 2019, and Appendix).²

The page with the scenario did not give the option to advance for 4 min. Participants then were presented with an Abusive Supervision scale and asked how likely they would be to take such actions when dealing with the subordinates in the scenario. We varied the response formats of our focal measures to reduce some forms of common method bias (Podsakoff et al., 2012). Participants were presented with an informed consent form prior to the study, and this protocol received institutional review board approval. After removing participants who failed any of the three attention checks ($n = 35$), with two participants who had outlier times of completion (over 1 hr and 10 min), 11 who had missing data on the mediator and outcome variables, and two who did not report gender, a final sample of 201 leaders remained. Participants primarily identified as men (67.2%). A majority (75.6%) of participants identified as White or Caucasian, 10.9% identified as Black or African American, 12.4% identified as Asian, 4.5% identified as Latina/o or Hispanic, and 0.5% identified as Native American/Alaskan Native and Pacific Islander. Most participants reported either “a moderate amount” (46.3%) or “a lot” (27.4%) of leadership or management experience, with only 11.9% reporting “a little” experience.

Measures

Financial Stress

Financial stress was measured with Netemeyer et al.’s (2018) five-item scale of Money Management Stress ($\alpha = .89$). Participants responded to items (e.g., “Because of my money situation, I feel I will never have the things I want in my life”) on a 5-point scale (1 = *does not describe me*, 5 = *describes me extremely well*).

Gender

Gender was a categorical, self-reported variable (1 = *man*, 2 = *woman*, 3 = *nonbinary*). Those who responded nonbinary were not included in this study.

Lack of Control

Lack of control was measured with Chou et al.’s (2016) five-item scale ($\alpha = .76$), which is a shortened form of Lachman and Weaver’s (1998) Personal Control Scale. Although the original Lachman and Weaver (1998) scale delineates two subdimensions (mastery and perceived constraints), the shortened measure is designed to be treated as a single construct (Chou et al., 2016). Participants responded to items (e.g., “Right now, I feel there is little I can do to

¹ Study data and code for both studies are submitted as part of the [Supplemental Materials](#) with this submission. These will be posted publicly upon publication. Data were analyzed using R, Version 4.0.0 and the package lavaan, Version 0.6.12 (Rosseel, 2012). The design and analyses of these studies were not preregistered.

² In a separate study (see [Supplemental Material](#)), we correlated the willingness to engage in abusive supervision in response to this vignette with self-reported abusive supervision among a sample of supervisors. We also compared these relationships to a control vignette in which the subordinate engaged in typical performance levels. Results suggest that reported willingness to engage in abusive supervision in response to this vignette is highly correlated with self-reported abusive supervision ($r = .81, p < .001$) and that willingness to engage in abusive supervision in response to this vignette was highly correlated to willingness to engage in abusive supervision in response to the typical performance vignette ($r = .74, p < .001$).

change many of the important things in my life”) on a 7-point Likert-type scale (1 = *strongly disagree*, 7 = *strongly agree*).

Willingness to Engage in Abusive Supervision

Willingness to engage in abusive supervision was measured with an 11-item version of [Tepper's \(2000\)](#) Abusive Supervision Scale ($\alpha = .96$). Participants responded to items (e.g., “Based on dealing with that subordinate, how likely would you be to ... ridicule them”) on a 7-point scale (1 = *extremely unlikely*, 7 = *extremely likely*). Four items from the original 15-item scale (“invade their privacy,” “not give them credit for jobs requiring a lot of effort,” “break promises you made,” and “lie to them”) were not used because they were not clearly relevant for describing how the participant would manage poor-performing subordinates in the specific scenario.

Study 1 Results

Preliminary Analyses

Scale means, standard deviation, and correlations are presented in [Table 1](#). To ensure the adequacy of our measures, we first ran confirmatory factor analyses (CFA) on each of our measures independently with the scale items loading onto a single latent factor. The abusive supervision, $\chi^2(44) = 212.12, p < .001$, comparative fit index (CFI) = .94, Tucker–Lewis index (TLI) = .92, root-mean-square error of approximation (RMSEA) = .14, standardized root-mean-square residual (SRMR) = .04, lack of control, $\chi^2(4) = 9.01, p = .06, CFI = .99, TLI = .97, RMSEA = .08, SRMR = .04$,³ financial stress, $\chi^2(5) = 21.45, p = .001, CFI = .98, TLI = .95, RMSEA = .13, SRMR = .03$, and depletion scales, $\chi^2(5) = 39.04, p < .001, CFI = .97, TLI = .93, RMSEA = .19, SRMR = .03$, all showed adequate fit. To examine common method error, we did a CFA in which all items loaded onto their respective scales as correlated latent factors. This model showed adequate fit, $\chi^2(293) = 778.21, p < .001, CFI = .90, TLI = .89, RMSEA = .09, SRMR = .07$, and significantly better fit, $\Delta\chi^2(6) = 1,801.30, p < .001$, than a model in which all items load onto a single factor, $\chi^2(299) = 2,579.51, p < .001, CFI = .54, TLI = .50, RMSEA = .20, SRMR = .23$.

Hypothesis Testing

To test Hypotheses 1 and 2, we conducted a path analysis in R using the lavaan package ([Rosseel, 2012](#)), maximum likelihood estimation, and 5,000 bootstrap samples for standard error estimation and constraining paths to be equal across men and women.⁴ Because we use bootstrapping to estimate errors, we consider parameters statistically significant if the generated confidence intervals (CIs) do not include 0 ([M. Wood, 2005](#)).⁵

Results ([Table 2](#)) indicate that financial stress has a significant total effect on abusive supervision, effect = 0.15, $SE = 0.08, 95\% CI [0.03, 0.37]$. Additionally, financial stress is a significant predictor of lack of control ($b = 0.60, SE = 0.07, 95\% CI [0.47, 0.73]$) and has a significant indirect effect on abusive supervision through lack of control (effect = 0.26, $SE = 0.11, 95\% CI [0.06, 0.50]$). Thus, Hypotheses 1, 2, and 3 were fully supported.

To test Hypotheses 4 and 5, we conducted another path analysis in which we allowed only the parameter estimating the relationship between financial stress and lack of control to vary by gender, while constraining all other estimates to be equal. This model fit the data

marginally better than the model without this path being unconstrained, $\Delta\chi^2(1) = 3.47, p = .06; \Delta CFI = .02$. We then compared these parameter estimates across gender. For men, financial stress was a significant predictor of perceived lack of control ($b = 0.68, SE = 0.08, 95\% CI [0.53, 0.83]$) and had an indirect effect on abusive supervision (effect = 0.30, $SE = 0.13, 95\% CI [0.07, 0.56]$), as well as a total effect on abusive supervision (effect = 0.19, $SE = 0.09, 95\% CI [0.06, 0.44]$). For women, financial stress was a significant predictor of perceived lack of control ($b = 0.42, SE = 0.12, 95\% CI [0.14, 0.64]$) and had an indirect effect on abusive supervision (effect = 0.18, $SE = 0.07, 95\% CI [0.07, 0.37]$) but did not have a significant total effect on abusive supervision (effect = 0.07, $SE = 0.09, 95\% CI [-0.11, 0.27]$).⁶ The difference in the effects of financial stress on lack of control by gender (Hypothesis 3a) was not significant, though it was in the expected direction (difference = 0.27, $SE = 0.15, 95\% CI [-0.01, 0.57]$). The difference in total effects of financial stress on abusive supervision (Hypothesis 4b) and indirect effects via lack of control (Hypothesis 5) were, however, significant (the confidence interval does not include 0; difference = 0.12, $SE = 0.10, 95\% CI [0.01, 0.40]$)^{7, 8}, suggesting that financial stress has a stronger indirect, and

³ Two of the items focused on mastery were allowed to correlate in this CFA. If these items are not allowed to correlate, the scale shows poor fit, $\chi^2(5) = 169.65, p < .001, CFI = .62, TLI = .24, RMSEA = .41, SRMR = .14$. Moreover, if the mastery and perceived constraint items load only onto separate constructs, the fit is unchanged, $\chi^2(4) = 9.01, p = .06, CFI = .99, TLI = .97, RMSEA = .08, SRMR = .04$, and the correlation between the latent constructs is .64, $p < .001$. Thus, for simplicity's sake and in keeping with the original use of the short scale, we treat this scale as a single construct.

⁴ We use multigroup path analysis to test our moderated mediation hypotheses throughout to be consistent in our analytic approach, including with more complex models that we test in our supplementary analyses. Further, when a moderator is dichotomous, multigroup analysis is an appropriate and common method of testing moderation and/or moderated mediation (e.g., [Memon et al., 2019](#)).

⁵ Results with p values are presented in the results output available in the [Supplemental Materials](#). Also, it should be noted that although p values and bootstrapped CIs often agree when indirect effects are being evaluated, disagreement is much more likely, and bootstrapped CIs should be used given that they make fewer assumptions about the underlying data ([Hayes & Scharkow, 2013](#)).

⁶ Conceptually, a significant indirect path, but not a significant direct effect, is a form of indirect-only mediation ([Zhao et al., 2010](#)). In this case, the direct effect has the opposite sign as the indirect effect, which although not significant, is enough to make the total effect not significant, suggesting that there may be competitive mediation in which other mediating mechanisms that were not measured are working against the indirect effect that was found.

⁷ Because only one path (a) in the model was allowed to vary by gender and all other paths were held constant, the difference in the indirect path (ab) and the difference in the total effects, which are a sum of the indirect effects (ab) and direct effects (c) ($ab + c$), are equal. Thus, the only differences in the total effects are due exclusively to differences in the indirect path (ab) as the direct path (c) is a constant across both genders.

⁸ When using bootstrapping, the indirect path (ab), and moderation thereof, is calculated directly and evaluated for significance independent of its contributing paths (a and b). This is a more appropriate test of indirect effects (and their moderation) than other methods that rely on additional inferences or assumptions (e.g., [Hayes, 2009](#); [MacKinnon et al., 2004](#)). Therefore, significant group differences may occur in the indirect effect (ab) but not appear independently in either the a or b paths. Specifically, [Hayes \(2015\)](#) states “evidence of statistically significant interaction between any variable in the model and a putative moderator is *not* a requirement of establishing moderation of a mechanism ... an indirect effect could be moderated even if one cannot substantiate moderation of one of the components of the indirect effect by an inferential test” (p. 3).

Table 1
Study 1 Descriptive Statistics and Correlations

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5
1. Leader gender			—				
2. Financial stress	1.95	1.01	.03	(.89)			
3. Lack of control	2.87	1.13	-.08	.53***	(.76)		
4. Abusive supervision	1.65	1.16	-.20**	.23***	.34***	(.96)	
5. Depletion	3.03	1.68	.14*	.58***	.52***	.21**	(.92)

Note. Listwise deletion was used; thus $N = 201$. Cronbach's α s are presented in italics and parentheses along the diagonal. Gender is coded such that 1 = man, 2 = woman.

* $p < .05$. ** $p < .01$. *** $p < .001$.

overall, effect on abusive supervision for men, than for women (see Figure 2).⁹ In other words, the product (ab) of the effect of financial stress on lack of control (a) and the effect of lack of control on abusive supervision (b) is significantly larger for men than it is for women (i.e., moderation of the indirect effect). This is independent of, though related to, the isolated effect of financial stress on lack of control and may suggest that the strength of the relationship between lack of control and abusive supervision magnifies the nonsignificant difference in effects of financial stress on lack of control to a statistically significant level. Thus, Hypothesis 4a is not supported, but Hypotheses 4b and 5 are. See Table 2 for complete results.

Robustness Checks

To better isolate lack of control as a unique mediating mechanism, we conducted a robustness check in which we examined depletion as an alternative mediating pathway. Self-regulatory depletion is a documented correlate of financial stress (Peasley et al., 2020) and abusive supervision (Courtright et al., 2016). Thus, it is important to show that our proposed compensatory control pathway is unique. Depletion was measured with Johnson et al.'s (2014) five-item scale ($\alpha = .92$). Participants responded to items (e.g., "Right now, my mental energy is running low") on a 7-point, Likert-type scale (1 = *strongly disagree*, 7 = *strongly agree*). We evaluated an alternative model in which depletion was modeled simultaneously as an alternative mediator between financial stress and abusive supervision and was allowed to vary by gender. In this model, the path from financial stress to lack of control was still allowed to vary by gender. Results remained largely unchanged. See Table 3 for the results of the robustness check.

We also tested for evidence of a reciprocal relationship between lack of control and financial stress. Results (see Supplemental Materials) suggest that a reciprocal relationship is likely. However, for ease of interpretation, we limit our exploration to one direction (i.e., the impact of financial stress on a perceived lack of control).

Study 1 Discussion

The results from Study 1 indicate support for most of the hypotheses, with the exception being the effects of the financial stress by gender interaction on perceived lack of control. That said, the indirect effect of financial stress on abusive supervision via perceived lack of control was moderated by gender. This suggests that the degree to which, and the mechanism by which, financial stress impacts a willingness to engage in abusive supervision is, to some degree, different for men versus women, with our data

suggesting that lack of control is a clear contender. Yet, this study is methodologically limited in that it relied on single-source ratings, and willingness to engage in abusive supervision was captured with a hypothetical scenario. Moreover, we focus on just one mechanism by which financial stress may impact leadership behavior, thereby limiting our potential understanding of its effects. The financial stress literature to date overwhelmingly focuses on the negative outcomes of financial stress, but, as we detail soon, there are perspectives on stress that can be applied to this context to predict more positive outcomes and offer a more comprehensive view of how financial stress impacts leadership. To address this and provide a stronger test of our hypotheses, we conducted another study among leader-subordinate dyads. In addition, to further explore possible mechanisms by which financial stress may alter leader behavior, we consider an alternative framework that has the potential to shed light on a more complete explanation of the consequences of the leader financial stress-gender interaction.

An Alternative Theoretical Framework and Hypotheses Development

Financial Stress and Empathic Leadership: A Tend and Befriend Approach

A large body of research shows another side of stress in that in contrast to using aggression to reestablish control in the face of stressors, people seek to affiliate with others and build stronger social bonds (Gump & Kulik, 1997; Taylor & Master, 2011). For example, people who experienced social threats in a lab setting were more likely to display affiliative behaviors such as trust and sharing than those who were not exposed to them (von Dawans et al., 2012). This affiliative response to social threat is described by the tend-and-befriend model of stress (Taylor, 2002; Taylor et al., 2000), in which people respond to threats with affiliative behaviors (i.e., tend and befriend) rather than the more frequently explored aggression and avoidance (i.e., fight or flight). According to the theory, when stressors outweigh positive social relationships to offset them, a basic need for affiliation is triggered, along with a biological signaling system that activates oxytocin to drive affiliation behavior. In this state, people seek out relationships, and when these

⁹ Per a reviewer's suggestion, we also calculated an index of moderated mediation by rerunning our analyses using simple path analysis that includes an interaction term between gender and financial stress (available in Supplemental Material) and 5,000 bootstrapped samples to calculate a 95% CI. The index of moderated mediation aligns with these results (index = -0.08 , $SE = 0.07$, 95% CI [$-.304, -.001$]).

Table 2
Study 1 Path Analysis Results

Model	Predictor	Lack of control				Abusive supervision			
		Effect	SE	95% CI	<i>p</i>	Effect	SE	95% CI	<i>p</i>
Overall	Financial stress	0.60	0.07	[0.47, 0.73]	<.001	-0.11	0.11	[-0.37, 0.07]	.34
	Lack of control					0.43	0.18	[0.09, 0.75]	.02
	Indirect effect					0.26	0.11	[0.06, 0.50]	.02
	Total effect					0.15	0.08	[0.03, 0.37]	.06
Men	Financial stress	0.68	0.08	[0.53, 0.83]	<.001	-0.11	0.11	[-0.38, 0.07]	.34
	Lack of control					0.43	0.18	[0.09, 0.74]	.02
	Indirect effect					0.30	0.13	[0.07, 0.56]	.02
	Total effect					0.19	0.09	[0.06, 0.44]	.03
Women	Financial stress	0.42	0.12	[0.14, 0.64]	.001	-0.11	0.11	[-0.37, 0.07]	.34
	Lack of control					0.43	0.18	[0.09, 0.74]	.02
	Indirect effect					0.18	0.07	[0.07, 0.35]	.01
	Total effect					0.07	0.09	[-0.11, 0.27]	.44

Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary *only* on the relationship between financial stress and lack of control (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(3) = 24.72, p < .001, CFI = .822, TLI = .643, RMSEA = .268, SRMR = .105$. Overall model fit with all paths except from financial stress to lack of control constrained to be equal across gender, $\chi^2(2) = 24.72, p < .001; CFI = .842, TLI = .526, RMSEA = .309, SRMR = .078$. SE = standard error; CI = confidence interval; CFI = comparative fit index; TLI = Tucker–Lewis index; RMSEA = root-mean-square error of approximation; SRMR = standardized root-mean-square residual.

relationships are positive, stress is reduced (Taylor, 2006). This drive to affiliate with social groups in the face of stress evolved as a response to stress because groups offer joint protection; historically, creating and maintaining social networks in the face of stress served to protect people from social isolation and vulnerability from threat (Taylor et al., 2000).

Although this theory originated in the psychology literature to explain evolutionary responses to stress, scholars have begun to use it to explain how stressors impact affiliation tendencies in work contexts. For example, during the COVID-19 pandemic-era lockdowns, those with more job insecurity and those with more stressful home lives who were working remotely were more likely to reach out to social ties that they had not contacted in the previous 3 years and more likely to contact more of these people (Yang et al., 2021). Cortina et al. (2022) also proposed that, in response to experiencing

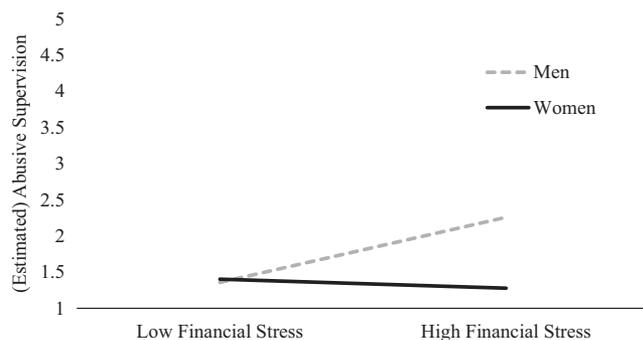
workplace incivility, targets may seek to affiliate with the instigator by repairing the relationship or affiliate with their social network by recruiting support. Thus, there is initial evidence that in response to stressors, people engage in different types of affiliative behavior at work by strengthening the social connections that they already have or by seeking new social connections.

Applied to our context, we expect that those who experience greater financial stress also show tend-and-befriend, affiliative patterns of behavior, seeking to build social relationships. There is some evidence that experiencing financial stress triggers perceived deficits in positive social relationships in line with the tend-and-befriend model. For example, financial stress among college students is negatively associated with sense of belonging (Reid et al., 2020; Zimmerman & Parker, 2023), suggesting that financial stress triggers the alarm that affiliative needs are not being met. Drawing on the tend-and-befriend model then, we expect that elevated communion-striving motivation represents an increased desire for affiliation in the face of financial stress. Communion striving is one's "drive for close relationships and bonds with others" (Chiaburu & Carpenter, 2013, p. 97). It has been associated with positive interpersonal organizational behavior such as providing help to coworkers both on average (Chiaburu et al., 2007; Ng & Lucianetti, 2016) and on a daily level (Foulek et al., 2019). As such, communion striving represents a motivation to strengthen one's social network and, therefore, represents the focal mechanism of the tend-and-befriend model. Although this link has not been examined in the financial stress literature, we draw on research in the more general stress literature using the tend-and-befriend model to propose:

Hypothesis 6: Financial stress is positively related to communion striving.

Whereas communion-striving motivation represents the underlying motivation of the tend-and-befriend model to restore positive social relationships, we further draw on the theory to predict that this

Figure 2
Effects of the Interaction Between Financial Stress and Leader Gender on Abusive Supervision in Study 1



Note. High and low financial stress represent ± 1 SD of the mean within gender. Lines represent simple regressions between leader financial stress and estimated abusive supervision for Study 1.

Table 3
Study 1 Robustness Check Results

Model	Predictor	Lack of control				Depletion				Abusive supervision			
		Effect	SE	95% CI	<i>p</i>	Effect	SE	95% CI	<i>p</i>	Effect	SE	95% CI	<i>p</i>
Overall	Financial stress	0.60	0.07	[0.47, 0.72]	<.001	0.97	0.08	[0.78, 1.12]	<.001	-0.15	0.13	[-0.46, 0.06]	.25
	Lack of control									0.40	0.16	[0.09, 0.68]	.01
	Depletion									0.06	0.05	[-0.02, 0.20]	.22
	Indirect effect									0.24	0.10	[0.06, 0.44]	.02
	Total effect									0.09	0.09	[-0.09, 0.26]	.32
Men	Financial stress	0.68	0.08	[0.53, 0.83]	<.001	0.98	0.10	[0.76, 1.17]	<.001	-0.15	0.13	[-0.47, 0.05]	.25
	Lack of control									0.40	0.16	[0.09, 0.68]	.01
	Depletion									0.06	0.05	[-0.02, 0.19]	.24
	Indirect effect									0.27	0.12	[0.06, 0.51]	.02
	Total effect									0.18	0.09	[0.06, 0.44]	.04
Women	Financial stress	0.42	0.12	[0.15, 0.64]	.001	0.94	0.15	[0.60, 1.20]	<.001	-0.15	0.13	[-0.47, 0.05]	.25
	Lack of control									0.40	0.16	[0.09, 0.68]	.01
	Depletion									0.06	0.05	[-0.02, 0.19]	.24
	Indirect effect									0.17	0.06	[0.07, 0.33]	.01
	Total effect									0.07	0.09	[-0.12, 0.25]	.43

Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary only on the relationship between financial stress and lack of control (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(7) = 50.59$, $p < .001$, CFI = .808, TLI = .672, RMSEA = .249, SRMR = .109. Overall model fit with all paths except from financial stress to lack of control constrained to be equal across gender, $\chi^2(5) = 47.08$, $p < .001$; CFI = .815, TLI = .556, RMSEA = .289, SRMR = .096. SE = standard errors; CI = confidence interval; CFI = comparative fit index; TLI = Tucker–Lewis index; RMSEA = root-mean-square error of approximation; SRMR = standardized root-mean-square residual.

motivation produces specific affiliative behavior. Specifically, we expect communion-striving motivation to be positively associated with leaders' empathic concern. Empathic concern "consists of positive responses toward others such as concern, warmth, and compassion" (Scott et al., 2010, p. 131). Empathy is highly related to task and relations leadership (Kellett et al., 2006; G. A. Yukl, 1998) and even more strongly related to perceived leadership than performance on complex tasks and cognitive ability (Kellett et al., 2002). Leaders who engage in empathic concern can heighten the positive impact of goal progress on followers' positive affect (Scott et al., 2010), reduce the impact of customer injustice on employee anger (Richard et al., 2016), and aid employees in reacting more positively to negative feedback from the supervisor (Young et al., 2017). We focus on empathic concern because, beyond its importance for leaders, it represents a prototypical affiliative behavior. Indeed, as written by Steinmann et al. (2016), "affiliative leaders are interpersonally warm and empathetic" (p. 14) and, as noted by Plutchik (1987), empathy is "a kind of induction process by which emotions, both positive and negative, are shared, and which increase the chance of similar behavior in the participants" (p. 43).

Thus, in line with the tend-and-befriend model, individuals who experience greater financial stress should be more likely to display empathic concern as a method for maintaining their social resources, and this relationship should be explained by elevated communion-striving motivation. This is supported by conceptual work on the link between affiliation motivation and empathy (Zaki, 2014). In addition, need for affiliation is positively correlated with empathic concern (Koestner et al., 1990) as is the motivation to be around other people during difficult times (Hill, 1987). Further, some have argued that empathic concern for others emerges out of a basic motivation for connectedness and is evident in those as young as 1 year old (Davidov et al., 2013). Therefore, we hypothesize:

Hypothesis 7: Financial stress is positively related to empathic leadership.

Hypothesis 8: The positive relationship between financial stress and empathic leadership is mediated by higher communion striving.

The Moderating Role of Gender

Although we anticipate broad direct and mediated relationships in this pathway, one of the most critical and foundational findings in the tend-and-befriend account of stress is that "there appear to be significant gender differences in tending and befriending which reflect, in part, a robust and biologically-based difference in how men and women cope with stress." (Taylor & Master, 2011; p. 103). Specifically, women are more likely than men to respond to distress with increased affiliative behaviors (Taylor & Master, 2011). This tendency may have evolved by virtue of differential parental investment. Namely, female stress responses may have evolved to trigger affiliation (rather than fight) to protect themselves and their offspring from harm (Taylor et al., 2000). Furthering this tend-and-befriend pattern as Heilman et al. (2024) pointed out in their review, women are consistently socially punished for assertive or aggressive behaviors. This likely limits the range of behaviors women are willing to engage in, in response to exposure to stressors. Thus, although gender stereotypes and social roles likely reduce women's willingness to respond to stressors with aggression or abuse, social role theory does align with the tend-and-befriend perspective, highlighting communal behaviors as a path that women may be more socialized to take than men.

This gender difference is borne out empirically. Meta-analyses show that women are more likely than men to capitalize upon social support in response to stressors (e.g., Tamres et al., 2002).

Additionally, women who were exposed to various stressors in a lab scenario were more likely than women in a control condition, or men in either condition, to respond with prosocial and cooperative behaviors in tasks such as the Prisoner's Dilemma or the Ultimatum Game (Nickels et al., 2017). This also aligns with social role expectations that women are communally oriented (e.g., Eagly & Wood, 2012). Although we are not aware of findings specific to financial stress, we expect that women will be more likely to respond to financial stress with a tend-and-befriend pattern of psychological and behavioral reactions, compared to men. Therefore, we hypothesize:

Hypothesis 9: The relationships between financial stress and (a) communion striving and (b) empathic leadership are moderated by gender such that these relationships are stronger for women than men.

Hypothesis 10: The positive mediated relationship between financial stress and leader empathy via communion striving is moderated by gender such that this relationship is stronger for women than men.

Study 2 Method

Participants and Procedure

We recruited an initial sample of 327 supervisors through ResearchMatch (Harris et al., 2012). We asked these supervisors to provide the contact information for a subordinate who would be willing to complete a survey. We then emailed these subordinates a survey. We chose this initial sampling size to account for the fact that not all the supervisors or invited subordinates would elect to do the surveys and to remain within our budget for the project. Supervisors completed demographic information, financial stress, lack of control, and communion striving at Time 1. They also completed measures of income and depletion, which we used for robustness check purposes. Two weeks later (Time 2), subordinates completed demographic information and evaluated their leaders' abusive supervision and empathic leadership. All participants were compensated for their time.

Through this method, we received 134 completed subordinate surveys. Of these 134 supervisor-subordinate dyads, 15 were dropped due to a failed attention check by either the supervisor or the subordinate, resulting in a final sample of 119 dyads. Leaders were on average 38.30 years old ($SD_{\text{age}} = 9.66$), 50.4% were men, and 76.5% were White (15.1% were Black or African American, 5.0% were Latino or Hispanic, 0.8% were Native American or Alaska Native, and 0.8% were Pacific Islander). A majority (57.1%) of leaders reported a household income of at least \$70,000. A majority reported having a bachelor's degree (51.3%), a master's degree (25.2%), or a doctoral/professional degree (10.9%). Leaders reported a mean organizational tenure of 8.87 years ($SD = 6.63$) and a mean supervisor/leadership tenure of 5.74 years ($SD = 4.02$). Dyads came from a variety of industries including manufacturing/construction (23.5%), health care (17.6%), and information technology (15.1%).

Subordinates had similar demographics: $M_{\text{age}} = 35.88$, $SD_{\text{age}} = 9.69$; 52.9% were men, 45.4% were women, 0.8% were nonbinary; 75.6% were White, 14.3% were Black or African American, 8.4% were Asian or Asian American, 1.7% were Latino or Hispanic, and

1.7% were Native American or Alaska Native. They reported an average organizational tenure of 6.23 years ($SD = 3.90$). A majority of subordinates (51.3%) reported having a bachelor's degree, while 16.8% reported having a high school degree or General Education Diploma; 14.3% reported having an associate's degree, 14.3% reported having a master's degree, and 3.4% reported having a doctoral or professional degree. Most subordinates reported their relationship with the focal leader as being between 6 months and 1 year (22.7%), 2 years (42.9%), or between 5 and 10 years (22.7%). A small number reported a relationship of either less than 6 months (5.0%) or over 10 years (6.7%). Subordinates came from a range of organizational levels, but most (59.7%) were in nonmanagement positions. Those that were in management positions themselves reported being either line management (19.3%), middle management (16.0%), or senior management (4.2%). Participants were presented with an informed consent form before the study, and this protocol received institutional review board approval.

Measures

Financial Stress (Time 1)

Leaders reported their financial stress using Meuris and Leana's (2018) four-item measure ($\alpha = .70$)¹⁰. Leaders responded to the items (e.g., "How overwhelmed are you by your financial obligations?") on a 5-point scale (1 = *not at all*, 5 = *a great deal*).

Gender (Time 1)

Gender was a trichotomous, self-reported variable (1 = *man*, 2 = *woman*, 3 = *nonbinary*). Those that responded nonbinary were not included in this study.

Lack of Control (Time 1)

Leaders reported their lack of control using the same five-item measure (Chou et al., 2016) from Study 1 ($\alpha = .73$). Participants responded to items (e.g., "Right now, I feel there is little I can do to change many of the important things in my life") on a 7-point, Likert-type scale (1 = *strongly disagree*, 7 = *strongly agree*).

Communion Striving (Time 1)

Leaders reported their communion striving using Barrick et al.'s (2002) nine-item measure ($\alpha = .90$). Participants responded to items (e.g., "I focus my attention on getting along with others at work") on a 7-point, Likert-type scale (1 = *strongly disagree*, 7 = *strongly agree*).

Abusive Supervision (Time 2)

Subordinates reported their leaders' abusive supervision using Tepper's (2000) 15-item measure ($\alpha = .99$). Participants responded to items (e.g., "My supervisor ridicules me") on a 5-point scale (1 = *I*

¹⁰ To ensure our results are not idiosyncratic to our measure of financial stress, we use a different measure in this study. However, to show that our two measures are related and show similar nomological nets, we conducted an additional study (see Supplemental Materials), which found that they are significantly correlated ($r = .55, p < .001$) and show similar correlations with financial rumination and viewing financial stress as enhancing.

cannot remember him/her ever using this behavior with me, 5 = He/she uses this behavior very often with me).

Empathic Leadership (Time 2)

Subordinates reported their leaders' empathic leadership behaviors using the Empathy subscale of Shuck et al.'s (2019) four-item Compassionate Leadership Behavior Index ($\alpha = .89$). Participants responded to items (e.g., "My supervisor is able to empathize with situations that challenge me") on a 7-point Likert-type scale (1 = strongly disagree, 7 = strongly agree).

Study 2 Results

Preliminary Analyses

Scale means, standard deviation, and correlations are presented in Table 4. To ensure the adequacy of our measures, we first executed CFAs on each of our measures independently. The financial stress, $\chi^2(2) = 8.25, p = .02, CFI = .96, TLI = .89, RMSEA = .16, SRMR = .06$, abusive supervision, $\chi^2(90) = 230.49, p < .001, CFI = .96, TLI = .95, RMSEA = .12, SRMR = .02$, empathic leadership, $\chi^2(2) = 10.83, p < .01, CFI = .97, TLI = .91, RMSEA = .19, SRMR = .03$, and depletion scales, $\chi^2(5) = 6.35, p = .27, CFI = 1.00, TLI = 1.00, RMSEA = .05, SRMR = .01$, had adequate fit, as did the Lack of Control Scale, $\chi^2(4) = 6.19, p = .19, CFI = .99, TLI = .98, RMSEA = .07, SRMR = .04$.¹¹ The Communion-Striving Scale fits adequately when the three subdomains (attention and direction, intensity and persistence, and arousal; Barrick et al., 2002) are modeled as subfactors of a second-order factor, $\chi^2(24) = 64.50, p < .001, CFI = .93, TLI = .89, RMSEA = .12, SRMR = .06$.

Next, we conducted two separate CFAs (one for supervisors, one for subordinates) in which items loaded onto their respective correlated constructs to evaluate common method bias. The model for subordinate responses fit the data well, $\chi^2(151) = 346.55, p < .001, CFI = .95, TLI = .94, RMSEA = .10, SRMR = .04$, and better, $\Delta\chi^2(1) = 283.63, p < .001$, than a model in which all items loaded onto a single factor, $\chi^2(152) = 630.18, p < .001, CFI = .87, TLI = .85, RMSEA = .16, SRMR = .13$. The model for leader response (including the second-order structure for communion striving and the correlated items for control) had adequate fit, $\chi^2(220) = 350.88, p < .001, CFI = .92, TLI = .91, RMSEA = .07, SRMR = .10$, and fits better than a model in which all items load only onto one factor, $\chi^2(230) = 1117.91, p < .001, CFI = .47, TLI = .42, RMSEA = .18, SRMR = .18; \Delta\chi^2(10) = 767.03, p < .001$.

Hypothesis Testing

To test Hypotheses 1–3, we again executed a path analysis in R using lavaan (maximum likelihood estimation and 5,000 bootstrap samples for standard error estimation) in which financial stress predicted lack of control and abusive supervision, and lack of control predicted abusive supervision. Results (Table 5) indicate that financial stress has a significant total effect (effect = 0.42, $SE = 0.15, 95\% CI [0.15, 0.74]$) on abusive supervision (Hypothesis 2). Further, financial stress is a significant predictor of lack of control ($b = 0.36, SE = 0.13, 95\% CI [0.12, 0.61]$; Hypothesis 1) and has a significant indirect effect on abusive supervision through lack of control (effect = 0.15, $SE = 0.07, 95\% CI [0.04, 0.33]$) (Hypothesis 3). Therefore, Hypotheses 1, 2, and 3 were again supported.

To test Hypotheses 4a, 4b, and 5, we allowed for the path from financial stress to lack of control to vary by gender (see Table 5). We then compared these parameter estimates. For men, financial stress was a significant predictor of a lack of personal control ($b = 0.72, SE = 0.22, 95\% CI [0.25, 1.11]$) and had an indirect effect on abusive supervision (effect = 0.29, $SE = 0.13, 95\% CI [0.09, 0.59]$) and a significant total effect on abusive supervision (effect = 0.56, $SE = 0.19, 95\% CI [0.19, 0.93]$). For women, financial stress was not a significant predictor of lack of personal control ($b = 0.22, SE = 0.13, 95\% CI [-0.02, 0.47]$), though it did have a significant indirect effect (effect = 0.09, $SE = 0.06, 95\% CI [0.001, 0.23]$)¹² and total effect (effect = 0.36, $SE = 0.14, 95\% CI [0.11, 0.68]$) on abusive supervision. Results suggest that financial stress has a stronger direct effect on lack of control for men than women (difference = 0.50, $SE = 0.25, 95\% CI [0.02, 0.97]$),¹³ supporting Hypothesis 4a (see Figure 3). To test whether gender is a significant moderator of the total effects of financial stress on abusive supervision (Hypothesis 4b) and the indirect relationship via personal control (Hypothesis 5), we compared the total and indirect effects by gender. The difference in total (see Figure 4) and indirect effects (difference = 0.20, $SE = 0.12, 95\% CI [0.02, 0.50]$) by gender was significant, with men showing a stronger indirect effect than women. Thus, Hypotheses 4b and 5 were again supported.

To test Hypotheses 6–8, we replicated the above analyses but with communion striving as the mediator and empathic leadership as the outcome. Results (Table 6) suggest that financial stress does not have a significant total effect on empathic leadership (effect = $-0.05, SE = 0.12, 95\% CI [-0.32, 0.16]$). Financial stress is, however, a significant predictor of communion striving ($b = 0.47, SE = 0.16, 95\% CI [0.17, 0.78]$), and financial stress has a significant indirect effect on empathic leadership (effect = 0.11, $SE = 0.05, 95\% CI [0.05, 0.23]$). Thus, Hypothesis 7 is not supported, but Hypotheses 6 and 8 are fully supported.

To test Hypotheses 9 and 10, we allowed for the path from financial stress to communion striving to vary by gender (see Table 6). We then compared these parameter estimates. For men, financial stress was a significant predictor of communion striving ($b = 0.54, SE = .22, 95\% CI [0.18, 1.04]$) and had an indirect effect

¹¹ As in Study 1, we allowed the two items measuring mastery to correlate with one another. If we did not allow these items to correlate, the fit is worse, $\chi^2(5) = 111.69, p < .001, CFI = .64, TLI = .28, RMSEA = .43, SRMR = .20$. If we model mastery and perceived constraints as separate latent constructs, the fit is unchanged, $\chi^2(4) = 6.19, p = .19, CFI = .99, TLI = .98, RMSEA = .07, SRMR = .04$, but the latent constructs are not significantly correlated ($r = .30, p = .14$). Thus, for simplicity's sake, we use the overall scale.

¹² Best practices for testing indirect effects require directly estimating the indirect effect and interpreting it as independent of either component path. As Hayes and Rockwood (2017) stated, "The significance or non-significance of a and b may be diagnostic of the likelihood that ab is significant, but these aren't the story or even important. What matters is ab, not a and b" (p. 43). As an example, the product may be significant even if a or b is not significant because of standard errors. The significance of the indirect effect depends on the standard error of the product ($a \times b$). As the indirect effect's standard error considers both the variances of a and b and their covariance, the combined variability might lead to a significant product even if one path is not significant.

¹³ We also calculated an index of moderated mediation by rerunning our analyses using simple path analysis that includes an interaction term between gender and financial stress (available in Supplemental Material) and 5,000 bootstrapped samples to calculate a 95% CI. The index of moderated mediation aligns with these results (index = $-0.23, SE = .13, 95\% CI [-.528, -.009]$).

Table 4
Study 2 Descriptive Statistics and Correlations

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8
1. Leader gender			—							
2. Financial stress	2.81	0.88	-.22*	(.70)						
3. Lack of control	2.99	1.19	-.25**	.35***	(.73)					
4. Communion striving	4.97	1.23	-.23*	.36***	.08	(.90)				
5. Abusive supervision	1.78	1.23	-.34***	.45***	.54***	.35***	(.99)			
6. Empathic leadership	5.96	0.94	.09	-.07	-.12	.23*	-.06	(.89)		
7. Leader income		3.45	-.18	-.32***	-.11	-.08	-.05	-.10	—	
8. Depletion	3.81	1.77	-.06	.52***	.45***	.33***	.52***	.16	-.22*	(.94)

Note. $N = 119$. Gender is coded such that 1 = man, 2 = woman. Cronbach's α s are presented in italics and parentheses along the diagonal. Leader income is a categorical variable with a median of \$80,000–\$89,999.

* $p < .05$. ** $p < .01$. *** $p < .001$.

on empathic leadership (effect = .13, $SE = .06$, 95% CI [0.05, 0.30]), but not a significant total effect on empathic leadership (effect = -0.03 , $SE = .12$, 95% CI [-0.31 , 0.17]). For women, financial stress was not a significant predictor of communion striving ($b = 0.40$, $SE = .22$, 95% CI [-0.07 , 0.82]) but did have a significant indirect effect (effect = .10, $SE = .06$, 95% CI [0.01, 0.26]) on empathic leadership via communion striving. However, financial stress did not have a significant total effect (effect = -0.06 , $SE = .13$, 95% CI [-0.37 , 0.16]) on empathic leadership.

Looking at the gender differences in the relationship between financial stress and communion striving (Hypothesis 9a), the differences are not significant (difference = 0.14, $SE = 0.31$, 95% CI [-0.43 , 0.78]).¹⁴ The differences in total (Hypothesis 9b) and indirect (Hypothesis 10) effects by gender (difference = 0.04, $SE = .08$, 95% CI [-0.10 , .21]) were also not significantly different. Thus, Hypotheses 9a, 9b, and 10 were not supported.

Robustness Checks

As in Study 1, we included depletion ($\alpha = .94$) as a potential alternative mechanism to demonstrate the robustness of our findings. We used the same scales and response formats as Study 1. We also tested the robustness of our analyses by controlling for leader income. Although perceptions of financial stress are distinct from objective income (Meuris & Leana, 2018), they share some overlap. Leaders reported their approximate annual household income using a 14-point scale in which each point represented a \$10,000 increment (e.g., 1 = \$0–\$9,999, 2 = \$10,000–\$19,999, and 14 = \$130,000 or more).

To evaluate the robustness of our findings, we included leader income as a control variable and modeled depletion as an alternative mediator, which was allowed to differ by gender. Largely, results did not change (see Tables 7 and 8). Interestingly, in addition to the hypothesized relationships, financial stress showed a significant indirect effect path to abusive supervision via depletion for women (effect = 0.12, $SE = 0.08$, 95% CI [0.01, 0.35]), though not for men (effect = 0.27, $SE = 0.15$, 95% CI [-0.01 , 0.59]). However, the difference in these effects was statistically significant, such that men showed a stronger effect (difference = 0.15, $SE = .10$, 95% CI [0.01, 0.43]). Similarly, the indirect effect of financial stress on empathic leadership through depletion was significant for both women (effect = 0.07, $SE = 0.06$, 95% CI [0.002, 0.25]) and men (effect = 0.17, $SE = 0.10$, 95% CI [0.003, 0.39]), and there was a difference in

the strength of these indirect effects (difference = 0.09, $SE = 0.06$, 95% CI [0.01, 0.26]), such that men showed a stronger indirect effect of financial stress on empathic leadership via depletion than women.

Last, to check the robustness of our findings, we ran an omnibus path model in which we included communion striving and lack of control as comediators of the impact of financial stress on both empathic leadership and abusive supervision for both men and women (Figure 5). Results are largely the same as when the paths are run independently.

General Discussion

Personal financial stress is a common and significant reality for many people across the globe. We add to our understanding of its widespread implications for organizations by uncovering the consequences of personal financial stress for leaders. Across two studies, we find that financial stress is positively related to abusive supervision via a lowered sense of personal control. In Study 2, we find evidence that financial stress is positively related to empathic leadership via an increased communion-striving motivation. Further, we address the question of for whom are the effects of financial stress stronger by showing that, when it comes to abusive supervision, leaders who are men appear to be more impacted by financial stress and are, therefore, more likely to engage in abusive supervision than leaders who are women. These results have important implications for theory and practice.

Implications for Theory

First, we add to our understanding of the ways that personal financial stress manifests in organizations. Not only do we show that perceived financial stress is associated with a perceived lack of personal control, but also that for leaders, this threat to control stimulates abusive supervision. Past research has adopted an approach that seeks to understand how personal financial stress impacts employees' own work behavior (e.g., Peasley et al., 2020;

¹⁴ We also calculated an index of moderated mediation by rerunning our analyses using simple path analysis that includes an interaction term between gender and financial stress (available in Supplemental Material) and 5,000 bootstrapped samples to calculate a 95% CI. The index of moderated mediation aligns with these results (index = -0.03 , $SE = 0.07$, 95% CI [-0.202 , .100]).

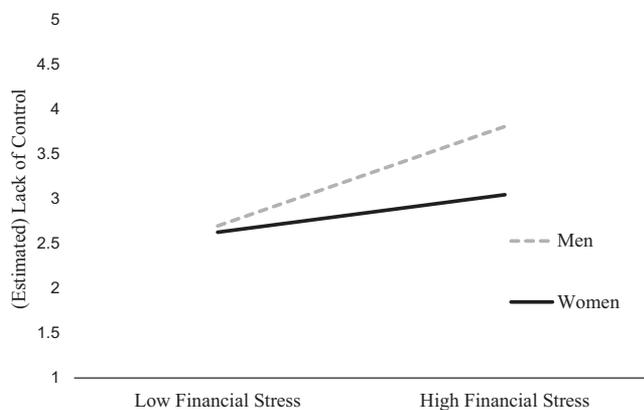
Table 5
Study 2 Path Analysis Results Predicting Abusive Supervision

Model	Predictor	Lack of control				Abusive supervision			
		Effect	SE	95% CI	<i>p</i>	Effect	SE	95% CI	<i>p</i>
Overall	Financial stress	0.36	0.13	[0.12, 0.61]	<.01	0.28	0.12	[0.07, 0.55]	.02
	Lack of control					0.40	0.11	[0.18, 0.64]	<.001
	Indirect effect					0.15	0.07	[0.04, 0.33]	.04
	Total effect					0.42	0.15	[0.15, 0.74]	.01
Men	Financial stress	0.72	0.21	[0.27, 1.10]	.001	0.28	0.12	[0.06, 0.55]	.02
	Lack of control					0.40	0.11	[0.18, 0.62]	<.001
	Indirect effect					0.29	0.12	[0.07, 0.56]	.02
	Total effect					0.56	0.18	[0.06, 0.44]	.002
Women	Financial stress	0.22	0.12	[-0.01, 0.47]	.07	0.28	0.12	[0.06, 0.55]	.02
	Lack of control					0.40	0.11	[0.18, 0.62]	<.001
	Indirect effect					0.09	0.06	[0.07, 0.35]	.11
	Total effect					0.36	0.14	[-0.11, 0.27]	.01

Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary only on the relationship between financial stress and lack of control (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(3) = 16.62, p < .001, CFI = .765, TLI = .531, RMSEA = .277, SRMR = .163$. Overall model fit with all paths except from financial stress to lack of control constrained to be equal across gender, $\chi^2(6) = 63.90, p < .001; CFI = .820, TLI = .460, RMSEA = .295, SRMR = .112$. *SE* = standard errors; *CI* = confidence interval; *CFI* = comparative fit index; *TLI* = Tucker–Lewis index; *RMSEA* = root-mean-square error of approximation; *SRMR* = standardized root-mean-square residual.

Sabri & Aw, 2020) and has only recently begun to take into account that one person's financial stress can influence others (Qu et al., 2024; Spoelma et al., 2024). Adopting a compensatory control lens, our findings show that it is important to focus on organizational leaders' experiences of financial stress because, given their position over followers, threats to leaders' sense of control impact not only them but how they treat their subordinates. This is an important perspective because, although extant research has started to uncover the direct costs of financial stress on one's own productivity and well-being, describing the impact of one's financial stress on others illustrates its indirect costs and gives us a fuller picture of the consequences of financial stress.

Figure 3
Effects of the Interaction Between Financial Stress and Leader Gender on Lack of Control in Study 2

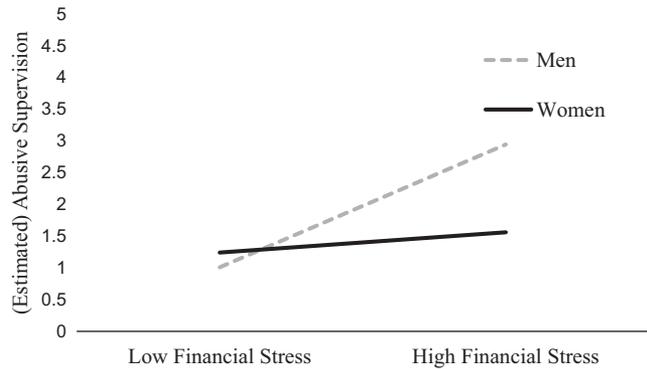


Note. High and low financial stress represent ± 1 *SD* of the mean within gender. Points were calculated using the estimated intercept and effects of financial stress on lack of control for Study 2.

We also extend our understanding of the workplace consequences of financial stress by finding that financial stress is associated with empathic leadership via increased communion-striving motivation. This offers a unique perspective on the consequences of financial stress in contrast to the literature to date, which has overwhelmingly focused on how it leads to adverse outcomes like burnout, disengagement, and poor performance. By using a theoretical framework that has not been used in the financial stress literature (the tend-and-befriend model), we uncover that affiliation motivation and behavior are also associated with financial stress. Thus, we offer an underrepresented, yet important, comprehensive view of financial stress (cf. Frankenhuis & Nettle, 2020). People are motivated to assert themselves in response to this type of stress and that can manifest in a variety of ways, not just aggression. In light of these results, it is important to note that we do not suggest that financial stress should be viewed as acceptable or that organizations should not address it, even if it can produce fewer adverse effects in certain cases. As described previously, financial stress produces overwhelmingly negative outcomes for the person experiencing it. In addition, the presence of both “good” and “bad” leadership can be even more stressful than either form on its own (e.g., Duffy et al., 2002; Lian et al., 2012; Matta et al., 2017). Interestingly, we find that the indirect effect of financial stress on empathic leadership was not moderated by leader gender. This suggests that, whereas compensatory control mechanisms that focus on perceived control and aggression are shaped by leader gender, communal responses in the face of stressors such as financial stress are likely shaped by a different set of contextual factors.

Our second focal contribution relates to the moderating role of leader gender. In terms of gender's intersection with financial stress, there is a broad consensus in disciplines outside of management and applied psychology that women and racial minorities are the most exposed and vulnerable to financial hardship (e.g., Frankham et al., 2020), producing targeted reforms for these groups (e.g., Smith & Mazure, 2021). However, we show that, among leaders at work,

Figure 4
Effects of the Interaction Between Financial Stress and Leader Gender on Abusive Supervision in Study 2



Note. High and low financial stress represent ± 1 SD of the mean within gender for Study 2. Lines represent simple regressions between leader financial stress and estimated abusive supervision.

men appear to be more behaviorally responsive to the effects of financial stress. We believe that these seemingly contradictory outcomes can be resolved because past research has widely focused on nonwork settings when examining the impacts of women’s financial stress (e.g., pregnancy; Ritter et al., 2000). Yet, the workplace provides a different set of societal expectations for men and women. By focusing on the intersection of leadership, gender, and financial stress, we show that the experience of financial stress may be more nuanced than previously understood and that all subordinates are not equally impacted by their leaders’ financial stress.

Related to this, we add to research on the intersection of gender role expectations and leadership. Much attention has been paid to the disadvantages that women leaders experience for violating societal

role expectations (e.g., Heilman, 2012). For instance, Ong (2022) found that women occupying leadership roles felt more inauthentic and experienced more loneliness than men in leadership roles. We show when and how male leaders (and ultimately their followers) are also adversely affected by perceived misalignment with societal role expectations. Because men are expected to be financially successful and exert control over their environments, men experiencing the precarity of financial stress are especially sensitive to these expectations, manifesting in greater compensatory control efforts. This finding is important because it supports the generalizability of social role theory for men in leadership contexts but also underscores the importance of supporting leaders who are men in targeted ways and that failure to do so may inadvertently be perpetuating male leaders’ abusive behavior toward their subordinates. Our results may also be interpreted as suggesting that abusive supervision is not seen as a viable response for women leaders, perhaps due to social expectations; thus, this undesirable pathway of compensating for threats to control is downregulated in women compared to men.

Our third core contribution is to research on demographic predictors of abusive supervision. According to meta-analytic estimates, supervisor gender has a weak, nonsignificant relationship with abusive supervision (Mackey et al., 2017). We add evidence to a growing line of research examining specific contexts that trigger the effects of gender on abusive supervision. For instance, using an ego depletion lens, Courtright et al. (2016) found that leaders who are women are more likely to engage in abusive supervision than men when experiencing high levels of family-to-work conflict. We focus on a different context and provide evidence that financial stress is a trigger in which leaders who are men are more likely to be abusive. Notably, through our robustness checks, we show that the control pathway is distinct from a depletion pathway. This perspective adds to a line of research at the intersection of gender and leadership, showing that null or inconsistent effects between gender and leader behavior may obscure context-specific interactions (e.g., Ong, 2022).

Table 6
Study 2 Path Analysis Results Predicting Empathic Leadership

Model	Predictor	Communion striving				Empathic leadership			
		Effect	SE	95% CI	p	Effect	SE	95% CI	p
Overall	Financial stress	0.47	0.16	[0.17, 0.78]	<.01	-0.16	0.13	[-0.45, 0.06]	.21
	Communion striving					0.24	0.08	[0.10, 0.42]	<.01
	Indirect effect					0.11	0.05	[0.05, 0.23]	.01
	Total effect					-0.05	0.12	[-0.32, 0.16]	.79
Men	Financial stress	0.54	0.21	[0.18, 1.04]	.01	-0.16	0.13	[-0.45, 0.06]	.22
	Communion striving					0.24	0.08	[0.10, 0.41]	<.01
	Indirect effect					0.13	0.06	[0.05, 0.30]	.03
	Total effect					-0.03	0.12	[-0.31, 0.17]	.81
Women	Financial stress	0.40	0.22	[-0.07, 0.82]	.07	-0.16	0.13	[-0.45, 0.06]	.22
	Communion striving					0.24	0.08	[0.10, 0.41]	<.01
	Indirect effect					0.10	0.06	[0.01, 0.26]	.11
	Total effect					-0.06	0.13	[-0.37, 0.16]	.63

Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary only on the relationship between financial stress and lack of control (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(3) = 0.55, p = .84, CFI = 1.00, TLI = 1.21, RMSEA = .000, SRMR = .027$. Overall model fit with all paths except from financial stress to communion striving constrained to be equal across gender, $\chi^2(2) = 0.50, p = .78; CFI = 1.000, TLI = 1.221, RMSEA = .000, SRMR = .022$. SE = standard errors; CI = confidence interval; CFI = comparative fit index; TLI = Tucker–Lewis index; RMSEA = root-mean-square error of approximation; SRMR = standardized root-mean-square residual.

Table 7
Study 2 Robustness Check Results for Abusive Supervision Analyses

Model	Predictor	Lack of control			Depletion			Abusive supervision					
		Effect	SE	95% CI	p	Effect	SE	95% CI	p	Effect	SE	95% CI	p
Overall	Financial stress	0.33	0.15	[0.06, 0.62]	.02	1.03	0.18	[0.64, 1.35]	<.001	0.22	0.13	[-0.03, 0.49]	.10
	Lack of control									0.32	0.10	[0.15, 0.54]	.001
	Depletion									0.18	0.09	[-0.00, 0.35]	.046
	Income	-0.02	0.03		.52	-0.03	0.05		.57	0.03	0.02	[-0.02, 0.08]	.29
Men	Indirect effect									0.11	0.06	[0.02, 0.27]	.07
	Total effect									0.32	0.14	[0.06, 0.61]	.02
	Financial stress	0.69	0.23	[0.23, 1.11]	.002	1.53	0.19	[1.16, 1.91]	<.001	0.21	0.13	[-0.04, 0.47]	.11
	Lack of control									0.32	0.09	[0.15, 0.53]	.001
Women	Depletion									0.18	0.09	[-0.01, 0.35]	.04
	Income	-0.02	0.03	[-0.08, 0.04]	.54	-0.03	0.05	[-0.12, 0.06]	.57	0.03	0.02	[-0.02, 0.07]	.29
	Indirect effect									0.22	0.10	[0.07, 0.48]	.03
	Total effect									0.55	0.17	[0.18, 0.86]	.001
Women	Financial stress	0.19	0.14	[-0.06, 0.48]	.17	0.67	0.25	[0.14, 1.14]	.01	0.21	0.13	[-0.04, 0.47]	.11
	Lack of control									0.32	0.09	[0.15, 0.53]	.001
	Depletion									0.18	0.09	[0.01, 0.35]	.04
	Income	-0.02	0.03	[-0.08, 0.04]	.53	-0.03	0.05	[-0.12, 0.06]	.57	0.03	0.02	[-0.02, 0.07]	.29
Total effect	Indirect effect									0.06	0.05	[-0.01, 0.19]	.22
	Total effect									0.39	0.15	[0.10, 0.70]	.01

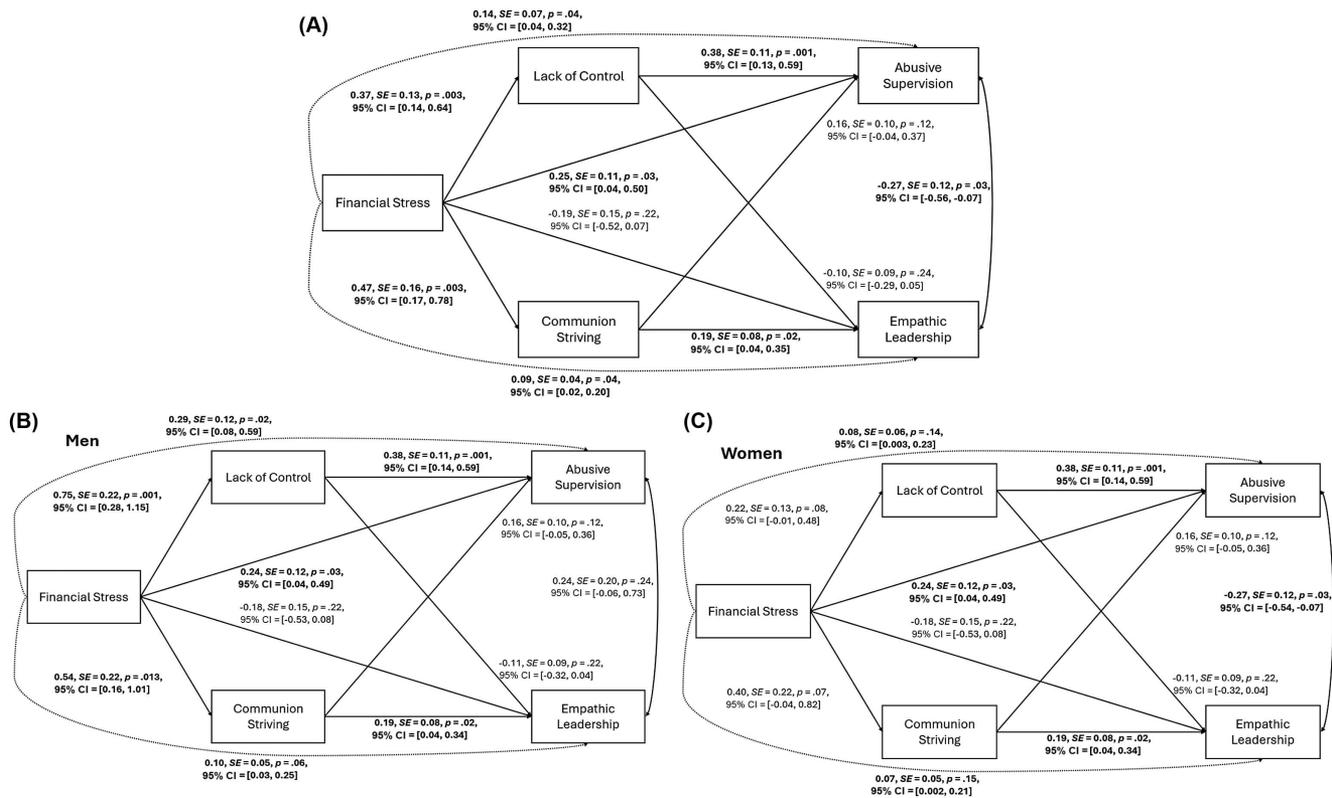
Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary only on the relationship between financial stress and lack of control (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(10) = 45.84, p < .001, CFI = .702, TLI = .465, RMSEA = .245, SRMR = .194$. Overall model fit with all paths except from financial stress to lack of control and depletion constrained to be equal across gender, $\chi^2(8) = 34.46, p < .001; CFI = 0.780, TLI = 0.505, RMSEA = .236, SRMR = .124, SE =$ standard errors; CI = confidence interval; CFI = comparative fit index; RMSEA = root-mean-square error of approximation; SRMR = standardized root-mean-square residual.

Table 8
Study 2 Robustness Check Results for Empathic Leadership Analyses

Model	Predictor	Communion striving			Depletion			Empathic leadership					
		Effect	SE	95% CI	p	Effect	SE	95% CI	p	Effect	SE	95% CI	p
Overall	Financial stress	0.48	0.19	[0.12, 0.88]	.01	1.03	0.18	[0.64, 1.36]	<.001	-0.30	0.18	[-0.70, 0.01]	.10
	Communion striving									0.21	0.08	[0.06, 0.37]	.006
	Depletion									0.11	0.07	[-0.00, 0.26]	.10
	Income	0.01	0.05	[-0.08, 0.10]	.88	-0.03	0.05	[-0.12, 0.06]	.57	-0.03	0.03	[-0.11, 0.03]	.32
	Indirect effect									0.10	0.05	[0.03, 0.24]	.045
Men	Total effect									-0.20	0.18	[-0.59, 0.10]	.27
	Financial stress	0.55	0.24	[0.10, 1.03]	.02	1.53	0.19	[1.15, 1.89]	<.001	-0.30	0.18	[-0.69, -0.002]	.09
	Communion striving									0.21	0.08	[0.07, 0.37]	.01
	Depletion									0.11	0.06	[0.001, 0.26]	.09
	Income	0.01	0.05	[-0.08, 0.10]	.88	-0.03	0.05	[-0.12, 0.07]	.58	-0.03	0.03	[-0.11, 0.02]	.31
Women	Indirect effect									0.12	0.06	[0.02, 0.27]	.05
	Total effect									-0.02	0.14	[-0.33, 0.21]	.90
	Financial stress	0.41	0.24	[-0.09, 0.88]	.09	0.67	0.18	[0.18, 1.15]	.01	-0.30	0.18	[-0.69, -0.002]	.09
	Communion striving									0.21	0.08	[0.07, 0.37]	.01
	Depletion									0.11	0.06	[0.001, 0.26]	.09
Total effect	Income	0.01	0.05	[-0.08, 0.10]	.88	-0.03	0.05	[-0.12, 0.07]	.58	-0.03	0.03	[-0.11, 0.02]	.31
	Indirect effect									0.06	0.05	[-0.01, 0.19]	.22
	Total effect									0.39	0.15	[0.10, 0.70]	.01

Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Men and women models were allowed to vary only on the relationship between financial stress and communion striving (i.e., first-stage moderation). Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Overall model fit with all paths constrained to be equal across gender, $\chi^2(10) = 17.79, p = .06, CFI = .885, TLI = .794, RMSEA = .114, SRMR = .093$. Overall model fit with all paths except from financial stress to communion striving and depletion constrained to be equal across gender, $\chi^2(8) = 10.20, p = .25; CFI = 0.967, TLI = 0.967, RMSEA = .068, SRMR = .063$. *SE* = standard errors; *CI* = confidence interval; *CFI* = comparative fit index; *TLI* = Tucker-Lewis index; *RMSEA* = root-mean-square error of approximation; *SRMR* = standardized root-mean-square residual.

Figure 5
Study 2 Omnibus Model Results



Note. Standard errors and 95% confidence intervals were calculated using 5,000 bootstrapped samples. Effects presented are unstandardized. Overall results are presented in (A). When separated, men (B) and women (C) models were allowed to vary only on the relationship between financial stress and lack of control and communion striving (i.e., first-stage moderation), as well as the correlation between empathic leadership and abusive supervision. Statistically significant effects (i.e., those for which 95% confidence intervals do not include 0) are presented in boldface. Hypothesized indirect effects are presented as dashed lines. Overall model fit with all paths constrained to be equal across gender, $\chi^2(10) = 27.26$, $p = .002$, CFI = .823, TLI = .645, RMSEA = .170, SRMR = .143. Overall model fit with all paths except from financial stress to lack of control and communion striving constrained to be equal across gender, $\chi^2(8) = 10.20$, $p = .25$; CFI = 0.967, TLI = 0.926, RMSEA = .068, SRMR = .063. Full results are available in [Supplemental Materials](#). SE = standard errors; CI = confidence interval; CFI = comparative fit index; TLI = Tucker–Lewis index; RMSEA = root-mean-square error of approximation; SRMR = standardized root-mean-square residual.

Our work also extends compensatory control theory and the tend-and-befriend model. In terms of the former, research using this framework tends to focus on ultimate outcomes for the person experiencing the loss of control. We extend the set of outcomes explained by the theory to highlight how *others* are also impacted by compensatory control processes by way of abusive supervision. In terms of the latter, we add new variables to the tend-and-befriend model's nomological network in work contexts. Specifically, we uncover communion striving motivation and empathic leadership as key variables that translate the theory's application to the workplace. In addition, finding that this pathway was not moderated by gender, contrary to our expectations, this suggests that there may be some limitations to the gender-specific applicability of the tend-and-befriend model in the workplace or to its applicability to the financial stress domain. For instance, it is possible that we did not uncover a stronger response from women who are leaders because men tend to be more impacted by financial stress, thus neutralizing potential gender differences in affiliation tendencies.

Implications for Practice

Our work has important practical implications. Although financial stress is the result of a combination of available funds, expenses, and perceptions and our data do not support a direct relationship from income to financial stress, we would be remiss if we did not first comment on the state of managerial pay as one factor that may predispose leaders to experiencing financial stress. Many managers earn less than half of the average livable wage for a family of four (Moser & Swalina, 2022). For example, O*NET reports that the median 2021 wages for first-line supervisors of food preparation and serving workers (35-1012.00) was \$36,570, \$39,230 for first-line supervisors of retail sales workers (41-1011.00), and \$39,630 for first-line supervisors of housekeeping and janitorial workers (37-1011.00). Although income and perceptions of financial stress are not the same and, in our data, they are unrelated, it stands to reason that such leaders are experiencing financial stress frequently, especially with rising inflation and economic uncertainty. Establishing that such leaders are more likely to harm their

subordinates through abusive supervision, our study provides a strong business and ethical case to alleviate this financial stress by paying frontline and middle managers more as failure to adequately pay these leaders may not only have direct costs for the leaders themselves but also has indirect costs on subordinates' performance through abusive supervision. Other factors related to the work environment (e.g., inequality; Maas et al., 2020) and pay that may also impact financial insecurity, such as inequality of pay or pay relative to cost of living (see Sayre & Conroy, 2023, for a comprehensive review of pay-related issues and their relationship with employee well-being), should also be taken into consideration when determining financial reward packages. If increasing wages is not an option, companies can also address financial stress through other means, such as financial wellness and literacy programs (Despard et al., 2020; Santini et al., 2019; Toosi et al., 2020).

Our work also draws attention to the unique impacts experienced by male leaders. While financial stress has damaging effects on mental health in general (Frankham et al., 2020), the experience may be heightened for men due to gendered societal expectations. Yolt, a fintech company, estimated that 10% of men in the United Kingdom have experienced panic attacks due to financial worries (Dorking, 2021). There are many things that an organization can do to help alleviate their employees' financial stress in addition to increasing compensation, such as providing access to a financial advisor and helping employees develop good financial habits. Fortunately, this is low-hanging fruit for many companies—only 46% of companies in the United States offer financial well-being programs (Fox, 2022). Organizations can also take steps to minimize employees' financial burdens in other ways, such as by providing affordable child care or by providing options to facilitate working from home to minimize costs associated with commuting.

Alternatively, organizations could help mitigate the harmful downstream consequences of financial stress via targeted efforts, like civility interventions (Osatuke et al., 2009) or training regarding emotion regulation. The latter aligns with research on the (often underpaid/unrecognized/invisible) emotional labor of leaders (e.g., Grandey & Gabriel, 2015; Grandey & Melloy, 2017; Humphrey et al., 2008; Mastracci et al., 2006) in that a significant aspect of leadership is managing one's own negative emotions so as to not let them harm subordinates. In line with this perspective, our data suggest that men are likely to respond to threats to control (e.g., financial stress) with both abusive supervision and empathic leadership, so providing tools and resources to help men respond not with abuse but with empathy would also create better workplaces for subordinates. While the adoption of these practices benefits all employees, they may be particularly important for male leaders who are saddled with gendered expectations of financial prowess.

Limitations and Directions for Future Research

Our work also has limitations to consider, many of which can provide the platform for future research. First, a limitation of our study is that we test mediation with single- and two-wave data. Although we took several steps to boost the confidence in our results, such as measuring potential confounding paths, using multisource data, and using different operationalizations of certain variables, the fact that we did not use three waves of measurement should be acknowledged.

Our conclusions should be considered in light of the temporal nature of our data collection. Our results suggest that, on average, individuals (particularly men) who perceive higher levels of financial stress feel less personal control and ultimately engage in higher levels of abusive supervision. We argue that abusive supervision may offer a short-term increased sense of control, with a relatively low amount of effort required, though the literature suggests that it comes at a long-term cost (e.g., Liao et al., 2021). Similarly, we argue and find that empathic leadership offers a different route to address financial stress. Although we do not examine subsequent control or communion-striving levels and thus cannot be certain that abusive supervision and empathic leadership actually meet these needs, future studies could explore this through other methodologies, such as experience sampling. In addition, to better evaluate the causal support of our theoretical model, future research may test our model with an experiment where leadership roles can be assigned and financial stress can be manipulated (e.g., He et al., 2020). Moreover, other studies could explore additional mechanisms, such as agency-striving motivation (e.g., Stewart & Barrick, 2004), to more directly test the competing dual pathways that our study finds evidence for.

Additionally, given the harmful effects of financial stress, future research may explicitly test moderators that counteract the compensatory control tendency to engage in abusive supervision. It is possible that affirming control in other aspects, such as affirming valued identities or personal values (Cohen & Sherman, 2014), may serve to reduce the likelihood that leaders engage in abusive supervision to regain personal control. Similarly, in line with our findings, testing whether highlighting communal orientation and empathic leadership as a viable method of asserting agency and control pushes leaders toward desirable behaviors rather than abusive supervision could yield key findings. In addition, it is possible that job autonomy moderates the link between lack of control and abusive supervision such that higher autonomy diffuses the need to compensate for a perceived lack of control by demeaning subordinates.

Future research may also dig deeper into the outcomes of financial stress for leaders who are women. Although we tested an alternative tend-and-befriend pathway to probe these effects, we did not uncover a significant gendered effect where women were more likely to show elevated empathic leadership in response to financial stress. It may be that women are socialized to not let their negative emotions impact others and thus internalize these emotions and experiences of stress (Westman et al., 2009). Future research may test other approaches to discover whether and how leaders who are women are uniquely impacted at work by their personal financial stress.

Conclusion

Our study extends our understanding of the workplace consequences of financial stress by focusing on how it impacts leaders' behavior. We find that when it comes to abusive supervision, leaders who are men tend to be more strongly impacted by financial stress, with deleterious consequences for their subordinates. However, showing a lesser known side of financial stress, we also find that it can produce empathic leadership. Taken together, our study creates an impetus for organizations to ensure their leaders' financial security to facilitate the best outcomes for the organization as a whole.

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Appendix

Leadership Scenario Used in Study 1

NTSoft is a corporation specializing primarily in developing and marketing enterprise software products. Currently, the company is developing a management information system software for a customer company. To complete this project, there are several subteams, including a developer team, a test engineer team, an interface designer team, and so forth.

Alex is the leader of the developer subteam, which has seven team members. The whole project is supposed to be completed in 1 year. However, the progress is way behind schedule now, and the team may not be able to finish on time. The slow progress is caused by many factors.

In particular, the developer subteam led by Alex has not been performing very well. The progress of this subteam is also behind schedule. Three of the seven members on Alex's team have been

performing below expectations. There are also some collaboration problems within this subteam and coordination problems with other subteams in this project.

Assume you are Alex, the subteam leader. How would you deal with this situation? Please write out your answer in the text box below. Please be detailed.

You will be given 4 min to write your answer; you will have the option to advance after the time passes.

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