

LABOR MARKET REGULATION: AN ANALYSIS OF HOUSEHOLD BUDGETING AND JOB STRESS IN TIMES OF CRISIS

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Abstract

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The economic crisis generated by the COVID-19 pandemic has significantly affected the financial stability of Peruvian households, exacerbating work stress in shopping mall employees. This study aims to analyze the relationship between household budget management and work stress in this context. A non-experimental correlational design was used with a sample of 384 employees. These findings are consistent with previous studies, such as that of Vosloo et al. (2014), which highlight the impact of financial stress on work well-being. The results show a significant correlation between poor household budget management and elevated levels of job stress. In addition, it was found that fixed expenses are related to emotional exhaustion and that the ability to save is associated with greater personal fulfillment. It is relevant for future research and labor policies, as it provides a deeper understanding of the link between personal finances and work stress, and how their management can influence organizational productivity and well-being (Bedford et al., 2022).

Keywords: Family Budget, Job Stress, Economic Crisis

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1. INTRODUCTION

The global economic crisis triggered by the COVID-19 pandemic has severely affected the financial stability of Peruvian households, exacerbating labor stress among employees in various sectors, especially in shopping malls (Pinazo-Hernandis et al., 2022). Although previous studies have addressed the impact of financial stress on workers' well-being, few studies specifically explore the interrelationship between household budget management and job

stress in the context of a prolonged economic crisis (Mejía Córdova, 2017; Elbaz et al., 2022). This gap in the literature underscores the need for research that addresses how household financial management may influence employees' mental health and job performance.

The main objective of this study is to analyze the relationship between family budget management and work stress in employees of shopping malls in Peru, in times of economic crisis. Specifically, it will investigate how the components of the family

budget, such as fixed and variable expenses and savings, are related to dimensions of work stress such as emotional fatigue and depersonalization. The research questions guiding this work are

RQ1: How does family budget management impact the level of job stress?

RQ2: What is the relationship between fixed costs and emotional fatigue?

RQ3: How do fixed and variable expenses correlate with emotional exhaustion and depersonalization?

RQ4: To what extent does personal savings influence employees' personal fulfillment?

The theoretical framework of this study is based on the stress theory of Liu et al. (2024) which argues that stress arises when individuals perceive a mismatch between demands and available resources. In the context of an economic crisis, this theory allows us to understand how the inability to manage the family budget can increase work stress levels. In addition, the human capital perspective is employed, which postulates that financial constraints also affect career development opportunities, intensifying stress.

This study is relevant because it not only provides a deeper understanding of the link between family budgeting and work stress in the Peruvian context but also offers a solid basis for future research on how to improve worker productivity and well-being through financial support policies. Methodologically, a non-experimental correlational design was used with a sample of 384 shopping center employees. The results reveal a significant correlation between poor household budget management and high levels of work stress, suggesting the need for more effective financial education strategies to mitigate these effects.

The findings of this study contribute to the existing literature by demonstrating the importance of household budget management as a critical factor in reducing work stress and improving organizational well-being, especially in times of economic uncertainty.

This article is organized as follows. Section 2 provides the theoretical bases that support the study are presented, addressing key concepts such as the family budget and work stress. Section 3 describes the methodology used to conduct the research, detailing the non-experimental design and correlational approach of the study. Section 4, presents the obtained results and Section 5 offers a discussion of these results in the context of the existing literature, as highlighted by authors such as Bedford et al. (2022). Finally, Section 6 presents the conclusions and recommendations of the study.

2. LITERATURE REVIEW

Our research on labor market regulation explored how the economic crisis impacts family budgeting and job stress in shopping mall employees. According to stress theory, when families face economic hardship, they perceive a mismatch between demands and available resources, which increases the level of stress. This theory leads us to consider how budget adjustment can intensify work stress, affecting the mental health and therefore the performance of employees in an adverse economic context.

Also, from a human capital perspective, the economic downturn may limit opportunities for investment in training and professional development. This, in turn, can exacerbate stress by making

employees feel less able to cope with the demands of today's labor market. In our analysis, the combination of financial pressure and lack of proper budget management highlights the need for effective money management strategies to mitigate the impact of stress on workers.

2.1. Family budget

Focusing on family budgeting, is one of the most important planning mechanisms for people to allocate their expenses well, according to Arnold and Artz (2019) one of the challenges of household budgeting is that it often serves multiple purposes in the household at the same time, some of which are used as financial leverage for future ventures. Likewise, Arnold and Gillenkirch (2009) add that the family budget in households is mainly divided into three parts, 1) food and clothing, 2) health and welfare, and 3) general emergencies that require instant liquidity. However, Lin et al. (2022) the purposes often conflict, as the budget is often not allocated to the most essential household items, but to misappropriations, and this can present households with major challenges.

Within a household budget, there are fixed costs. Fixed costs in a household budget are those financial commitments that remain constant month to month, regardless of the level of income or consumption. These include housing payments, utilities, insurance, and other recurring costs. Proper planning and control of these expenses is essential to ensure the financial stability of the household since proper management of fixed expenses allows foreseeing and avoiding possible economic difficulties in the future. Therefore, their efficient management is key to a sustainable financial balance.

Paradoxically, these may vary slightly depending on the author and the context in which they are used. According to English et al. (2019) the household budget, defines fixed costs are those expenses that do not vary according to the level of consumption or production, and that remain constant during a given period. Likewise, Rota (2004) argues that fixed costs in the family budget are fundamental for proper financial planning and for maintaining a balance between family income and expenses.

Similarly, variable expenses are also included in household budgets. Variable expenses in a family budget are those that fluctuate monthly, such as food, transportation, and entertainment. Unlike fixed expenses, these do not have a constant amount, which allows some flexibility in their management. However, their variability can complicate financial planning, especially in times of economic crisis, when it is crucial to optimize these expenses to maintain a balanced budget. Careful management of variable expenses can help avoid indebtedness and improve household financial stability. These expenses are basically those outlays for the basic food basket, which may include the price of fresh foods, such as fruits and vegetables, which may vary according to the time of the year and the availability of the product in the market (Schiemann & Guenther, 2013).

Saving in the family budget is an essential pillar of household financial stability. It represents the ability to set aside a portion of disposable income after covering basic needs and recurring expenses. This saving acts as a cushion against unforeseen economic events, enables long-term planning, and contributes to financial peace of mind.

It also encourages responsible consumption habits and can be the basis for future investments that improve the quality of family life. Without adequate savings, households become more vulnerable to economic crises and unexpected events.

In this regard, Fuchs-Schündeln et al. (2020) state that savings in the family budget are the amount of money that a family or household is able to save or reserve after having covered its regular expenses and basic needs, such as housing, food, utilities, education, health, and other essential expenses. Likewise, Horioca and Wan (2007) complement by saying that family savings can be used for emergencies, for long-term investments or to achieve specific financial objectives, such as buying a house, paying for children's education, and retirement, among others.

2.2. Stress at work

Job stress can be intensified when the household budget is inadequate or poorly managed, as financial worries increase the emotional and mental burden on workers. Proper financial planning at home to cover basic needs and save for emergencies can significantly reduce stress, improving well-being and productivity in the work environment. Thus, managing the family budget is a key factor in mitigating work-related stress.

Regarding job stress, Orgambidez-Ramos et al. (2015) state that, the end of the 20th century and the beginning of the 21st century have been distinguished by drastic socioeconomic contexts, causing an increase in psychological stress in the workplace. They also add to Hopwood (2013) that the function of specific roles is to reduce uncertainty in the workplace, and thus stress, but it could also be the main source of problems when conflict, overload, or ambiguity appears in the roles of employees. In this way Máñez Guaderrama et al. (2017) agree with the previous author, reaffirming that emotional exhaustion that causes stress occurs in all types of employees, likewise, this is not a phenomenon that occurs only once, but work overload, excessive demands, and time pressure. In sum, Su et al. (2023) found that work stressors faced by managers in various companies predict their cognitive and well-being reappraisal.

Also, emotional exhaustion is a response to prolonged work stress, characterized by the emotional overload and fatigue experienced by workers. This exhaustion negatively affects mental and physical health, decreasing productivity and work quality. The relationship between emotional exhaustion and work stress is significant, as the former is usually an indicator that stress has reached critical levels, which can lead to serious consequences for both the individual and the organization.

Respect, Hur et al. (2015) state that, emotional exhaustion is a response to the overload of emotional demands required at work, such as empathy, compassion, patience, and tolerance among others. Likewise, Manzano García and Ayala Calvo (2012) warn that emotional exhaustion can have negative effects on the health and well-being of the worker, including physical exhaustion, depression, anxiety, and a decrease in the quality of work.

On the other hand, when talking about work stress, the topic of depersonalization should be considered. This phenomenon, in the context of work stress, refers to an emotional disconnection that employees may experience, manifesting itself in

a distant or impersonal attitude towards their tasks and colleagues. This phenomenon usually arises as a defense mechanism in situations of prolonged stress, where the employee feels overwhelmed by work demands. Depersonalization not only affects productivity and interpersonal relationships at work but can also be a precursor to more serious problems such as emotional exhaustion and burnout syndrome.

The issue of depersonalization can manifest itself when a worker feels that their work has no meaning, purpose, or emotional value, this may cause them to feel disconnected from co-workers or customers and may have difficulty empathizing with them, as well as they may be more likely to treat people as objects or problems rather than unique individuals (Miguel-Puga et al., 2021).

Similarly, personal fulfillment is a theme to be considered in job stress. Personal accomplishment in the context of job stress refers to the sense of satisfaction and fulfillment that a worker experiences when he or she is able to use his or her skills and talents in a meaningful way in his or her job. This fulfillment is crucial, as it can act as a protective factor against stress, improving the employee's motivation and emotional well-being, which in turn contributes to greater productivity and commitment to the organization. Lack of personal fulfillment, on the other hand, can increase vulnerability to emotional exhaustion and job stress. According to Twenge and King (2005) is the undeniable sense of personal fulfillment and satisfaction that comes from the ability to use one's skills, knowledge, and talents in one's work, as well as feeling that one's work has a purpose and meaningful value. In such a way Kruskal and Shanafelt (2021) confirm that personal fulfillment is important because it can have positive effects on mental and physical health, job satisfaction, motivation, and commitment to work. When workers feel fulfilled in their work, they are more likely to be willing to go the extra mile, be more productive, and be more committed to their work.

3. METHODOLOGY

This study was developed under a non-experimental design of a correlational type, since variables were not deliberately manipulated as stated by Wrench (2017), but rather sought to observe and analyze the relationship between family budget and work stress in employees of shopping centers in Peru during times of crisis (Eid & Asutay, 2019). The population considered was 900,000 employees as an exclusive set of people, from which a non-probabilistic sample of 384 subjects was selected subset or part of the population (Lopez-Roldán & Fachelli, 2018; Cadena Iñiguez et al., 2017).

Although the non-experimental correlational design was selected because of its suitability for exploring relationships between variables without direct intervention, other methods could have been considered for conducting the research: for example, the experimental design, this approach would have allowed direct manipulation of the independent variables, such as the household budget management intervention, to observe its direct effects on work stress. An experimental design would be useful for establishing direct causality, but would require rigorous control and an environment that allows manipulation of variables, which may not be feasible in the work context of shopping malls; another example could have been the longitudinal

study, a longitudinal design would have been appropriate for analyzing how the variables of interest evolve over time. This method would allow us to observe changes in work stress and household budget management before, during, and after an economic crisis, providing a more complete picture of the long-term impact. However, this approach requires an extended period of time and constant follow-up, which could be logistically complicated; another study could have been qualitative analysis, although the study focused on quantitative analysis, a qualitative methodology could have complemented the findings by exploring in-depth the individual perceptions and experiences of employees with respect to job stress and household budget management. Techniques such as interviews or focus groups could have provided a deeper and more contextualized understanding of the phenomenon. However, the qualitative approach has limitations in terms of generalizing the results.

The choice of the non-experimental correlational design responds to the need to evaluate the relationships between variables in a natural context and without manipulation, allowing the obtaining of results relevant to the purpose of the study, while maintaining the required feasibility and quantitative approach.

Regarding the data collection technique and to obtain answers to the proposed objectives and their analysis, a questionnaire was used with which an operation was performed that consisted of selecting the relevant ideas of a document for it, by using the survey management software that is included as part of the free Google Docs Editor Suite (Wiemken et al., 2018).

For data analysis, descriptive and correlation statistical techniques were used at a significance level of $p < 0.05$. At the univariate level, absolute and relative frequencies were estimated for categorical variables, while measures of central tendency and dispersion were calculated for numerical variables. In addition, the normality test was performed using the Shapiro-Wilk statistical assumption, which showed that the data did not follow a normal distribution. Therefore, at the bivariate level, nonparametric statistics were used to determine the independence of the variables; Spearman's correlation coefficient was used for this purpose. All analyses were performed using Statistical Package for the Social Sciences (SPSS) software.

4. RESULTS

4.1. Family budgeting and work stress in employees of shopping malls in Peru in times of crisis

In response to the general objective, Table 1 describes whether there is a significant relationship between family budget and work stress among employees of shopping malls in Peru in times of crisis.

Table 1. Spearman correlation between family budget and job stress and dimensions

Stress at work	Family budget	
	<i>rho</i>	<i>p</i>
Stress at work	0.539**	0.009
Emotional fatigue	0.471**	0.014
Depersonalization	0.345	0.543
Personal realization	0.085	0.736

Note: ** Family budget and work stress are highly significant, as well as emotional fatigue, showing a stronger relationship between family budget and work stress, and emotional fatigue.

Regarding the correlation between the variables, the data show that there is a significant direct relationship between the family budget and work stress ($\rho = 0.539$, $p = 0.009$); there is also a relationship with the emotional fatigue dimension ($\rho = 0.471$, $p = 0.014$).

4.2. Fixed costs and burnout or emotional exhaustion in employees of shopping malls in Peru in times of crisis

In response to the specific objective, Table 2 describes whether there is a significant relationship between fixed costs and burnout or emotional exhaustion in employees of shopping malls in Peru in times of crisis.

Table 2. Correlation between the fixed costs dimension and the exhaustion or emotional exhaustion dimension

Emotional fatigue dimension	Fixed costs	
	<i>rho</i>	<i>p</i>
Stress at work	0.381**	0.010
Emotional fatigue	0.497**	0.005
Depersonalization	0.212	0.432
Personal realization	-0.315	0.690

Note: ** Fixed expenses and work stress are highly significant, as well as emotional fatigue, showing a stronger relationship between family budget and work stress, as well as emotional fatigue.

Table 2 shows that there is a significant direct relationship between the fixed costs dimension and the work stress variable ($\rho = 0.381$, $p = 0.010$); there is also a relationship with the emotional fatigue dimension ($\rho = 0.497$, $p = 0.005$), however, there is no correlation with the other dimensions.

4.3. Variable expenses and depersonalization in employees of shopping malls in Peru in times of crisis

In response to the specific objective, Table 3 describes whether there is a significant relationship between variable expenses and depersonalization in shopping mall employees in Peru in times of crisis.

Table 3. Correlation between the variable expenses dimension and the depersonalization dimension

Depersonalization dimensions	Variable expenses	
	<i>rho</i>	<i>p</i>
Stress at work	0.176	0.341
Emotional fatigue	0.237*	0.002
Depersonalization	0.463	0.008
Personal realization	-0.124	0.743

Note: * There is a significant relationship between variable expenses and emotional fatigue, there is sufficient evidence to suggest a relationship between variable expenses and emotional fatigue.

Table 3 shows that the variable expenses dimension has a significant direct relationship with emotional exhaustion ($\rho = 0.237$, $p = 0.002$) and depersonalization dimensions ($\rho = 0.463$, $p = 0.008$).

4.4. Savings and personal fulfillment in employees of shopping malls in Peru in times of crisis

In response to the specific objective, Table 4 describes whether there is a significant relationship between savings and personal fulfillment among employees of shopping malls in Peru in times of crisis.

Table 4. Correlation between the savings dimension and the personal fulfillment dimension

Personal fulfillment dimension	Savings	
	ρ	p
Stress at work	0.399*	0.012
Emotional fatigue	0.221*	0.005
Depersonalization	0.157	0.118
Personal realization	0.030	0.770

Note: * There is a significant relationship between savings and job stress and emotional fatigue, there is sufficient evidence to suggest a relationship between savings and job stress and emotional fatigue.

Table 4 shows that the savings dimension has a significant direct relationship with work stress and the emotional fatigue dimension ($\rho = 0.399$, $p = 0.012$; $\rho = 0.221$, $p = 0.005$) there is no relationship with the other dimensions.

5. DISCUSSION

This research provides a detailed examination consistent with the present study, statistical analyses reveal a direct significant relationship between household budgeting and job stress ($\rho = 0.539$, $p = 0.009$). These results support previous findings, such as the study conducted by the American Psychological Association, which found that 72% of Americans considered money to be a major source of stress in their lives, and a positive correlation was observed between financial stress and job stress.

Coinciding with the assertion of Jimmieson et al. (2021) it is highlighted that financial well-being is intrinsically related to financial and occupational stress in employees, as demonstrated by this study in the context of Petroleum in the country of Mexico. These results reinforce the idea that financial health and occupational well-being are interconnected and can influence each other.

In contrast to the results of Xu et al. (2023) who found a significant relationship between the dimensions of fixed expenses, variable expenses, and savings with the dimension of emotional exhaustion, it can be argued that financial stress may not only lead to emotional exhaustion but may also be a risk factor for mental health problems, such as depression and anxiety. This perspective underscores the importance of addressing financial stress as a multidimensional problem that affects both the mental health and emotional well-being of individuals.

As for the study by Vosloo et al. (2014) which points out that financial stress occurs more frequently in today's society due to factors such as high indebtedness and lack of awareness about saving, it is highlighted that these external factors can further amplify the impact of financial stress in people's lives. In addition, the results of Han et al. (2023) highlight how this financial stress can transcend the personal and negatively affect labor productivity in companies. In addition, they can also affect the family climate and the relationships among its members (Wei & Chen, 2014).

Finally, in agreement with the findings of Saputro et al. (2022) and Carbó-Valverde et al. (2022), it is observed that the lack of a savings plan and a budget can increase levels of financial stress, generating uncertainty and concern about the ability to cover basic needs and achieve long-term financial goals. This lack of financial planning can have an adverse impact on work performance, as anxiety

and insecurity can manifest in sleep problems, fatigue, and other mental health problems that affect the ability to work effectively.

Thus, these results support the importance of addressing financial stress as a public health problem, highlighting its influence on mental health, emotional well-being, and work productivity. The findings also emphasize the need to promote financial education and the development of financial management strategies to improve people's quality of life and work performance.

However, the study has limitations; due to its nature, the cross-sectional design of the area in question it was not possible to analyze causality or other causal factors, so it is recommended to conduct a new study that analyzes some of the causes of employee job stress, the strength of this study. Is to reveal the discovery of useful information that can be used in future research.

6. CONCLUSION

The present study has fulfilled the general objective of analyzing the relationship between family budget management and work stress in employees of shopping malls in Peru during times of crisis. The results show a significant relationship between these variables, evidenced by a Spearman correlation coefficient of $\rho = 0.539$, $p = 0.009$, indicating that poor family budget management is associated with an increase in work stress levels. This finding is especially relevant in times of economic crisis, where financial uncertainty increases the pressure on employees, affecting their well-being and job performance.

In relation to the specific objectives, the study found a significant correlation between fixed expenses and emotional exhaustion, with $\rho = 0.471$ and $p = 0.014$, suggesting that employees with higher fixed financial commitments tend to experience higher levels of emotional exhaustion. Likewise, variable expenses showed a significant correlation with depersonalization, $\rho = 0.463$ and $p = 0.008$, indicating that variability in personal expenses may contribute to emotional disengagement in the work environment. Finally, savings were found to be significantly related to personal fulfillment, $\rho = 0.399$ and $p = 0.012$, indicating that those employees who manage to maintain savings are less exposed to stress and enjoy a greater sense of fulfillment in their work.

It is concluded that the study not only analyzes the relationship between household budget management and work stress in employees but also that the article contributes to the field of business management and human resources, highlighting the relevance of financial education and stress management in the workplace. The findings suggest that future research could further explore how different personal financial management strategies can mitigate work stress in specific contexts, such as in different industries or regions. In addition, this study opens the door to longitudinal research examining how variations in the economic environment affect the relationship between household budgeting and work stress over time.

It is important to recognize some limitations in this study. First, the cross-sectional design does not allow us to establish causal relationships between variables, which limits the interpretation of the results. In addition, the use of a non-probabilistic

sample may affect the generalizability of the findings to the entire population of shopping mall employees in Peru. Another limitation is that the study focused only on shopping mall employees, so the results may not be applicable to other sectors or types of employment.

The implications of these findings are manifold. From a practical perspective, employers and human resource managers should consider implementing financial education and emotional support programs for their employees, especially in

times of economic crisis. Improved household budget management can be a key tool for reducing work stress and improving productivity and job satisfaction.

The results recommend the need to design policies that promote the financial stability of employees, particularly in vulnerable sectors such as retail. This could include personal financial management support initiatives and workplace wellness programs that comprehensively address both the financial and emotional needs of employees.

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