



# Socioeconomic status, work-family conflict, and employee well-being in the aftermath of the COVID-19 pandemic

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## ABSTRACT

The COVID-19 pandemic has exacerbated pre-existing social inequalities, exposing the most disadvantaged sectors to great vulnerability. This research ( $N=1844$  employees) aimed to determine possible differences in general (satisfaction with life and personal well-being) and specific (family satisfaction and job satisfaction) well-being outcomes based on socioeconomic status (as measured by income, education, and occupation) in the aftermath of the COVID-19 in Chile, a non-WEIRD country showing one of the most unequal income distributions throughout the world. We also ascertained the critical mediating role of work-family conflict. Our results indicated that, among the different dimensions of socioeconomic status evaluated, income emerged as the dominant positive predictor of all well-being outcomes. Subsequent mediation analyses revealed that lower income was associated with diminished general and specific well-being through increased work-family conflict (both work-to-family and family-to-work). This research provides insights into the pathways through which lower socioeconomic status could lead to reduced well-being in the aftermath of the COVID-19 era within a high inequality community.

## Introduction

The COVID-19 outbreak has not only deepened the preexisting social distribution of economic vulnerability but also generated new inequalities, placing low socioeconomic status (SES) individuals in a more precarious situation (Qian & Fan, 2020). Yet, research has largely prioritized regional socioeconomic indicators over individual-level socioeconomic data (Wachtler et al., 2020). Our research responds to the call for collecting further socioeconomic data at the individual level and aims to advance the understanding of the role of SES in employee well-being in the aftermath of the COVID-19. We focus on Chile, a less-studied non-WEIRD country with one of the most unequal income distributions in the world (Otero et al., 2023), which has also shown a high socioeconomic disparity in terms of incidence and mortality during the COVID-19 (Mena et al., 2021). Additionally, according to Bertelsmann Stiftung (2022), the outbreak of COVID-19 in Chile caused a severe recession, with GDP falling by 5.8% and the unemployment rate rising to 13%. Moreover, the pandemic's impact worsened the already dire working conditions for individuals of low SES. For instance, self-employed and informal workers were significantly affected by this crisis and the implemented restrictions, as they relied on physical proximity to

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offer their services. These circumstances, therefore, constitute an ideal setting for examining SES-based differences in well-being during the final stages of the COVID-19. Also, given that the psychosocial mechanisms behind the effects of SES on well-being in the era of COVID-19 remain largely understudied, we tested whether work-family conflict plays a critical mediating role.

Pre-pandemic research has repeatedly showed a positive association between SES and well-being (see, for example, Diener et al., 1999). However, research has posited that this association, while consistent, may be modulated by macrosocial factors (Tan et al., 2020). Furthermore, although the merging of different SES dimensions is common practice, these dimensions may play divergent roles in predicting psychological outcomes (Navarro-Carrillo et al., 2020). Therefore, the foregoing suggests that, within the COVID-19 context in Chile, characterized by the unprecedented deterioration of labor and economic conditions among the most vulnerable sectors (Bertelsmann Stiftung, 2022), established objective markers of SES (i.e., income, education, and occupation) may contribute differentially to employee well-being. Although available individual-level socioeconomic data support a positive relationship between SES and well-being during this period (e.g., Navarro-Carrillo et al., 2021; Wanberg et al., 2020; Zhang et al., 2022), substantive differences exist regarding the type of SES indicator assessed, with studies primarily employing a single indicator, two (mainly income and education), or composite indices. Given that such approaches may limit the comparability between research findings, we will examine the unique contribution to well-being of three different indicators of SES: income, education, and occupation. Furthermore, considering the multidimensional nature of well-being, which can encompass different central life domains (Bloch-Jorgensen et al., 2018), and the profound yet varied effects of the COVID-19 on family and work areas (Tušl et al., 2021), we will also evaluate various general and specific domains of well-being.

We surmise that employees of lower SES (vs. higher SES) may exhibit reduced well-being due to their potentially higher levels of work-family conflict. Work-family conflict is an interrole conflict of a bidirectional nature that reflects a person's difficulties in meeting the demands from both work and family domains (Greenhaus & Beutell, 1985; Matthews et al., 2010). The Conservation of Resources theory (COR; Hobfoll, 2002) illustrates the interactive dynamics of these sources of interference in terms of resources, which is particularly useful in explaining their contribution to the deterioration of well-being. In particular, according to Hobfoll (2002), the loss, threat of loss, or gain of resources in one domain affects the other. This can lead to a decrease or depletion of resources while balancing work and family roles, thereby possibly undermining well-being (Obrenovic et al., 2020).

In the work domain, differences in working conditions based on SES became evident during the COVID-19 in Chile. It has been documented that those Chilean employees of lower SES (vs. higher SES) were much less likely to telework (Hurtubia et al., 2022), probably due to their greater engagement in manual jobs with higher physical exposure and, therefore, risk. In the family domain, heightened stress and difficulties within the family environment were observed among families of lower SES (vs. higher SES) (Olhaberry et al., 2021). Therefore, it is plausible that Chilean employees from lower SES may have experienced higher levels of work-family conflict during the COVID-19. This increased difficulty in achieving adequate work-life balance may, in turn, have had a detrimental effect on both general and specific well-being outcomes. Prior pre-pandemic (Matthews et al., 2010) and pandemic (Al-Jubari et al., 2022) studies have corroborated the pernicious effect of greater work-family conflict on well-being.

## Method

### Participants

This research includes a large Chilean general community sample comprising 1844 employees of various companies affiliated to La Araucana, a Chilean friendly society (1109 females, 731 males, and 4 individuals indicated "other"). Ages ranged from 18 to 81 ( $M = 43.85$ ,  $SD = 10.84$ ,  $Median = 44$ ). Table S1 provides a full description of demographics.

### Measures

**Satisfaction with life.** A single-item measure (i.e., "How satisfied are you with your life as a whole") was used. The psychometric adequacy of single-item measures for assessing this construct has been supported by previous research (see Cheung & Lucas, 2015). Respondents answered using a 11-point Likert scale response format (0 = no satisfaction at all; 10 = completely satisfied).

**Personal well-being.** The Personal Well-being Index (PWI; International Wellbeing Group, 2013) was administered. It comprises 8 items (e.g., How satisfied are you with your standard of living?), responded to using a 0 (*no satisfaction at all*) to 10 (*completely satisfied*) Likert-type format.

**Family satisfaction.** The brief version of the Family Satisfaction Scale (FSS; Olson, 2010) was used to capture participants' levels of satisfaction with different aspects of their family functioning (e.g., communication). It comprises a total of 10 items to which respondents answered using a 11-point Likert scale response format (0 = *no satisfaction at all*; 10 = *completely satisfied*).

**Job satisfaction.** An adapted 16-item version (Pradenas et al., 2021) of the Overall Job Satisfaction Scale (OJS; Warr et al., 1979) was administered (e.g., "The freedom to choose your own method of working"). Scores were provided on a 11-point Likert-type format (0 = *no satisfaction at all*; 10 = *completely satisfied*).

**Work-family conflict.** The abbreviated measure of Carlson et al. (2000)'s multidimensional measure of work-family conflict developed by Matthews et al. (2010) was used to assess work-to-family conflict (3 items: e.g., "I am often so emotionally drained when I get home from work that it prevents me from contributing to my family") and family-to-work conflict (3 items: e.g., "Because I am often stressed from family responsibilities, I have a hard time concentrating on my work"). Respondents answered using a 5-point Likert scale response format (1 = *strongly disagree*; 5 = *strongly agree*).

**Socioeconomic status.** We assessed three independent dimensions of SES: household income (1 = \$0 to \$100,000 pesos; 14 = \$2,000,000 or more), educational attainment (1 = incomplete basic education or below; 7 = postgraduate education), and occupation

(1 = odd and informal jobs; 6 = senior executive).

**Demographics.** Greater age and being male were related to increased well-being (Hansson et al., 2005). In addition, married people tend to show greater well-being (Hewitt et al., 2012) while single-person households, compared to two-to-four person households, were associated with diminished well-being (Chen & Wang, 2021).

### Procedure

Data was gathered by utilizing SurveyMonkey between March 3–11, 2022, during the third wave of COVID-19 in Chile. The online survey was presented in Spanish and disseminated through a mailing employees' distribution list of different companies affiliated to La Araucana. This research was carried out per the ethical considerations of the responsible university. All respondents provided informed consent to participate. The dataset used and [supplementary material](https://osf.io/h7bkv/?view_only=405010c982a84617804dbf173cb088d7) are available at [https://osf.io/h7bkv/?view\\_only=405010c982a84617804dbf173cb088d7](https://osf.io/h7bkv/?view_only=405010c982a84617804dbf173cb088d7).

## Results

### Preliminary analysis

Descriptive statistics, reliability estimates, and Pearson product-moment correlations among facets of SES, measures of work-family conflict, and indicators of well-being are given in [Table S2](#).

### Hierarchical regression analyses

[Table 1](#) shows the results of the hierarchical regression analysis predicting well-being outcomes from demographics (entered in Step 1) and dimensions of SES (entered in Step 2).

Regarding Step 1, older participants showed a greater tendency to score higher in satisfaction with life ( $\beta = .14, p < .001$ ), personal well-being ( $\beta = .07, p = .003$ ), family satisfaction ( $\beta = .14, p < .001$ ), and job satisfaction ( $\beta = .13, p < .001$ ). Respondents involved in a romantic relationship were more inclined to show higher levels of satisfaction with life ( $\beta = .10, p < .001$ ), personal well-being ( $\beta = .12, p < .001$ ), and family satisfaction ( $\beta = .13, p < .001$ ).

Among the facets of SES included in Step 2 of the regression equations, only income emerged as a significant predictor of well-being outcomes. Respondents with lower income tended to have lower levels of satisfaction with life ( $\beta = .15, p < .001$ ), personal well-being ( $\beta = .18, p < .001$ ), family satisfaction ( $\beta = .09, p = .003$ ), and job satisfaction ( $\beta = .17, p < .001$ ). These effects were sustained ever after accounting for demographics, education, and occupation. The addition of the dimensions of SES in Step 2 significantly accounted for incremental criterion variance ([Table 1](#)).

**Table 1**

Hierarchical regression analysis predicting general and specific well-being outcomes from demographics and indicators of socioeconomic status.

Predictors	Satisfaction with life		Personal well-being		Family satisfaction		Job satisfaction	
	$\beta$	<i>t</i>	$\beta$	<i>t</i>	$\beta$	<i>t</i>	$\beta$	<i>t</i>
<b>Step 1: Demographics</b>								
Model 1								
Age	.14 **	5.61	.07 *	2.95	.14 **	5.83	.13 **	5.38
Gender	-.00	-0.07	-.03	-1.24	-.01	-0.48	-.04	-1.61
Marital status	.10 **	4.22	.12 **	4.98	.13 **	5.21	.05	2.05
Household size	-.02	-0.81	-.02	-0.83	.04	1.60	-.01	-0.26
<i>R</i> <sup>2</sup>	.034 **		.027 **				.026 **	
					.045 **			
<b>Step 2: Socioeconomic status</b>								
Model 2								
Age	.11 **	4.56	.04	1.67	.12 **	5.03	.09 **	3.81
Gender	.00	0.09	-.03	-1.08	-.01	-0.45	-.04	-1.58
Marital status	.08 *	3.06	.09 **	3.60	.11 **	4.43	.02	0.64
Household size	-.02	-0.78	-.02	-0.82	.04	1.62	-.01	-0.28
Household income	.15 **	5.08	.18 **	6.00	.09 *	2.94	.17 **	5.85
Educational attainment	.03	1.06	.01	0.39	-.00	-0.03	-.06	-2.00
Occupation	-.03	-1.01	-.01	-0.26	.01	0.37	.07	2.39
<i>R</i> <sup>2</sup>	.057 **		.057 **				.056 **	
					.052 **			
$\Delta R^2$	.023 **		.030 **				.030 **	
					.008 *			
$\Delta f^2$	.024		.032				.032	
					.007			

*Note.* Gender: 0 = males; 1 = females; marital status: 0 = non-involved in a romantic relationship, 1 = involved in a romantic relationship; Significance threshold was set at \* $p < .01$ ; \*\* $p < .001$  due to sample size. All VIFs  $\leq 1.63$ .

### Parallel mediation analyses

A set of parallel mediation analyses were performed (Model 4) by using the PROCESS Macro for SPSS (Hayes, 2013) to test the potential indirect effects of income on general and specific well-being outcomes through work-to-family and family-to-work conflicts. Indirect effects, their corresponding standard errors, and confidence intervals were estimated on the basis of Bias-corrected bootstrapping (5000 samples were extracted). To be considered as significant, 95 % confidence intervals (CIs) must not include 0.

As illustrated in Figures S1-S4, the paths from income to work-to-family and family-to-work conflicts, as well as from these mediator variables to well-being outcomes were significant. Moreover, the data obtained revealed that all indirect effects were significant (Table 2). After controlling for the effects of work-to-family and family-to-work conflicts (i.e., mediator variables), the effects of income on satisfaction with life ( $b = .10$ ,  $SE = .01$ ,  $p < .001$ ), personal well-being ( $b = .09$ ,  $SE = .01$ ,  $p < .001$ ), family satisfaction ( $b = .06$ ,  $SE = .01$ ,  $p < .001$ ) and job satisfaction ( $b = .09$ ,  $SE = .02$ ,  $p < .001$ ) remained significant, thereby indicating partial mediations.

Pairwise contrasts of the indirect effects showed higher indirect effects of work-to-family conflict (vs. family-to-work conflict) in the associations of income with personal well-being (effect = .01,  $SE = .01$ , 95 %CI [.001,.022]) and job satisfaction (effect = .03,  $SE = .01$ , 95 %CI [.019,.051]).

### Discussion

Using a wide and diverse sample of employees in a non-WEIRD country (Chile), we tested whether (a) lower SES (as measured by household income, educational attainment, and occupation) relates to reduced general (i.e., satisfaction with life and personal well-being) and specific (family satisfaction and job satisfaction) well-being outcomes; and (b) work-family conflict would act as a relevant mediating factor.

Correlational data showed that all facets of SES assessed were indicative of poorer well-being outcomes. However, when performing hierarchical regression analyses to eliminate the redundancy among these dimensions, a remarkably different picture emerged. Our results revealed a solid pattern according to which only income was relevant for (positively) predicting all general and specific well-being outcomes. Overall, this finding provides further support to the notion that indicators of SES represent distinctive characteristics (Navarro-Carrillo et al., 2020). In addition, this result adds to prior research on the SES-well-being association during the COVID-19 (Navarro-Carrillo et al., 2021; Wanberg et al., 2020; Zhang et al., 2022) by simultaneously scrutinizing the role of the three core features of SES (i.e., income, educational attainment, and occupation). Thus, it appears that amid the weakening of socioeconomic circumstances in Chile during the COVID-19, particularly among employees with lower SES, income proved to be a more critical determinant of well-being. Consequently, our research underlines the need to give special consideration to families' economic resources in times of crisis, especially in unequal societies such as the Chilean one.

Crucially for our hypothesis, our findings point to work-family conflict as a key mechanism in the SES-well-being link. Employees with lower (vs. higher) income levels exhibited higher levels of work-to-family and family-to-work conflicts, which, in turn, were related to poorer well-being outcomes. Within the framework of COR theory (Hobfoll, 2002), it is possible that the loss or threat of resources resulting from increased demands in the work and family domains during the COVID-19 crisis in Chile may have posed a greater risk to the well-being of lower-income employees, given their already limited resources to cope with such losses or threats. Interestingly, and although the two forms of interferences were drivers of the effects of income on well-being, we observed numerically higher indirect effects of work-to-family conflict (significantly higher in the income-personal well-being/job satisfaction relationships). This may be due to the severely unfavourable working conditions of lower-income individuals during the COVID-19 in Chile (Bertelsmann Stiftung, 2022), which might have undermined their ability to effectively respond to the demands of the home environment. Moreover, given that family seems to play a role in supporting work among the highest-income individuals in Chile (Pradenas et al., 2021), one might also argue that work interference with family could already be internalized in the case of Chilean higher-income employees. To our knowledge, this is the first study reflecting this novel underlying mechanism.

### Practical implications

Our research suggests that during the COVID-19 in Chile, high levels of socioeconomic inequality rendered lower-income

**Table 2**

Indirect effects of household income on general and specific well-being outcomes.

	Indirect Effect	95 % Confidence Interval	
INC→WFC→GLF	.017	.010	.024
INC→FWC→GLF	.008	.002	.016
INC→WFC→PWI	.019	.012	.027
INC→FWC→PWI	.008	.002	.014
INC→WFC→FS	.017	.011	.025
INC→FWC→FS	.014	.008	.022
INC→WFC→JS	.041	.030	.055
INC→FWC→JS	.007	.000	.015

Note. INC = Income; WFC = Work-to-family conflict; FWC = Family-to-work conflict; GLF = General life satisfaction; PWI = Personal well-being; FS = Family satisfaction; JS = Job satisfaction.

employees particularly vulnerable in terms of well-being, due to their difficulty in adequately addressing increased work-family conflict. This finding aligns with prior studies demonstrating that such economic inequalities can increase the risk of disease for lower-income individuals (Mena et al., 2021), probably given their limited opportunities to work from home. These data clearly support the need to focus on economic disparities when designing effective public policies for public health emergencies. More specifically, our findings endorse the recommendation that such public health responses, in addition to ensuring access to healthcare for the most disadvantaged populations, should also facilitate approaches that combine sufficient transfers of economic resources with the promotion of work-life balance through flexible work arrangements and telework options for vulnerable households, whenever feasible. Such measures could be useful to minimize the greatest impact of future public health crises on the most disadvantaged populations.

### Limitations and future directions

Despite the substantive insights drawn from this research, it has certain limitations. While a large and diverse sample of Chilean employees was examined, a non-probability sampling technique was utilized for data collection. Future research should opt, to the extent possible, for the use of random sampling procedures to ensure sample representativeness. Moreover, the cross-sectional design used does not allow us to establish the causal direction of the income-well-being link. Subsequent studies could therefore extend the present research by using longitudinal data. Future research might also experimentally manipulate SES through an adaptation of the procedure used by Sainz et al. (2021), involving the assignment of participants to different income groups within the context of a fictitious society. Finally, although we assessed the most representative (objective) indicators of SES, subjective assessments of this construct were not considered. Therefore, future studies should also evaluate this subjective dimension.

### Conclusion

The present research indicates that income appears to be more relevant than educational attainment and occupation for determining employee general and specific well-being in the aftermath of the COVID-19 in Chile. Importantly, our data revealed that these effects were driven by work-family conflict: lower-income employees showed increased work-to-family and family-to-work conflicts, which were in turn associated with poorer well-being outcomes.

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### CRediT authorship contribution statement

**Navarro-Carrillo Ginés:** Writing – review & editing, Writing – original draft, Methodology, Formal analysis, Conceptualization.  
**Oyanedel Juan Carlos:** Writing – review & editing, Project administration, Methodology, Formal analysis, Conceptualization.

### Declaration of Competing Interest

None.

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### Appendix A. Supporting information

Supplementary data associated with this article can be found in the online version at [doi:10.1016/j.ijintrel.2025.102176](https://doi.org/10.1016/j.ijintrel.2025.102176).

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