

The Impact of the Financial Cost of Caring for Greying on Emotional Exhaustion in the Workplace: The Mediating Role of Stress*

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Abstract: The workforce around the globe is facing multiple challenges due to ever-increasing greying (ageing) of the world's population. One of the major challenges is caring for this greying population i.e. eldercare. A family member is usually the one who provides care for an elder and resultantly faces a lot of issues including financial hardships. A caregiver may face financial challenges and the impact may spill over the workplace. This financial burden may produce stress that later on results in emotional exhaustion at work. Therefore, the objective of this study is to investigate the impact of this financial burden on the employee's emotional exhaustion at the workplace. A total of 143 respondents from education, banking and health sector were included in this study. The results indicate that the impact of financial burden spills over the workplace and initially it generates stress at work that eventually results in emotional exhaustion. Furthermore, the study suggests that employers should also focus on eldercare demands carried by the employees as the burden of these demands are regarded as a "silent productivity killer".

Keywords: Financial Burden, Emotional Exhaustion, Job Stress, Caregiving

Introduction and Background

The greying of the world's population has offered multiple challenges to the workforce around the globe (Peng, Jex, Zhang, Ma, & Matthews, 2019). More than 40 million Americans are aged 65 and above (almost 13% of the population). This is expected to increase to 73 million (almost 20% of the population) by the year 2030 (US Census Bureau, 2014). This rising graying population needs a continuous availability of high-quality support services, especially for health-related issues (Itrat,

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Taqi, Qazi, & Qidwai, 2007). In the US only, every year more than 66 million people are responsible for caring for one of their elder family members (National Alliance for Caregiving, 2015). The term caregiving or eldercare has multiple meanings and it is nearly impossible for a single discipline to grasp this diversity of meanings (Liu & Kendig, 2000) as its meanings may vary from context to context (Murofushi, 2014). A caregiver is needy person with physical or mental challenges and an informal caregiver is someone who assists a family member. Informal caregiving is an “unpaid or informal care provided to frail or chronically ill family members because they are no longer able to perform tasks themselves” (Peacock, Duggleby, & Koop, 2014). These caregivers are mostly working as full time or part-time employees as well. According to Fortinsky (2011), almost one in every five employees also provide care to one or more elder family members.

Mostly, informal caregivers are required to play diverse roles which are not limited to basic instrumental and medical tasks but may also include emotional and social support to the care recipients and resultantly feel burdened. This burden is usually viewed as “stemming” from the efforts and time dedicated to the caregiving tasks (R Maguire, Hanly, Hyland, & Sharp, 2018; Rebecca Maguire, Hanly, & Maguire, 2019). This burden of care may produce “strain-based conflict”, a situation where these responsibilities spill over to other aspects of an individual’s life (Verbakel, 2018). Generally, there is a consensus that the caregivers are at the risk of inferior health and higher psychological stress (Kaschowitz & Brandt, 2017). Caregiving may result in a psychological, physical and financial toll, generally referred to as the “subjective caregiver burden” (Buhse, 2008; Pinquart & Sörensen, 2007). The term “shadow workforce” is used for informal caregivers because the intensity of eldercare responsibilities is usually equivalent to a paid job (Gordon, Pruchno, Wilson-Genderson, Murphy, & Rose, 2012).

The eldercare responsibilities usually arise unexpectedly and become more laborious over time (Azarnoff & Scharlach, 1988) and require considerable effort as well as time (Gordon et al., 2012). Eldercare demands when combined with employment responsibilities may lead to work interruptions, increased absenteeism, requests for unpaid leave, changing of employment status from full to part-time and even job turnover (National Alliance for Caregiving and AARP, 2009). Earle and Heymann (2012) have concluded that employed elder caregivers are 29% more likely to experience income or wage loss as compare to non-caregivers. This usually contributes towards financial burden and may increase stress (Narekuli, Raja, & Kumaran, 2011).

The financial burden is one of the major caregiver burdens which is defined as the financial worries confronted by a caregiver while performing care for an elder. These difficulties may include paying for something necessary for caregiving, paying for health services or needs of the care receiver and otherwise the feeling of financial worries due to caregiving (Zhan, 2002). The financial burden has been identified as one of the main reasons for anxiety, depression or strain (Watkins, Hunt, & Eisenberg, 2012). In the National Study of Caregiving, the Bureau of Labor Statistics (2015) has claimed that almost 22.5 percent of elder caregivers have reported financial hardships. When it is required to provide more hands-on eldercare and for an extended duration, the financial burden becomes more challenging (American Association of Retired Persons, 2015). A financial cost of \$7064 per year has to be paid for the care of elders. Mostly, these expenses cannot be anticipated and caregivers have to spend their savings or in some cases, quality of life is compromised. They have to cut back leisure activities, their necessities, or even groceries (Rainville, Skufca, & Mehegan, 2016).

As mentioned above, the financial burden due to caregiving may lead to stress and ultimately result in negative consequences e.g. emotional exhaustion. It is widely accepted that emotional exhaustion is the initial stage of burnout syndrome and conceptualized as the key element of burnout (Greaves, Parker, Zacher, & Jimmieson, 2017; Mäkikangas & Kinnunen, 2016). Caregiving provided by relatives (Informal Caregiving) may be a great source of financial burden leading to burnout (Bährer-Kohler & Hemmeter, 2013). It is the “central stress reaction” when an individual feels overstretched and perceives depletion of resources (Maslach, Schaufeli, & Leiter, 2001). This depletion of resources not only affects one’s personal but professional life as well. It is worth noting that caregiving has a great impact on the workplace as well. Employees providing eldercare have to adjust their work settings e.g. changes in schedule, work-related travel or sometimes even leaving the job. This leads to financial burden and may result in increased stress (Narekuli et al., 2011). The workplace adjustments negatively affect the resources and high levels of stress are inevitable (Hobfoll, 2002).

Despite many studies that indicate that caregiving may lead to negative outcomes for well-being, it is very much apparent that this trend does not follow in all cases. Certain factors can buffer against the potential negative consequences of caring (Rebecca Maguire et al., 2019). For instance, caregivers who have a larger social support network report high levels of satisfaction in life and higher participation in physical and social activities (De Oliveira & Hlebec, 2016). Hobfoll, Johnson,

Ennis, and Jackson (2003) have mentioned that the positive aspects of an individual are linked with the ability to manage and control their environment. These are the resources which have a positive impact on physical as well as psychological well-being and enable people to deal with challenging situations, facilitating their engagement, keeping them energetic and guarding them against psychological discomfort (Van Wingerden, Derks, & Bakker, 2017; Zito, Cortese, & Colombo, 2019).

It is proposed by Sakka et al. (2016) that the tasks imposed by eldercare may disturb a caregiver and adverse consequences may spill-over to one's workplace. They have suggested that future researchers should focus on carrying over the impact of the caregiving burden at the workplace. The continuation of research is required in the fields of burden and burnout (i.e. emotional exhaustion) as these are the fields of high interest (Siclare, 2017). Caregivers experience a high amount of stress when compared to those who don't provide care and this results in poor productivity and performance (Burch, Dugan, & Barnes-Farrell, 2018).

Although research is still very limited concerning the degree of eldercare disrupting work, it is very well known that the "spillover is inevitable" by the individuals who manage both roles. The eldercare challenges may result in a "caregiver penalty" i.e. reduced working hours or even a completely exiting workforce. This penalty mainly refers to a long-term financial impact where one can lose earnings or job-related benefits. (Feinberg & Choula, 2012).

Early studies suggested to focus on negative psychological variables e.g. stress, burden, and depression as these variables may cause exhaustion of cognitive and affective resources of employees (Zacher & Schulz, 2015). Keeping in view, the resource theory should be applied to interventions in future research as it is an area of great concern (Hobfoll, Halbesleben, Neveu, & Westman, 2018). It is also needed to investigate the role of personal resources of an individual when investigating the relation between job stress and occupational burnout (Karimi & Adam, 2018).

The current study aims to discuss the spill-over effect of the financial burden of informal caregiving on the workplace. As discussed above, when an individual provides care to an elder family member, it impacts in several ways including the financial impact. This financial burden negatively affects an individual and mainly results in stress. It is highly predictable that an individual may experience emotional exhaustion when exposed to stress for an extended time. This study also investigates the mediating role of stress between financial burden and emotional exhaustion.

Literature Review & Theory

Dependent care and employee health in the 21st century is not limited to child care. The recent significant demographic shifts all over the world are the important drivers of increased eldercare responsibilities (Duxbury, Higgins, & Smart, 2011). A crucial concern for both employers and employees is the influence of ever-increasing eldercare demand and its impact on the wellbeing of the workforce (J. Fast & Keating, 2000; J. E. Fast, Williamson, & Keating, 1999). It is generally accepted that the employees with eldercare responsibilities are considered to be “at-risk” of suffering caregiver strain. It is a multi-dimensional construct that is usually defined as “burdens” or changes in the individuals’ daily lives which may be attributed to the need to provide eldercare (Robinson, 1983). Unfortunately, very little is known regarding the impact of caregiver burden on the mental as well as physical health of the workforce (Duxbury et al., 2011).

The available literature indicates that the caregivers usually experience a range of physical, emotional, financial and social costs associated with the collective demands of caregiving and paid employment (Rajnovich, Keefe, Rajnovich, & Fast, 2005; Rosenthal & Martin-Mathews, 1999). As mentioned by Health Canada (2002), caregivers are most likely to be vulnerable to strain concerning their work-life balance management and emotional health. The strain experienced by an individual when caring for a person with disability or illness is usually referred to as the caregiving burden (Gately & Ladin, 2018).

Caregiving of elders with chronic illnesses mostly leads to “multiple co-occurring stressors” (e.g. poor health status, social isolation, emotional distress or financial strain, etc.) due to the demanding needs of the process. It is also very important to consider that caregiving is a multidimensional and highly individualized experience and thresholds for caregiver burden may vary from caregiver to caregiver (Gately & Ladin, 2018). As a multidimensional phenomenon, Zarit and Zarit (1990) have mentioned that emotional, psychological, physical, social or financial challenges are part of the burden concept.

Literature has mentioned the financial strain or burden as a significant outcome when it comes to caregiving burden. In 2011, almost one-third of caregivers have reported financial burden linked with health care (Centers for Disease Control and Prevention, 2011). It is defined as the health-related expenditures to household income (Brooks, Wilson, & Amir, 2011). Financial burden may have multiple antecedents. It may be due to a decrease in household income, some out-of-pocket

costs (e.g. health-related expenses), or any other costs which may add to financial pain (Khera et al., 2014). These extraordinary expenses make it even more important for the one who is caring for an elder to retain their jobs if they need to avoid further financial burden (U.S. DEP'T OF LABOR, 2016).

Regardless of the industry or occupation, one may find these caregivers everywhere (Yeandle, Bennett, Buckner, Shipton, & Suokas, 2006). Employees have reported that these caregiving responsibilities lead them to work interruptions, missing work and adjustment in work schedules (Brody, Kleban, Johnsen, Hoffman, & Schoonover, 1987). Working caregivers may encounter a clash of roles between care role and work role and usually, these conflicts lead to physical as well as mental problems. It may even negatively impact on their work performance (National Family Caregivers Association, 2011). These highly demanding roles of work, as well as care, may result in emotional exhaustion. As reported by Bradley and Cartwright (2002), people who are involved in highly demanding roles (physical or mental or both) are very much vulnerable to emotional exhaustion.

Emotional exhaustion is the most obvious sign of burnout. One may feel exhausted as far as emotional resources are concerned or “emotionally overextended” during the process of emotional exhaustion (Maslach, 1993). It is the process of depletion of emotional and mental energy. This depletion is commonly the result of extraordinary demands and one senses that resources are not sufficient to deal with them (Moore, 2000). Hence, it can be hypothesized that:

H₀₁: Eldercare financial burden has a significant impact on Emotional Exhaustion

Literature also claims that having to be responsible in multiple roles may lead to stress. Despite these multiple roles, the key is how an individual emotionally perceives and reacts towards multiple aspects of life (Arber, Gilbert, & Dale, 1985). Maurin and Boyd (1990) have identified that the burden is the main source of stress and found “mastery of situation” as a mediating factor to stress. Kim (2011) has mentioned the burden as one of the stressors that may result in emotional or physical strain. Eventually, it leads to health problems, relationship difficulties and one may even struggle in achieving personal as well as professional goals. As mentioned by Khera et al. (2014), the financial burden is significantly associated with physical and mental functioning. It is one of the causes of stress and depression (Watkins et al., 2012).

Family challenges, especially caring for elders can be a significant source of stress as it is considered to be a long term commitment (Kutner et al., 2009; Triulzi,

1994). When this consistent stress is not effectively managed, emotional exhaustion is inevitable (Edwards, 2015; McShane & Von Glinow, 2004). This leads us to our second hypothesis.

H₀₂: There will be a significant relationship between eldercare financial burden and job stress.

Conservation of Resources Theory (COR) claims that three situations may lead to stress i.e. when there is a threat to resources, actual loss of resources and lack of resource gain despite significant resource investment. Hobfoll (2001) argues that burnout is an outcome of a combination of three stress conditions, under these conditions people are motivated to guard themselves and as a result, they invest in gaining resources. The failure of this investment leads to a stress condition. At this point, the burned-out individual may move to “an escalating spiral of resources”, when each loss may result in further depletion of resources that are required in order to deal with the next confrontations with fears of loss. A study conducted by Dimitrios, Athanasios, Eleni, and Maria (2013), reflected that the individuals facing chronic stress are highly vulnerable to job burnout that is connected to psychological, emotional and physical exhaustion. Several job stress factors significantly impact emotional exhaustion (Cui et al., 2018). This brings us to our third hypothesis:

H₀₃: There will be a significant relationship between job stress and emotional exhaustion.

As mentioned earlier, the process of emotional exhaustion may deplete mental as well as emotional resources. Usually, extraordinary demands lead an individual to sense that resources are not sufficient to deal with these demands and may cause further depletion of these resources (Moore, 2000). The caregiving role involves multiple demands and these demands are stress factors leading to burden or strain. It may also deplete physical as well as psychological resources (Zacher & Schulz, 2015). Under the context of caregiving, when investigating stress and its antecedents, COR theory is the most commonly used theory (Westman, Hobfoll, Chen, Davidson, & Laski, 2004).

According to Hobfoll (1989), the COR theory mainly claims that the employees not only want to gain but also maintain valuable resources. When these resources are lost or even under threat, employees experience strain. It further claims that when additional resources are available, employees can prevent or compensate for the loss of the resource and even gain more resources. In contrast, when these

resources are insufficient, it may lead to further losses and making it difficult or sometimes impossible for employees to obtain additional resources. Thus, our fourth hypothesis claims:

H_{04} : Job stress will mediate between financial burden and emotional exhaustion.

Figure 1 shows the theoretical framework for this study. Here, the financial burden has been taken as an independent variable and emotional exhaustion as a dependent variable. Job stress mediates the relationship between the two variables.

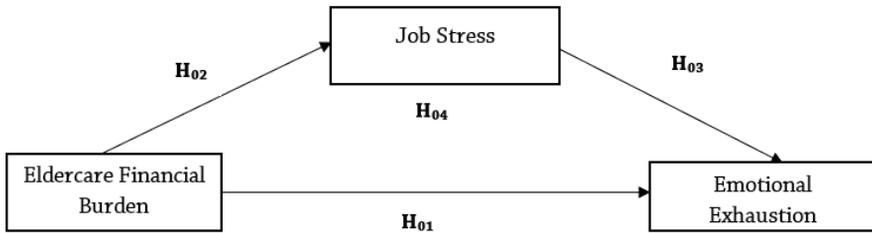


Figure 1: Theoretical Framework

Methodology

Data Collection Procedure

Data was collected using two-time lags (i.e. T1 and T2). During T1, data for the independent variable was collected, whereas data for mediating and dependent variables was collected during second-time lag i.e. T2.

Measures

This study mainly focused on investigating the impact of financial burden (an outcome of eldercare) on emotional exhaustion. It also looked for the mediating effect of job stress on these variables.

The target population for this particular study was three service sectors from Lahore, Pakistan i.e. health, education and banking sectors. All the employees of these sectors having a permanent job and providing care to their elders (i.e. parents, grandparents or elder siblings) were part of this study. A total sample size of 143 was taken using convenience sampling. Convenience sampling is a common practice in caregiving research (Greenfield, Hasche, Bell, & Johnson,

2018; Kao & McHugh, 2004; Pruchno et al., 2008; Varona, Saito, Takahashi, & Kai, 2007).

There were three main variables for the study i.e. financial burden as an independent variable, emotional exhaustion as a dependent variable and job stress as a mediating variable. The data was collected using multiple measures. The scale for job stress has been adopted from Stommel, Given, and Given (1990). The scale is still in use and has been recently adopted by the researchers (Jin, Sun, Jiang, Wang, & Wen, 2018; McCormac et al., 2018) The measure contains 6 items with 5-points Likert scale. The dependent variable (emotional exhaustion) was measured using the 7-points Likert scale developed by Schaufeli, Leiter, Maslach, and Jackson (1996) with 1 means never and 7 indicates daily. It is one of the widely used scales to measure emotional exhaustion (Erschens et al., 2019; Virgã, Schaufeli, Taris, van Beek, & Sulea, 2018). The financial burden was measured through a 5-points Likert scale measure developed by Stommel et al. (1990). Wen et al. (2019) and Marsack-Topolewski and Church (2019) have recently used the scale to measure the construct in their recent researchers.

Reliability analysis of the measures shows acceptable values (See Table 1). Internal reliability of emotional exhaustion and stress is .93 and .74 respectively where financial burden shows a value of .65 which is considered poor but still acceptable (Athanasidou & Mavrikaki, 2014; Taber, 2018).

Table 1. Reliability Analysis

Construct	Cronbach's Alpha
Emotional Exhaustion	.93
Job Stress	.74
Financial Burden	.65

Data Analysis

The study examined the impact of the financial burden of caregivers (independent variable) on emotional exhaustion (dependent variable) using job stress as a mediating factor. Mainly correlation and regression techniques have been used to test the association between the variables under study. The majority of the sample are males (63.6%), almost half (47.6%) of the sample falls within the age group of 25 to 31 and the educational level of the half of the respondents is 16 years. Duration of care and tenure with the current organization are 3.18 and 2.43 years respectively.

Table 2 shows correlation analysis among the three variables. All three variables are positively and significantly correlated with each other. Here, the financial burden is significantly and positively correlated (.38 and .28) with emotional exhaustion and job stress respectively. It indicates that a high level of financial burden leads to high levels of emotional exhaustion and job stress.

Table 2. Pearson Correlations Among Financial Burden, Job Stress and Emotional Exhaustion (N=143)

	1	2	3	Cronbach Alpha	No. of Items
1. Financial Burden	-	-	-	.65	4
2. Emotional Exhaustion	.380**	-	-	.93	9
3. Job Stress	.280**	.635**	-	.79	5

** Correlation is significant at the 0.01 level (2-tailed).

Table 3 represents the results of the linear regression between financial burden and emotional exhaustion. It shows that financial burden positively and significantly impacts emotional exhaustion with an $R^2=.145$ and $p\text{-value} < 0.01$. It means that the value of emotional exhaustion changed by 14.5% due to the financial burden. Moreover, the regression coefficient of the financial burden is also significant ($B=.654$, $t=3.426$, $p < 0.05$), showing a positive relationship between financial burden and emotional exhaustion. The results fully support the first hypothesis (H_{01}) of the study that the financial burden has a significant impact on emotional exhaustion.

Table 3. Summary of linear regression analysis for Financial Burden predicting Emotional Exhaustion (N=143)

	B	SE B	t	p-value	R	R2	Adj R2	F
FB→EE								
Constant	1.334	.389	3.426	.001				
Financial Burden	.654	.134	4.885	.000	.38	.145**	.139	23.861**

FB→JS								
Constant	1.962	.262	7.483	.000				
Financial Burden	.312	.090	3.458	.001	.28	.078**	.072	11.961**
FB→JS→EE								
Constant	-.400	.371	-1.076	.284				
Job Stress	.884	.101	9.757	.000				
Financial Burden	.379	.113	3.365	.001	.669	.447**	.440	56.676**

**p<0.01

FB = Financial Burden

EE = Emotional Exhaustion

JS = Job Stress

Table 2 further shows that almost 8% of the variance in job stress is explained by financial burden ($R^2=.078$, $F=11.961$, $p<0.05$). Similarly, the regression coefficient financial burden is significant as well ($B=.312$, $t=3.458$, $p<0.05$) which indicates a positive relationship between financial burden and stress ($R=.28$, $p<0.05$). Thus our second hypothesis is supported by the results.

Table 2 also explains the regression coefficient of job stress is significant ($B=.884$, $t=9.757$, $p<0.05$), which shows a positive association between job stress and emotional exhaustion ($R=.669$, $p<0.05$). It also proves our third hypothesis as accepted. Additionally, regression analysis was performed to predict emotional exhaustion using both a financial burden and job stress using Warner (2013) three-step procedure followed by Sobel's test for validating the significance of the mediator. Almost 45% of the variance in emotional exhaustion is explained by job stress and financial burden having job stress as a mediating variable ($R^2=.447$, $F=56.676$, $p<0.05$). The regression coefficient of the financial burden is also significant ($B=.379$, $T=3.365$, $p<0.05$). This proves that job stress and emotional exhaustion significantly predict emotional exhaustion. Hence, hypothesis 4 is also supported.

Warner (2013) has mentioned that if the direct relationship between independent and dependent variables is insignificant and the indirect relationship is significant (through a mediated variable) then it is considered to be full mediation. On the other hand, if both direct, as well as indirect relationships, are significant then there is a partial mediation. The above literature concludes that in the present study there is a partial mediation as both direct and indirect relationships are significant.

Figure 2 explains that the mediation analysis has segregated the total effect of the financial burden on job stress ($c=.654$) into direct effect ($\acute{c}=.379$) and mediated effect ($ab=.312 \times .884=.276$). It shows that mediation through job stress is statistically significant as the total effect is a summation of both effects. See the following equation:

$$c = \acute{c} + (a)(b)$$

$$.654 = .379 + .312 \times .884$$

$$.654 = .654$$

The following figure shows the unstandardized path coefficient for the financial burden/stress/emotional exhaustion mediation analysis.

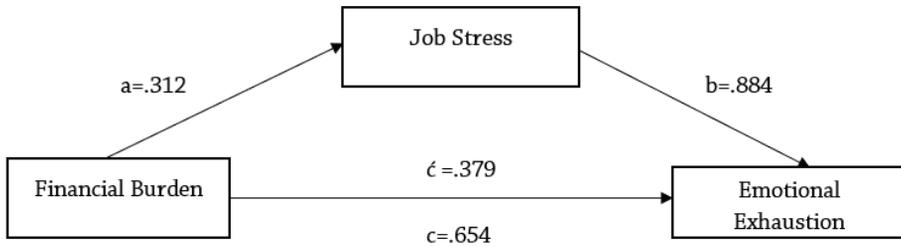


Figure 2: Unstandardized Path Coefficient for Financial Burden, Job Stress and Emotional Exhaustion

The Sobel test examines the “a” and “b” coefficient of mediation as mentioned in Figure 2. The $H_0: ab=0$. For generation statistics of z test, (SE_{ab}) is required. To test the null hypothesis (H_0), the following formula is used:

$$Z = ab/SE_{ab}$$

For a significant value of ab , the value of z should be between $+1.96$ and -1.96 . The Sobel test results have been presented in Table 5. The z value= 1.9907 with $p < 0.05$ which shows that H_0 is rejected. It also means that mediation does exist. Thus, job stress is mediating the relation between financial burden and emotional exhaustion.

Table 5: Mediation Results Using Sobel Test

Input	Test	Test Statistics	SE	p-value
a=.380	Sobel	1.9907	0.0435	0.04
b=.228	Aroian	1.9487	0.0444	0.05

$S_a = .09$	Goodman	2.0357	0.0426	0.04
$S_b = .101$				

To confirm the role of job stress as mediation, Process 2.16 by Hayes (2012) has also been used. Table 6 also describes almost the same results as obtained by the above procedures ($c = .6542^{**}$, $a = .3118^{**}$, $b = .8836^{**}$ and $c' = .3787^{**}$). The values of LLCI and ULCI against unstandardized coefficient a, b, c, and c' do not have zero between them which shows a significant relationship between the variables. The indirect mediated effect is also significant as it provides the same value calculated above. The results also verify and support all the hypotheses.

Table 6: Regression Results for Mediation

Variable	B	SE B	Sig	LLCI	ULCI
Model without Moderation					
Constant	1.3340	.3894	.0008	.5641	2.1038
FB → EE (c)	.6542	.1339	.0000	.3894	.9190
R ² = FB → EE = .1447**					
Model with Moderation					
FB → JS (a)	.3118	.0902	.0007	.1336	.4901
JS → EE (b)	.8836	.1009	.0000	.6841	1.0831
FB → EE (c')	.3787	.1125	.0010	.1562	.6011
Indirect effect (a x b)	.2755			.1093	.4624
R ² FB → JS = .0782**					
R ² FB,JS → EE = .4474**					
F FB → EE = 23.8606					
F FB → JS = 11.9609					
F JS,FB → EE = 56.6758					

Discussion and Conclusion

The current research has been conducted to investigate the possible spillover impact of financial burden of eldercare at the workplace specifically in terms of emotional exhaustion. It has also explored the role of job stress as a potential mediator. The baseline correlations between the variables under investigations are also supported by current research. The correlation results show that as financial burden

increases, job stress and resultantly emotional exhaustion arises as well. It further supports the findings of Zacher and Schulz (2015) that the demands associated with eldercare are one of the sources of stress and emotional exhaustion. It is also aligned with argument of Sakka et al. (2016) which claims that effect of extraordinary demands may spill over work and family roles.

The regression results show the acceptance of the first three hypotheses. The first three hypotheses have tested a direct causal relationship between financial burden and emotional exhaustion. The results have identified the financial burden as a significant predictor of emotional exhaustion. It has been proved that there is a significant positive relationship between the two variables. It reflects that the higher financial burden may lead to higher levels of emotional exhaustion. It also explains that eldercare demands that not only result in financial burden but employees may also feel emotionally exhausted at the workplace. The results are also aligned with the COR theory which states that depletion of resources usually leads to further loss of resources. When the depletion of financial resources reaches a certain point, it further spills over the workplace and as a result, individuals get emotionally exhausted. As mentioned in the literature review, emotional exhaustion is the major dimension of the burnout, a state where an individual feels emotionally drained due to loss of emotional as well as psychological resources.

The results of the second hypothesis (H_{02}) revealed that there is a positive and significant relationship between financial burden and job stress. Perceived loss or threat to valuable resources may lead to stress (Hobfoll, 1989, 2001). The results indicate that when a caregiver perceives the loss of financial resources due to eldercare demands, it may result in stress. Similarly, job stress has the same type of relationship as emotional exhaustion which is claimed by the third hypothesis (H_{03}). Employees who are exposed to stress for a longer period, may feel emotionally exhausted or burned out (Kutlukturkan, Sozeri, Uysal, & Bay, 2016). The findings strongly reflect that stress leads to emotional exhaustion.

The fourth hypothesis (H_{04}) is also supported by the results that job stress positively and significantly mediates the relationship between financial burden and emotional exhaustion. These results are also aligned with the study of Tully (2004), which claims that stress leads to emotional exhaustion. An employee may feel stress under a certain burden due to some excessive demands. When an employee faces a burden more frequently, the frequency of emotional strain will increase as well and at one point the employee will be emotionally exhausted (Ranka, 2015; Yang, Liu, Nauta, Caughlin, & Spector, 2016). The results support the literature

as there is mediation between the financial burden and emotional exhaustion. Further, the findings of the current study are also consistent with the study of Hang-Yue, Foley, and Loi (2005) which concluded that when an individual has to play multiple roles, it usually leads to emotional exhaustion and results in adverse organizational outcomes.

The study concludes that job stress mediates between financial burden and emotional exhaustion. The results are also aligned with the available literature which claims that working individuals who are also providing eldercare are most likely to be vulnerable to role conflicts. This conflict not only results in other adverse effects but it may also negatively impact the workplace (National Family Caregivers Association, 2011).

Theoretical and Practical Implications

As mentioned earlier, the literature is somewhat deficient concerning the phenomenon discussed in the current study. The current study will help the concept to become more generalized. It is also a unique concept under local conditions. The study may prove to be helpful for both employees as well as employers with respect to practical implications. Eldercare is inevitable under eastern cultural society and considered to be a “cultural requisite”. Employers should hire those candidates who are capable of coping with stress as well as emotional exhaustion due to eldercare’s financial burden. Employees should be trained and need to be educated to understand that eldercare is a routine task as other family responsibilities are. So, taking stress or ultimately going towards emotional exhaustion will not be a good idea for their health as well as organizational productivity.

Limitations of the Study

The study has been carried out on service sector employees only. It is recommended for future researchers to demonstrate the same research with manufacturing and other sectors as well. The study has just focused on the financial burden. Eldercare leads to other burdens as well e.g. emotional, social, or physical burdens. Future researchers should test the relationship with other dimensions of the burden too. In

addition to emotional exhaustion, there are two more dimensions of job burnout, and future research should be executed keeping in mind this limitation as well.

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