Cheating constraint decisions and discrimination against workers with lower financial standing

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Abstract: Workers with lower financial standing face many personal challenges due to the relatively lower level of material resources they have at their disposal. We propose that lower financial standing not just impacts workers themselves, but also engenders discrimination from supervisors. Drawing on social cognition principles, we forward a situational inference perspective whereby supervisors make a naïve inference that workers with lower financial standing pose a higher risk of cheating which leads them to subject such workers to more negative treatment and deprive them of opportunities. We focus on two ubiquitous ways in which organizations constrain cheating behavior: worker surveillance and task allocation. In Studies 1 and 2, we find that workers with lower financial standing are unfairly subjected to higher levels of surveillance due to higher perceived cheating risk. In Studies 3 and 4, we find that such workers are unfairly discriminated against in terms of being assigned tasks that could potentially have direct or longer term career benefits for them, but that entail a risk of cheating, due to higher perceived cheating risk. Furthermore, supervisors' preference for complex explanation moderates these effects, such that the negative indirect effect is weaker when preference for complex explanation is higher as opposed to when preference for complex explanation is lower (Studies 2 and 4). These findings extend the understanding of challenges faced by workers with lower financial standing and warn that the attempts to constrain cheating, prevalent in modern organizations, can themselves be systematically biased against vulnerable groups.

Keywords: Financial standing, Cheating risk, Worker surveillance, Task allocation

1. Introduction

Although traditionally neglected by the organizational sciences (Leana & Meuris, 2015; Meuris & Leana, 2015; Pitesa & Pillutla, 2019), workers with lower financial standing represent a very large and particularly vulnerable segment of the workforce. At the extreme, millions of workers in the United States (U.S.) (Proctor et al. 2016) and billions around the world (World Bank, 2018) live at or below the poverty line. Many of these workers are low-level employees in organizations. Even for many workers in higher level jobs, changes in job relations and corporate policies over the past decades have introduced greater uncertainty and volatility in personal finances (Bidwell et al., 2013; Cobb, 2015; Kalleberg, 2009; Kalleberg & Hewison, 2013; Wartzman, 2017). In the U.S., only 40 % of workers say that they could come up with USD 1,000 in case of an emergency (Nova, 2019). Even in prestigious occupations, workers in entry-level positions often receive low compensation, which potentially means several years of financial insecurity (Lee & Mather, 2008).

In response, a growing body of work in the organizational sciences (Meuris & Leana, 2015) and social sciences more broadly (Banerjee & Duflo, 2011) has focused on explaining the challenges faced by individuals with lower financial standing. The defining feature of workers with lower financial standing is that they are poorer or have relatively lower levels of material resources at their disposal (Anderloni et al., 2012; Christie & Barling, 2009). Most of the attention in organizational research to date has been on the psychological burden imposed on the worker by a lack of material resources, its potential adverse consequences for work-related outcomes, and the ability of these individuals to improve their economic situation. For instance, Meuris and Leana (2018) found that a lack of material resources undermines working memory, causing accidents among truck drivers, and He et al. (2020) showed that it makes people less able to capitalize on integrative negotiation potential.

We extend the research on challenges faced by workers with lower financial standing by proposing that, beyond the impact of financial standing on workers themselves, it also influences how workers are

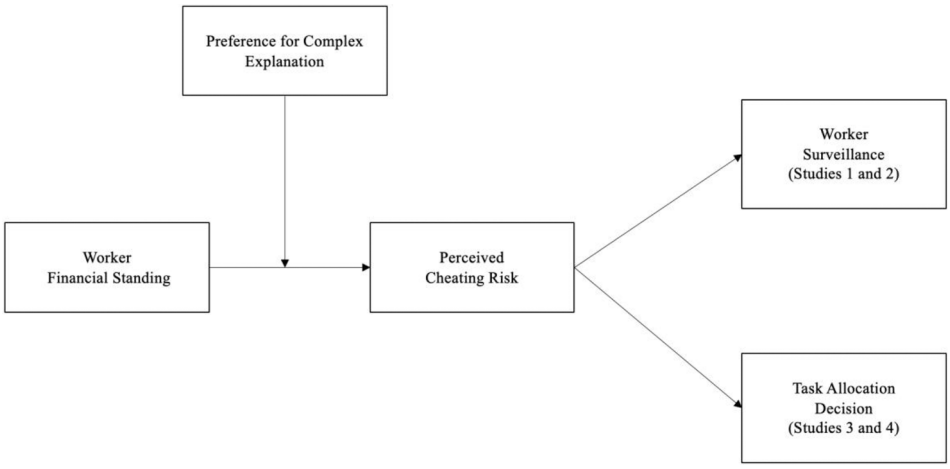

Fig. 1. Conceptual Model.

treated by others. We propose that the perception of lower worker financial standing engenders bias among supervisors in common organizational situations in which there is concern about protecting material resources. Organizational resources tend to be under imperfect control, which introduces a systemic risk of employee cheating behavior, or unethical appropriation of value from the organization, most notably material resources and time (Mitchell et al., 2018; Shu et al., 2011; Vadera & Rao, 2021). Organizations use various mechanisms to reduce the risk of such behavior among workers, for example, in the form of worker surveillance (Dahlstrom & Nygaard, 1999). Drawing on social cognition principles (Bless et al., 2004; Fiske, 1992; Kunda, 1999), we forward a situational inference perspective according to which decision-makers make a naïve inference that workers with lower financial standing pose a higher risk of cheating, which leads decision-makers to subject such workers to more negative treatment and deprive them of opportunities.

Our review identified two ubiquitous ways in which organizations constrain cheating behavior that are particularly relevant in terms of their negative impact on target workers: *worker surveillance* (Alge, 2001; Workman, 2008) and *task allocation* (De Pater et al., 2010). In two studies, we tested whether workers with lower financial standing were subjected to more surveillance, which was known to be disruptive to work performance and wellbeing. In two additional studies, we tested whether such workers were discriminated against in terms of being assigned tasks that could potentially have direct or longer term career benefits for them, but that entail a risk of cheating. In each context (surveillance and task allocation), we tested our theory using a high-involvement experiment and a survey among supervisors. We tested the key mediator proposed by our model—perceived cheating risk—delineating it from more general stereotypical perceptions associated with a person's financial standing. We also tested a moderator implied by our theorizing focused on naïve explanations for causes of behavior—preference for complex versus simple explanations (Fletcher et al., 1986)—which served as an additional test of our proposed theoretical process and a way to identify an actionable and thus practically relevant attenuating factor for the problem we highlight (see Fig. 1).

The central proposition of the paper is of practical social significance, and the related theoretical and empirical work also makes several contributions to the literature. Practically, the problem we identify might, on a large scale and across various organizational situations, unfairly disadvantage workers with lower financial standing. Previous research has found that individuals with lower financial standing are *less likely* to behave unethically to benefit themselves (Piff et al., 2012; Trautmann et al., 2013).[1] Two of our supplementary studies (see Online Supplement) also confirm that workers with lower financial standing are no more likely to cheat in the situations on which we focus. Discrimination against such workers based on an incorrect assumption that they are more likely to cheat thus represents a clear case of unfair treatment and an opportunity loss for organizations. As Blanden (2013) noted, there are major negative "implications for economic efficiency if the talents of those from poorer families are underdeveloped or not fully utilized, as those from poorer backgrounds will not live up to their productive potential" (p. 38).

We contribute to organizational research by expanding the understanding of the challenges faced by workers with lower financial standing. Leana and Meuris (2015) noted that employee financial standing has "received relatively little attention in organizational research as a driver of employee attitudes, affect, and behavior, despite its importance in people's lives" (p. 56). There has been growing attention on workers with lower financial standing, which is somewhat consistent with greater sensitivity to such individuals in the broader social sciences (Banerjee & Duflo, 2011; Henrich et al., 2010), and the realization that a lack of material resources might in itself have psychological implications that make it difficult to improve one's position (Haushofer & Fehr, 2014; Mullainathan & Shafir, 2013). Most work thus far has focused on supply-side explanations, such as cognitive burden (Meuris & Leana, 2018) or lack of attention to opportunities (He et al., 2020) caused by a lack of material resources. We extend the theory on stereotypes associated with workers with lower financial standing by proposing a new psychological mechanism—perceived cheating risk—to explain how such workers are treated by others in consequential work situations.

We also contribute to the different streams of literature on unethical behavior. Much research has been dedicated to understanding the antecedents of unethical behavior, as exemplified by the large body of work on the effectiveness of social and organizational mechanisms in constraining unethical behavior (e.g., Baker et al., 2006; Douglas et al., 2001; Treviño & Youngblood, 1990). Yenkey (2018, p. 613) echoes this

[1] Most relevant to our theory, which focuses on financial standing, the study by Trautmann et al. (2013) contains overall financial wealth as well as income as proxies. Piff et al. (2012) focused either on whether the person drives a more or less expensive vehicle, considered "reliable indicators of a person's social rank and wealth" (p. 4087), or measured as a self-perceived overall socioeconomic status, with high values representing "the people who are the best off, those who have the most money, most education, and best jobs."

point by noting that "constraining opportunism is a key theme across social science disciplines." This has been particularly true in the domain of business, given the pronounced need to prevent unethical behavior in organizations. The focus in various areas of literature, from deviance research (e.g., Bennett & Robinson, 2003; Berry et al., 2007) to behavioral ethics research (e.g., Kish-Gephart et al., 2010), has been some form of self-interested behavior, most notably cheating, theft, and other forms of unethical appropriation of value. Although this research has generated valuable insights into how to reduce unethical acts, there has been insufficient acknowledgment that attempts to constrain unethical behavior might themselves be biased. The question of the fairness of social regulatory systems has been raised in political science, most notably with respect to biases against racial minorities in the U.S. penitentiary system (Cole, 1999; Reiman & Leighton, 2015); however, organizational research has not emphasized the potential discrimination in cheating constraint attempts in the context of work.

2. Theory

2.1. Employee cheating behavior and cheating constraint practices

Cheating behavior is a considerable concern for organizations, translating into as much as 70% of all business losses and causing an estimated 30% of all business failures (Bullard & Resnick, 1983; Miner & Capps, 1996; Taylor, 1986). To put the magnitude of the cost of employee cheating into perspective, in the U.S. retail industry alone, employee theft costs an estimated USD 50 billion per year (Reilly, 2017). This figure is three times the cost of all property crime in the U.S. (Federal Bureau of Investigation, 2018). We focus on instances of employee cheating behavior, involving the unethical appropriation of organizational material resources, due to the unique relevance of material considerations for the stereotypes decision-makers hold of individuals with lower financial standing and, as we propose, how they treat such individuals.

Given the tremendous cost of employee cheating for organizations and the related survival risk that it introduces, organizations deploy various measures to constrain cheating behavior among their workers. Many employee cheating behaviors are illegal (e.g., employee theft and embezzlement). Organizations often create their own codes of conduct and formal contracts with employees to clarify that unethical conduct is unacceptable and to provide a basis for employee dismissal in the case of non-compliance (Bellé & Cantarelli, 2017; Mazar & Aggarwal, 2011; McCabe et al., 1996; Welsh & Ordóñez, 2014). Many of these organizational measures are aimed at constraining employee cheating by sanctioning unethical or illegal acts after they occur, for example, through dismissal.

However, we argue that, even for the majority of workers—those who have no apparent history of unethical conduct, but who simply find themselves in the common situation in which there is a risk they *might* behave that way—organizational attempts to constrain cheating behavior through preventive measures can be systematically biased and discriminatory in nature. We identified two practices aimed at preventing employee cheating that are almost universally present in workplaces; these practices are known to negatively impact workers and leave room for bias in human judgment (which our theory focuses on): 1) worker surveillance and 2) decisions concerning which workers to entrust with tasks that entail a risk of cheating. We decided to focus on these two practices to demonstrate the broad relevance of the core theoretical process, while keeping the number of contexts tractable. We elaborate on these practices below, discussing how suspicion of higher cheating risk, the focal mechanism in our theorizing, would be relevant in the given process and why that could have detrimental effects on the workers in question.

2.1.1. Cheating constraint through surveillance

The first employee cheating constraint practice we focus on is the most direct and ubiquitous in organizations (Workman, 2008): worker surveillance, or practices of monitoring workers at work with the aim of containing unethical conduct. Common surveillance practices include electronic monitoring of workers' web surfing activity, emails, and phone calls (Workman, 2008). In addition to the surge in the use of electronic surveillance of workers (Fusi & Feeney, 2018), an increasing number of organizations are using video surveillance to monitor their workers (Bernstein, 2017; Fairweather, 1999; Harvey, 2007).

While surveillance systems can be used for tracking performance and providing workers with feedback (e.g., Bhave, 2014; Larson & Callahan, 1990; McNall & Roch, 2009; Niehoff & Moorman, 1993), they are commonly deployed to contain unethical behavior (Bellé & Cantarelli, 2017; Bergen et al., 1992; Wathne & Heide, 2000; Welsh & Ordóñez, 2014). We focus on such forms of surveillance aimed at constraining cheating. Given the goal of reducing cheating behavior, decisions concerning the use of surveillance (e.g., how extensive and intrusive a surveillance system to introduce, or whether or not to actively monitor a given employee at a certain point in time) will be guided by decision-makers' perceptions of a given worker's risk of cheating.

While worker surveillance is valuable for reducing problematic behavior in the workforce and conserving organizational resources, it often comes at a cost in terms of worker performance and wellbeing. Many workers who have no intention of cheating may interpret surveillance as a lack of trust, which can in turn negatively influence their self-confidence, self-efficacy, and job performance, and reduce their trust in management (Frey, 1993; Laird et al., 2017; Watson et al., 2013). Surveillance practices can violate workers' sense of privacy and autonomy, resulting in lower creative performance and citizenship behavior (George & Zhou, 2001; Niehoff & Moorman, 1993; Son et al., 2017; Zhou, 2003). Therefore, the expected benefits of worker surveillance have to be weighed against the adverse effects of such practices on worker performance and wellbeing.

2.1.2. Cheating constraint through task allocation

The second broad practice to constrain employee cheating concerns the core organizational process of task allocation. Task allocation is a fundamental activity in any goal-directed social system that depends on the distribution of work and coordination among organizational actors. Being entrusted with certain tasks also has important implications for workers, as opportunities to participate in projects and tasks may have immediate financial benefits and facilitate skill development and future career opportunities (Babcock et al., 2017; De Pater et al., 2010; McCauley et al., 1994). As an example of how task allocation can have an impact on workers, the achievement gap between men and women has been partly attributed to men being favored in the assignment of challenging tasks (De Pater et al., 2010). Because challenging tasks are often beneficial for long-term skill development, the greater likelihood of men being assigned such tasks unfairly disadvantages women by creating an earnings advantage for men (Blau & Kahn, 2017; Weichselbaumer & Winter-Ebmer, 2005). We expect that many tasks that carry the potential for development (e.g., managing important clients and associated accounts) involve a risk of cheating behavior. In such cases, supervisors' decisions to entrust a worker with such tasks will be guided by their perceptions of whether that worker might take advantage of the opportunity to cheat for personal gain at the expense of the organization. The large body of work on the positive effects of trustworthiness in organizations provides a broad illustration of the process we propose. For instance, being perceived as trustworthy by other organizational actors is associated with higher pay (Fruhen et al., 2015), success in recruitment and selection outcomes (Klotz et al., 2013), and even higher performance, given the role of trust in facilitating collaboration and learning (Dirks & Skarlicki, 2009). The construct of trustworthiness is meant to explain a much broader set of organizational situations and behaviors than the construct of perceived cheating risk on which we focus. However, these constructs share the core notion that decision-makers' behavior and decisions, such as the allocation of opportunities,

depend on the perceived tendency of the target worker to adhere to the norms of appropriate conduct. Although clearly important, the potential implications of perceptions of cheating risk for vulnerable groups and inclusion have not received systematic attention. We next argue that bias in decision-makers' perceptions of cheating risk will impact their surveillance and task allocation decisions, ultimately disadvantaging workers with lower financial standing.

2.2. Financial standing and bias in cheating constraint practices

Workers differ in their level of financial standing, defined as a person's disposable material resources (Anderloni et al., 2012), both across and within organizational levels. Across levels, differences between lower level and higher level employees are strongly correlated with differences in disposable financial resources (Hout, 1988; Shaw, 2014). Therefore, supervisors will often have a good sense of how much workers at different levels earn, which may guide their inferences of worker financial standing. Workers also vary within organizational levels, for example due to differences in family background (Côté,2011; Gray & Kish-Gephart, 2013; Meuris & Leana, 2015). Even among workers at the same level, supervisors are often aware of worker financial standing. For example, many organizations collect information on employees' credit reports (Weaver, 2015) or family members at the time of joining, including their occupations and estimated earnings (Khan et al., 2013). Workers also often, though not always, discuss their financial standing and financial background (Kallschmidt & Eaton, 2019). This is not surprising, as individuals' own financial security and prospects are among the key interests they have as agents (Ben Hamida et al., 1998; Mogilski et al., 2014), and others' financial standing tends to be among the key interests that individuals have as observers (Davis et al., 2018; Koch et al., 2016).

Beyond these situations in which supervisors know or learn directly about workers' financial standing, supervisors' impressions of workers' financial standing can be impacted by myriad subtle cues. For example, research has shown that people readily infer personal financial standing from cues of whether an individual lives in a more or less affluent environment (Christopher & Schlenker, 2000). Telling people about one's family background and life experiences is similarly sufficient to influence perceptions of how poor or wealthy a person is (Blascovich et al., 2001). In Blascovich et al.'s (2001) study, signaling that one was, for example, from Palo Alto (vs Oakland) and enjoyed shopping (vs watching television) led participants to rate the person as wealthier. In another study, simply presenting participants with images of people's shoes was sufficient for participants to guess the target person's (independently reported) income with an accuracy equivalent to a moderate effect (Gillath et al., 2012). As perhaps the most dramatic demonstration, Bjornsdottir and Rule (2017) found that people were able to classify others as rich or poor based merely on images of their faces stripped of any contextual cues. In sum, while supervisors are unlikely to have perfectly accurate knowledge of workers' financial standing, there are many situations in which people form such impressions. Our theory applies to such (relatively common) situations in which supervisors know of or are able to gauge workers' financial standing, whether across or within job levels.

We forward a situational inference perspective according to which decision-makers make a naïve inference that workers with lower financial standing pose a higher risk of cheating when the situation affords an opportunity for material self-gain, a concern that overrides general positive impressions of warmth and morality and ultimately engenders bias in attempts to constrain cheating behavior. We draw on social cognition principles (Bless et al., 2004; Fiske, 1992; Kunda, 1999) to argue that the interplay of situational demands and cues of worker financial standing will lead to the inference that workers with lower financial standing present a higher risk of cheating in situations that present an opportunity for material gain through cheating. In attempts to constrain cheating, the salient situational characteristics are the protection of material resources and the need to minimize the chance that workers will engage in cheating.

When people are concerned about a certain issue (e.g., possible cheating), they are highly attuned to potentially relevant situational cues (see Bar-Haim et al., 2007, for a review). Worker financial standing is likely to be a salient cue in situations in which the motive is to reduce the risk of cheating. The defining feature of workers with lower financial standing is the relatively lower level of material resources they have at their disposal (Anderloni et al., 2012; Christie & Barling, 2009). Being aware of this worker characteristic, decision makers may engage in a naïve reasoning process whereby they infer that, in situations affording an opportunity for cheating, those workers who find it relatively more difficult to obtain valued outcomes through regular (ethical) means will be more likely to cheat and attempt to obtain valued outcomes through unethical means. Assuming that all individuals desire material comfort, workers with lower financial standing may be seen as experiencing a greater level of temptation and thus being more at risk of resorting to cheating.

This naïve reasoning process has parallels in rational choice models of unethical behavior in criminology, which suggest that people deprived of valued outcomes are more likely to resort to unethical behavior to benefit themselves and attain such valued outcomes (Becker, 1968; Cornish & Clarke, 1986; Hechter & Kanazawa, 1997; Hsieh & Pugh, 1993). However, as we have noted, this idea does not seem to hold when it comes to individuals with lower financial standing, who have been found to be *less* likely to engage in unethical behavior than their more advantaged counterparts (Piff et al., 2012; Trautmann et al., 2013). Supervisors might nevertheless be guided by an incorrect assumption that these workers' greater material need makes them more likely to try to attain valued outcomes through unethical cheating behavior when the situation affords an opportunity for such gain.

Some indirect support for our proposition also comes from a qualitative study of workplace bullying among Turkish workers (Soylu & Sheehy-Skeffington, 2015) in which the authors argued that workplace bullying tends to be disproportionately targeted at members of lower status social groups. One of the methods of bullying reported in interviews with such members was "excessive surveillance." For example, one respondent indicated, "My superiors do watch almost every step of mine. It feels like pairs of eyes are attached to my office door" (p. 1112). Our theory, highlighting the connection between financial standing and perceived cheating risk, helps explain why this particular form of adverse treatment of workers with lower financial standing may occur. It also suggests that the observed incident is part of a broader bias against such workers in attempts to constrain cheating, underlying different workplace processes and situations in which cheating risk is relevant, including task allocation. We predict as follows:

Hypothesis 1. *Lower worker financial standing is associated with* (*a*) *more surveillance and* (*b*) *allocation of fewer tasks that would be beneficial for the worker but that involve a risk of cheating.*

Hypothesis 2. *The effect of worker financial standing on* (*a*) *surveillance and* (*b*) *task allocation is due to the higher perceived cheating risk of workers with lower financial standing.*

2.3. The moderating role of preference for complex versus simple explanations

Our model focuses on the naïve inferences people make to explain causes of behavior. The cue we focus on is worker financial standing, which is likely to be salient in situations involving a risk that workers may seek financial benefit through cheating. The "cognitive miser" analogy suggests that observers who are in the midst of a complex social situation may engage in heuristic, unsystematic processing due to limitations on cognitive resources (Fiske & Taylor, 1991). Further research has painted a more subtle picture, showing that the rigidity and stability of judgmental heuristics and errors only apply in some situations and to

some individuals (Bless et al., 2004; Fletcher, 1983; Zemla et al., 2017). We thus tested a moderator that enabled us to probe our logic and identify an attenuating factor for the proposed problem: preference for complex versus simple explanations in predicting the causes of others' behaviors (Fletcher et al., 1986).

Kelley's (1972, 1973) work on attribution suggests that there are two causal schemata underlying this preference. The first is the multiple necessary causal schema, which assumes that a number of causes are necessary for a behavior to occur; the second is the multiple sufficient causal schema, which presupposes that a single cause is sufficient to result in a given behavior (Fletcher et al., 1986). The different schemata that people prefer to apply tend to be evident as individual differences, but they are also malleable and can be influenced in the moment and over time (Cunningham & Kelley, 1975).

We propose that when supervisors have a more complex causal schema, they will be less likely to perceive workers with lower financial standing as having a higher risk of cheating. People who prefer to apply a complex causal schema tend to generate more causes to account for others' behavior compared to people who prefer to apply a simple causal schema. By generating more complex reasons as to what might be guiding the behavior of such workers, supervisors are less likely to rely on the simple salient cue of worker financial standing and the associated cognitions pertaining to the greater material need of those individuals that might make them more likely to try to attain valued outcomes through unethical cheating behavior. As such, we hypothesize that:

Hypothesis 3. *The indirect relationship between lower worker financial standing and (a) higher levels of surveillance and (b) lower task allocation through higher perceived cheating risk is weaker when supervisors are higher on preference for complex explanation as compared to preference for simple explanation.*

3. Overview of research

3.1. Main studies

We conducted four studies to test our model (two focusing on surveillance, two focusing on task allocation), using different designs, samples, and methodologies. Studies 1 and 2 tested the theory in the context of worker surveillance. In Study 1, we recruited business school students and conducted an unobtrusive experiment that manipulated perceived worker financial standing by using confederates and cues of financial standing present in everyday life. We examined how participant supervisors allocated surveillance as a function of perceived financial standing, despite knowing the surveillance to be disruptive. Study 2 was an experiment with supervisors, who read a workplace scenario, reported surveillance decisions, and responded to a measure of perceived cheating risk. This study also tested the moderating role of preference for complex explanation.

Studies 3 and 4 tested our theory in the context of task allocation. Study 3 reproduced key features of a situation in which a decision-maker decides whether to entrust a worker with a task that affords him/her an opportunity to benefit through cheating behavior. If the worker completes the task as expected, both parties stand to benefit. However, if the worker chooses to cheat, the decision-maker will be left worse off than if he/she had not assigned the worker to the task. Study 4 focused on the allocation of developmental tasks (De Pater et al., 2010) that entail some risk of employee cheating. We surveyed supervisors working in the banking and finance industry, in which both wealth and risk of cheating tend to be particularly abundant (Pitesa, 2015; Safizadeh et al., 2008). Both studies tested the proposed mechanism of perceived cheating risk, and Study 4 also tested the moderating role of preference for complex explanation.

3.2. Supplementary studies

We also conducted an additional test of whether workers with lower financial standing are more likely to cheat in the contexts on which we focus in order to further validate our argument that assumed higher cheating risk on the part of workers with lower financial standing would indeed represent a bias. One study, supplementing Study 1, examined participants' actual cheating levels in the same context as in Study 1; we also examined how surveillance was experienced by participants. We found that workers with lower financial standing were significantly less likely to cheat than their counterparts with higher financial standing, even in a condition in which they were certain that their potential cheating behavior could not be uncovered. We additionally found that being monitored in this context increased workers' anxiety and undermined their performance, thus disproportionally hurting workers with lower financial standing and undermining their earnings potential. The second study, supplementing Study 3, further found that workers with lower financial standing were *less* opportunistic than their counterparts with higher financial standing when entrusted with a task entailing risk of cheating. The two validation studies thus demonstrate that potential discrimination in cheating constraint against those with lower financial standing in these contexts is clearly unfair. The full writeups of both supplementary studies are available in the Online Supplement (pp. 3 and 7).

3.3. Supplementary analyses

We sought to delineate our model focusing on situational cues and inferences from the more general models focusing on relatively stable dispositional stereotypes, often at group level (Durante et al., 2017; Fiske et al., 2002). We measured stereotypes of warmth, competence, and morality in our field studies and controlled for them in the main analyses. Appendix A contains a summary of the findings (Table A2). Overall, the inclusion of these variables in our hypothesis testing does not impact the results. We find heterogeneous results concerning broad perceptions of the warmth, competence, and morality of workers with lower financial standing, which we discuss in the Online Supplement.

3.4. Research process and transparency

All study materials, data, analysis codes, and the Online Supplement are available at the Open Science Framework web page associated with this project: https://osf.io/fbrx7/?view_only=277feb9d35d84723bec1a265e366b45f. We pre-registered Studies 2 (https://aspredicted.org/js664.pdf), 3 (https://aspredicted.org/8jv7s.pdf), and 4 (https://aspredicted.org/b3jv2.pdf), including the study design, hypotheses, sample size, and analysis strategy. Study 1 was not pre-registered, as it was conducted at an earlier date, in 2016.

4. Study 1: Surveillance experiment

4.1. Method

4.1.1. Participants and design

In Study 1, we manipulated worker financial standing using confederates and examined how it impacted participant supervisors' decisions to impose surveillance they knew to be disruptive. To this end, we used a within-subjects design with two conditions whereby participants met and interacted with two workers (in reality confederates): one with ostensibly lower financial standing and one with ostensibly higher financial standing. Given the within-subjects design (which afforded higher power than alternatives) and the high-involvement context of the study (designed to ensure engagement and psychological realism), we aimed at recruiting a minimum of 100 participants. A total of 116 business school students in Singapore participated in exchange for SGD 5. Given that our study design involved deception (see below), we

Fig. 2. Study 1: Photograph of Worker with Lower Financial Standing (Left) and Worker with Higher Financial Standing (Right).

Fig. 3. Study 1: Photograph of the Laboratory Setup (Left) and Participant Supervisor (Right).

checked for participants' suspicions about the confederates based on a pre-defined question in the debrief protocol. We consequently removed seven participants who expressed suspicion, so the final sample consisted of 109 participants, 41 % of whom were male. The mean age was 21.67 years ($SD = 1.72$).

4.1.2. Procedure and materials

Participants were informed that this was a team study on supervisor–worker dynamics and that there would be one supervisor and two workers per team. They were first asked to write a short self-introduction paragraph describing their majors, skills, hobbies, and so on. They were told that their self-introduction would be shown to the other two participants. Next, participants completed a short role assignment survey that included questions about previous leadership experience based on the HEXACO inventory (Ashton & Lee, 2009; De Vries, 2013). Participants were told that, based on their responses to this questionnaire, they would be assigned to the role of either the supervisor or one of the workers. Unbeknownst to participants, all were assigned to the supervisor role.

Financial Standing Manipulation. After being assigned to the supervisor role, participants were brought into a meeting room to meet two workers, who were in reality confederates. The experimenter instructed all three individuals to introduce themselves, starting with the participant who had been assigned to the role of supervisor. Participants typically mentioned their names, majors, and the assigned roles they had just received. Both confederates were female and their details, including their clothing (containing the manipulation) and (scripted) self-presentation (e.g., names and majors), were counterbalanced across the two workers.

This manipulation of financial standing was based on previous research showing that individuals use appearance and clothing to gauge another person's financial situation (e.g., Kraus & Mendes, 2014). The outfit for the individual with lower financial standing consisted of a simple white short-sleeved *t*-shirt, black shorts, and plastic slippers (see Fig. 2). The outfit for the individual with higher financial standing consisted of a black blazer, beige formal top, black skirt, and heels (see Fig. 2). We designed our manipulation such that it was fitting and normal in the given context for the confederates to wear either outfit and also appropriate for the given population of business school students, based on interviews and subsequent small-scale pre-testing we conducted (see Fig. 3 for photographs of the laboratory setup).[2]

When the interaction ended, the experimenter left the meeting room to set things up for the team study, returning a few minutes later to bring the participant back to the cubicle. After arriving back at the cubicle, participants read the two self-introduction paragraphs that the two workers (confederates) had ostensibly written earlier, which were also scripted (containing part of our manipulation) and counterbalanced. These self-introduction paragraphs, based on previous research (Bator & Cialdini, 2006; Sedikides et al., 1999), served to strengthen the financial standing manipulation by describing life circumstances typically associated with higher versus lower financial standing; these descriptions were otherwise normal for the given context and population (see Appendix A).

After reading the self-introduction paragraphs, participants were given instructions for supervising workers on the subsequent task. Participants were told that their task was to help the experimenter supervise the two workers while they engaged in a creativity work task; this task was Guilford's (1959) Unusual Uses Test, a widely used test of creativity (e.g., Lievens et al., 2018; Sacramento et al., 2013; Shalley, 1991). Participants had to ensure that both workers worked on the task without consulting external content, e.g., through search engines. If participants successfully detected any cheating attempts, they would be rewarded with an additional SGD 5. Participants had to use the "Alt + Tab" keys to switch between the two live feeds showing the two workers working on the task. They could only observe one worker at a time (see Fig. 3). Unbeknownst to participant supervisors, the live feeds had been pre-recorded. We ensured that the task progress of both confederates (documented on pre-recorded videos) was similar throughout.

Worker Surveillance Measure. Unbeknownst to participant supervisors, we used a hidden screen recording software to capture their surveillance behavior.[3] This software captured participants' onscreen activity as they monitored the confederates. After each session, the experimenter retrieved the logged video from the computer. Two research assistants blind to the study hypotheses were hired to code the videos. They recorded the total amount of time each participant spent on the surveillance task and the proportion of time spent monitoring the worker with ostensibly lower financial standing versus the worker with ostensibly higher financial standing.

Financial Standing Manipulation Check. We administered the financial standing manipulation check after the main task to reduce the

[2] We conducted an additional study with participants from the same business school to examine how the two confederates were perceived on four measures: professionalism, competence, warmth, and morality. Participants' ratings of professionalism and competence did not differ between the individual with lower financial standing and the individual with higher financial standing. Participants rated the worker with lower financial standing to be warmer and more moral than the worker with higher financial standing. Full details of the rationale and results are reported in the Online Supplement (p. 1).

[3] We acknowledge the high level of deception involved, but deemed the design for this one study to have an acceptable overall balance between gains in terms of conclusion validity and substantive risk to participants. The study procedures were thoroughly vetted by the university research ethics board to ensure participant safety and ensure that participant debrief and questions were carefully managed by the experimenter.

Table 1
Study 1: Correlations and descriptive statistics.

	Variables	M	*SD*	1	2	3	4
1	Age (years)	21.67	1.72	—			
2	Gender (0 = *female*, 1 = *male*)	0.41	0.49	.59	—		
3	Worker financial standing manipulation (0 = *worker with lower financial standing*, 1 = *worker with higher financial standing*)	0.50	0.50	.00	.00	—	
4	Worker surveillance	0.50	0.10	-.02	.01	.21	—

Note. $N = 109$. Correlation coefficients above a value of $|.21|$ are significant at $p < .05$. Given the small dispersion in age among undergraduates, the substantial average difference between male and female undergraduates (two years due to military service) is likely responsible for the .59 correlation between gender and age.

risk of demand effects. We measured the participant supervisors' perceptions of worker financial standing by adapting a measure widely used to capture socioeconomic status (e.g., Adler et al., 2000; Kraus & Keltner, 2009; Kraus et al., 2013). However, we adapted the measure to ask about material resources only, as socioeconomic status involves other constructs, most notably education and occupational status (Côté,2011). Participants indicated perceived worker financial standing on a 7-rung ladder ranging from 1 (*people who are worst off—who have the least money*) to 7 (*people who are best off—who have the most money*). Furthermore, as we manipulated financial standing through attire, which may impact attractiveness (Hamermesh, 2011), we asked participants to rate how attractive (1 = *not at all attractive* to 7 = *very attractive*) they found each worker to be (e.g., Johnson et al., 2010; Lee et al., 2008; Lee et al., 2015; Sadalla et al., 1987).

4.2. Results and discussion

Table 1 presents the descriptive statistics and correlations among study variables.

4.2.1. Manipulation check

A paired samples *t*-test showed that participants rated the worker with lower financial standing to be worse off ($M = 3.45$, $SD = 1.58$) compared to the worker with higher financial standing ($M = 5.54$, $SD = 1.16$), $t_{108} = 9.45$, $p < .001$. Thus, the financial standing manipulation was effective. In addition, the two workers were seen as similarly attractive, $t_{108} = -0.09$, $p = .92$.

4.2.2. Discrimination in cheating constraint (Hypothesis 1a Test)

The dependent variable was the proportion of total time each supervisor spent monitoring the worker with higher (0) versus the worker with lower (1) financial standing; this variable was continuously distributed and could take the minimum value of 0 and maximum value of 1. We estimated a fractional logistic regression model, which is appropriate and widely used for analyzing proportions (Papke & Wooldridge, 1996, 2008). We found that workers with lower financial standing were monitored significantly more, $b = 0.17$, $SE = 0.07$, $p = .022$. Therefore, the results indicate that workers with lower financial standing are subjected to higher levels of surveillance, which is known to be disruptive, on a task involving cheating risk.[4] Hypothesis 1a is thus supported.

[4] For roughly half of the participants, we provided explicit information noting that surveillance would be visible to workers and is known to be disruptive in terms of anxiety and work performance. We found the same results, even with supervisors knowing that higher levels of surveillance would be more disruptive. Full details of the rationale and results are reported in the Online Supplement (p. 2).

As noted in our study overview, we supplemented Study 1 with another study demonstrating that workers with lower financial standing were no more likely to cheat than their financially secure counterparts, even in a situation in which they were certain that their potential cheating behavior could not be uncovered. We additionally found that being monitored in the same context indeed increased workers' anxiety and undermined their performance, disproportionately hurting financially vulnerable workers and their earnings potential (see Online Supplement, p. 3). Together, the results demonstrate how worker financial standing may engender bias in surveillance decisions and unfairly disadvantage workers with lower financial standing.

5. Study 2: Surveillance experiment with supervisors

5.1. Method

5.1.1. Participants and design

For this study, with the assistance of a market research firm (Respondi), we recruited 414 employed supervisors in the United Kingdom (U.K.), 62 % of whom were male, in exchange for financial compensation.[5] The firm independently authenticates the identity and employment status of panel members. All participants passed both attention checks. Mean age was 48.07 years ($SD = 10.81$), mean working experience was 29.20 years ($SD = 12.37$), and the average number of direct reports was 15.30 employees ($SD = 17.76$). There were two between-subject conditions whereby the focal worker was described as having either lower or higher financial standing.

5.1.2. Procedure and materials

Financial Standing Manipulation. Participants assumed the role of a supervisor in a firm's finance department. They read a scenario about a worker, Jamie, which included work-related details, as well as everyday cues of the person's financial standing (see Appendix A). We created a binary dummy variable to represent the condition that participants were randomly assigned to: lower financial standing (coded 1) and higher financial standing (coded 0). We used a six-item manipulation check (adapted from He et al., 2020) to capture perceived financial standing (1 = *strongly disagree* to 5 = *strongly agree*). Sample items were: "*Jamie is concerned about material resources*" and "*Jamie worker is worried about finances,*" $\alpha = 0.84$. A higher value on the scale indicated a lower level of financial standing. We administered the financial standing manipulation check at the end of the study to reduce the risk of demand effects.

Perceived Cheating Risk Measure. We contextualized the measures of cheating risk and surveillance in a workplace situation, which provided a natural way to measure suspicion of workers, adapted from previous research (Lee et al., 2018). Participants read about a situation in which another subordinate of theirs had lost an envelope full of cash containing about USD 3,000 that he needed to buy a used car. He had searched every other possible place in the office but had not found the envelope. He was certain that he had left the envelope on the desk that he co-shared with Jamie. After a preliminary round of investigation, he suspected that Jamie had taken the envelope with the cash.

Theft in the office is a common form of unethical appropriation of resources and a common topic in the literature on counterproductive work behavior and deviance in organizations (e.g., Bennett & Robinson, 2000; Gruys & Sackett, 2003; Ilies et al., 2013). The situation described was in line with our conceptual focus in the sense that it was not clear whether the given worker had cheated before (making sanction-related responses inappropriate). The key question of the test was whether people were systematically biased in suspecting certain types of workers of cheating in such a situation. We measured perceived cheating by

[5] We planned to collect data from 400 supervisors (as indicated in the preregistration) but received more responses from the data collection company. We kept all 414 usable responses.

Table 2
Study 2: Correlations and Descriptive Statistics.

	Variables	M	*SD*	1	2	3	4	5	6	7	8	9	10	11
1	Age (years)	48.07	10.81	—										
2	Gender (0 = *female*, 1 = *male*)	0.62	0.49	.16	—									
3	Working experience (years)	29.20	12.37	.92	.14	—								
4	No. of direct reports	15.30	17.76	.05	.13	.05	—							
5	Warmth perceptions	4.02	0.74	-.11	-.07	-.12	-.02	—						
6	Competence perceptions	4.18	0.75	.03	-.02	.04	-.07	.60	—					
7	Morality perceptions	3.90	0.73	.01	-.05	.01	-.01	.59	.45	—				
8	Condition (0 = *higher financial standing*, 1 = *lower financial standing*)	0.51	0.50	.03	.03	.05	.05	.08	-.00	.20	—			
9	Perceived cheating risk	2.72	1.12	.02	.08	.04	.05	-.21	-.28	-.23	.16	—		
10	Worker surveillance	2.88	1.20	-.03	.01	-.03	-.03	-.07	-.23	-.13	.17	.66	—	
11	Preference for complex explanation	3.73	0.62	-.05	-.05	-.08	.05	.12	.14	.18	.05	-.13	-.08	—

Note. $N = 414$. Correlation coefficients above a value of $|.11|$ are significant at $p < .05$. Variables 5–7 are reported in a supplementary study (see Online Supplement p. 6) but reported here to provide an overall summary of variable correlations and descriptive statistics.

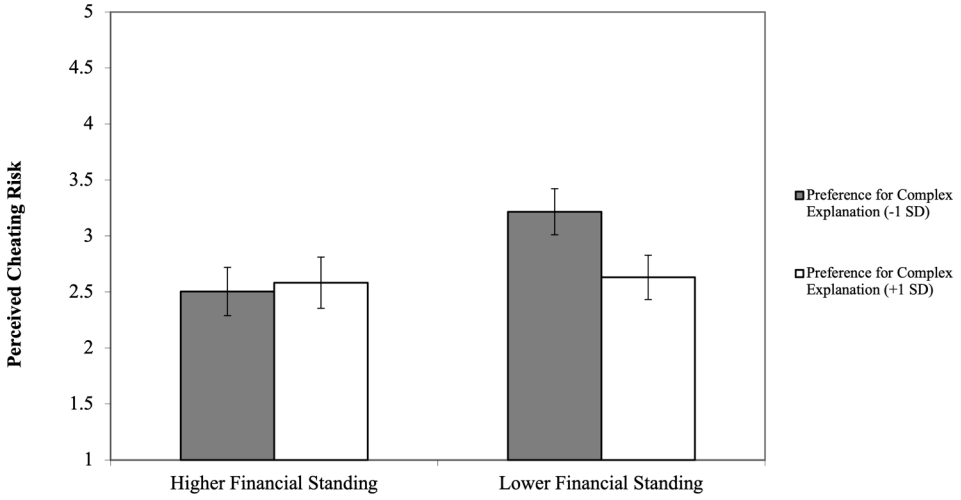

Fig. 4. Study 2: Plot Showing Interaction Between Financial Standing and Preference for Complex Explanation on Perceived Cheating Risk. Error Bars Indicate the 95% Confidence Intervals of the Marginal Means.

Table 3
Study 3: Correlations and Descriptive Statistics.

	Variables	M	*SD*	1	2	3	4	5	6	7
1	Age (years)	41.35	11.44	—						
2	Gender (0 = *female*, 1 = *male*)	0.44	0.50	.11	—					
3	Worker financial standing manipulation (0 = *higher financial standing*, 1 = *lower financial standing*)	0.50	0.50	.10	-.01	—				
4	Perceived cheating risk	3.17	1.06	-.12	-.04	.32	—			
5	Task allocation decision (0 = *keep*, 1 = *allocate*)	0.80	0.40	.05	.01	-.17	-.53	—		
6	Actual cheating measure (0 = *keep*, 1 = *split*)	0.12	0.33	-.16	-.04	.04	.27	-.35	—	
7	Actual financial standing	3.13	0.97	-.26	-.04	-.03	.02	.05	.16	—

Note. $N = 379$. Correlation coefficients above a value of $|.11|$ are significant at $p < .05$. Variables 6–7 are reported in a supplementary study (see Online Supplement p. 7) but reported here to provide an overall summary of variable correlations and descriptive statistics.

asking participants to indicate their level of agreement that Jamie had engaged in the behavior (1 = *strongly disagree* to 5 = *strongly agree*).

Worker Surveillance Measure. We measured worker surveillance by asking participants to indicate how likely it was that they would place Jamie under surveillance (1 = *strongly disagree* to 5 = *strongly agree*). To ensure correspondence with our overarching conceptual focus, whereby discrimination in cheating constraint may harm employee success, we highlighted to all participants that while surveillance may reduce cheating, in this context, it is also known to adversely impact workers' performance and wellbeing. We administered the worker surveillance measure before the perceived cheating risk measure.

Preference for Complex Explanation. We measured preference for complex explanation with seven items (adapted from Fletcher et al., 1986) (1 = *strongly disagree* to 5 = *strongly agree*). Sample items were: "*I have found that the causes for people's behaviors are usually complex rather than simple,*" "*I prefer complex over simple explanations for people's behaviors,*" and "*I understand that people's behaviors can be driven by more than a simple reason,*" $\alpha = 0.80$.

5.2. Results and discussion

Table 2 presents the descriptive statistics and correlations among all

variables.

5.2.1. Manipulation check

An independent samples *t*-test showed that participant supervisors in the lower financial standing condition rated Jamie to be worse off (M = 3.34, SD = 0.72) compared to those in the higher financial standing condition (M = 2.83, SD = 0.67), t_{412} = –7.37, p <.001. The financial standing manipulation was therefore effective.

5.2.2. Discrimination in cheating constraint (Hypothesis 1a Test)

An independent samples *t*-test showed that participant supervisors in the lower financial standing condition were more likely to place Jamie under surveillance (M = 3.07, SD = 1.30) compared to those in the higher financial standing condition (M = 2.67, SD = 1.06), t_{412} = –3.40, p =.001. Hypothesis 1a is thus supported.

5.2.3. The role of perceived cheating risk (Hypothesis 2a Test)

An independent samples *t*-test showed that participant supervisors in the lower financial standing condition were more likely to suspect Jamie of cheating behavior (M = 2.91, SD = 1.26) compared to those in the higher financial standing condition (M = 2.54, SD = 0.92), t_{412} = –3.38, p =.001.

Next, we tested whether the decision of participant supervisors in the lower financial standing condition to put Jamie under surveillance (relative to those in the higher financial standing condition) resulted from the perception that Jamie was more likely to cheat. Using linear regression, we found that higher perceived cheating risk predicted the decision to subject the worker to more disruptive surveillance, b = 0.70, SE = 0.04, p <.001.

A mediation test with bootstrapping at 5,000 resamples found that perceived cheating risk mediated the relationship between worker financial standing (condition) and surveillance, b = 0.26, SE = 0.08, $CI_{95\%}$ [0.09, 0.40], supporting Hypothesis 2a.

5.2.4. The role of preference for complex explanation (Hypothesis 3a Test)

To test whether a preference for complex explanation mitigated the perception that the worker with lower financial standing was more likely to cheat, we regressed perception of cheating risk on financial standing (condition) and preference for complex explanation. Using linear regression, we found a significant interaction between worker financial standing (condition) and preference for complex explanation on perceived cheating risk, b = –0.54, SE = 0.18, p =.002 (see Fig. 4). When preference for complex explanation was higher, the effect of worker financial standing on perceived cheating risk was weaker, b = 0.05, SE = 0.15, p =.757. When preference for complex explanation was lower, the effect of worker financial standing on perceived cheating risk was stronger, b = 0.71, SE = 0.15, p <.001.

A mediation test with bootstrapping at 5,000 resamples found that the indirect effect of worker financial standing (condition) and surveillance via perceived cheating risk was moderated by preference for complex explanation, as indicated by a significant overall index of moderated mediation, b = –0.37, SE = 0.15, $CI_{95\%}$ [–0.65, –0.08]. The overall negative indirect effect was weaker when preference for complex explanation was higher, b = 1.27, SE = 0.42, $CI_{95\%}$ [0.44, 2.08] compared to when preference for complex explanation was lower, b = 1.64, SE = 0.56, $CI_{95\%}$ [0.51, 2.69].

These results provide support for Hypothesis 3a.

6. Study 3: Task allocation experiment

In Study 3, we recruited participants from an online work platform and used an economic game to recreate prototypical features of a task allocation decision in situations characterized by cheating risk (Kreps, 1990). Specifically, participants had an opportunity to entrust another worker with a task to distribute a certain amount of funds. The worker could either follow the social norm of fair or equal distribution or behave in a more selfish way. We varied target financial standing to examine whether the targets with lower financial standing would be seen as having a higher risk of appropriating the funds for themselves and, in turn, would be discriminated against in terms of task allocation (i.e., whether they would be entrusted to distribute funds or not). Study 3 thus afforded the advantages of high internal validity and a financially consequential behavioral outcome.

6.1. Method

6.1.1. Participants and design

We recruited 379 U.K.-based full-time working adults from an online work platform (Prolific), 44 % of whom were male, to participate in this unobtrusive experiment in exchange for financial compensation.[6] The mean age of participants was 41.35 (SD = 11.44). The experiment employed a between-subjects design (lower versus higher financial standing worker), and participants were randomly assigned to one of the two conditions.

6.1.2. Procedure and materials

Participants first completed a short introduction about themselves and were told that these introductions would be shared with their interaction partners, and vice versa. Unbeknownst to participants, the introductions they received were pre-scripted (see Appendix A). Participants were assigned to the role of the decision-maker and read that they had GBP 100 at their disposal. They had to either assign a worker to distribute the funds or keep the funds for themselves. If a worker was assigned to distribute the funds, the amount would triple (i.e., GBP 300). At this point, the worker had to decide whether to split the pot evenly or keep the whole amount. Participants were eligible for additional financial compensation depending on their final outcomes, making the task allocation decision financially consequential and thus enhancing the external validity and psychological realism of the study.

Worker Financial Standing Manipulation and Manipulation Check. The introduction profile for the worker with lower financial standing (coded 1) indicated that the target worker was working as a photography freelancer. The target worker had run into some financial difficulties recently and participated in many studies on Prolific. The introduction profile for the worker with higher financial standing (coded 0) indicated that the target worker was working as a photography freelancer and spent some of his free time looking for interesting economics and psychology studies to join on Prolific. Participants completed the same manipulation check used in Study 2, α = 0.93. A higher value on the scale indicated lower financial standing. We administered the financial standing manipulation check at the end of the study to reduce the risk of demand effects.

Perceived Cheating Risk Measure. Participants responded to three items (1 = *strongly disagree* to 5 = *strongly agree*) measuring cheating risk, adapted from Wong et al. (2005). Sample items were: "*This worker is unlikely to share the money after it triples*" and "*This worker is unlikely to reciprocate my goodwill,*" α = 0.95.

Task Allocation Decision. Participants decided whether to keep the money for themselves or allocate the fund-allocation task to the worker (0 = *keep*, 1 = *allocate*). We administered the task allocation decision measure before the perceived cheating risk measure.

6.2. Results and discussion

Table 3 presents the descriptive statistics and correlations among all variables.

[6] We collected data from 400 participants (as indicated in the pre-registration) but excluded 21 individuals who failed two attention checks.

6.2.1. Manipulation check

An independent samples *t*-test showed that participants assigned to the condition with the target worker with lower financial standing reported the target worker being worse off ($M = 4.39$, $SD = 0.42$) than did participants assigned to the condition with the target worker with higher financial standing ($M = 2.89$, $SD = 0.59$), $t_{377} = -28.84$, $p < .001$. The financial standing manipulation was therefore effective.

6.2.2. Discrimination in cheating constraint (Hypothesis 1b Test)

Logistic regression analysis found that participants were less likely to allocate the GBP 100 when the target worker was said to have lower financial standing, compared to higher financial standing, $b = -0.89$, $SE = 0.27$, $p = .001$, supporting Hypothesis 1b.

6.2.3. The role of perceived cheating risk (Hypothesis 2b Test)

An ordinary least squares regression analysis found that the worker with lower financial standing was perceived as posing a higher risk of cheating, $b = 0.67$, $SE = 0.10$, $p < .001$. Perceived cheating risk was in turn negatively associated with allocation decision, $b = -1.95$, $SE = 0.24$, $p < .001$. We used generalized structural equation modeling to test the significance of the indirect effect (with bootstrapping at 5,000 resamples), finding that perceived cheating risk mediated the relationship between perceived target financial standing and allocation decision, $b = -1.31$, $SE = 0.27$, $CI_{95\%}$ [–1.88, –0.84]. In sum, the results show that people with lower financial standing are discriminated against in allocation to tasks with immediate personal economic benefits, due to perceptions of higher cheating risk. The results thus support Hypothesis 2b.

7. Study 4: Task allocation field study

Study 4 tested our theory in the context of task allocation in the banking and finance industry, and examined promotability as a potential downstream career consequence. We focused on this industry sector, motivated by previous work that has found "even when people who are from working class backgrounds are successful in entering high-status occupations, they earn 17 percent less, on average, than individuals from privileged backgrounds." Research in this area has also shown that the problem is particularly pronounced in "law, medicine, and finance, which are dominated by the children of higher managers and professionals" (Laurison & Friedman, 2016, p. 668). The same problem has been detected in an early study by Pfeffer (1977), who found that the achievement gap as a function of socioeconomic origins among otherwise equally educated workers was highest "in organizations operating in finance, insurance, banking, or real estate, as opposed to manufacturing" (p. 553). Laurison and Friedman (2016) speculated that this "*class ceiling*" arises due to within-organization "hidden barriers experienced by upwardly mobile members of high-status occupations" (p. 669). We examined whether the cheating constraint process we propose might constitute one such hidden barrier. Specifically, we examined the implications of bias in task allocation for supervisor-reported promotability. In this way, we provide a supplementary demonstration of the adverse consequences of cheating constraint bias for workers.

7.1. Method

7.1.1. Participants and design

We recruited supervisors in the finance and banking industries located in India, in collaboration with a local partner firm. We focused on larger banks and finance firms (e.g., HDFC Bank, ICICI Bank) and approached supervisors based on pre-determined recruitment specifications. English was spoken in all firms and all the materials were in English. Online surveys were distributed to 105 supervisors, 72 % of whom were male. Mean age was 31.37 ($SD = 3.53$), mean working experience was 9.30 years ($SD = 3.16$), and the average number of direct reports was 10.05 employees ($SD = 4.21$). An interviewer was present at all times to ensure comprehension and to collect qualitative feedback from supervisors in order to check the appropriateness of our methods for the context (see below).[7]

7.1.2. Procedure and materials

Supervisors were asked to each nominate five workers who had recently joined the company (less than six months ago). In this context, variation in financial standing occurs naturally within job level and may be gauged by supervisors in various ways, as discussed earlier. We asked supervisors for their impressions of each worker's financial standing, which also served as a test of whether supervisors differentiated among workers in comparable job positions in terms of this construct. A total of 525 workers were nominated, 68 % of whom were male. The mean age of workers was 29.55 ($SD = 3.73$). Supervisors were asked to complete the same questions for each of the five workers. Next, supervisors completed demographics measures (e.g., age and gender). A 5-point scale (1 = *strongly disagree* to 5 = *strongly agree*) was used for all measures unless otherwise stated.

Perceived Worker Financial Standing. Supervisors responded to six items used in previous work and in Studies 2 and 3, measuring their perception of each worker's financial standing (adapted from He et al., 2020). Sample items were: "*This worker is concerned about material resources*" and "*This worker is worried about finances*," $\alpha = 0.89$.[8] A higher value on the scale indicated lower financial standing.

Perceived Cheating Risk. Supervisors responded to five items measuring the extent to which they believed each worker would cheat for his/her own benefit (adapted from Mitchell et al., 2018). The items were selected in preliminary qualitative consultation with supervisors working in similar positions as the supervisors we planned to survey and also external sources on job descriptions of newcomers in the finance and banking industry in India. Sample items were: "*This worker would misrepresent accounts to earn more money*" and "*This worker would make up additional work expenses to claim more money*," $\alpha = 0.83$. We administered the perceived cheating risk measure after the task allocation decision and promotability measures.

Task Allocation Decision. To measure task allocation, we adapted De Pater et al.'s (2010) methodology and asked supervisors to respond to a task inventory consisting of eight tasks. Similarly, the tasks were selected in preliminary qualitative consultation with supervisors working in similar positions as the supervisors we planned to survey and also external sources on job descriptions of newcomers in the finance and banking industry, most notably validated information from the Occupational Information Network (ONET) database.[9] The eight tasks were selected to be clearly beneficial for employee career development, yet entailing some risk of cheating on the part of worker assigned to the task. Most tasks revolved around handling finances (see Appendix A for full descriptions), which is considered common in the context, as confirmed by supervisors ratings' of how common each task is among their workers.[10] For each task, supervisors rated three items indicating the extent to which they would allocate the task to each worker (adapted

[7] We planned to collect data from 100 supervisors (as indicated in the preregistration) but received more responses from the data collection company. We kept all 105 usable responses.

[8] Our decision to use this measure in the Indian context was based on an earlier cross-country preparatory study we conducted, where participants were asked how clear the different measures of financial standing and socioeconomic status are and their degree of attitude certainty while responding to them.

[9] For more information on the ONET database, please see https://online.onetcenter.org.

[10] Supervisors rated how common each task was in their workplace using this item: "*This task is common in my workplace.*" For all eight tasks, a one-sample *t*-test showed that the mean reported frequency was significantly above the midpoint (3), indicating that the selected tasks were common. See Table A1 in the Appendix A for details.

Table 4
Study 4: Correlations and Descriptive Statistics.

	Variables	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Supervisor age (years)	31.37	3.53	—													
2	Supervisor gender (0 = *female*, 1 = *male*)	0.70	0.46	.11	—												
3	Supervisor financial standing	3.95	0.63	-.00	-.09	—											
4	Worker age	29.55	3.73	.16	.05	.09	—										
5	Worker gender	0.68	0.47	-.02	.17	-.19	.14	—									
6	Worker working duration with supervisor (years)	23.98	0.37	-.01	.10	.01	.04	.02	—								
7	Warmth perceptions	4.05	0.58	-.07	.03	-.17	-.05	.04	-.01	—							
8	Competence perceptions	3.84	0.83	-.12	-.08	-.08	-.08	.04	-.05	.34	—						
9	Morality perceptions	3.34	0.60	.02	-.05	-.08	-.10	.05	-.00	.15	.16	—					
10	Perceived worker financial standing	2.52	0.93	-.14	-.01	.01	-.07	-.01	.02	-.01	.07	-.07	—				
11	Perceived cheating risk	2.01	0.81	.02	.12	.16	.04	-.08	.04	-.08	.03	-.24	.27	—			
12	Task allocation decision	3.82	0.63	-.01	.04	-.18	-.03	-.01	.00	.10	.27	.11	-.29	-.22	—		
13	Promotability	3.79	0.88	-.04	-.11	-.14	-.02	.00	-.04	.05	.27	.11	-.02	-.08	.41	—	
14	Preference for complex explanation	3.67	0.88	.02	.03	.51	.24	-.09	.03	-.13	-.16	-.12	.02	.17	-.19	-.14	—

Note. $N = 105$ supervisors. Correlation coefficients above a value of $|.09|$ are significant at $p < .05$. Variables 7–9 are reported in a supplementary study (see Online Supplement p. 9) but reported here to provide an overall summary of variable correlations and descriptive statistics.

Fig. 5. Study 4: Density Plot of Perceived Worker Financial Standing.

from De Pater et al., 2010): "*I will assign this task to this worker*," "*I would personally endorse this worker for this task*," and "*I would trust this worker for this task*." We averaged the three items to form a composite score for each task, and then averaged scores for each task to get an overall score for the extent to which supervisors would allocate the eight tasks to each worker, $\alpha = 0.87$.

Downstream Career Consequences (Promotability). Supervisors responded to five items measuring the extent to which they would promote each worker (adapted from Hoobler et al., 2009). Sample items were: "*I would ensure that this worker has a successful career in my department*" and "*In the next round of performance appraisal, I would endorse this worker for a promotion*," $\alpha = 0.86$.

Preference for Complex Explanation. We measured preference for complex explanation with seven items (adapted from Fletcher et al., 1986) as in Study 2, $\alpha = 0.86$.

Control Variables. Given the passive observational nature of the study, we included control variables relevant to task allocation, as suggested by previous research, including the duration of the working relationship between supervisor and worker, supervisor age, supervisor gender, supervisor financial standing, worker age, and worker gender (given the literature on gender and task assignment; Babcock et al., 2017; De Pater et al., 2010). Our findings remain consistent with or without the inclusion of control variables. We report our analyses below with control variables included, and the results of analyses with control variables excluded can be found in the Online Supplement (p. 8).

7.2. Results and discussion

Table 4 presents the descriptive statistics and bivariate correlations. As shown in Fig. 5, there was a good distribution in terms of perceived worker financial standing, with workers of both lower and higher financial standing represented in the sample.

7.2.1. Discrimination in cheating constraint (Hypothesis 1b Test)

Each supervisor rated multiple workers, so we used regression with standard errors clustered by supervisor. All results remained consistent when multilevel modeling was used. We found that workers seen as having lower financial standing were less likely to be allocated to developmental tasks entailing a risk of cheating, $b = -0.20$, $SE = 0.04$, $p < .001$. Therefore, Hypothesis 1b is supported.

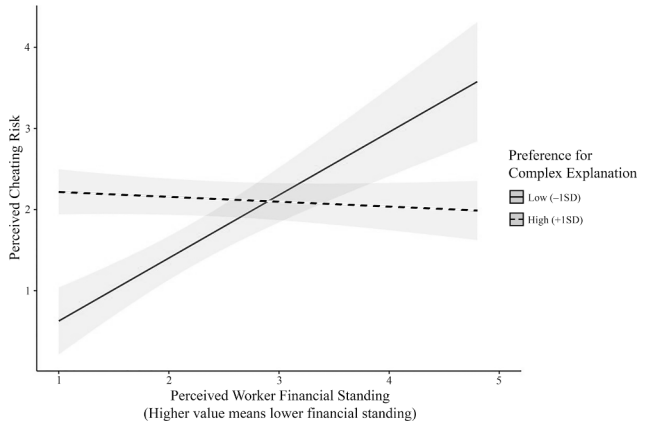

Fig. 6. Study 4: Plot Showing Interaction Between Financial Standing and Preference for Complex Explanation on Perceived Cheating Risk.

7.2.2. The role of perceived cheating risk (Hypothesis 2b Test)

In the same analysis, we found that supervisors also perceived workers with lower financial standing as posing a higher risk of cheating, $b = 0.24$, $SE = 0.05$, $p < .001$. Perceived cheating risk was in turn negatively associated with task allocation, $b = -0.11$, $SE = 0.05$, $p = .025$. A mediation test with bootstrapping at 5,000 resamples clustered by supervisor showed that perceived cheating risk mediated the relationship between worker financial standing and task allocation, $b = -0.04$, $SE = 0.01$, $CI_{95\%}$ [–0.07, –0.02], supporting Hypothesis 2b.

7.2.3. The role of preference for complex explanation (Hypothesis 3b Test)

To test whether a preference for complex explanation mitigated the perception that workers with lower financial standing would be more likely to cheat, we regressed perception of cheating risk on financial standing and preference for complex explanation. Using linear regression, we found a significant interaction between financial standing and preference for complex explanation on perceived cheating risk, $b = -0.23$, $SE = 0.05$, $p < .001$ (see Fig. 6). When preference for complex explanation was higher, the effect of financial standing on perceived cheating risk was weaker, $b = 0.04$, $SE = 0.05$, $p = .39$. When preference for complex explanation was lower, the effect of financial standing on perceived cheating risk was stronger, $b = 0.44$, $SE = 0.07$, $p < .001$.

A mediation test with bootstrapping at 5,000 resamples clustered by supervisor found that the indirect effect of worker financial standing and task allocation via perceived cheating risk was moderated by preference for complex explanation, as indicated by a significant overall index of moderated mediation, $b = 0.02$, $SE = 0.01$, $CI_{95\%}$ [0.002, 0.04]. The overall negative indirect effect was weaker when preference for complex explanation was higher, $b = -0.07$, $SE = 0.04$, $CI_{95\%}$ [–0.15, –0.01] compared to when preference for complex explanation was lower, $b = -0.08$, $SE = 0.05$, $CI_{95\%}$ [–0.18, –0.01].

These results provide support for Hypothesis 3b.[11]

7.2.4. Downstream career consequences of discrimination in cheating constraint

Using the same analytical procedure as earlier with clustering by supervisor, we found a significant indirect effect such that worker financial standing was negatively associated with promotability through perceived cheating risk and subsequent task allocation, $b = -0.02$, $SE = 0.01$, $CI_{95\%}$ [–0.04, –0.01].

[11] We note that the negative indirect effect when preference for complex explanation was higher was only weaker because the lower end of the CI was slightly wider, suggesting that preference for complex explanations may not appear to matter as much for the indirect effect.

8. General discussion

Through four studies, we found support for the idea that a psychological bias influences how people attempt to constrain cheating, causing unfair discrimination against workers with lower financial standing. This bias likely permeates different situations in the domain of work, with adverse implications for the workers themselves. We focused on two such situations that are particularly common and relevant: surveillance and task allocation. Both situations are strongly impacted by decision-makers' perceptions of workers (in this case, perceptions that are systematically biased against a vulnerable group), and both affect workers' outcomes. In Studies 1 and 2, we found that workers with perceived lower financial standing were subjected to more surveillance, despite supervisors knowing that surveillance would be disruptive to work performance and wellbeing. In Studies 3 and 4, we found that workers with perceived lower financial standing were discriminated against in being assigned tasks that could have direct or long-term benefits. We also found evidence consistent with previous research, showing that workers with lower financial standing were not more likely to cheat in the contexts we examined (Online Supplement). Together, our findings provide the first evidence of a bias against workers with lower financial standing in common work situations in which cheating risk is a concern, and of a novel, actionable explanation for the challenges such workers face.

8.1. Theoretical implications

Our results advance the understanding of the challenges faced by workers with lower financial standing. There has been a relative lack of attention to such workers in the organizational sciences, despite the fact that financial constraints are known to be psychologically taxing, with implications for wellbeing and work-related capacity (Haushofer & Fehr, 2014; He et al., 2020; Meuris & Leana, 2018). Perhaps the most relevant literature in organizational behavior has been that on "job insecurity," defined as a "perceived threat to the continuity and stability of employment as it is currently experienced" (Shoss, 2017, p. 1914). Yet, the focus of this research has been on a limited number of outcomes, most notably turnover intentions and job commitment (Shoss, 2017; Staufenbiel & König, 2010). Building on advances in behavioral economics research on impoverished communities (Ludwig et al., 2012; Sampson et al., 2002), organizational researchers have started to highlight a broader set of issues that financial constraints may cause for workers and that may translate into previously unexpected issues for organizations (Meuris & Leana, 2015).

However, perhaps precisely due to the influence of behavioral economics research, which, broadly speaking, has sought to help the poor help themselves (Banerjee & Duflo, 2011), the focus in organizational behavior research has been primarily on how financial constraints might make workers less effective (He et al., 2020; Meuris & Leana, 2018). Our theorizing and results expand this important emerging body of work on the problematic consequences of financial constraints through a focus on demand-side (discriminatory) processes, engendered by perceived worker financial standing, which adversely impact workers and have likely negative consequences for organizations (by undermining employee performance, or, in the case of task allocation, locking workers out of opportunities). The focus on demand-side bias is important for providing a comprehensive account of problems associated with lower financial standing and thus enabling organizations and social systems to make more informed decisions on how to treat such workers.

Our situational inference model rooted in social cognition principles, therefore, goes beyond extant theoretical perspectives to uncover discrimination and the reasons behind it that would otherwise have remained hidden. Notably, we found mostly positive general dispositional impressions of warmth and morality of individuals with lower financial standing across studies (see Table A2 in Appendix A and Online

Supplement p.1). This provides a strong demonstration that situational factors and inferences can override more general impressions of the dispositions of members of different social groups, which has been the focus of most discrimination research (e.g., Weiner & Laurent, 2021). The consistent evidence that preference for simple versus complex explanations for people's behavior moderates the effect provides further evidence for the theory by showing that those who are more easily guided by salient simple cues are more likely to exhibit the bias when making predictions about workers' behavior.

Our focus on bias in cheating risk perception and cheating constraint attempts has implications for the streams of literature on regulation of cheating, unethical behavior, and trust. Research on unethical behavior in organizations, although extremely vibrant (Treviño et al., 2006, 2014), has generally not considered whether the various organizational processes deployed to constrain unethical behavior could have a disproportionately negative impact on members of disadvantaged groups. The main group differences considered have been differences between men and women, but primarily as antecedents of unethical behavior (Hegarty & Sims, 1978, 1979; Kish-Gephart et al., 2010). Our theory and results provide a new and, we believe, important perspective on attempts to regulate unethical behavior, questioning the social implications of such attempts themselves.

Within this focus, our theory is specific to workers with lower financial standing and perception of cheating risk. Problems inherent in attempts to constrain cheating may impact members of different groups in different ways, and again the broad models of prejudice against disadvantaged groups are unlikely to be sufficient to uncover such problems. For instance, our theory would not be directly applicable to women because they are seen as less tempted to engage in unethical behavior for material gain (Betz et al., 1989; Heinz et al., 2012; Kish-Gephart et al., 2010; McCabe et al., 2006). Therefore, it is possible that attempts to constrain cheating disadvantage men rather than women, a possibility that would not be implied by general models of prejudice against lower status groups. Furthermore, understanding the nature of bias in attempts to constrain cheating also depends on the specific group affected. For example, because there might be some truth to stereotypes concerning men and proneness to unethical behavior (Lee et al., 2017), bias against men in cheating constraint might not be unfair in the way that bias against workers with lower financial standing is. Our research thus highlights both the importance of evaluating the ethical nature of practices aimed at promoting ethical behavior, and the importance of theorizing that is specific to different groups and features of the organizational context.

The same broad point about the overlooked implications of cheating constraint systems for social groups also applies to the literature on the related and broader construct of trust. Perception of cheating risk can be understood as an antecedent of trust in one specific set of organizational situations involving cheating risk and the need to constrain cheating through actions such as surveillance and selectivity in task assignment. Generally, the potential impact of dynamics of trust for different social groups has not received sufficient attention. Kramer (1999) discussed "category-based trust," or "trust predicated on information regarding a trustee's membership in a social or organizational category—information which, when salient, often unknowingly influences others' judgments about their trustworthiness" (p. 577). Accordingly, beliefs about the characteristics of members of a social category that are relevant to trust (such as perceived cheating risk) may unfairly disadvantage members of that group, akin to the more specific process investigated here. However, in general, the organizational literature has not systematically investigated this form of trust and its implications for members of disadvantaged groups. By investigating how a process with several strong parallels with the broader trust dynamics operates as a function of social group membership and perpetuates disadvantage, we highlight the importance of assessing the social implications of dynamics of trust and suspicion.

8.2. *Limitations and future directions*

The current research represents an initial investigation of the phenomenon and is thus limited empirically in several ways. We employed different methodologies, but emphasized internal validity and thus experiments (Studies 1, 2, and 3). We aimed to attain some external validity in different ways, most notably by embedding the tests of the core proposed psychological process in situations that are common and important in organizations, as well as by testing the theory using managerial samples (Studies 2 and 4). Overall, the evidence suggests that people exhibit the expected bias and enact it in situations with known real negative outcomes for the worker (most notably Studies 1, 3, and 4), including workers that one supervises (Study 4). That said, more research is clearly needed to examine the extent of the problem in the field. Such field investigations would enable researchers to more extensively document negative downstream consequences engendered by bias in cheating constraint practices.

The current research is also intentionally limited in terms of the focal phenomenon of interest, specifically the comparison of how workers with lower versus higher financial standing are treated, while having little to say about those who are very affluent. Our focus was motivated by the relatively disadvantaged situation of individuals with lower financial standing, as opposed to a general interest in understanding reactions to perceived target wealth. Consequently, one might wonder about the generalizability of the model to affluent individuals as targets. Past research suggests reasons to expect the current model to be relatively specific to how targets with lower (versus higher) financial standing are treated. Stereotypes of people who are affluent tend to be stereotyped as low in interpersonal warmth (Fiske et al., 2002). It is thus possible that the effect we document may taper off at a certain point of target financial standing, and possibly even reverse. Future investigations are needed to explore the upper boundaries of the effect studied here. Such studies will be useful to understand the point of worker financial standing to which the problem spans and requires attention.

In addition, while we focused solely on the perceptions of financial standing in this research, we expect that other characteristics such as gender or race can factor into these perceptions and affect employee outcomes. As research on intersectionality suggests, membership in two or more demographic categories can have different effects than membership in one category (Crenshaw, 1990). For example, while women are stereotyped as less at risk of committing a crime than men (Steffensmeier & Allan, 1996), there is a stereotype of black criminal (Dixon & Maddox, 2005; Kleider-Offutt et al., 2017). Who will be less versus more penalized in terms of monitoring and task allocation decisions? Considering other demographic characteristics can thus engender a more comprehensive understanding of the effects of having low financial standing in organizations. Future investigations are needed to explore how financial standing interacts with other demographic characteristics to predict employee outcomes.

Finally, future research can also examine other potential moderators of the relationship between financial standing and perceived cheating risk, or the relationship between perceived cheating risk and surveillance or task allocation decisions. For example, agency theory (Eisenhardt, 1989) theorizes that one way to reduce cheating risk other than the use of surveillance is to align the interests of the organization and the worker by tying worker incentives to organizational success. Doing so reduces negative behavior toward the organization due to workers' rational interests and fosters a positive disposition toward the organization (e.g., Banks et al., 2018; Fey & Furu, 2008). For instance, Jensen and Meckling (1976) suggested that increasing managers' firm ownership reduces the managerial tendency to engage in practices that benefit the self at the expense of the organization. In another example, Nyberg et al. (2010) found a positive and economically meaningful relationship between CEO return and shareholder return, suggesting that a financial alignment between both parties exists. They also found evidence that the

financial alignment positively predicted subsequent shareholder return. In our context, this suggests that when adequate performance incentives are in place, supervisors may correctly assume that workers are less likely to cheat, which might attenuate the bias documented here.

8.3. Practical implications and conclusion

An important practical implication of our findings is that more attention should be paid to the social implications of the ubiquitous attempts to constrain cheating among workers. Organizations and organizational researchers have been sensitive to the general adverse consequences of surveillance systems for employee performance and wellbeing (Alge, 2001; Workman, 2008), but not to the possibility of systematic bias against certain vulnerable groups. Organizations should therefore be mindful of not only how their surveillance practices impact wellbeing and performance, but also whether these practices are ethical and fair in their consequences for different social groups. Reducing bias among supervisors may be achieved through training, although doing so can often be challenging and yield limited results (Chang et al., 2019; Devine & Ash, 2022; Paluck et al., 2020).

Our results pertaining to complexity of explanation as a moderator of the effect might prove helpful in this regard. The driving mechanism behind the discriminatory behavior documented here concerns how people make sense of situations; therefore, it may be easier to contain the bias documented here, compared to containing prejudice. As noted earlier, preference for complex versus simple explanations exhibits some degree of stability, but it is also malleable and can be changed through learning (Cunningham & Kelley, 1975). Supervisors can be warned of the potential adverse effects of cheating constraint practices, informed of the fact that what seems to be a common suspicion about one social group is incorrect, and encouraged to consider a broader set of workers' motives, rather than being influenced by salient features of different social groups.

In conclusion, the current research expands the understanding of the challenges faced by workers with lower financial standing—a very large group of workers that has been relatively neglected in organizational research. While previous research has focused primarily on issues that lower financial standing causes for workers themselves, we identify a discriminatory process permeating core workplace functions. In doing so, the current research opens up avenues for both research and practice to more deeply engage with the problems faced by workers with lower financial standing. Finally, our research highlights the complexity of managing multiple goals in the context of work, with otherwise well-intentioned attempts to prevent unethical conduct and constrain cheating having an inadvertent, negative impact on a disadvantaged group.

CRediT authorship contribution statement

Grace J.H. Lim: Conceptualization, Methodology, Formal analysis, Writing – original draft, Writing – review & editing. **Marko Pitesa:** Methodology, Writing – review & editing, Funding acquisition, Supervision. **Abhijeet K. Vadera:** Writing – review & editing, Funding acquisition.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data availability

All study materials, data, analysis codes, and the Online Supplement are available at the Open Science Framework web page associated with this project: https://osf.io/fbrx7/?view_only=277feb9d35d84723bec1a265e366b45f.

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Appendix A

Study 1

Self-introduction paragraphs[12]

Lower Financial Standing Worker. My name is Melissa. I am currently enrolled in the school of business. Life has been quite tiring… I'm juggling 2 jobs to pay my school fees this sem. It helps that I,m receiving a bursary from SMU this sem! Actually, I haven tried out the eateries in SMU because everything is so expensive, so I usually pack my own lunches.

Higher Financial Standing Worker. I'm Phyllis and I'm a year 2 business stuent. I am from Singapore and I've lived in Bukit Timah all my life. I love to travel around the world during term breaks or whenever I have time to do so! I am also planning to go to the States for exchange next year yay. One more thing, I love to sail–it is my favorite hobby.

Study 2

Scenarios

Lower Financial Standing Worker. Jamie, your subordinate, has an accounting degree. He completed a three-year full time degree program and went on to work as a travel photographer before joining the current firm as an accountant. He mentioned that, while his family is supportive of his interest in photography, he is aware that he has his own financial commitments and he wants to support his younger siblings' university education with his job. You have a good working relationship with him.

Higher Financial Standing Worker. Jamie, your subordinate, has an accounting degree. He completed a three-year full time degree program and went on to work as a travel photographer before joining the current firm as an accountant. He mentioned that his family is supportive of his interest in photography and he is even planning to put up an exhibition during his free time. You have a good working relationship with him.

Study 3

Self-introduction paragraphs

Lower Financial Standing Worker. My name is Chris. I am a photography freelancer. I ran into some financial difficulties recently so I participate in as many studies as I can on Prolific.

Higher Financial Standing Worker. My name is Chris. I am a photography freelancer. I have some free time after work so I look for interesting studies on psychology and economics to join, like this game on Prolific.

[12] We included a few grammar and/or spelling mistakes in the self-introduction paragraphs to increase the study's realism for participants.

Study 4

List of eight tasks (See Table A1)

1. Receiving at least INR 5,000 in every single transaction from other bank departments, local banks, and customers. Crediting amount received/receipts correctly into the bank's computer system.
2. Issuing checks to other bank departments, local banks, and customers on behalf of the department and manage all related transactions. Amounts on checks have to be correctly entered.
3. Totaling all daily transactions using adding machine or calculator. Sign off the amount transacted or managed by him/her.
4. Handling correspondences related to discrepancies, errors, and outstanding unpaid items. Editing receipts to reflect correct payees and correct amounts.
5. Approving and signing off large amounts of monetary transfers among other bank departments, local banks, and customers.
6. Managing customer relations with other bank departments, local banks, and customers. Ensuring that the department has excellent relationships with every-one.
7. Joint project with another department that taps into employee's finance-related expertise. Goal is to increase exposure to different bank operations and develop new skills.
8. Leading other employees in the same department on an important project that manages customer relations. This project is likely to last for several months and requires a competent leader.

Table A1
Study 4: Frequency of Tasks.

Task	M	*SD*	t statistic	*p*
1	4.25	0.69	41.78	<.001
2	4.14	0.81	32.19	<.001
3	4.45	0.89	37.01	<.001
4	4.26	0.75	38.39	<.001
5	4.13	0.87	29.80	<.001
6	4.42	0.77	42.33	<.001
7	4.11	0.88	28.80	<.001
8	4.18	0.78	34.57	<.001

Table A2
Summary of the Roles of Warmth, Competence, and Morality Perceptions for Studies 2 & 4.

Study	Variables	Measure Used	Measure References	Impact on Hypothesis Tests	How Financial Standing Influences Warmth, Competence, and Morality Perceptions
2	Warmth perception	4 items: Nice, Friendly, Likeable, Warm	Fiske et al., 2002; Lee et al., 2015	Financial standing (Condition) → worker surveillance effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = 0.43, SE = 0.12, p <.001	Warmth: t_{412} = –1.71, p =.088, lower financial standing worker (M = 4.09, SD = 0.70), higher financial standing worker (M = 3.96, SD = 0.78)
	Competence perception	3 items: Skilled, Intelligent, Capable	Fiske et al., 2002; Lee et al., 2015	Mediation effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = 0.26, SE = 0.08, $CI_{95\%}$ [0.12, 0.41]	Competence: t_{412} = 0.03, p =.98, lower financial standing worker (M = 4.18, SD = 0.76), higher financial standing worker (M = 4.18, SD = 0.75)
	Morality perception	4 items; Moral, Corrupt (R), Sincere, Just	Leach et al., 2007; Heflick et al., 2011	Financial standing (Condition) × Preference for complex explanation → perceived cheating risk effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.53, SE = 0.17, p =.002 Index of moderated mediation remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.37, SE = 0.15, $CI_{95\%}$ [–0.65, –0.09]	Morality: t_{412} = –4.19, p <.001, lower financial standing worker (M = 4.05, SD = 0.68), higher financial standing worker (M = 3.75, SD = 0.75)
4	Warmth perception	4 items: Nice, Friendly, Likeable, Warm	Fiske et al., 2002; Lee et al., 2015	Financial standing → perceived cheating risk effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = 0.22, SE = 0.05, p <.001 Perceived cheating risk → allocation decision effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.12, SE = 0.04, p =.008 Mediation effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.04, SE = 0.01, $CI_{95\%}$ [–0.07, –0.02] Financial standing × Preference for complex explanation → perceived cheating risk effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.21, SE = 0.05, p <.001 Index of moderated mediation remains consistent when warmth, competence, and morality perceptions are included as controls: b = 0.02, SE = 0.01, $CI_{95\%}$ [0.01, 0.04] *Downstream Career Consequences Test (Promotability)* Indirect effect remains consistent when warmth, competence, and morality perceptions are included as controls: b = –0.02, SE = 0.01, $CI_{95\%}$ [–0.04, –0.01]	Warmth: b = –0.01, SE = 0.03, p =.67 Competence: b = 0.05, SE = 0.04, p =.19 Morality: b = –0.05, SE = 0.03, p =.13
	Competence perception	3 items: Skilled, Intelligent, Capable	Fiske et al., 2002; Lee et al., 2015		
	Morality perception	4 items; Moral, Corrupt (R), Sincere, Just	Leach et al., 2007; Heflick et al., 2011		

Note. We note that financial standing influences warmth, competence, and morality perceptions differently in Studies 2 and 4. We provide reflections on potential sources of heterogeneity across the two studies in the Online Supplement (pp. 6 and 9).

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