ORIGINAL ARTICLE

FAMILY PROCESS

Economic strain and quality of life among families with emerging adult children: The contributions of family rituals and family problem-solving communication

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Abstract

Young people and their families around the world are especially vulnerable to macroeconomic hard times. This study sought to provide a more comprehensive view on how families with emerging adult children can successfully overcome economic distress. Specifically, we examined the links between economic strain—that is, the subjective perceptions of one's current and future financial situation—family ritual meaning, family problem-solving communication, and quality of life, as reported by emerging adults and their parents. Data were collected from 1017 individuals nested in 334 families living in Portugal in 2016/2017. Results from multilevel modeling provided evidence for a negative impact of economic strain on family members' quality of life ($\beta = -0.30$, $p < 0.001$); and for the role of family ritual meaning ($\beta = 0.01$, $p = 0.022$), but not family problem-solving communication, as a buffer against the negative effect of economic strain on quality of life. Findings also suggested that the subjective evaluations that family members formulated about their financial situations played a greater role than objective economic conditions (e.g., income) in establishing a deeper understanding on the impact of economic demands on individuals and families' lives in today's complex financial world. This study provides a significant contribution to family economic stress research, advancing family ritual

meaning as a key family dynamic contributing to positive adaptation to economic distress. The implications of these findings for clinical interventions include the potential benefits of symbolic forms of family communication in the work carried out with economically stressed family members.

KEYWORDS
economic strain, families with emerging adult children, family adaptation, family ritual meaning, macroeconomic hard times

INTRODUCTION

Economic strain is experienced when individuals perceive that they do not have enough or adequate resources to face economic demands and present worries about their current and future financial situation (Leininger & Kalil, 2014; Mills et al., 1992). The concept was advanced by Voydanoff (1990) as a subjective evaluation of one's current financial status and a global indicator of economic distress. During macroeconomic hard times, such as those which several countries endured in the aftermath of the 2008 global financial crisis, many individuals are prone to become financially distressed. Even if they have not experienced any objective change in their financial situations (e.g., unemployment, income loss, depleted savings, and worsening working conditions), they may fear that this type of event might repeat itself with greater intensity in the near or more distant future (Fonseca et al., 2016). Subjective feelings of economic strain are thus likely to be exacerbated within a climate of financial instability and uncertainty about the future (Falconier & Epstein, 2011a; Leininger & Kalil, 2014).

Prior work (Falconier & Epstein, 2011b; Fonseca et al., 2016; Kinnunen & Feldt, 2004; Voydanoff, 1990) has well-established that economic strain is a significant stressor for individuals and families, potentially serving to derail individual and family well-being. Important to note is how today's families with emerging adult children may experience particularly high levels of economic strain, as global financial instability is bound to complexify the attainment of children's financial independence and their subsequent launching, key developmental milestones defining this life stage (McGoldrick et al., 2016; Stein et al., 2011). Accordingly, scholars agree that young people are especially vulnerable to macroeconomic hard times (Choudhry et al., 2012; Yeung & Yang, 2020), given how they currently face persistent high youth unemployment rates and substantial barriers to decent work (International Labour Organization [ILO], 2020). These circumstances have the potential to seriously hamper emerging adults' progress from family financial dependence to financial self-sufficiency (Lanz & Serido, 2020), a critical marker of adult status for emerging adults (Arnett, 2015). Therefore, many contemporary emerging adults are experiencing delays in their transition to adulthood and a continued dependency on their parents, who are required to support them financially for longer periods of time (Fingerman et al., 2015; Furstenberg, 2010). This is likely to create stress for both emerging adults and parents, who may see their expectations defrauded and their individual and family developmental trajectories constrained. This study sought to explore the extent to which emerging adults and their parents navigate macroeconomic hard times by assessing the associations between these family members' perceptions of economic strain and quality of life and by investigating the protective role of family-level dynamics in these associations.

Family economic stress literature

Empirical literature addressing the interfaces between economic demands and families' lives has mainly dedicated attention to the adverse effects of either objective financial conditions or

subjective evaluations of economic distress on individuals and families' emotional and behavioral outcomes (Fonseca et al., 2016; Fonseca, Crespo, & Relvas, 2021). With regard to objective indicators, data on the family's income level or the occurrence of negative work events have often been collected to create a single or multiple measures of the family economic hardship (e.g., Leinonen et al., 2002; Neppl et al., 2020). Drawing upon the Family Stress Model (Conger & Elder, 1994), several studies (e.g., Conger & Conger, 2002; Lorenz et al., 1993) have demonstrated that economic hardship severely disrupted a wide range of individual and family outcomes, namely parents' mental health, marital satisfaction, parenting practices, and children's well-being, via the economic pressures they generated.

With regard to more subjective indicators, economic or financial strain is among the most widely used constructs to refer to one's evaluation of their financial situation. The deleterious consequences of economic strain have been largely investigated among couples, with studies (e.g., Falconier & Epstein, 2011b; Gudmunson et al., 2007; Karademas & Roussi, 2017) demonstrating its contributions to negative relationship outcomes, such as marital distress and instability. Additional research provided evidence for the negative effects of economic strain on married individuals' psychological well-being (Mills et al., 1992) and life satisfaction (Kostouli et al., 2016). With regard to children and adolescents, research has indicated that when their parents are financially stressed, they were more likely to display negative adjustment outcomes, such as internalizing problem behavior (Leininger & Kalil, 2014), poorer academic achievement (Gutman & Eccles, 1999), and reduced global self-esteem (Mayhew & Lempers, 1998).

Despite the strength of this sound body of research, developed for nearly three decades, two major gaps remain. First, most studies have exclusively focused on the contribution of economic distress to individual and family malfunctioning (Fonseca et al., 2016), without proposing to develop a comprehensive view on how families can successfully overcome the economic-related challenges they face. Some studies have managed to identify protective factors likely to mitigate the impact of economic demands on individuals and families, including positive personality attributes (Liker & Elder, 1983), spousal support (Lorenz et al., 1993), the quality of couple relationships (Leinonen et al., 2002), and social support (Conger & Conger, 2002). However, research is yet to investigate how whole family-level dynamics may operate as protective mechanisms in the context of macroeconomic adversity (Fonseca et al., 2016).

The second major gap concerns the development focus of most family economic stress research. There is a substantial predominance of studies conducted with married couples with adolescent children (e.g., Leinonen et al., 2002; Mayhew & Lempers, 1998); only more recently have the economic stress experiences of families with children that moved beyond adolescence started to receive research attention (e.g., Fonseca, Crespo, & Relvas, 2021; Neppl et al., 2020; Stein et al., 2011). Previous studies (Fonseca et al., 2019, 2020) revealed that concerns related with employment (e.g., being able to find a job; fear of unemployment) and financial resources (e.g., being able to meet one's needs, being financially independent) were extremely common in the third decade of life. It was also verified that the frequency of these worries in emerging adults' future thinking did not vary according to their age (Fonseca et al., 2019). Moreover, this type of concerns is likely to affect not only emerging adults but also their parents, especially because the latter's happiness is largely dependent upon the developmental success of their offspring (Mitchell, 2010). Nevertheless, few studies (e.g., Fonseca, Crespo, & Relvas, 2021; Stein et al., 2011) have explored the translations of financial stress into the lives of parents and emerging adults.

Aimed at addressing these two gaps, this study investigated whether the adaptation of families with emerging adult children to macroeconomic demands could be fostered by two key family-level dynamics: family ritual meaning and family problem-solving communication. We were guided by family stress theories (Patterson, 1988), which recognize families' ability to successfully overcome their life stressors and sources of strain by mobilizing their capabilities (i.e., family resources and coping) to meet their demands.

Family ritual meaning

Family rituals are special events with a symbolic meaning, such as celebrations (e.g., Christmas and Easter), traditions (e.g., birthday parties and summer vacations), and patterned family inter-actions (e.g., dinner time, leisure activities on weekends or evenings) that occur in a systematic fashion over time, thus fostering family identity and promoting a shared sense of belonging (Fiese et al., 2002; Wolin & Bennett, 1984). These events contribute to intergenerational conti-nuity, providing a bridge between generations through repetitive shared practices (Fiese, 1992; Fiese et al., 2002). A growing body of research (e.g., Crespo et al., 2011; Homer et al., 2007; Smit, 2011) has shown that family rituals are linked with individual and family well-functioning at different developmental stages. Moreover, as powerful organizers of family life, family rituals support family stability during times of stress (Fiese et al., 2002; Imber-Black, 2002) and may facilitate life cycle transitions (Walsh, 2016). From the point of view of family stress theories (Patterson, 1988), the way families view themselves is crucial to family adaptation. Since family rituals develop and maintain each family's identity and beliefs (Imber-Black, 2002; Walsh, 2016), they can constitute an anchoring point to provide a necessary sense of balance during stressful times (Patterson & Garwick, 1994). Although empirical research has demonstrated the protective function of family rituals among families dealing with different stressful situations, such as parental alcoholism (Wolin & Bennett, 1984) and chronic health conditions (Crespo et al., 2013; Markson & Fiese, 2000), to the best of our knowledge, no prior studies have examined whether family ritual meaning can promote family adaptation in macroeconomic hard times.

Family problem-solving communication

Good family communication, involving clear and direct messages, open expression of emotion, verbal–nonverbal congruency, and collaborative problem-solving, is among one of the major facilitators of family functioning and resilience (Olson & Gorell, 2003; Walsh, 2016). Family communication patterns can serve as a key asset in navigating stressful times, by allowing the group to coordinate their efforts to manage demands and helping to reduce ambiguity, thereby facilitating the process of family adaptation (Patterson, 1988).

Family communication-related variables have been occasionally assessed in family economic stress studies. However, data were frequently collected to incorporate broader family-level constructs (e.g., positive parenting; Neppl et al., 2015), and were circumscribed to specific subsys-tems in the family, especially to the marital subsystem (e.g., Falconier & Epstein, 2011b; Johnson & Booth, 1990). In addition, most of these studies aimed at examining the impact of economic demands on family communication outcomes (Johnson & Booth, 1990) or the mediator role of communication patterns in the links between economic distress on individual/couple adjustment outcomes (Falconier & Epstein, 2011b; Neppl et al., 2015). Family economic stress research is yet to ascertain whether whole family communication, and specifically family communication in problem-solving, can foster family adaptation in the context of economically stressful times.

Overview of the present study

Drawing upon family stress theories (Patterson, 1988), this study sought to provide a more comprehensive view on how families with emerging adult children manage economic-related demands. To achieve this aim, we examined the links between economic strain, whole family-level dynamics—family ritual meaning and family problem-solving communication—and quality of life (as a global indicator of psychosocial functioning) as reported by emerging adult children and their parents. Data were collected in Portugal in the late 2010s. Portugal was one of the

European countries most hard hit by the 2008 global economic crisis (De Vogli, 2014), whose consequences were grave and long-lasting. In the late 2010s, despite some signs of economic recovery, job quality and wages remained low, and stable and secure jobs continued to be disproportionally limited for the younger groups (International Labour Organization, 2018).

Considering the hierarchical nature of this study's data (i.e., family members nested within families), we adopted a multilevel framework (Hox, 2010). We tested for a multilevel economic stress process in which (i) subjective feelings of economic strain were hypothesized to be associated with lower levels of quality of life and (ii) family ritual meaning and family problem-solving communication were hypothesized to moderate the associations between economic strain on quality of life. We expected that these key family processes would mitigate the negative impact of economic strain on family members' quality of life. Additional hypothesis concerned the intervening role of sex, family role (i.e., parent vs. children), age, socioeconomic status (SES), and family income in the economic stress model tested. Regarding sex, previous studies (Falconier & Epstein, 2011b; Kinnunen & Pulkkinen, 1998; Kostouli et al., 2016) have mainly explored the ways economic demands translate into the lives of married men and women, essentially uncovering differences in the way psychological mechanisms mediate this process. However, studies (Blom et al., 2019; Kinnunen & Feldt, 2004; Mills et al., 1992) have also suggested that the main effects of economic demands in individual/family psychological outcomes were mostly independent from family members' sex. Studies with emerging adult children (e.g., Fonseca et al., 2020) have also supported this view. Accordingly, we hypothesized that the economic stress process investigated in this study would operate similarly for male and female family members. In addition, we expected to find support for intergenerational differences, revealing a more pronounced impact of economic demands for parents—who assume a major role in family money management—than for children, according to previous Portuguese findings (Relvas et al., 2020). Our hypothesis was that family role, beyond family members' age, could have an intervening role in the family economic stress process. We also expected to observe SES-related differences in line with prior research that established greater difficulties of lower SES families in managing economic demands (Fonseca, Crespo, & Relvas, 2021; Relvas et al., 2020). Lastly, we expected to find no support for the intervening role of family's income level in the models in line with research findings (e.g., Leininger & Kalil, 2014) suggesting that the psychological impact of economic demands is more likely to be linked with one's subjective evaluations of their financial situations than with concrete indicators of economic conditions.

METHOD

Participants and procedures

Within a multiple informant approach, 1017 individuals nested in 334 Portuguese families participated in this study. Data were collected during 2016 and 2017 by a research team that included graduate and undergraduate students from two Portuguese universities. Using their network of friends and acquaintances, they recruited families with at least one child in emerging adulthood years (i.e., 18–30 years of age, inclusively; Arnett, 2015), by approaching one family member (typically the emerging adult) to collaborate in the study and invite their family members (e.g., their parents and siblings within the same age range) to be part of the research as well. Upon acceptance, the research team members delivered the paper-and-pencil questionnaires (one for each family member selected as an eligible participant) to be returned when completed in the sealed envelope provided. In addition to the information about the study's aims and procedures, and the identification and contact information of the research team, each questionnaire included a code aimed to guarantee the further correct family aggregation. Informed consent was obtained from all family members included in the study.

This study's sample comprised the responses of 366 emerging adults ($M_{age} = 22.37$, SD = 2.81; age range = 18–30; 63.1% female), 333 mothers ($M_{age} = 51.10$, SD = 4.99; age range = 38–69), and 318 fathers ($M_{age} = 53.37$, SD = 5.21; age range = 38–69). All these family members belonged to families with an intact nuclear structure. Most parents were employed at the time of the study (83.0% for fathers, with 2.2% unemployed and 7.2% retired; 77.5% for mothers, with 10.8% unemployed and 2.7% retired). Regarding emerging adult children, the majority were students ($n = 235$, 64.2%), 19.4% were full-time employed and 7.4% were part-time employed. The classification of the socioeconomic status (SES) followed the Portuguese system of Simões (2000), based on parents' jobs and educational levels. A total of 100 (29.9%) families came from a low SES, 171 from a medium SES (51.2%), and 63 (18.9%) from a high SES. Mean family monthly income was 2262.45€ (SD = 1851.40€), which is representative of the Portuguese population (PORDATA, 2021). Most families had one ($n = 162$; 48.5%) or two children ($n = 147$, 44.0%). Lastly, in the vast majority of families ($n = 283$; 84.7%), at least one emerging adult child was still living in the parental house.

Variables and measures

Economic strain

Participants completed five items (e.g., "I often worry about my poor financial situation") on a scale ranging from 1 (totally disagree) to 5 (totally agree), indicating the degree to which they were worried about their current and future financial status. These items were originally proposed by Conger and Elder (1994) and adapted to the Portuguese context by Pedro and Francisco (2014). Higher scores corresponded to stronger feelings of economic strain. In this study, Cronbach's α was 0.91 for fathers, 0.89 for mothers, and 0.87 for children.

Family ritual meaning

For the assessment of family ritual meaning, participants completed the Portuguese version (Crespo et al., 2008) of the Family Ritual Questionnaire subscales for dinner time and annual celebrations (Fiese & Kline, 1993). Each subscale comprised five items. Participants were first asked to choose the description that best represented their family from an initial pair of options (e.g., "Some families regularly eat dinner together" vs. "Other families rarely eat dinner together"). Then, participants were required to decide whether their chosen previous description was "really true" or "sort of true" for their families. This response format originates four possible answers, scored using a 4-point Likert scale. Higher scores indicate higher levels of family ritual meaning. The psychometric qualities of these two subscales have been well-demonstrated in family studies (e.g., Crespo et al., 2011). In this research, Cronbach's α was 0.78 for fathers, 0.80 for mothers, and 0.82 for children.

Family problem-solving communication

Participants completed the Family Problem-Solving Communication Index (FPSC; McCubbin et al., 1988), which is composed of 10 items grouped into two subscales: incendiary communication (reversed coded) and affirmative communication. Participants indicated the degree to which each statement about their family's patterns of communication was characteristic of their family's typical functioning (e.g., "we talk things through till we reach a solution") specifically when facing problems or conflicts, using a 4-point Likert scale. Higher scores indicated more positive

patterns of family communication in problem-solving. The Portuguese validation study (Fonseca et al., 2018) attested the good psychometric functioning of this measure. In this research, Cronbach's α was 0.82 for fathers, 0.81 for mothers, and 0.87 for children.

Quality of life

Participants responded to the EUROHIS-QOL-8 (Power, 2003; Portuguese version: Pereira et al., 2011), a brief measure for the assessment of quality of life developed upon the WHOQOL-100 and the WHOQOL-Bref. It comprises eight items (e.g., "how would you rate your quality of life?") asking about participants' quality of life in different domains within a 5-point scale. Higher scores corresponded to a better perception of quality of life. Cronbach's α was 0.85 for fathers, 0.84 for mothers, and 0.78 for children.

Data analysis

Data were analyzed with the RStudio software (Rstudio Team, 2020). We started by examining missing data at the item-level (0.8%–3.7%), using the package MissMech (Jamshidian et al., 2014) for testing the hypothesis of MCAR (Missing Completely at Random). As is common in family studies (Acock, 2005; Fonseca, Tagliabue, et al., 2021), no support was found for this missing data mechanism in our dataset. Considering the superiority of multiple imputation compared with other techniques for handling missing data (Acock, 2005), we imputed 20 separated datasets using the MICE package (van Buuren & Groothuis-Oudshoorn, 2011). Next, we conducted multilevel modeling with the multilevel analysis package (Bliese, 2016). We will be presenting the pooled results from 20 imputations.

In order to test our study hypotheses, a total of seven multilevel models were determined using restricted maximum likelihood estimation. These models can deal with the nonindependence of error terms within hierarchical data structures, in which observations from the same group are likely to be more similar to each other compared with observations from different groups (Hox, 2010). Thus, multilevel modeling represents a highly recommended and suitable technique for analyzing family interdependent data (Lanz et al., 2015; Teachman & Crowder, 2002). The first model tested corresponded to a null model (i.e., without any explanatory variables) that was used to estimate the intraclass correlation (ICC). This value informed us about the degree of dependency between observations in the dependent variable of this study. We found that 30.19% of the variability of family members' reports of their quality of life was explained by the grouping structure, which further justifies the use of multilevel modeling.

In the following models (Models 1 to 3), we introduced the explanatory variables at the individual (sex, age, economic strain, and family role) and family (SES and family income) level, expected to explain quality of life's variation at both within- and between-group levels. In Model 1, we assumed that the the regression slopes were fixed (i.e., not allowing them to randomly vary across families) with SES and family income explaining the intercept variation, whereas in the following models, we examined both intercept and slope variation. In Model 3, we investigated whether slope variation for sex, age, economic strain, and family role could be predicted by SES and family income, the family-level variables of this dataset. Family ritual meaning and family problem-solving communication were introduced as explanatory variables in Models 4 and 5. In these models, a series of two-level interactions terms allowed us to explore whether family ritual meaning and family problem-solving communication could buffer the impact of economic strain on quality of life, as well as to examine sex, age, and intergenerational differences in the economic stress process. Lastly, in Model 6, we included three-level interaction terms to further explore intergenerational differences, examining whether the protective function of family dynamics could operate differently for parents and emerging adult children.

The results from this iterative process suggested the need to allow intercept and slopes to randomly vary to model the variability in families' quality of life. All triple interactions considered were found not to be statistically significant at 5% significance level. The final model (Model 5) was given by the following equation:

$$\text{Quality of life}_{ij} = \beta_{0j} + \beta_{1j} \times \text{sex}_{ij} + \beta_{2j} \times \text{age}_{ij} + \beta_{3j} \times \text{economic strain}_{ij} + \beta_{4j}$$
$$\times \text{family role}_{ij} + \beta_{5j} \times \text{family ritual meaning}_{ij} + \beta_{6j}$$
$$\times \text{family problem solving communication}_{ij} + \beta7j \times \text{eonomic strain}_{ij}$$
$$\times \text{age} + \beta_{8j} \times \text{economic strain}_{ij} \times \text{family role}_{ij} + \beta_{9j} \times \text{economic strain}_{ij}$$
$$\times \text{family ritual meaning}_{ij} + \beta_{10j} \times \text{economic strain}_{ij}$$
$$\times \text{family problem solving communication}_{ij} + r_{ij}$$

$$\beta_{0j} = \gamma_{00} + u_{0j}$$
$$\beta_{1j} = \gamma_{10} + u_{1j}$$
$$\beta_{2j} = \gamma_{20} + u_{2j}$$
$$\beta_{3j} = \gamma_{30} + u_{3j}$$

with i representing an individual family member and j representing a family.

RESULTS

Table 1 presents the regression coefficients, standard errors, and confidence intervals for the first models tested. Model 1 shows that greater quality of life was reported by individuals with lower feelings of economic strain ($\beta = -0.30$, SE = 0.29, $p < 0.001$, CI = −0.36/−24). All the variables introduced in this model were found to be significant predictors of quality of life, except for family income ($p = 0.117$). In Model 2, slopes for sex, age, economic strain, and family role were permitted to randomly vary across families. Model 3 included cross-level interaction terms to determine whether family-level variables could relate to this variation. As shown in Table 1, neither family income nor SES explained any significant amount of the individual slope variation among families ($0.216 < p < 0.907$). When comparing these models, the multivariate Wald test, D1 statistics, was used (Li et al., 1991), and we found that Model 3 did not present a better fit to the data than the previous model ($p = 0.199$). Therefore, we excluded from the following models these cross-level interactions, as well as the predictors at the family-level (i.e., family income and SES).

In Model 4, we introduced family ritual meaning and family problem-solving communication as predictors of quality of life and started to explore interactions between model variables (cf. Table 1). The results indicated that the relationship between economic strain and quality of life was not moderated by sex ($p = 0.367$), as well as the relationships between our key family process variables (i.e., family ritual meaning and family problem-solving communication) and quality of life were not moderated by sex, age, and family role ($0.133 < p < 0.836$). In the following step, nonsignificant interactions were removed. Results from Model 5 (Table 2) showed that the relationship between economic strain and quality of life was moderated by age ($\beta = -0.01$, SE = 0.00, $p = 0.032$, CI = −0.03/−0.00) and family role ($\beta = -0.37$, SE = 0.19, $p = 0.047$, CI = −0.75/−0.00). These effects can be visualized in Figure 1. A significant association was also found between family problem-solving communication and quality of life ($\beta = 0.31$, SE = 0.06, $p < 0.001$, CI = 0.18/0.44). Moreover, family ritual meaning ($\beta = 0.01$, SE = 0.00, $p = 0.022$, CI = 0.00/0.02)

TABLE 1 Regression coefficients, standard errors and confidence intervals estimates for models 1, 2, 3 and 4.

Models 1 and 2 — Fixed effects

	Model 1					Model 2				
	β	SE	p-value	CI	CI	β	SE	p-value	CI	CI
Intercept	38.40	1.56	<0.001	35.34	41.45	37.60	1.62	<0.001	34.41	40.79
Sex	−0.50	0.23	0.027	−0.95	−0.06	−0.45	0.22	0.046	−0.88	−0.01
Age	−0.10	0.03	<0.001	−0.16	−0.05	−0.09	0.03	<0.001	−0.15	−0.03
Economic strain	−0.30	0.29	<0.001	−0.36	−0.24	−0.30	0.03	<0.001	−0.37	−0.23
Family role	−2.02	0.88	0.021	−3.75	−0.30	−1.56	0.91	0.088	−3.35	0.23
SES L	0.81	0.32	0.012	0.18	1.45	0.63	0.33	0.060	−0.00	1.28
SES Q	−0.47	0.24	0.044	−0.94	−0.01	−0.51	0.25	0.039	−1.00	−0.02
Family income	0.00	0.00	0.117	−0.00	0.00	0.00	0.00	0.166	−0.00	0.00

Model 3 — Fixed effects

	β	SE	p-value	CI	CI
Intercept	35.66	3.26	<0.001	29.28	42.06
Sex	−0.37	40	.361	−1.16	0.42
Age	0.05	0.05	0.355	−0.17	0.06
Economic strain	−0.31	0.07	<0.001	−0.45	−0.17
Family role	−0.52	1.75	0.765	−3.96	2.91
SES L	−0.42	3.78	0.912	−7.85	7.01
SES Q	0.88	2.79	0.752	−4.60	6.36
Family income	−0.00	0.00	0.243	−0.00	0.00
Sex × SES L	0.16	0.50	0.751	−0.82	1.14
Sex × SES Q	0.26	0.37	0.496	−0.48	0.99
Sex × Family income	0.00	0.00	0.847	−0.00	0.00
Age × SES L	0.03	0.07	0.642	−0.14	0.17

Model 4 — Fixed effects

	β	SE	p-value	CI	CI
Intercept	19.67	11.17	0.078	−2.24	41.59
Sex	−4.13	3.10	0.183	−10.02	1.95
Age	0.15	0.20	0.475	−0.25	0.21
Economic strain	0.32	0.14	0.429	−0.48	1.12
Family role	6.97	6.63	0.293	−6.04	19.99
FR	0.03	0.28	0.926	−0.53	0.58
FPSC	0.46	0.34	0.179	−0.21	1.12
Sex × Age	0.07	0.05	0.128	−0.00	0.16
Sex × Economic strain	0.05	0.05	0.367	−0.01	0.15
Sex × Family role	1.92	1.47	0.193	−0.97	4.81
Age × Economic strain	−0.01	0.0	0.043	−0.00	−0.00
Age × Family role	−0.04	0.07	0.548	−0.18	0.10

(Continues)

TABLE 1 (Continued)

Model 3

Fixed effects	β	SE	p-value	CI	
Age × SES Q	−0.01	0.5	0.826	−0.11	0.09
Age × Family income	0.00	0.00	0.273	−0.00	00
Family role × SES L	−0.55	2.15	0.798	−4.77	3.67
Family role × SES Q	−1.06	1.58	0.500	−4.16	2.03
Family role × Family income	−0.00	0.00	0.216	−0.00	0.00
Economic strain × SES L	−0.02	0.08	0.828	−0.18	0.14
Economic strain × SES Q	−0.07	0.06	0.244	−0.18	0.04
Economic strain × Family income	0.00	0.00	0.907	−0.00	0.00

Model 4

Fixed effects	β	SE	p-value	CI	
Family role × Economic Strain	−0.40	0.21	0.053	−0.81	0.00
Sex × FR	0.03	.04	0.434	−0.00	0.11
Sex × FPSC	−0.08	0.05	0.133	−0.17	0.02
Age × FR	−0.00	0.01	0.836	−0.00	0.01
Age × FPSC	0.00	0.01	0.689	−0.00	0.01
Economic strain × FR	0.01	0.01	0.034	0.00	0.02
Economic strain × FPSC	−0.01	0.01	0.022	−0.00	−0.00
Family role × FR	−0.05	0.16	0.472	−0.36	0.26
Family role × FPSC	−0.05	0.19	0.785	−0.44	0.33

Abbreviations: CI, confidence intervals; Family role 1, parents; Family role 2, children; SES L, Linear effect of the ordinal variable SES; SES Q, Quadratic effect of the ordinal variable SES.

TABLE 2 Results for the final model: estimates, standard errors, confidence intervals and R imputation results.

	Model 5								
	Fixed effects					R imputation results [pool() function]			
	β	SE	*p*-value	CI		df	*r*	Lamba	fmi
Intercept	23.11	4.44	<0.001	14.41	31.82	919.01	0.03	0.03	0.04
Sex	−0.49	0.22	0.024	−0.91	−0.06	935.07	0.03	0.03	0.03
Age	0.08	0.07	0.290	−0.07	0.22	945.55	0.03	0.03	0.03
Economic strain	−0.34	0.37	0.358	−0.38	1.06	839.58	0.05	0.05	0.05
Family role	3.64	2.30	0.114	−0.88	8.15	894.90	0.04	0.04	0.04
FR	−0.02	0.06	0.692	−0.14	0.09	784.99	0.07	0.06	0.07
FPSC	0.31	0.06	<0.001	0.18	0.44	850.33	0.05	0.05	0.05
Age × Economic strain	−0.01	0.00	0.032	−0.03	−0.00	940.15	0.03	0.03	0.03
Family role × Economic strain	−0.37	0.19	0.047	−0.75	−0.00	864.44	0.02	0.05	0.05
Economic strain × FR	0.01	0.00	0.022	0.00	0.02	547.78	0.12	0.12	0.12
Economic strain × FPSC	−0.02	0.00	0.007	−0.03	−0.00	664.24	0.10	0.09	0.09

Abbreviations: CI, confidence intervals; df, residual degrees of freedom for hypothesis testing; Family role 1, parents; Family role 2, children; fmi, fraction of missing information; FPSC, family problem-solving communication; FR, family ritual meaning; lamba, proportion of total variance due to missingness; *r*, relative increase in variance due to nonresponse.

and family problem-solving communication ($\beta = -0.02$, SE $= 0.00$, $p = 0.007$, CI $= -0.03/-0.00$) were found to moderate the relationship between economic strain and quality of life. These effects can be visualized in Figure 2. Lastly, three-level interactions were examined in Model 6 (results not shown here) and did not reach statistical significance at $\alpha = 5\%$, meaning that the way family ritual meaning and family problem-solving communication influenced the links between economic strain on quality of life did not operate differently for parents and emerging adult children.

DISCUSSION

Aimed at expanding the family economic stress research, this study examined the relationships among economic strain, whole family-level dynamics, and quality of life reported by Portuguese emerging adults and their parents. Results from multilevel modeling yielded three main findings: (i) economic strain contributed to lower levels of quality of life regardless of family members' sex and families' SES and income; (ii) family role and age appeared to influence family members' economic stress process; and (iii) family ritual meaning, but not family problem-solving communication, buffered the effect of economic strain on quality of life, potentially constituting a protective mechanism in macroeconomic stressful times.

Regarding the first main finding, this study's results add to previous research documenting the adverse impact of economic demands on individuals' psychological outcomes (Fonseca, Crespo, & Relvas, 2021; Mills et al., 1992; Neppl et al., 2020; Voydanoff, 1990). Contrary to what was expected, the relationship between economic strain and quality of life was not stronger for lower SES families when compared to higher ones. These findings illustrated the importance of assessing subjective perceptions of ones' financial situation, including current and future financial worries. Previous research providing support for intergenerational and SES-related differences (Relvas et al., 2020) have, in fact, examined objective indicators of economic conditions. In today's complex financial world, economic strain can be a qualitatively distinct experience from economic hardship, as it can especially result from uncertainty about the future
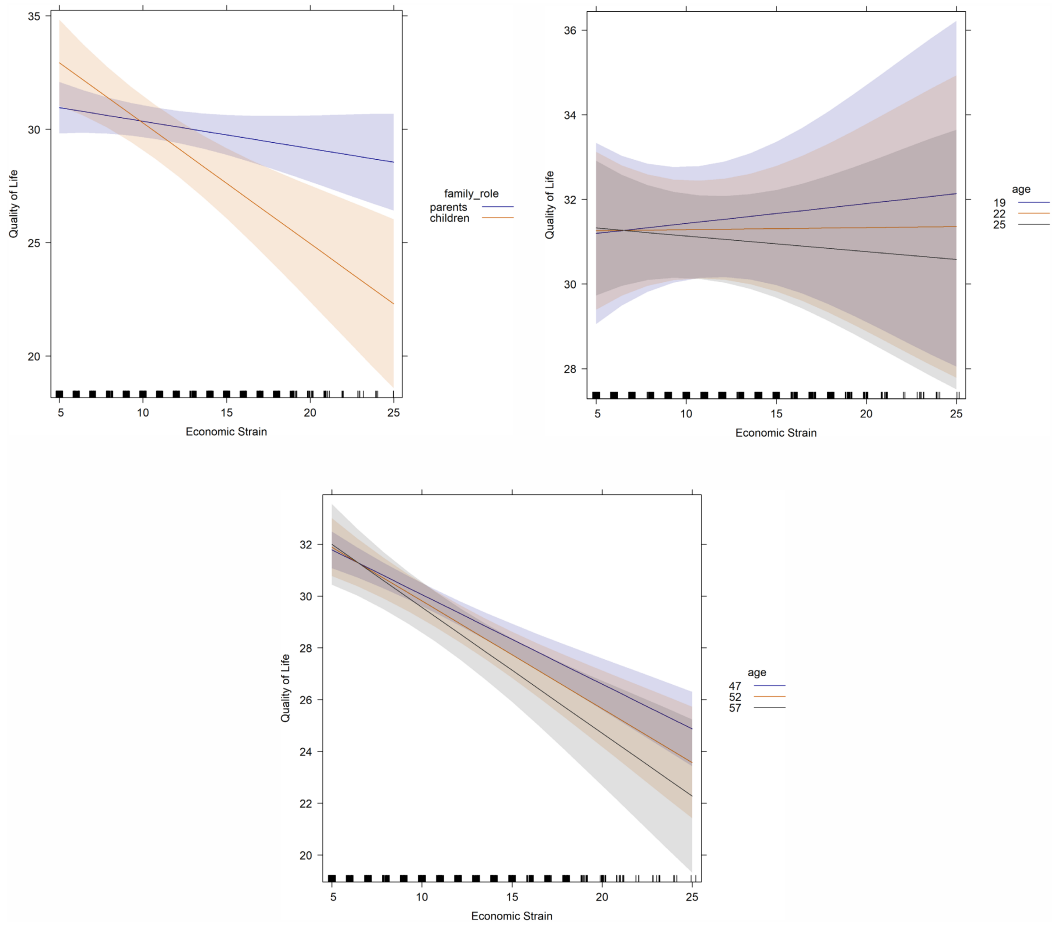
FIGURE 1 Intergenerational and age effects on the links between economic strain and quality of life.
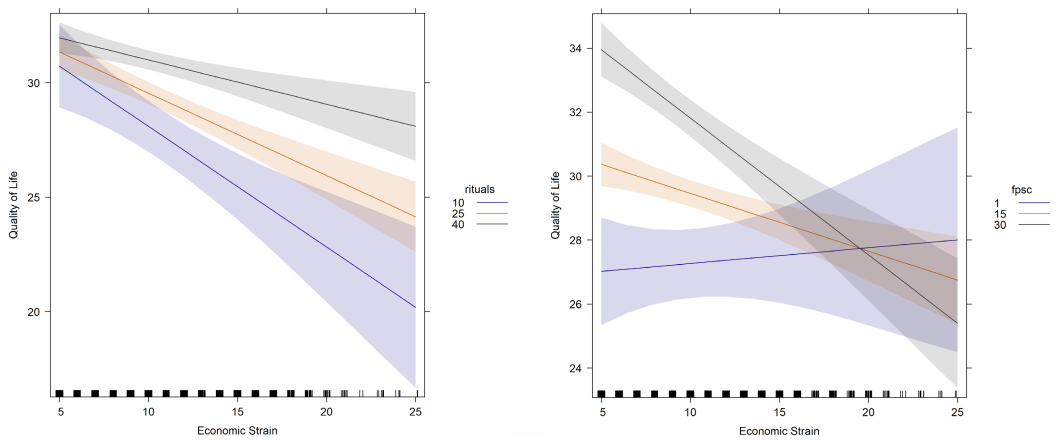

FIGURE 2 Moderator effects of family dynamics on the links between economic strain and quality of life. Shaded areas around the plotted effects represent 95% pointwise confidence intervals. fpsc, family problem-solving communication.

and from one's expectations about their future financial and employment situations, rather than concrete economic conditions (Blom et al., 2019; Leininger & Kalil, 2014). This means that even those individuals who are not facing any current problems in making ends meet (including, for instance, those belonging to higher SES families) may report considerable levels of economic strain. Results of this study showing that family income, in contrast to economic strain, did not relate to family members' quality of life added support to this rationale. Overall, this study's findings suggested that, comparatively to objective economic conditions, economic strain may represent a more global stressor, involving transversal consequences across families, independently from their socioeconomic conditions.

Regarding the second main finding, results on the moderator effects of family role and age on the links between economic strain and family members' quality of life (Figure 1) proved to be more complex. Differently from our hypothesis, results suggested that the impact of economic strain on quality of life can be more pronounced for children than parents. Assessing subjective rather than objective indicators of economic demands in this study is also likely to have contributed for this finding. Importantly, thinking about the future is key in emerging adulthood (Arnett, 2015), including in one's financial future. Fears and concerns experienced by emerging adults related with future finances and the achievement of their financial independence can constitute a key feature of these individuals' experiences of economic distress, which can have a significant impact on the way they perceive their quality of life. Simultaneously, results regarding the interaction between economic strain and age indicated that the impact of subjective economic demands on quality of life was stronger for older participants. Experiencing economic strain can, thus, be more challenging for both older emerging adults and older parents, for whom the psychological consequences of possibly defrauding expectations related with children's achievement of financial independence can be more pervasive. Particularly for emerging adults, this finding might ultimately illustrate the increasing importance of becoming financially self-sufficient as they move along the third decade of life. Further studies are warranted to explore this rationale, clarifying how age and intergenerational differences can influence the family economic stress process.

Our third main finding corroborates literature identifying family rituals as a resource for navigating stressful times and conditions (e.g., Fiese et al., 2002; Markson & Fiese, 2000). Results suggested that family ritual meaning mitigated the negative effect of economic strain on family members' quality of life. The repetition of meaningful family ritual interactions, such as gathering for dinner and reconnecting with extended family in special annual celebrations, may constitute a key family dynamic, providing family members a sense of security and normalcy (Crespo et al., 2013) amid the macroeconomic challenges that can negatively interfere with their lives. Family problem-solving communication was found to significantly contribute to greater quality of life, which emphasizes the role of affirmative family communication patterns for family members' well-being. However, when individuals reported being economically stressed, family problem-solving communication did not change the impact of economic strain on their quality of life. These results suggested that family members considerably worried about their current and future financial situations can benefit more from meaningful family practices (e.g., dinnertime and birthdays) that promote stronger feelings of belonging, connection, and mutual support, than from addressing their problems through more verbal and explicit forms of family communication. This represents a key finding of the current study, shedding light on the value of symbols and symbolic actions in family daily life (Imber-Black, 2002) and on the importance of family's identity in stressful times (Fiese et al., 2002; Smit, 2011). Moreover, we found no intergenerational differences for these findings, meaning that both parents and children benefited from family rituals in a similar way. In fact, by promoting internal continuity and stability (Fiese et al., 2002; Wolin & Bennett, 1984), family ritual meaning might be highly relevant for today's families with emerging adult children who might be experiencing increased instability and uncertainty regarding their transitions (e.g., when will children leave/return to the parental house?) in our contemporary challenging financial context.

Strengths, limitations, and implications of the current study

This study has several strengths. First, it greatly benefited from focusing on participants' subjective evaluations of their financial situations, illustrating that being economically stressed can be a rather distinct experience from reporting poor economic conditions, involving generalized psychosocial costs across families. Second, by examining whole family-level dynamics as potential buffers against the effect of economic strain on family members' quality of life, this study provided a significant contribution to family economic stress research by advancing family ritual meaning as a key family dynamic promoting positive adaptation to economic distress. These findings have important clinical implications, informing clinicians on the potential benefits of more symbolic forms of family communication, over problem-solving-centered forms of communication, in the work with financially stressed family members. Third, this study adopted a family unit of analysis, collecting data from multiple family members and appropriately dealing with family interdependence within multilevel analysis. These options allowed for a finer examination of how economic strain can affect individuals and families, ultimately attesting to the methodological soundness of this study. Lastly, addressing the economic strain experiences of emerging adults and their parents constituted an additional strength of this study, as families in this developmental stage are disproportionally affected by global financial instability (Lanz & Serido, 2020; Stein et al., 2011).

Nonetheless, this study presents limitations that require consideration when interpreting its findings. First, the nonprobabilistic nature of the study population, recruited through convenience methods, limits the generalizability of the conclusions. Despite our efforts to gather a relatively representative sample of Portuguese families (especially in terms of emerging adults' sex, age and occupational status, and families' socioeconomic conditions), our data only concerned two-parent families, with most children being university students. Further studies are needed to understand whether this study's results can apply to families with different structures and features (e.g., children's education and career paths). Second, the cross-sectional design that was adopted prevented us from identifying the direction of causality in the examined links and from gaining a better understanding on how the family economic process unfolds over time. In this line, future longitudinal studies investigating whole-family adaptation in the context of macroeconomic demands are highly warranted. Additionally, research is needed to ascertain if our findings, based on data collected before the pandemic of COVID-19, can be verified within the current and post-pandemic macroeconomic context.

Within the emergence of a deeper economic crisis in the aftermath of the pandemic, whose consequences are once again showing to be particularly complex and long-lasting for young people and their families, understanding how family resilience to economic distress can be fostered among families with emerging adult children has enjoyed a renewed momentum. Accordingly, future research should continue to invest in mapping the resources, at the individual, family, and community levels that can promote individual and family adaptation to economic distress. These findings may guide multisystemic interventions aimed at assisting families navigating macroeconomic hard times, ultimately contributing to the cross-fertilization of research and clinical practice.

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